



MOAA™

Military Officers Association of America
Southwest Illinois Chapter

Eyes to the Skies

November 2018

President's Input



Happy Birthday U.S. Marine Corps! November 10th is the official Marine Corps Birthday because that is when the Second Continental Congress established the Continental Marines in 1775. The Continental Congress decreed that two battalions of Marines be raised to serve during the war between Great Britain and the Colonies. They also decreed that these two battalions consist of one colonel, two lieutenant colonels and two majors and that all recruits be good seamen or well acquainted with maritime affairs. When the Revolutionary War ended in 1783, Congress disestablished the Continental Marines as well as the Continental Navy. It wouldn't be re-established until President John Adams re-established it in July of 1798. However, although July 11 would become the actual date that the modern Marine Corps was re-established, November 10th would remain forever as its birthday. We owe the men and women who have served and are currently serving our best efforts to help them now and in the future.

And this month we also commemorate the end of the "War to end all Wars," the Great War, World War I. Armistice Day, now Veterans Day, Commemorates the end of that terrible conflict that spanned four years and introduced many deadly weapons.



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We're on Facebook!

We now have a Facebook page.
Find us at:

MOAA SWI

Send a friend request & start following us!

Treasurer's Report for October 2018

Checking Account Balance ...	\$2,533
Savings Account Balance	\$4,516
Certificates of Deposit	\$15,071
Total	\$22,120

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Program News

This Month's Program



This month we'll be meeting for dinner at the Cardinal Creek Golf Course Clubhouse. Please come for the social hour at 6 pm. Our meeting will start at 7 pm, followed by dinner.

Following dinner, we will have a guest speaker--as of the newsletter's publication date, the topic is to-be-determined.

Saturday, 10 November 2018

Dinner/Meeting

Cardinal Creek Golf Course Clubhouse, Scott AFB IL

Texas Bar B Que Buffet

Cash Bar

Social Hour: 6-7 pm, Dinner: 7 pm

Cost: \$24.00/person

Attire: Business Casual

Menu

Bar B Que Chicken
Bar B Que Ribs
Mac and Cheese
Baked Beans
Iced Tea

Cole Slaw
Tossed House Salad
Corn Bread
Dessert
Coffee

Upcoming Programs

Date	Venue	Topic
8 Dec 2018	Cardinal Creek Golf Course	Annual Christmas Social/Scholarship Auction
10 Jan 2019	Hop House	Lunch Meeting
9 Feb 2019	Cardinal Creek Golf Course	Dinner/Valentine Social
7 Mar 2019	Silver Creek	Lunch Meeting
16 Mar 2019	Council of Chapters Meeting	Champaign IL
13 Apr 2019	Cardinal Creek Golf Course	Dinner Meeting
11 May 2019	Ann Morey's Home	Annual Business Meeting
11 Jun 2019	TBD	TBD
15 Jun 2019	Council of Chapters Meeting	Springfield IL

President's Input (continued)

And don't forget that election day is just around the corner. November 6, 2018. Early voting is available at many locations, but only until November 5! Get out and do your civic duty. You may think your "one vote" may not make a difference, but it does. Here are some "one vote close calls" to think about: In 1776, one vote gave the United States the English language instead of German. In 1875, one vote changed France from a monarchy to a republic. Without one vote for each, California, Oregon, Texas and Washington would never have become states, and our flag would only have 46 stars. In 1923, it was one vote that gave Adolf Hitler leadership of the Nazi Party. Finally, in 1876, it was one vote that declared Rutherford B. Hayes as the 19th president of the United States.

Okay, last item...some of you are probably weary of hearing all the clamor about cyber security. Just one last thing to think about—information technology continues to drive our world to easier access to information. Everyone likes easy, right? Especially those of nefarious ilk. While only a little over 6% of consumers have been affected by identity fraud, the potential is out there every day. We hear of data breaches affecting large numbers of people more frequently these days. How can you help protect yourself? Here are three ways to consider to stop cyber criminals: (1) Freeze your credit. While this can help, if you decide to get a new credit card or loan, you'll have to unfreeze your credit. Not a big deal, just time and possibly paperwork. (2) Monitor your accounts. Check on all your accounts—checking, savings, credit cards, even 401(k)s for suspicious activity. Set alerts so that you'll be notified of any activities according to the limit you set. (3) Use a password manager. This is a digital service that can be purchased to hold your passwords, and even alert you to data breaches for the account you identify with the service, allowing you to change your password if necessary.

Thanks, everyone, for your service and continued participation in our Chapter. Our annual scholarship fundraiser is next month, so get ready! God bless you, those actively serving to protect our liberty, and this great United States of America.

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The ability for military retirees to participate in the Federal Benefits Open Season is nearly upon us! November 12 is the start date. If you haven't looked into the Federal Employees Dental and Vision Insurance Program (FEDVIP), you may want to do so to get an idea of what is available. An excerpt from the message to those becoming eligible to participate in the program by Alan Spielman, the director of healthcare and insurance at the Office of Personnel Management, follows:



For 2019, most TRICARE retirees and their families can enroll in FEDVIP for dental and/or vision coverage. Also new for 2019, many families of active-duty servicemembers have the opportunity to select FEDVIP vision coverage. ... If you are eligible to enroll in FEDVIP this fall, you will be able to choose from 10 dental carriers and four vision carriers, selecting the plan that best meets your family's needs. To prepare, ... visit <https://tricare.benefeds.com> and learn more about FEDVIP. Choosing a dental plan from the many FEDVIP options will be a new experience for most of you. The [website's plan comparison tool](#) allows you to compare plan features based on the dental care you expect to need during the year ahead. **Please note:** The tool now has 2018 plan and premium information to help you learn about current FEDVIP plan offerings. Premium rates and plan details for 2019 will be added before the start of the Federal Benefits Open Season. ... I personally have had a great experience as a FEDVIP dental enrollee for several years now. My team and I look forward to serving you through FEDVIP.

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Legislative News (continued)

Can things get more dramatic than Senate confirmation hearings for a Supreme Court Justice? Fortunately, the 2019 Budget for the Defense Department didn't experience quite that amount of drama or perhaps even conflict and confrontation. Many of the items that MOAA was focused on were realized in the 2019 budget for the Defense Department. A couple of things were not.

President Trump signed spending legislation Friday (September 28) afternoon that will fund the Defense Department through FY 2019 and prevent a government shutdown. A Continuing Resolution (CR) in the bill funds other federal departments and agencies, such as the Department of Homeland Security through Dec. 7, 2018. The passage ensures DoD will have funding at the beginning of the fiscal year for planning and programing purposes. Of note, it would be the first time in over a decade that the department has been funded on time-an important accomplishment.

The bill includes nearly \$675 billion in military spending and will pay for a FY 2019 military pay raise of 2.6%, one of several MOAA priorities met by the new law; others include language that would provide death gratuities to the families of fallen service members in the event of a future federal shutdown, and would provide \$34.4 billion for defense health requirements. The raise is the **largest** servicemembers have received since 2010.

As we saw this year with the earliest signing of the NDAA in decades, the defense appropriations process moved forward at a much more rapid pace as well. Congressional leadership stated from the beginning that they aimed to have the final legislation approved and signed into law by the president before the Oct.1 start of the 2019 fiscal year. Now, with the passage of the legislation by both houses complete, they have that final objective in their sights.

Highlights: Key MOAA Priorities Met:

- Full FY 2019 2.6% pay raise at ECI.
- Fully funds service end strength increases authorized in the FY 2019 NDAA.
- Approves \$34.4 billion for defense health requirements.
- Includes language that would provide death gratuities for troops in the case of a government shutdown.
- Approves \$35 million for continued implementation and expansion of the Sexual Assault Special Victim's Counsel Program.
- Includes language in a statement directing lead screenings for military child dependents at 12 and 24 months as well as a Government Accountability Office report addressing levels of lead in military housing.

The legislation also includes language to exempt the military death gratuity from future funding battles, allowing DoD to continue to pay out \$100,000 to the families of fallen service members even if the government shuts down. During previous shutdowns, the nonprofit Fisher House Foundation has stepped in to cover the benefit.

The legislation does not address the expansion of concurrent receipt or the dollar-for-dollar deduction of DoD's Survivor Benefit Plan from the VA's Dependency and Indemnity Compensation, better known as the widows tax, which remain key MOAA legislative priorities.

The bill also does not include funding for the president's proposed wall at the Mexican border. That created some concern in Washington about whether he would sign the legislation, which includes about \$855 billion in overall spending.

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Legislative News (continued)

TRICARE fees in 2019 will be a “good news – not-so-good news” story, which could be important information as you prepare for open season enrollment, coming up November 12 through December 10, 2018. The good news is, the majority of existing TRICARE Prime and Select fees will not go up; the very few that do will be adjusted based on the retiree COLA (projected to be 2.8 percent as of August 2018).

The not-so-good news is, the current fee structure largely will remain in place. For example, TRICARE group A retirees will continue to pay \$41 for specialty appointments and \$29 for primary care appointments. These rates will be formally established in October.

Most beneficiaries will recall the TRICARE fee structure changed Jan. 1, 2018, to require much higher cost shares. MOAA will maintain pressure on the Defense Health Agency to recognize the impact these fee increases have had on beneficiaries - especially those who require specialty care such as physical therapy or mental health care.

Other TRICARE 2019 Rates have been released and are effective Jan. 1, 2019, with the exception of the Continued Health Care Benefit Program (CHCBP), which started Oct. 1, 2018:

TRICARE Young Adult (TYA) Monthly Premiums:

TYA Prime: \$358 (was \$324)

TYA Select: \$214 (was \$225)

TRICARE Reserve Select (TRS) Monthly Premiums:

TRS member-Only: \$42.83 (was \$46.09)

TRS member and family: \$218 (was \$221.38)

TRICARE Retired Reserve (TRR) Monthly Premiums:

TRR member-only: \$451.51 (was \$431.35)

TRR member and family: \$1,083.40 (was \$1,038.31)

Continued Health Care Benefit Program Quarterly Premiums:

Individual coverage: \$1,453 (was \$1,425)

Family coverage: \$3,273 (was \$3,210)

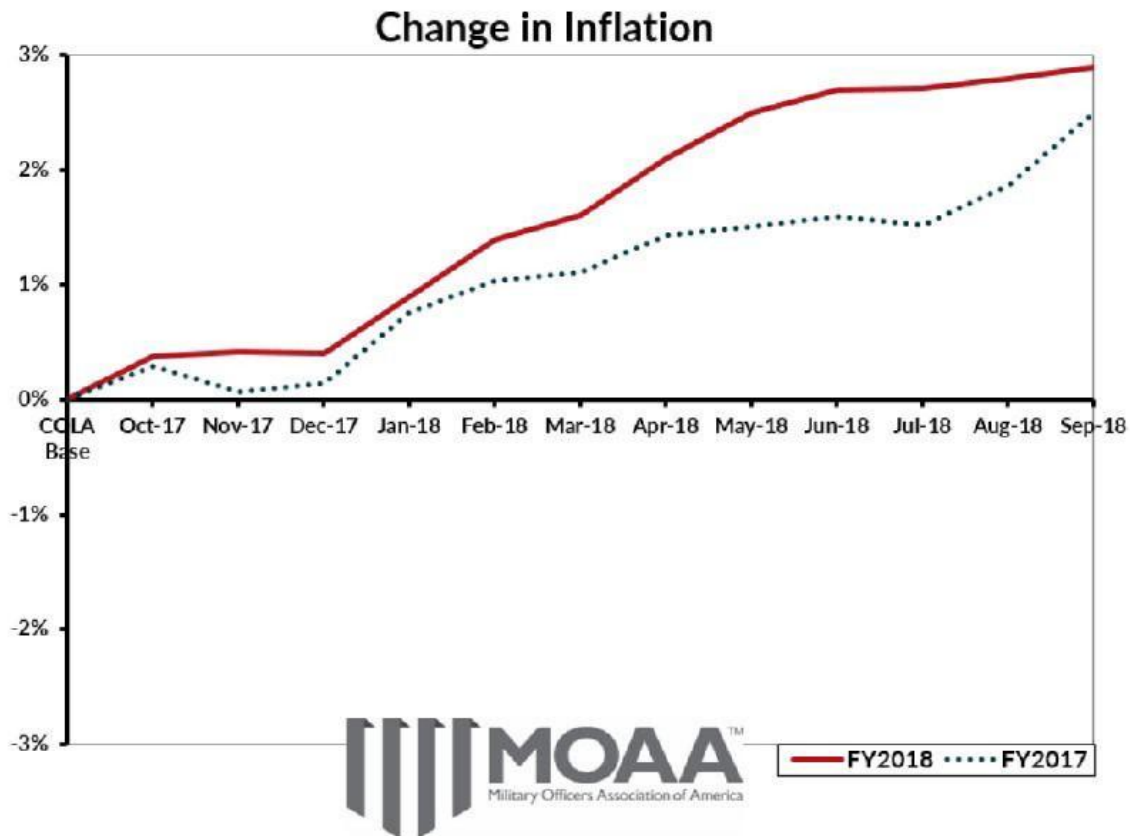
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Chapter Officers	
President	Col (ret) Bob Norman
1st Vice President	Open
2nd Vice President	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (ret) Dick Glogowski
Communications	Maj (ret) Rick Sunner
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

Editorial Policy

The Southwest Illinois Chapter Newsletter is published monthly by the Southwest Illinois Chapter which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan.





The September 2018 CPI is 246.565, 2.9 percent above the FY 2018 COLA baseline. The October 2018 CPI, first of the new fiscal year, is scheduled to be released Nov. 14th. The new CPI baseline for FY 2019 is 246.352.

The final COLA is 2.8 percent, matching MOAA's prediction. For context, this means that for every \$1,000 you currently receive in retired pay, you will receive \$28 more starting Jan. 1, 2019. The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. Remember, active duty pay raises are calculated differently.

Chapter News

Check out these articles from the MOAA website:

- [www.moaa.org/Renew Your Military ID Card Online at These Bases](http://www.moaa.org/Renew>Your/Military/ID/Card/Online/at/These/Bases)
- [www.moaa.org/TRICARE Recoups \\$280M From Compound Drug Scams](http://www.moaa.org/TRICARE/Recoups/$280M/From/Compound/Drug/Scams)
- [www.moaa.org/Trump Signs Defense Bill Includes 2.6% Mil Pay Raise](http://www.moaa.org/Trump/Signs/Defense/Bill/Includes/2.6%/Mil/Pay/Raise)
- [www.moaa.org/Underwater Labyrinth Airmen Reflect on Thailand Cave Rescue](http://www.moaa.org/Underwater/Labyrinth/Airmen/Reflect/on/Thailand/Cave/Rescue)
- [www.moaa.org/The Outlook for TRICARE Fees in 2019](http://www.moaa.org/The/Outlook/for/TRICARE/Fees/in/2019)

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Southwest Illinois Chapter
Military Officers Association of America
P.O. Box 735
O'Fallon IL 62269

Meeting Announcement

Our September meeting will be held on Saturday, 10 November 2018 at the Cardinal Creek Golf Course Clubhouse. (See Program News for details.) Cost will be \$24.00.

RESERVATION FORM FOR SWIL MOAA CHAPTER MEETING

Reservation deadline (mail, e-mail, or phone call received by): 5 November 2018.

E-mail to swimoaa@charter.net, or complete this form and mail it to: Southwest Illinois MOAA, P.O. Box 735, O'Fallon IL 62269 **to be received by the deadline**. Alternatively, phone Dick Glogowski at 618-624-6115.

Number of Reservations Desired: _____

Member's Name: _____

Spouse/Guest: _____