



Heartland of America Chapter

-- **We Never Stop Serving** --
-- **We Are One Powerful Voice** --
--- **for Every Officer at Every Stage of Life and Career** ---

***** **January 2020** *****



A 40-year Wrong Corrected

No Dinner Meeting in January.

(see inside back cover for details)

Check out our website at

www.heartlandMOAA.us

or call (402)339-7888

The Bulletin Board

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Lt Colonel Patrick L. Jones, USAF(Ret) Editor & Webmaster - (402)650-4457

Volume XXXIV

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January 2020

PRESIDENT'S REPORT



Our December dinner meeting was a relaxing and celebratory event. Several of our members, who have maintained their active duty weight, looked impressive in their dress uniforms. The evening began promptly at 6:30 pm as the 19-member Sarpy Serenaders entered our room and began their performance. They began by performing a medley of service songs and asking members from that service to stand as their song was sung. Lt Col Pat Jones, a member of the Serenaders and our chapter board did a marvelous job in introducing each of the songs. Their selections ranged from humorous melodies “I want a hippopotamus” to traditional Christmas carols. They also sang a variation of Jingle Bells replacing “in a one-horse open sleigh” with the words “in a rusty Chevrolet.” We appreciated the Serenaders for creating a festive mood.

With Jeff Mikesell absent, I gave a brief Legislative update. Just as I was leaving my home for Anthony’s, I received an email from Congressman Don Bacon’s staff with an update on the National Defense Appropriations Act (NDAA). The House was close to passing its version of the NDAA and it includes the gradual (over three-year) elimination of the “widows’ tax,” funding for Offutt AFB, and other requirements. We are hopeful the Senate will also agree and pass the NDAA before Christmas. At the State level, we learned that the Unicameral will be voting on LB 153, the bill that would exempt 50% of military retired pay from State taxes, in early January. We are encouraging members to contact our State senators for their support.

I reminded everyone that we will not have a dinner meeting in January and that our next meeting will be February 19th with our speaker Jeff Cannon, Director of the SAC museum. In September, Gen Cohen and I accompanied Admiral Doren, our MOAA Chairman, to the zoo to meet with our Adjutant General Daryl Bohac. Following that meeting, Jeff gave us a presentation on his plans to update both the displays and the STEM educational programs.

We had a lot to celebrate in 2019 with many accomplishments, I highlighted three of them. The first was that Colonel Lou Zuccarello, our membership chair for the past four years, was taking on additional responsibilities in his civilian job and needed to be replaced. Lt Col Mike DeBolt volunteered to replace Lou. It appears to have been a seamless transition. We thank Lou for having done a superb job and we thank Mike for stepping forward.



Chapter President Dan Donovan and Vice President Ron Russell attaching our latest 5 Star Chapter MOAA Award Ribbon

Another highlight occurred in April when we learned that we were being awarded a 5-star Harris Communications Award for both our newsletter and our website. Pat Jones is our newsletter editor and our webmaster. A third highlight came in September when Admiral Doren presented us with our 5-star Level of Excellence Award for our Chapter's support of the MOAA mission.

I then asked Lt Gen Leo Smith to present MOAA Certificates of Appreciation to Lt Col Pat Jones and to Lt Col Dick Doolittle. Pat's creativity, knowledge of



entitlements and legislative activity, and his outstanding communication skills are remarkable. He was also given the certificate that accompanied the Harris Communications Award. Dick's positive attitude has directly impacted both our membership recruiting and his amazing relationship with our newsletter advertisers. Both have been on the Chapter Board for more than



10 years and both are outstanding leaders.

We then proceeded with installing our new officers. Lt Gen Smith administered the oath of office to LTC Mike DeBolt, USA (Ret), our new Membership Chair, and to the following directors who will serve for a 3-year term from 2020 to 2022:



LtGen Leo Smith administering oath of office to LtCol Dick Doolittle, LtCol Mike DeBolt, LCDR Jack Nelson, and LCDR Brook Stafford

LCDR Jack Nelson, USN (Ret), LCDR Brook Stafford, USN (Ret), and Lt Col Dick Doolittle, USAF (Ret).

With Chapter Vice-President Ron Russell's assistance, we affixed a new streamer to our MOAA flag with the 2018 5-star Harris Communications and the 5-star Level of Excellence Awards' badges.

The evening concluded at 8:30 pm as we wished all our members the very best for the holidays. Dan Donovan d.donovan1@cox.net
402-339-7888

A 40-year wrong corrected

(from The Hill article by Tom Jurkowsky, Jan 4)

It took more than 40 years to correct a legislative wrong, but the fix has been made. Leaders of the House and Senate Armed Services Committees — Democrats and Republicans — came together to pass the fiscal year 2020 National Defense Authorization Act (NDAA) that President Trump signed into law on Dec. 20. The legislation provides the Department of Defense (DOD) and the military services the authority to execute on the funding provided by the recent appropriations bill.

One provision in the new bill repeals a law that has been at the heart of the legislative wrong — the so-called “widow’s tax.” Under the previous law, military survivors whose sponsors died from service-connected causes had to forfeit part or all of their purchased military survivor benefits when they received Dependency and Indemnity Compensation from the Department of Veterans Affairs (VA). These separate benefits offset each other, meaning every dollar a widow or widower received in military survivor benefits was reduced to fund the compensation received from the VA. While legal, it was wrong. In effect, military survivor benefits became the only insurance-type product someone paid into but was legally prohibited from collecting.



Mary Jo Smith, Beverly Burchfield, and Barbara Jones conversing before the entertainment started



Carole Baake and her husband Chris live near LtCol Mike DeBolt. Carole and Mike had time to catchup on the neighborhood.

This was an incomprehensible injustice that affected more than 65,000 surviving spouses and families across the country. In short, this was money that spouses of service members thought they would receive — and should be receiving — but was taken from them.

The past legislation, in essence, represented a contradiction of the clarion call that our service members' sacrifice would never be forgotten. It further eroded trust among the families of the fallen as, one by one, they became forgotten at a time when support was needed the most.

The Military Officers Association of America (MOAA) has led an effort for decades to correct this injustice. This year, standalone legislation to repeal the widow's tax earned overwhelming bipartisan support in both chambers of Congress: 383 House and 77 Senate co-sponsors. "Storming the Hill" by MOAA made a big impression on members of both houses of the Congress. Our own chapter presidents, Paul Cohen, Rene Dreiling, and Dan Donovan, have done so every year for over a decade.

The previous law was wrong but at last it has been corrected. Amen!

Two More Key NDAA Elements

Other key elements in the NDAA include a 3.1 percent pay raise for our active-duty personnel and a provision that prohibits DOD and the services from reducing medical end strength authorizations until they complete a more comprehensive study.

DOD had proposed cutting 18,000 medical positions across all the services — a 20 percent force reduction. The proposal would lead to the dismantlement of military medicine and jeopardize force readiness. A cut of this magnitude would constitute a qualitative change to the entire medical health system, clearly impacting medical care to our troops on the battlefield and access to care for our service members and their families. It is also the reason retirees have been "booted" out of regular family



The Army and Air Force are willing to toast each other. Army Colonel Ken Fortney and Air Force LtGen Leo Smith with Air Force Colonel Ed Burchfield meet at the bar.

medical care. Fortunately, MOAA prompted both Republicans and Democrats to question the risk the cuts would have on readiness. Until a thorough analysis is completed, the continuation of cuts is prohibited.

Like the widow's tax, the proposal to cut the medical positions represented a contradiction to the oft-stated phrase "Thank you for your service" that service members, their families and veterans are frequently greeted with. That phrase rings hollow when compared to actions that reduce medical capabilities for our service members and beneficiaries.

Programs

Feb – 19 – Jeff Cannon, Director of the SAC Museum

Mar – 18 – Craig Jacobs, Henry Doorly Zoo

TRICARE Pharmacy Fees Set to Increase in 2020

(By: CAPT Kathy Beasley USN (Ret), MOAA Dir Health Affairs, 27 Sep)

MOAA makes it a priority to prepare our membership well ahead of changes that will impact their earned benefits. In that regard, please consider this an advance notice for your planning purposes.

The cost shares for your medications, if you do not receive them at a DoD military treatment facility (MTF), will increase on Jan. 1. Recall back in the 2017 NDAA, TRICARE's pharmacy cost shares changed across all medication tiers, and a new fee table was introduced.

Beneficiaries saw their prescription fees start to rise in 2018 and 2019. As we published at the time, these fees will accumulate and continue to rise annually until 2027.

Here are the new FY 2020 fees for all TRICARE pharmacy medication tiers and the year over year annual increases:

These annual average increases continue to be substantial, especially if CPI remains tame and retired pay and social security incomes stay flat.

The bottom line is, TRICARE pharmacy fees and other provider visit cost-shares and premiums for both TRICARE Prime and TRICARE Select, are starting to squeeze beneficiaries. MOAA continues to press the DoD to show the results of how much revenue is being generated from beneficiaries and where it is being directed. We maintain any savings should be re-invested into the TRICARE health program, not diverted into other un-specified accounts.

Pharmacy Increases
Phased Increases Over 10 Years

	Current Rate	FY 2020 Rate	FY 2027 Rate	Annual % Increase 2019-2020
MTF Pharmacy (90-days)	0	0	0	0%
Retail (30-days)				
Generic	\$11	\$13	\$16	18%
Brand	\$28	\$33	\$48	17%
Non-Formulary	\$53	\$60	\$85	13%
Mail Order (90-days)				
Generic	\$7	\$10	\$14	42%
Brand	\$24	\$29	\$44	20%
Non-Formulary	\$53	\$60	\$85	13%

This Law Lowers Interest Rates for Active Duty Servicemembers

(MOAA newsletter update n21 Nov)

This article by Jim Absher first appeared on Military.com, the premier resource for the military and veteran community.

Did you know that you may be able to lower the interest rate you pay on credit card debt to as low as 6%?

This isn't one of those shady websites, deals that require you to pay for "financial counseling" or a debt consolidation loan. It is a program created by the federal government designed specifically to protect active-duty members known as the [Servicemembers Civil Relief Act \(SCRA\)](#).

Besides giving military members protection from foreclosure or from being taken to court while they are serving the country, a provision of the law limits interest on all loans taken out before joining the military to 6%.

To get the interest rate reduction, you just need to notify your credit card or mortgage company that you are in the military. Most large credit card companies even let you do this online. Some of them include:

American Express -- [Apply Here](#)

Bank of America -- [Apply Here](#)

Capital One -- [Apply Here](#)

Chase -- [Apply here](#)

Discover -- [Apply Here](#)

If your credit card company doesn't have an online process to apply for the interest rate reduction, you can simply send it an email or letter requesting the rate reduction.

The Justice Department, which is charged with enforcing the SCRA, says that you should provide the creditor with written notice and a copy of your military orders or letter from your commanding officer. Make sure you include your account number and phone number.

In response, the lender is required to forgive any interest your were charged in error and pay it back to you. For mortgages, interest is capped at 6% during your entire period of military service and for one year after you get out. For all other debts, interest is capped at 6% only while you are on active duty.

Besides credit cards and mortgages, the SCRA reduces interest on vehicle and boat loans, home equity loans and student loans.

[Leaving Service? New Transition Assistance Procedures](#)

(Military.com from MOAA Newsletter update 21 Nove)

NOTE: MOAA Premium and Life members are eligible for individualized advice on their transition process, including [career assistance](#), [financial guidance](#), and a variety of other resources. Learn more about joining MOAA [here](#).

Servicemembers will need to begin their official transition plan a year before they intend to leave uniform under changes to the Transition Assistance Program (TAP) that went into effect Oct. 1.

The new rules are designed to “provide ample time for transitioning service members to begin thinking about their transition and begin planning accordingly,” Tamre H. Newton, director of DoD’s Transition to Veterans Program Office (TVPO), said in a [September news release](#) describing the changes. Earlier guidance, which was updated by language in the FY 2019 National Defense Authorization Act, suggested servicemembers should begin the process “as soon as possible” or offered 90-day windows. The new rules mandate a 365-day process, which officially begins with an Individualized Initial Counseling session between the member and a TAP counselor.

[[DOWNLOAD: MOAA's Member-Only Transition Publications](#)]

MOAA’s senior director for Career Transition Services, [Col. Brian Anderson, USAF \(Ret\)](#), applauds the new changes for transitioning servicemembers to begin the process as early as possible. He noted that in discussions with a number of separating and retiring officers, along with their military spouses, it’s clear that many require assistance and guidance about how to organize and prepare for career success following their military service.

Being action-oriented they tend to want to jump right in, Anderson said. However, it is critical to conduct a robust self-assessment before launching into the creation of your self-marketing documents. Determining your priorities such as professional impact, location, work/life balance, family needs and desired compensation level will drive you in a certain direction within the civilian industries and sectors.

Once you have a clear vision of what you would like to do, you can start the action steps of expanding your professional network and develop your self-marketing documents, such as a résumé, cover letters, your [LinkedIn profile](#), and depending on your seniority level, a personal biography to support your network development.

[[REGISTER NOW: MOAA's November Military Executive Transition seminar](#)]

In addition to required briefs from the VA and the Department of Labor (DOL) on transition issues and benefits, servicemembers will be able to choose from four two-day transition courses, according to the news release: DOL Employment Track, DOL Vocational Track, DoD Education Track, and the Small Business Administration Entrepreneurship Track. Members can take more than one course, depending on their transition goals.

As with the previous TAP structure, servicemembers must complete a Capstone event at least 90 days before their separation date. This allows commanders to verify the TAP process.

Military.com outlined other program details [in an Oct. 1 post](#). Servicemembers seeking further details should contact their local transition office, per the news release, as updates to [DODTAP.mil](#) to reflect the new guidance were not complete as of Sept. 29.

Keep Your Nebraska State Senator Informed

[Contact your Senator and the Speaker of the Legislature](#) - Nothing Ventured, Nothing Gained... You just might make the difference!

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MOAA's and Heartland Chapter's Missions are the Same

The Military Officers Association of America (MOAA) is a nonprofit, nonpartisan organization, working to support military and their families at every stage of life. It actively petitions Congress on behalf of the military community on issues affecting the career force, the retired community, and veterans of the uniformed services. MOAA offers a wide range of personal and financial services exclusive to MOAA members. Whatever the stage of a career, MOAA membership delivers benefits geared specifically to you – and your family. You become part of the strongest advocate for our military and their families. Those with prior officer service in any of the seven uniformed services can become members. Consider joining today because every voice counts! You will be protecting not only your earned benefits but for all serving today. Our Heartland Chapter also focuses on state and local issues, interfacing with the Legislature and the Governor. We provide a really great environment for camaraderie and mutual support with our meetings, speakers, newsletters, website, and community involvement. We are like family. As MOAA does, WE NEVER STOP SERVING.... We are One Powerful Voice – For every officer at every stage of life and career...

Join Us !! You will be glad you did!

Selection of Membership

<p>When you join MOAA, you become part of the strongest advocate for our military's personnel and their families. The stronger our membership is, the stronger our voice becomes. Consider joining today because every voice counts. Three membership levels to meet the needs of all Officers.</p>	 BASIC	 PREMIUM	 LIFE
Features of each Membership level	No-cost electronic Membership designed for today's junior officers.	Full access to MOAA's career resources, countless discounts on products and travel, & access to all of MOAA-exclusive pubs & news updates. Full access to a wide variety of member benefits for today's career officer.	Receive all the benefits that PREMIUM membership has plus exclusive privileges and benefits.
Membership Dues	Free	1 year - \$48, 2 years - \$82 3 years - \$108	Dues are based on your current age
Support of critical advocacy efforts to protect the benefits of the entire military community.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Electronic access to several of MOAA's news updates.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Discounts on products and travel.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Career transition resources MOAA helps transition efforts by hosting career fairs, resume critiques, training sessions & much more.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Expert advice on your military pay & benefits MOAA's team of highly trained professionals can help you receive the military benefits you've earned through one-on-one counseling.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial planning and investment advice		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Military Office magazine		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to all MOAA-exclusive publications		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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MOAA Chapters - Take advantage of the opportunity to get involved & meet fellow offices in your community. A PREMIUM or LIFE membership makes it easy.	Dues vary by Chapter. (Heartland Chapter of Ne is \$20 per yr)	New chapter members receive a voucher good for one year of chapter dues.	New chapter members receive a voucher good for two years of chapter dues.
Bonus travel rewards and discounts			<input checked="" type="checkbox"/>
Initiation fee waived at the Army and Navy Club of Washington, D. C.			<input checked="" type="checkbox"/>
Spouse Protection -membership benefits transfers if something happen to you.		Auxiliary Annual DUES 1 Yr - \$43 2 Yr - \$73 3 Yr - \$97	<input checked="" type="checkbox"/>

National Membership Form

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military service-members and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers and their surviving spouses. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

**Why MOAA
membership matters.**



Select **YOUR** Membership: LIFE PREMIUM BASIC

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Dues to MOAA are not deductible as a charitable contribution for federal tax purposes. Annual membership dues include a \$12 subscription to Military Officer magazine.

Send To: MOAA, PO Box 1488 • Merrifield, VA 22116-9820
For faster service, call (800) 234-MOAA (6622) or visit www.moaa.org/join.

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Age 56-60	\$757
Age 61-65	\$692
Age 66-70	\$615
Age 71-75	\$529
Age 76-80	\$434
Age 81-85	\$332
Age 86-90	\$234
Age 91-95	\$145
Age 96-99	\$88
Age 100+	FREE

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Two-Year PREMIUM
\$82 (Surviving Spouse – \$73)



Three-Year PREMIUM
\$108 (Surviving Spouse – \$97)



BASIC
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Local Membership Form



Heartland of America Chapter
Military Officers Association of America
P.O. Box 1756
Bellevue, NE 68005-1756

LOCAL MEMBERSHIP APPLICATION

(Heartland Chapter members must also be a National MOAA Member)

Membership: Initial or Renewal

Annual local dues \$20.00 \$10.00 (new ones after 1 July) Aux. \$5.00

Benefactor Donor: \$50, \$100 or more _____

Last Name _____ First Name _____ MI _____

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Rank _____ Service _____ Retired NOAA USPHS

Active Duty Regular Reserve Nat'l Guard Former Officer

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National MOAA Membership # _____ Life Member? Yes No

Brief Bio: (entered service: branch: assignment summary: Interesting career anecdotes:

Signature _____ Date _____

Contact Chapter Officers for more info: President Dan Donovan - 402-339-7888,
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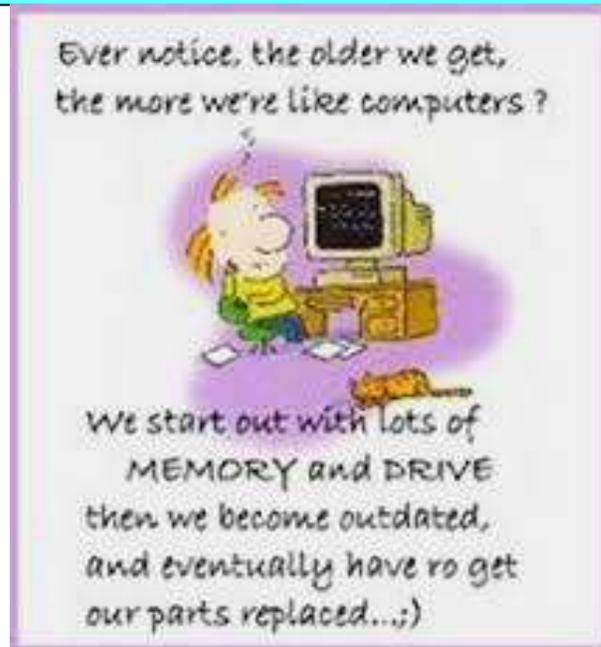
May They Not Be Forgotten:

I mean the men and women who have answered the call and paid the ultimate price so that we and future generations could have the freedoms so cherished by human beings. We must ever be vigilant and prepared to defend our way of life against those who would deny it. Callous politicians, power hungry egotists, corrupt individuals, adversarial religions, and even our latest self-oriented generations pose grave threat to the preservation of what many take for granted. Every citizen should take a few moments from time to time and reflect on the benefits we have in our country. They should give thanks to those who have served and preserved our way of life.



Hopefully, they will also pledge to do their part to keep it so. – PLJ

Wandering Mind of An Old Retired Guy



**"GOOD FRIENDS ARE THE RARE JEWELS OF LIFE,
DIFFICULT TO FIND AND IMPOSSIBLE TO REPLACE!"**

**TODAY IS THE OLDEST YOU'VE EVER BEEN, YET THE YOUNGEST YOU'LL EVER BE,
SO ENJOY THIS DAY WHILE IT LASTS."**

Next Dinner Meeting is Wednesday February 19th



We had a great time musical performance by the Serenaders. They started our meeting with a stirring rendition of the Armed Forces Medley. Our members from all services got to stand and be recognized when their service song was sung. The Serenaders then sang a great variety of Christmas music. Some, like “I’ll be Home for Christmas” reminded us of the many times TDY duty found us away from our family. Other songs like “Jingle Bells” and “T’was the Night Before Christmas”, reminded us of the fun and excitement of Christmas, especially if children are involved. The Serenaders also sang beautiful songs about the real meaning of Christmas. “Mary Did You Know”, “Coventry Carol”, and “Beautiful Savior”, were special. They ended with “We Wish You a Merry Christmas”. A good time was had by all!



LtCol Ron Russell, being the fine gentleman he is, provided nice glasses of wine to ladies at his table.

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