



MOAATM
 Military Officers Association of America
Southwest Illinois Chapter
October 2018

*Eyes
 to the
 Skies*

President's Input

Happy Birthday U.S. Navy! October 13, 1775 was the date that the Continental Congress established the Continental Navy by authorizing procurement, fitting out, manning, and dispatch of two armed vessels to cruise in search of munitions ships supplying the British Army in America. The legislation also established a Naval Committee to supervise the work. If you'd like to learn more, speak with a Navy person.

This year, TRICARE eligible members may be eligible to participate in the Federal Employees Dental and Vision Insurance Program (FEDVIP). Go to the TRICARE Benefeds site at tricare.benefeds.com/InfoPortal/Eligibility_Tool/Web_Update and check your eligibility for FEDVIP today! Additionally, there are webinars available that will provide more information about the transition from the TRICARE Dental Program (TRDP) to FEDVIP. Presentations are available daily from the date of the first run to the end of December. The first presentation is "Overview: The 5 W's of the TRDP-to-FEDVIP Transition" and is recommended for retirees from uniformed services. See more at tricare.benefeds.com/InfoPortal/Webinar/Web_Update.

The first opportunity to enroll in FEDVIP will be during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018, with coverage effective January 1, 2019. If you are currently enrolled in a TRDP plan, you will **not** be automatically enrolled in a FEDVIP plan for 2019.

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WELCOME!

The Southwest IL chapter would like to welcome Col (ret) Randy and Diane Lanning.

Treasurer's Report for September 2018	
Checking Account Balance ...	\$2,451
Savings Account Balance	\$4,496
Certificates of Deposit	\$15,060
Total	\$22,007

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Program News

This Month's Program

Saturday, 13 October 2018

Dinner/Meeting

Cardinal Creek Golf Course Clubhouse, Scott AFB IL

Signature Buffet

Cash Bar

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

Cost: \$26.00/person

Attire: Coat & Tie for Men, Similar Attire for Ladies

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, Mike Betts from Jefferson Barracks will talk to us about the history of Jefferson Barracks and the status of our National Cemeteries.

Menu

Roast Prime Rib Southern Fried Chicken Mashed Potatoes and Gravy Chef's Vegetable	Tossed Greens Salad Dinner Rolls Dessert Iced Tea, Coffee, Water
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Upcoming Programs

Date	Venue	Topic
10 Nov 2018	Cardinal Creek Golf Course	Dinner Meeting
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
6 Mar 2019	Silver Creek Saloon & Grill	Lunch Meeting
13 Apr 2019	Cardinal Creek Golf Course	Dinner Meeting
11 May 2019	Venue TBD	Annual Business Meeting
11 Jun 2019	TBD	TBD

President's Input (continued from page 1)

You must enroll during open season November 12 through December 10, 2018. Read more about FEDVIP in the Legislative Update.

We have an exciting year ahead of us! On November 1, our Chapter will be recognized at the MOAA Annual Meeting in Phoenix for achieving a 4-Star Level of Excellence, along with 167 other Chapters receiving five-star and four-star honors. Thanks to everyone who provides their time, energy, and efforts to allow us to continue to shine among the over 300 MOAA chapters. Your service is greatly appreciated by your Chapter leadership and the military community in our local area. Thanks for your support. God bless you, our currently serving, our leaders and the United States of America!

A few things are going on that deserve your attention for a moment. In case you missed it, there is a general election happening in November that could reshape the Congress as far as majority for both the House and the Senate. An article published by James F. Naughton and posted on the MOAA website on September 5 provides some analysis of the changes and maybe the effects of those changes. Naughton's article, "Mid-Term Elections Could

Bring a Big Shift in Power: Analysis," covers the major changes in the Armed Services Committee and Veteran Affairs Committee for both House and Senate, as well as the veteran population in Congress. Read more about these changes at: www.moaa.org/PublicationDetail/newsletter/campaign/NC_AFHR_ER_NC.



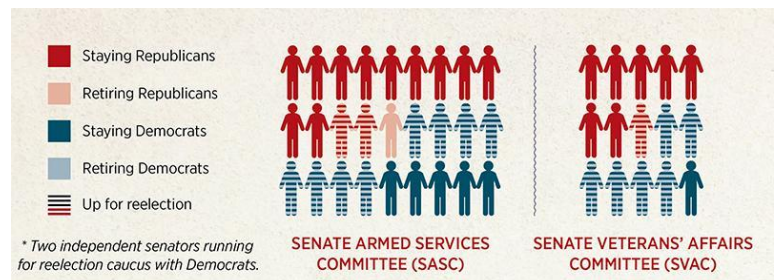
For us in Illinois, Senate changes may not be an issue on our ballot, but the Representative for the 12th District in Illinois will be. You can be sure that with the number of retirements and seats up for election there will be impacts that will need to be addressed by MOAA as they visit Capitol Hill, along with our need to continue to press our elected representatives to support a strong all-volunteer force.

Veterans

The Senate will lose two veterans in addition to Sen. McCain: Former Sen. Jeff Sessions (R-Ala.) has left and now serves as U.S. Attorney General, and Sen. Thad Cochran (R-Miss.) resigned in April, citing health concerns. The three senators take with them a combined 96 years of policy expertise.

In total, 18 veterans will have left the House in 2018: nine are retiring, five have resigned, and four are running for other office. Of the five members who resigned, three left to take jobs in the administration, and two left Congress amid allegations of misconduct. The departures mark a continuing trend of fewer veterans in Congress. While military service should not be a prerequisite for elected office, MOAA has seen that having a working knowledge of the sacrifices of service often leads to more productive dialogue and better outcomes.

"It makes us more careful about going to war," said Rep. Seth Moulton (D-Mass.) via email. "And that's supported by the statistics. It's also supported by my own experience in Congress. If you look at the debate over the authorization for the use of military force in Syria, it's consistently veterans on the Armed Services Committee who speak up and say, 'This is the responsibility of Congress. We need to have this debate before we decide to send or continue sending our young men and women into harm's way.'" *continued on page 4*



Legislative News (continued)

Fiscal Year 2019 Budget

You may have thought that with the expedient passage of the National Defense Authorization Act and accompanying Appropriations Bill that passing a budget would also do likewise. Well, not so fast there, buckaroos. Although Congress just returned from their August break with the main focus to get the government funded before the end of September, there is growing concern that we'll see another Continuing Resolution (CR) instead, despite the midterm election ahead. Congress has only 10 legislative days remaining to complete their business before the current fiscal year ends on September 30. To send a message to our Senators and Representatives, use the following link: takeaction.moaa.org/moaa/app/write-a-letter.

Early Voting

According to Vote.org, early voting in Illinois is normally 15 days prior to the election with specific dates assigned by the local election office. For many of the counties in the Southwest area, early voting is identified as September 27 – November 5, 2018. Check with your local election office or watch the newspaper for announcements about early polling and locations.

New TRICARE Dental Coverage

Active Duty information on FEDVIP:

You've probably heard active duty families who are currently covered by a TRICARE health plan are eligible to enroll in vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) for the 2019 benefits plan year (Jan. 1-Dec. 31, 2019). Active duty members need to prepare for FEDVIP Open Season, the four-week window from Nov. 12-Dec. 10 that allows you to enroll in vision coverage.

Right away, visit the BENEFEDS website (<https://www.tricare.benefeds.com/>) to explore options for selecting a vision plan. MOAA recommends you start researching the numerous options for vision coverage you can enroll in during Open Season. Don't miss this opportunity to start deciding what will benefit you in 2019!

The BENEFEDS website is easy to navigate and provides a plethora of information on each plan. Below the welcome message, there are three links to help you decide where to go next. Start with Active Duty. Click the Learn More option then the blue View Full Article option. On this subpage you can find information on dental changes (for retirees only), a new vision option, preparation tips, and enrollment information.

By clicking this link: [Compare current 2018 plans and rates](#) (link also available on the BENEFEDS site under the How to prepare section), you'll have access to the FEDVIP Plan Comparison Tool.

You'll open FEDVIP Plan Comparison Tool, which is a blue box under the subheading of the same name, and select which program type you want to compare (dental or vision), enter your zip code, and how frequently you intend to make payments.

I found that a person in Alexandria, Va., has eight vision plans ranging from \$12.76 to \$28.90 per month.

Keep in mind, these comparisons are for the 2018 plan year, which ends Dec. 31. Plan information will be updated in October, according to BENEFEDS. Sign up today for your BENEFEDS account and use their comparison tool to start researching the best plan(s) for you and your family.

Retiree information on FEDVIP:

You've probably heard TRICARE's Retiree Dental Program (TRDP) will cease coverage Dec. 31. You might have heard you will **not** be automatically enrolled in a new dental plan. However, if you were covered under TRDP, you are eligible to enroll in dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

If you have TRDP and wish to maintain dental coverage in 2019, you must take action between Nov. 12 and Dec. 10. That four-week window from November to December, known as Open Season, gives you the opportunity to enroll in the dental plan that will meet your needs in 2019. Are you ready for Open Season? Here's one place to start.

Legislative News (continued)

Additionally, retirees and their families who are currently covered by a TRICARE health plan are eligible to enroll in vision coverage through FEDVIP.

Visit the [BENEFEDSwebsite](#) to explore your options for selecting dental and vision plans. MOAA recommends you start researching the numerous options for dental and vision plans you can enroll in during Open Season. Don't miss this opportunity to start deciding what will benefit you in 2019!

The BENEFEDS website is easy to navigate and provides a plethora of information on each plan. Below the welcome message, there are three links to help you decide where to go next. I'd recommend starting with Retirees. Click the Learn More option then the blue View Full Article option. On this subpage you can find information on the dental changes, a new vision option, preparation tips, and enrollment information.

By clicking this link "[Compare current 2018 plans and rates](#)" (link also available on the BENEFEDS site under the How to prepare section), you'll have access to the FEDVIP Plan Comparison Tool.

You'll open FEDVIP Plan Comparison Tool, which is a blue box under the subheading of the same name, and select which program type you want to compare (dental or vision), enter your zip code (yes, just like TRDP - where you live determines premium structure), and how frequently you intend to make payments.

Test Comparisons

In my test, I found that a retiree, with a spouse, in Alexandria, Va., has a choice of 13 plans ranging from a low of \$36.14 a month up to \$107.92 per month. That's quite a disparity in premiums! Well, you're not done. Each plan has a "View Details" link that will provide you with some of that plan's finer points, plus there is a link to a .pdf file with the actual plan brochure from the provider - the "small print."

As a comparison, the cheaper plan (Dominion Dental, HMO) has \$0 deductible per person, covers 100 percent for Class A (basic) services with a \$10 per patient co-pay, 56 percent for Class B (Intermediate) services plus a \$10 per patient co-pay, and 40-percent co-pay for Class C (Major) services plus a \$10 per patient co-pay. There is no annual maximum benefit under this plan. Finally, you can only use this plan "In Network."

At the high end (Delta Dental, PPO), there's a \$50 deductible per person, but 100-percent/90-percent coverage (In/Out Network) for Class A services, 70 percent/60 percent for Class B services, and 50 percent/40 percent for Class C services. The annual maximum benefit per person is \$30,000/\$3000 (In/Out).

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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.



Legislative News (continued)

This family also would have to choose from eight vision plans ranging from \$12.76 to \$28.90 per month.

By comparison, a retiree in Jacksonville, Fla., would have to choose from 11 dental plans ranging from \$42.79 to \$92.80 per month.

Keep in mind, these comparisons are for the 2018 plan year, which ends Dec. 31. Plan information will be updated in October, according to BENEFEDS. Sign up for your BENEFEDS account today and use their comparison tool to start researching the best plan(s) for you and your family.

Vehicle Mileage Tax

You may have heard that in Illinois, a suggestion was made...actually a bill was introduced (!) to charge all Illinois drivers for miles that are driven in their autos—vehicle mileage tax or VMT. A suggestion was made to charge either a flat rate of \$450 per year (per auto?) or 1.5 cents per mile. To accurately account for the mileage, a GPS tracking device would be installed. So far, this discussion has fallen off the cart. Illinois House and Senate also have initiated legislation to block any attempt at imposing a VMT. Let's hope that the elected leaders get some sense about how to manage fiscal issues without overburdening the residents. See more at:

<https://www.illinoispolicy.org/will-lawmakers-push-per-mile-driven-tax-in-illinois/>.

Illinois Property Taxes

Did you realize that Illinois ranks #2 in the nation for property taxes? Right behind New Jersey. So, if the proposal by the Federal Reserve Bank of Chicago to increase by 1 percent statewide the residential property tax, on top of the already high property tax, Illinois would surpass New Jersey. And why would the state consider this additional burden on the residents? This revenue would go entirely to pay down the state's pension debt, which is somewhere between \$130 billion and \$250 billion. Yes, billion. For state pensions. Under the suggested plan, owners of homes worth \$250,000 would pay an additional \$2,500 in property taxes for the next 30 years. Fortunately, there is a sane person in the Illinois House who has introduced a resolution opposing passage of a new, statewide property tax. Let's hope it sticks and stands.

COLA Watch

The July 2018 CPI is 246.155, 2.7 percent above the FY 2018 COLA baseline. The CPI for August 2018 is scheduled to be released on September 13.

State/Local/Chapter News

For IL Veterans news, visit the IL State Government website at: www2.illinois.gov/veterans/Pages/

Also, here are some articles from the September 2018 MOAA Newsletter:

- This Military Spouse Makes Space-A Travel Easy: www.moaa.org/Content/News-Articles/Space-A
- Will Your Retirement Community Outlast You?:
www.moaa.org/Content/News-Articles/Retirement-Communities
- Hurricane Help: Resources for Servicemembers and Retirees in Florence's Path:
www.moaa.org/Content/News-Articles/Hurricane Help

Visit this link to see what's going on in MOAA National, and its affiliated chapters:

- moaa.org/.../Chapters-and-Councils/Council-and-Chapter-eNews

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

Meeting Announcement

Our October meeting will be held on Saturday, 13 October 2018 at the Cardinal Creek Golf Course Clubhouse. (See Program News for details.) Cost will be \$26.00.

RESERVATION FORM FOR SWIL MOAA CHAPTER MEETING

Reservation deadline (mail, e-mail, or phone call received by): 8 Oct 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: _____