

UPDATE FOR SPOUSES AND SURVIVING SPOUSES -

January/February 2019

Welcome to Daylight Savings Time; we've all had enough of winter, and I know we're very anxious to see the beginning of the spring season. Don't forget to set your clocks ahead (lose one hour) Saturday night as we "Spring Forward" on Sunday. If you use the older version of the smoke alarms at home, it's also time to replace your batteries. [The new alarms have locked-in batteries that have been promised to last for 10 years.]

I have to tell you that I delayed the release of this Update for more than a week so that I could give you a report on the first two items: (1) MOAA plans for "Storming the Hill" -- Capitol Hill to meet our members of Congress next month, and (2) our discussions and meetings regarding the establishment of a 2nd Veterans Home here in the State of Maryland. Also, I truly want to share with everyone (3) the latest info about our Maryland MOAA-Sponsored Cruise out of the Port of Baltimore, organized for us (and all National members) by MOAA Vacations, next January.

1. **Storming the Hill in April 2019.**

The December 2018 issue of Military Officer contained a list of 10 items of high priority to MOAA: (1) Ensure that any TRICARE reform sustains access to top-quality care; (2) Prevent disproportional TRICARE fee increases; (3) Sustain military pay comparability with the private sector; (4) Stop erosion of compensation and non-pay quality-of-life benefits; (5) End financial penalties for military survivors; (6) End concurrent receipt penalties for military retirees; (7) Achieve equity of benefits for Guard and Reserve members with their active duty counterparts; (8) Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans; (9) Ensure timely access to service-earned VA benefits; and (10) Protect military and veterans family support programs and policies. We knew at the time of publication that several of these 10 items unquestionably would become the focal points of MOAA's Storming the Hill effort on Wednesday, April 10th.

The National Board last month voted on three of these to become the key issues for our Storming the Hill in April. The selected highest priority items now are identified as follows: **(A)** The government should be doing more to stabilize and improve the TRICARE program rather than disproportionately shift readiness cost onto beneficiaries. The draft title of the Fact Sheet on this issue is "The Truth about What Military Beneficiaries Pay for Their Health Care." **(B)** Support the full repeal of the SBP-DIC offset and, if Congress cannot accomplish this in one step, they should continue to increase incrementally the SSIA above the newly-authorized COLA adjustments to mitigate the efforts of the "Widows Tax" until full repeal can be achieved. The title of the draft Fact Sheet for this issue is "Eliminate the 'Widows' Tax (SBP-DIC Offset)". I've explained the formula [SBP minus DIC = Widows Tax] in past issues, and I'll cover the details again (with updates) after we Storm Capitol Hill. It's important to remember that right now about 67,000 military spouses across the USA are impacted negatively by the Widow's Tax--and that total includes approximately 1 in 7 of our close to 7,000 survivors here in Maryland. **(C)** Approve a 3.1% uniformed services pay raise and oppose any changes that decrement military compensation [to include housing allowances]. In this case, the Fact Sheet most likely will be entitled "Military Pay and Benefits: Necessary to Recruit and Retain an All-Volunteer Force." Final texts of the 3 Fact Sheets will be furnished to our Maryland Storming Teams early in April.

I'll be storming again this year. We'll have a great group of 8 members from Maryland on two teams Storming the Hill. The teams will consist of Bryon Hartzog (Maryland Council President), Bob Norton (Council 1st Vice President), Harvey T. Kaplan (Immediate Past Council President), myself (Spouse and Surviving Spouse Liaison for the Council), Kathy Thorp (National Surviving Spouse Committee Member from Maryland), Brad Jewitt (Council Liaison to the Maryland Veterans Commission + National MOAA

Board Member), Tom Jurkowski (National Board Member from Maryland), and Regina Chavis (MOAA Staff Member; VP for Finance and Operations). Gary Palmer, our Maryland Council's 2nd Vice President, is the Alternate, and has agreed to assist on one of the two teams if necessary. The current plan is for both teams to visit **both** Senators Cardin and Van Hollen, plus 4 of our 8 Maryland Delegation House Members from Maryland. In the past two years, we were successful in having face-to-face meetings with both of our U.S. Senators and many of our Representatives too. My husband, Harvey, will be working closely with Gary Palmer to set up the detailed schedule of meetings for 10 April commencing next week.

2. Second Veterans Home in Maryland - An Update.

We need at least one more Veterans Home in Maryland. The single Home in existence is in St. Mary's County and, although it provides outstanding care, it is nearly full all the time and certainly is very far from the center of concentration of Maryland's 460,000 Veterans. Earlier this week I attended a meeting with State Senator William C. Smith, Jr., the Chair of the Veterans Caucus for the Senate. I was accompanied by several other MOAA members, including Lynn Slepski-Nash (who represents the COA of the USPHS on the Maryland Military Coalition), Brian Smith, and my husband, Harvey. An additional Veterans Home for Maryland is a top priority of the Maryland Military Coalition (MMC) as well as MOAA. Senator Smith and his Caucus are strongly in favor of moving this project forward--even though no legislation currently is necessary. Maryland VA Secretary George Owings also supports the project, and our State has a high priority on the list to receive significant funding from the U.S. Department of Veterans Affairs. Spouses in Maryland need to be aware of the ongoing effort. To date, four jurisdictions in our State have expressed interest in having the new Home in their geographic areas. The first one to provide a parcel of land (estimated at 20-25 acres) is likely to win the project.

3. MOAA Vacations Announces Cruise Out of Baltimore to the Southern Caribbean Next January - and Open House Aboard Grandeur of the Seas in May.

My husband has already shared a bit of information with Chapter leaders and Council officers about the trip being planned by MOAA Vacations, a cruise next January out of the Port of Baltimore aboard the Grandeur of the Seas--belonging to Royal Caribbean. The website just went up earlier this week regarding the trip, which will include 10 events designed exclusively for MOAA travelers. We expect two complimentary cocktail parties + 7 other free events for MOAA travelers. Only one (an optional and very special land tour designed for MOAA at one of the ports of call) will require payment of a fee, that will be highly discounted. Harvey and I are planning to go on the cruise. If you are interested in attending a private on-board luncheon and tour of the ship in the Port of Baltimore on Saturday, May 11th, please let me know very soon. Individual spouses, surviving spouses, and couples are welcome to participate in May as well as on the cruise next January. Joining the group in May is not a commitment to take the cruise! However, we have a very limited number of Maryland Council spaces remaining for us in May--and Harvey may be able to get you included that date at no cost (except for parking at the Port). We already have 15 names on the MOAA list from Maryland, plus about 5 retired military nurses who wish to join us, and a few participants from MOAA HQ and MOAA Vacations. There is an ad on page 53 of the new issue (March 2019) of Military Officer. However, for a more complete explanation and additional details on the itinerary, pricing, and photos, here is the link to the brand new website put up by MOAA Vacations:

The webpage for the MD COC cruise is
<https://brennco.com/MOAAVACATIONS/2020Caribbean/>

4. Maryland Military Coalition (MMC).

MOAA Maryland is a member of the new MMC. MOAA already has provided written testimony on 6 bills in Annapolis this season, and some of our members have furnished oral testimony at various hearings of both House of Delegates and Maryland Senate committees. Some of the issues for which we're fighting will be a distinct benefit to spouses as well as surviving spouses. I'll fill you in on our progress in my next Update, after the 2019 Legislative Session in Annapolis has been completed.

5. **TRICARE Coverage in the Washington, DC Metro Area -- National Capital Region, Military Health System.**

The attached single-page overview of the Military Health System in our geographic area is informative and helpful. It is from the new issue of the 2019 Installation Guide for the Naval Support Activity, Bethesda (NSAB). The attachment covers the entire National Capital Region Medical area. Please note the color coding to identify which services are available at each site. The U.S. Department of Veterans Affairs facilities (VA Hospitals, Community Based Outpatient Clinics, etc.) also are dispersed throughout our area--but they are not included on the map attached.

6. **FINRA Foundation Military Spouse Fellowships.**

FINRA stands for the Financial Industry Regulatory Authority. The Fellowship Program is open to spouses of active duty or retired, Reserve Component (Reserve or Guard) members of all 7 Uniformed Services. The purpose is to assist spouses to earn accredited financial counselor (AFC) certification. They will then be able to provide financial counseling and education to the military community. The cost for completing the AFC training and testing is covered by fellowships. The FINRA Foundation provides generous funding and support to the overall effort in partnership with the National Military Family Association (NMFA). For FAQ's and a lot more background information, plus access to the application process, go to:

https://www.afcpe.org/resource-center/funding-and-recognition/finra-foundation-military-spouse-fellowship?mc_cid

7. **New Restaurants Coming on Base in 2019.**

Panda Express and Muscle Maker Grill are among the new food services coming to Air Force and Army bases/posts this year under the Army and Air Force Exchange Service (AAFES). Chinese fast-food restaurant Panda Express will open this year at Fort Meade, Maryland, and several other stateside installations. Muscle Maker Grill will open additional locations at Joint Base Andrews and other sites across the country. Qdoba (which began operations at several installations last year) will add more military locations. [Source of information: military.com]

8. **Premier Membership Enrollment for Surviving Spouses.**

Surviving spouses will continue to benefit from special pricing on their MOAA membership renewals in 2019. If the sponsor was an MOAA Life Member, the surviving spouse gets free life membership (under a new membership number). Here are the prices for Premium Membership, with full access to MOAA benefits:

One Year ~ \$48	Surviving Spouse Rate ~ \$43
Two Years ~ \$82	Surviving Spouse Rate ~ \$73
Three Years ~ \$108	Surviving Spouse Rate ~ \$97

9. **New Rules for VA Home Loan Refinances.**

This is a summary only! Under the old rules, when all costs were figured into the benefit, the savings on refinancing may have been very small or might have resulted in a situation worse for the borrower than the existing loan. VA Cash-Out Refinance Loans have been a serious problem. Unscrupulous lenders have often tried to sell veterans these types of loans by "playing up the fact that the homeowner walks away with a big chunk of cash." Then the lenders explain that the borrower actually owes more money than before the refinancing--and it might have to be paid over a 30-year period. Here are a few key provisions of the new regulations: (A) Most veterans will not be able to get a VA cash-out refinance loan until 210 days after their first loan payment or after they've made 6 monthly payments--whichever takes longer. (B) Lenders now are required to give veterans documents that explain all of the details of the

refinanced loan so borrowers get a complete picture of what they are paying and saving over time. (C) These documents must be provided when the loan is offered and again at the closing.

10. **Possibility of Courts-Martial After Service.**

The United State Supreme Court has upheld the authority of the Department of Defense to prosecute retired service members for crimes that they had committed prior to or even after retirement. Last month the Court upheld existing policy; military retirees entitled to pay (of a Regular Component of the armed forces and the Fleet Marine Corps Reserve) are subject to the Uniform Code of Military Justice and remain subject to court-martial jurisdiction. The rationale of the Court was that retirement is simply a change of military status; retired personnel are subject to recall to active duty should the need arise. Read more about Larrabee v. the United States if you are interested in this situation. The case concerns a retired Marine who was court-martialed for a sexual assault in 2015, even though the incident occurred three months after he left the service.

11. **Mailing List for these Bi-Monthly Updates.**

My e-mailing list for these Updates contains all of our Chapter Presidents, our Council officers, and those of you who requested to be included. I also send copies to a few staff members at National Headquarters. COL Terri Coles of Council and Chapter Affairs advised me that she forwards the Updates to a number of MOAA addressees around the country for their general information. [Most of the content certainly is not targeted only to Maryland addressees.] I hope that our Maryland Chapter Presidents will continue to share the material (by whatever means they find most appropriate) with the spouses and surviving spouses within their Chapters. Please note that you can find these Bi-Monthly Updates in newsletter form on our MOAA Council Website: mdmoaa.org. **Our Webmaster, Jim Shiffrin, keeps the links to the past 6 issues (i.e., one year of back issues) of the Update on the website.**

My husband, Harvey, and I wish you a smooth transition into a very pleasant spring! Stay well and safe. I look forward to seeing some of you at the Maryland MOAA Council Meeting in Arnold, MD on Saturday, March 30th. At that meeting Council President Bryon Hartzog will be initiating his plans for MOAA here in Maryland for the rest of 2019--including our Congressional Luncheon on Capitol Hill, most likely to be scheduled during the second week in September.

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{with input from Harvey T. Kaplan}