



March 2016



Cape Fear Infogram®

A Five-Star Chapter

Publisher COL (Ret) Juan I. Chavez, USA † Editor LTC (Ret) Don Gersh, USA
An informative monthly newsletter for members of Cape Fear Chapter (NC-01)

Visit our homepage at www.cfmoaa.org



Fort Bragg, Fayetteville test bed for MOAA Veterans Service Organization

MOAA began a pilot Veterans Service Organization program two years ago in the Military District of Washington area to assist members apply for VA benefits.

With the volunteer assistance of Operational Advocates Supporting Injured SOF (aka The OASIS Group) in the Northern Virginia area, a symbiotic relationship developed between the two organizations because MAJ (RET) Kevin Knapp, USA, is a member of both. Kevin volunteers to assist members maneuver successfully through the VA's disability system.

According to Kevin, the concept has been successful. "Fort Bragg was chosen as the first out-of-area test bed because of the concentration of Special Operations Forces here," he explained to President Juan Chavez and Board members Ralph Hinrichs, Dennis Franken and Don Gersh during a recent breakfast meeting at the Golden Corral.

Kevin will visit monthly and set up shop in the Green Beret Foundation's offices at 6515 Dental Lane, Fayetteville, NC 28314.

The goal of The OASIS Group "is to ensure that all active duty/Veteran Special Opera-

tions personnel have access to accredited professional analysis of their claims in pursuit of Veterans Administration benefits."

Kevin is one of more than 20 trained and accredited MOAA members who assist all veterans and survivors with developing and filing VA claims.

Infogram will provide information on this program in later editions.

To schedule an appointment with Kevin, email him at kevink@moaa.org.

Kevin will return to Fayetteville March 30 and 31.



Kevin Knapp is OASIS-MOAA Veterans Service Organization volunteer

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President's Report

By COL (Ret) Juan I. Chavez, USA

Phone (910)797-5419, email: President@cfmoaa.org

MOAA, Strength in Numbers

As congress gets ready to draft the FY 2017 National Defense Authorization Act, the issue of military health care reform will be on top of their agenda.

Leaders of the House and Senate Armed Services committees will review all aspects of military-funded health care from battlefield care to TRICARE For Life (TFL), and committee leaders have indicated higher beneficiary fees will be part of the review.

I'm sure we all agree how huge this military health care benefit is to each and every one of us, and how crucial it is to protect it. No one does more to represent our interests on Capitol Hill than MOAA, and no one does it better than MOAA. That is why I decided to cast my lot with MOAA and become a Life Member more than 16 years ago, and that is what I recommend to all who have not. Strength in numbers and a powerful and respected voice are paramount in this business.

A number of articles on this subject are currently in circulation via MOAA's website, electronic newsletters, the *Military Officer* Magazine, etc., so I won't dwell on this. I do, however, want to encourage all our members to take action by signing the MOAA-suggested post cards

included in the March 2016 issue of the *Military Officer* and mailing them to your congressional representatives without delay.

While I have primarily addressed military health care, we cannot lose sight of other military compensation and benefits that are being scrutinized and eroded, such as, active military pay raises, housing allowances, commissary subsidies, military retirement plans, etc. This relentless attack on our defense budget adversely impacts on recruiting for our volunteer force, and ultimately weakens our national defense capability.

As advocates for a strong national defense, and guardians of hard-earned military benefits and entitlements, we must not only stay strong, but continue to grow. It is incumbent upon all of us to recruit new and younger members, maintain our resolve, and secure the future for the next generation of military men and women.

Juan

The *Cape Fear Infogram* is published monthly for its membership by the Cape Fear Chapter, Military Officers Association of America
Post Office Box 53621
Fayetteville, NC 28305

Editorial Policy

The Cape Fear Chapter is affiliated with MOAA. As such, the Cape Fear Chapter is nonpartisan. Editorial policies are established by the Chapter's Publisher and Editor and are in consonance with MOAA's.

Advertising and sponsorship are accepted based on MOAA policies and standards.

Editor may be reached at
(910) 624-4597 or
Secretary@cfmoaa.org

Chapter website

<http://cfmoaa.org/>

Facebook

<https://www.facebook.com/CapeFearChapterMOAA/>

MOAA website

<http://www.moaa.org/>

MOAA "Take Action"

<http://www.moaa.org/takeaction/>

Membership

Commissioned and warrant officers (former, current, retired) of all uniformed services

Chapter Notes:

Membership

Recruiting

We recruited three new members in February, bringing our total to four year-to-date. While that is below our glide path, it is an improvement from last month and that is a good sign. It is a pleasure to welcome our newest members:

LTC (Ret) Timucin Wolfe, USA
CPT Sabrina L. Gammage, USA
CPT Robert D. Gammage, USA

Once again, I ask everyone to recruit just one new member this year, it's not too much to ask. We live in a community teeming with eligible prospects all we need to do is ask the question, "Why are you not a member of our chapter?"

To review, the **eligibility criteria** for membership are: *any commissioned or warrant officer – active duty, retired, former, Reserve or National Guard, in any of the seven uniformed services.*

Retention

The membership renewal campaign for 2016 continues – our goal is 100% retention.

If you misplaced your renewal notice just use the form on Page 6 of the *Infogram* and remit today, or you can renew online and pay by credit card at

<https://chapterdues.moaa.org/Membership.aspx>.

If you have any questions, please call Secretary **Don Gersh** at (910) 624-4597.

Dues are due by March 31

Please send in your 2016 Chapter dues ASAP.
Regular Members pay \$20 and Surviving Spouses pay \$10.

Call or text me at (910) 624-4597 or email me at my personal account doneal.gersh@gmail.com if you have any questions. You can also contribute to the Chapter's Scholarship Fund at the same time (online too!). Every donation helps. Thank you.

Don Gersh, Secretary



Editorial By LTC (Ret) Don Gersh, USA

Phone (910) 624-4597, email Secretary@cfmoaa.org

Thank you Sara and Thomas!

It's not often I receive feedback from my editorials. Most of the time I expect an email or call to say a reader agreed with what I said or found fault with my opinion. Usually, however, I get no response.

Granted sometimes I do not have space to express my opinion or to give much history on the subject, but this issue allows me that opportunity.

Editorials can be humorous, informative, persuasive, opinionated, and can call-for-action.

Last month I had very little space, so the headline was my "call-for-action;" it was important to me. I hoped it attracted some readers. The headline said "I was a broken record," and once again asked for help.

Well, I got it! Thomas Delahunty, a long-time member of the Chapter, said he no longer could physically handle the requirements associated with volunteering at the Regional Airport's USO, but said he still wanted to be active and volunteered to help me with put together our mailings, such as the *Infogram*. We have other mailings, and sometimes it takes me days.

So, thank you so very much Thomas! I'll bring the newsletters, stamps and labels over to your house and we'll knock it out in a few hours. Everyone needs a title, so Thomas is our Circulation Manager.

And once again I want to thank Sara VanderClute for her new series on our members. Sara is an award-winning journalist and community leader, and we are very lucky to have her. Her series will highlight the contributions our

members make to the Chapter, the community, and beyond.

Her series intro is located on Page 5. I look forward to learning about our members.

Veteran Service Officer Kevin Knapp

I hope you read the news item on Page 1 about MOAA teaming up with The OASIS Group to provide a trained and accredited Veterans Service Organization volunteer to Fort Bragg and Fayetteville.

MAJ (Ret) Kevin Knapp, USA, is a retired Special Forces Officer and is an ideal fit to test the concept here. He is a member of both organizations and volunteered to assist MOAA members in our Chapter.

I have been retired since 1994 so I've been out of the loop on many grassroots initiatives. For example, The OASIS Group. It's goal is to "ensure that all active duty/Veteran Special Operations personnel have access to accredited professional analysis of their claims in pursuit of Veterans Administration benefits.

Kevin said MOAA's VSO Program will assist members through its comprehensive understanding of the Veterans Administration processes and systems to ensure fair and thorough evaluation."

Our breakfast meeting with Kevin generated a great deal of interest on our part, and we look forward to working with and supporting him in the future. Ralph Hinrichs, our Personal Affairs Officer, will be our liaison to this worthwhile program.

Local Leadership Strengthened By Military Service

By Sara VanderClute, Special Correspondent

The years spent as a military officer may seem at the time as the most important and contributory of a lifetime. Often, however, even a decades-long career serving in uniform can turn out to be the prologue to the career and life that follows separation or retirement.

Here in the Cape Fear Chapter of MOAA, we have many examples of people who have transitioned from military careers into civilian life, continuing their commitment to professionalism and service. They can be found in professions as diverse as medicine, the law, business and education. Our MOAA members also include elected officials, community leaders, and valuable volunteers who very quietly go about making life better in Fayetteville and Cumberland County.

The virtues cultivated in a military career are assets in civilian life. Discipline, commitment, varied experience, an appreciation and understanding of human

diversity – all of this is as important to success as a civilian as to any military leader. The structure of any military service can mold an ordinary person into an effective leader. The uniform may be replaced with civilian attire – but the character traits so well internalized will remain.

In coming issues of the *Infogram*, we will focus on individual members of the Cape Fear Chapter of MOAA, so that you can learn more about them and the paths they've chosen since leaving military service. We'll learn what they most value about the experience of having served, and why so many choose to sustain their connection to the military through membership in MOAA.





**APPLICATION FOR MEMBERSHIP IN THE CAPE FEAR CHAPTER OF THE
MILITARY OFFICERS ASSOCIATION *of* AMERICA**

Initial Application ☐ Renewal ☐ Date _____

(Last Name) (First Name) (MI) (Rank) (Branch of Service)

(Mailing Address: Number and Street) (Preferred Telephone Number)

(City) (State) (Zip) (Email Address)

Birth date _____ Spouse's name _____

Status: Retired ☐ Active Duty ☐ Former Officer ☐ Reserve ☐ National Guard ☐

Cadet/Midshipman ☐ Surviving Spouse ☐ (Please fill in the above information but show your deceased spouse's rank and branch of service)

I am ☐ a member of National MOAA; my member # is _____. I am a Life Member ☐

I am not ☐ a National MOAA member, but intend to join.

I would like to receive my chapter newsletter via: Email ☐ USPS ☐

In addition to my dues, I have included a donation of \$_____ for the Chapter's ROTC Scholarship Fund.

Signature: _____

**Annual Chapter membership dues: \$20.00 for Regular members
\$10.00 for Surviving Spouses**

Please mail this application with your check (payable to CFC, MOAA) to:

**CAPE FEAR CHAPTER, MOAA
P.O. Box 53621
Fayetteville, NC 28305**



Surviving Spouse Corner

How important is Tricare-for-Life?

By Sharon A. DeVaney, Surviving Spouse Advisory Committee vice chair

When legislators look for ways to trim the budget, they often consider cutting programs such as health care. However, we need to firmly remind our legislators of the importance of TRICARE For Life (TFL) and other TRICARE programs.

Eligibility for TFL is tied to Medicare. Medicare provides health insurance for people age 65 or older, people under 65 with certain disabilities, and people of any age with permanent kidney failure requiring dialysis or a kidney transplant. Medicare has four parts: Part A (hospital insurance), Part B (medical insurance), Part C (Medicare Advantage), and Part D (Medicare prescription-drug coverage). Generally, there is no premium for Medicare Part A if you paid Medicare taxes while working.

However, there is a premium for Part B. When a person becomes eligible for Medicare, they must enroll in Part B to keep TRICARE coverage. Medicare Part B premiums are about \$100 to \$390 a month and are tied to a beneficiary's adjusted-gross income. Each January, Part B premiums are adjusted based on how much Medicare costs have risen. However, the good news for TFL beneficiaries, who have 80 percent covered by Medicare, is TFL acts as wrap-around coverage for the remaining 20 percent.

Eligibility for TFL includes all military beneficiaries who are age 65 and older and military retirees or dependents rated by the Social Se-

curity Administration as 100-percent disabled at an earlier age for at least 24-consecutive months. As explained above, the beneficiary must have Medicare Part B to keep TRICARE eligibility.

When searching for a provider, ask whether they accept Medicare, and let them know you have TRICARE for tests or procedures and at facilities requiring TRICARE authorization. It is important to use doctors and other TRICARE-authorized facilities that accept Medicare. This will limit a person's out-of-pocket costs for doctor or hospital visits, except for copayments for medications that are obtained from nonmilitary pharmacies.

In November 2015, MOAA conducted a survey to learn about military health care coverage and received 30,313 responses. Of that number, 17,086 were enrolled in TFL, 7,130 were enrolled in TRICARE Prime, and 3,981 were enrolled in TRICARE Standard. TRICARE Prime has an annual premium and uses a specific network of doctors. TRICARE Standard has annual deductibles and some copayments. The responses from TFL showed that 95 percent were satisfied with the overall quality of care compared to 86 percent of TRICARE Standard and 81 percent of TRICARE Prime.

In summary, be sure to let your legislators know how important your health care is to you and your family. For more information, visit the [TFL website](http://www.military.com/benefits/tricare/retiree/tricare-for-retirees.html) (www.military.com/benefits/tricare/retiree/tricare-for-retirees.html)



General Membership Meeting Awards & Recognition Luncheon

*The Mash House Restaurant
4150 Sycamore Dairy Rd.*

1130 hours, Thursday, March 17, 2016

*Cost: \$22.00 Per Person
(Tax & Gratuity Included)*

Attire: Business Casual

RSVP NLT March 15, 2016

*Send reservations and check
(payable to CFC MOAA) to:*

*George Blanc, 3490 Thamesford Rd.
Fayetteville, NC 28311*

Menu

Shepherd's Pie, or Baked Cod w/Mango Salsa

Rice Pilaf & Grilled Seasoned Vegetables

Rolls and Butter

Dessert: Peach Cobbler, or St. Patty's Cake
with Vanilla Gauche; either one with or without

Ice Cream

Drinks: Pepsi Products, Iced Tea, and Coffee

(No Host Bar Opens 1130 hours)

Reservations Request

Name _____

Name of Guests

Number of Reservations _____

X \$22.00 = \$ _____

IN MEMORIAM

**CW2 (Ret) Marvin E. Williams, US Army
(December 17, 1936 – February 17, 2016)**

It is with deep regret that we announce that CW2 (Ret) Marvin E. Williams one of our regular members passed away on 17 February 2016. His loss will be keenly felt by all of us.

Our heartfelt condolences are extended to his wife Emilie and the family during their bereavement.

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Cape Fear Chapter, MOAA
Post Office Box 53621
Fayetteville, NC 28305



2016 Membership
Renewal Period
Ends March 31

***"We are a powerful voice speaking
for a strong national defense, and
representing the interests of military
officers and their families at every
stage of their career."***

www.cfmoaa.org



CALENDAR OF EVENTS

- 1 Mar - CFC Board of Directors Meeting at Iron Mike Conference Center, 1100 hours
- 17 Mar - CFC General Membership Meeting/Luncheon at The Mash House, 1130 hours

- 5 Apr - CFC Board of Directors Meeting at Iron Mike Conference Center, 1100 hours

- 3 May - CFC Board of Directors Meeting at Iron Mike Conference Center, 1100 hours
- 21 May - Armed Forces Day
- 27 May - CFC / 2nd Annual Scholarship Awards Luncheon, The Mash House, 1130 hours
- 30 May - Memorial Day

- 7 Jun - CFC Board of Directors Meeting at Iron Mike Conference Center, 1100 hours
- 14 Jun - Army's 241st Birthday
- 14 Jun - Flag Day

- 4 Jul - Independence Day
- 5 Jul - CFC Board of Directors Meeting at Iron Mike Conference Center, 1100 hours