

UPDATE FOR SPOUSES AND SURVIVING SPOUSES

September/October 2019

1. 9th Annual Congressional Luncheon. About 85 people attended our Luncheon in the Senate Dirksen Office Building on the 18th of September. Eight of 10 elected Members of Congress addressed the group in person. A ninth sent a member of his staff to deliver his comments to our members from across the State of Maryland. We had 20 members of the National MOAA Staff present this year, including Lt. Gen. Dana T. Atkins--who also spoke to the group. This season we were able to arrange a room with table seating, and the Senate Caterer provided a buffet for all in attendance. **See item 10, below, for a discussion of the MOAA priority legislative issues that were discussed by our guests.** Each elected official and each staffer received an informative packet of background materials on items of interest to our Maryland MOAA members. You may have seen MOAA HQ's write-up (on line) regarding the event. I am attaching just a few of our own photos from the occasion (below).

2. About Frauds and Scams. According to the American Association of Retired Persons (AARP), recent research suggests that military veterans are victimized by scams about twice as often as non-veterans. Currently, that organization is working with other groups to "jump start Operation Protect Veterans--a campaign to warn those who have served in the military about scams and fraud schemes that target" members of our Veterans community. The AARP already has published a new watchdog handbook, which you can download at no charge. It contains numerous useful and informative suggestions and facts, including a large number of relevant links for more information on specific areas. The handbook, entitled AARP Watchdog Alert Handbook Veterans' Edition [Subtitle: 9 Ways Con Artists Target Veterans], also contains the organization's Fraud Watch Network Helpline: 1-877-908-3360. The direct link to the AARP publications is the following: <http://action.aarp.org/site/DocServer/Watchdog-Alert-Handbook-Veterans-Edition.pdf?DocID=3601>

As a separate item, one of our local utilities (PEPCO) is warning its Maryland customers about necessary consumer cautions especially regarding two ongoing scams. (a) Phony utility bills are being sent to some customers via email. It is recommended that customers pay their utility bills only by either using the company's website, using your bank's website, mailing a check with the hard copy of the bill's remittance slip, or in person at PEPCO's customer care centers. The same guidelines appear to be applicable for other utilities and businesses. (b) Reloadable debit cards have become a major problem. While they are legitimate products when used properly, they are causing consumers difficulties. Private customers are being targeted by phone or in person with a warning that their electric account is delinquent, and that non-payment will result in shut-off. They are advised to purchase a reloadable debit card for a specific amount from a local retail store. Then they are supposed to call the "scammer's" telephone number and share the debit card's account number and unique serial number. The scammer then downloads the value from the card--without a trace. For business customers, PEPCO is finding that Maryland customers are being tricked by the argument that our State now requires the installation of a new meter, and that the cost is \$500. The debit card is being used for the scammer to collect the money. People in Maryland are falling for these two scams, so PEPCO is calling them to our attention. Here's a useful thought from PEPCO: "Many companies...contact customers in person or via phone for various reasons. If someone claims to represent a company, it is important you take precautions to verify that the person is affiliated with the company, especially if that person is requesting an immediate monetary payment." Ask for official photo identification from anyone you do not know who shows up at your door. PEPCO also notes that most companies in Maryland offer multiple payment options.

3. Influenza Vaccine. It's usually a good idea to get one's flu shot in October or early November. However, the vaccine is not readily available at all locations. Check with your military treatment or VA facility to find out when they expect to administer the vaccine. You also might want to get your immunizations at a local pharmacy or one of many supermarket pharmacies, if they are affiliated with Medicare or your vaccination is covered by your medical insurance. [Please note that some of those pharmacies require TRICARE in order to cover 100% of the cost of a Shingrix Vaccine dose--as opposed

to the annual Influenza shot that is covered in full by MEDICARE.] My husband and I recently had our Flu shots at a local Safeway Supermarket (before it was available at Walter Reed NMMC), and Medicare covered the full cost. [As a special benefit, the Pharmacy gave each of us a 10% discount coupon on the total of a future non-medical purchase at the store. Since we frequently shop there in our neighborhood, that truly was a good deal!]

4. Cost of Living Adjustment (COLA). For everyone's review, the Consumer Price Index (CPI) is a measurement of a wide sampling of the prices of consumer goods and other expenses. In brief, the Government compares the CPI for the current year with the previous year and, if there is an increase, there is a COLA announced in October (for the upcoming calendar year) to adjust for the rate of inflation in the economy. About 20% of Americans are affected by the COLA. It impacts federal Civil Service retirees & retired military members, Social Security recipients, those receiving certain veterans payments (e.g., compensation for dependents, clothing allowances, Dependency and Indemnity Compensation [DIC], disability compensation from VA, etc.). In 2018, the COLA was a 2.0% increase. For this year (CY 2019), it was 2.8%. The COLA for 2020 will be 1.6%, which is in line with historical increases seen over the last decade. So, due to the increase in the cost of living, starting in January you will receive an additional \$16 for each \$1,000 you receive from an agency that adjusts for COLA.

5. Medicare Part B Premiums for 2020. Independent from the COLA calculations (see item 4, above), for those enrolled in Medicare the price of Medicare Part B will be going up next year. If you now pay the typical \$135.50 reduction from your monthly Social Security payment, expect the new amount to be \$144.30--after an increase of \$8.80 per month. These figures are expected for 2020, based on the most recent Medicare Trustees Report. [Note that your Medicare payments may be different based on your income.]

6. Modernization of Flu Vaccines. Flu vaccines often have been in short supply and their effectiveness varies greatly from year to year. According to Health.Mil, "The Department of Defense and Department of Health and Human Services are implementing an Executive Order signed by President Donald Trump, aimed at increasing the manufacturing efficiency and effectiveness of flu vaccines. The EO establishes the National Influenza Vaccine Task Force, which will include representatives from the Center for Disease Control and Prevention [CDC] as well as the departments of Justice, Agriculture, Veterans Affairs, Homeland Security, and Food and Drug Administration [FDA]." The point of all this is that our Government considers the modernization of vaccines to be a "matter of national security and public health," according to the Acting Deputy Assistant Secretary of Defense for Health Readiness Policy and Oversight, Dr. Terry M. Rauch. We need to rely less on egg-based flu vaccine production, create a more rapid response to new viruses that emerge, and increase the period of immunity following vaccination with more broadly based vaccines. DoD has a major role in all of this, and clearly is a stakeholder in maintaining readiness of our military force across the Uniformed Services. One final note from me: If you are over 65, make certain to ask your vaccine provider if you need the stronger dose of this year's vaccine, which is generally recommended for Seniors. If only the normal dose is available locally, ask your primary care medical provider for his or her advice in your case. The best season for getting your Flu vaccine (for maximum protection) already is here!

7. Refinancing VA Home Loans. Sometimes it could be to your advantage to refinance your VA Home Loan, using what is called the Interest Rate Reduction Refinance Loan (IRRRL). According to the Army and Air Force Mutual Aid Association's (AAFMAA) Mortgage Services LLC, the VA IRRRL, "often called the streamline refinance, enables servicemembers and Veterans to refinance an existing VA Home Loan to a lower rate or convert from an adjustable to a fixed-rate mortgage." There may be some significant benefits to the family, such as a lower interest rate, a reduced monthly payment, the absence of an appraisal requirement, no requirement for the verification of income, reduced paperwork, reduced closing costs, the absence of out-of-pocket expenses, and the reduction of the funding fee to 0.5%. See www.aafmaa.com/mortgage for more information if you believe this may be of benefit to you. Of course, you can apply elsewhere if you opt to refinance.

8. 12-Night Maryland Council-Sponsored Southern Caribbean Cruise from Baltimore on 11 January 2020. [[The latest draft of the itinerary is here](#) in Excel format .xlsx, for your information.] There

still remain a few dozen cabins on our cruise, so if you want to join about 60 of us on this upcoming vacation in the sunny Carribean (in the heart of the winter in Maryland), please make your reservations now. I expect the ship will be sold out before long. Contact MOAA Vacations for answers to your questions on what accommodations remain available. Everyone who reserves through MOAA Vacations will be entitled to participate in all the on-board programs we have planned. We also are recommending some outstanding shore excursions at very reasonable cost. Take a look at the attachment. Also, your Chapter will receive a bonus for every cabin that is booked by a member, relative, or recommended friend. The direct number to MOAA Vacations is (800) 211-5107. Ask for Mike Tyrell or Jon Brenneman if you have any questions. MOAA Vacations also can be reached via email at mail@MOAAVac.com.

9. Requirements Affecting All Under the Federal REAL ID Act. REAL ID (frequently displayed in all capital letters) is a Federal security standard for ID's. Purpose of all this activity: "to create security standards for driver's licenses and identification cards for all states." You must go through an update process in order to fly on airplanes and enter Federal Government facilities with the use of your Maryland-issued driver's license or identification card. Appropriate documents must be filed with the Maryland Motor Vehicle Administration (MVA), operated under the Maryland Department of Transportation (MDOT). MDOT has encouraged citizens to schedule appointments at local MVA offices to present the required REAL ID documents. It is now being recommended that you do this by January 2020 -- long before the **final Federal deadline of October 1, 2020**. That's when all Marylanders must have documents on file to be REAL ID compliant. Please note that some Maryland drivers with the REAL ID licenses (even with the star on the front next to your miniature photo) may now have to furnish the MVA with additional documentation.

My husband and I just got our REAL ID - approved Maryland driver's license update appointments. We followed the State's recommendations and made timed reservations with one of the local MVA offices. Not all of the MVA offices will make appointments to update your licenses. Note that appointments typically have to be scheduled weeks in advance--and not all dates are available at all sites. The appointment is for a 30-minute window and can be made on-line. If you received printed or e-mailed instructions from MVA, please follow those instructions. If two or more members of the family (e.g., husband and wife) both hold Maryland licenses, they must enter their data separately and must make their own appointments. However, they can make them for the same time window at the same MVA office, subject to the availability of appointments.

[Reprinted from my last Update] You must gather and then bring **all** of the documents (either original or certified copies) when you visit an MVA office for your appointment. Here is a list of what typically is required:

ONE (1) Proof of Age and Identity (in English or translated into English by an MVA-approved translator),

such as (A) an original or certified copy of U.S. Birth Certificate or
(B) a U.S. Passport that is valid or expired less than 5 years.

**PLUS, ONE (1) proof of Social Security, such as (A) an original Social Security Card;
(B) W-2 Form; (C) SSA-1099; or
(D) non SSA-1099 displaying your name and full Social Security number.**

**PLUS, TWO (2) proofs of Maryland residency, such as (A) Insurance Card; (B) Vehicle Registration;
(C) Credit Card; (D) Utility Bill; (E) Bank Statement; or
(F) Mail from a Federal, State or Local government agency.**

Important Note: Those documents you present as proof of Maryland residency must display your name and Maryland residential address.

10. Update on MOAA Federal Legislative Priorities for the Current Year. The working version of the NDAA (National Defense Authorization Act for 2020) is now in Conference Committee, since there are many differences between the House and Senate-approved versions. Of course, the final version of the

NDAAs will still have to go to the President for his signature. In the meanwhile, it looks like our currently serving Uniformed Services personnel will be getting the pay raise next year that MOAA and the Administration support (3.1%). The Senate has agreed to the House wording on the Widow's Tax (SBP-DIC Offset), which finally would eliminate that unfair offset following our organization's many years of attempting to persuade the Congress to do just that. The Widow's Tax has been the "law of the land" for 40 years! Finally, we're awaiting the final House-Senate Conference Committee decision on the House of Representative's wording to require a comprehensive DoD study of its proposal to delete & "re-purpose" 18,000 military medical spaces prior to taking what I am certain will prove to be a destructive action (my opinion). [Eighteen thousand is approximately 20% of the medical spaces we have in the military today.] The "jury is still out;" we may have to wait a while longer to find out the verdict on this MOAA Priority (from our Storming the Hill work earlier this year). We already have heard some comments from our Maryland Delegation Members of Congress during our 9th Annual Congressional Luncheon last month--and the desired wording already is in the House-approved version of the NDAA. Further, since we have so many Public Health Service (USPHS) Commissioned Corps Officers here in Maryland, I'd like to point out that the proposed cut of about 2,600 uniformed USPHS officers (approximately 1/3 of the current active duty strength) is in addition to that 18,000 figure for the Department of Defense. I won't even attempt to go into the extensive homeland security issues related to cutting such a huge number of uniformed medical positions in both DoD and HHS. [Note: USPHS is managed by the Department of Health and Human Services (HHS), not the Department of Defense (DoD), and different Congressional Committees also are involved.]

11. Open Seasons. It's that time of the year again. Please be aware of the dates of open seasons on the various medical and dental programs for which you are eligible. Medicare Open Enrollment runs from October 15 thru December 7. Rep. Jamie Raskin (Maryland, District 8) shared a newsletter with many Marylanders--even some like me not in his District--about the choices. In brief, Medicare customers have the option of changing their health plans and their prescription drug coverage now for Calendar Year 2020. The logic is that health and drug providers have the ability to change their plans in the areas of general coverage, the list of participating pharmacies, pricing to you, and prescription drug coverage at this time. Also, people already over 65 or about to pass their 65th birthdays (within 90 days) probably need to sign up for Medicare Part A (i.e., Hospital Insurance) and Part B (Medical Insurance). Remember, it's not an automatic transition. Everyone's needs are different, so do use the new Medicare Plan Finder (on the Internet). Review your coverage options and then make a decision on what is best for you. Rep. Raskin's newsletter suggests you "compare pricing between Original Medicare, Medicare prescription drug plans [which MOAA generally doesn't recommend for most Uniformed Services retirees] and supplementary insurance" (i.e., Medicare Supplement = Medigap). Further, the period from November 11 thru December 9 this year is the "Federal Employee Health Benefits Open Season." If you are eligible, consider also whether you want to alter the FEDVIP coverage you are receiving in 2019 (i.e., for dental and vision insurance programs). There remain many options in Maryland, and some providers offer both a high-level and a low-level plan at least for dental care. TRICARE-for-Life (TFL) coverage for which you already are enrolled will continue automatically into 2020. Other TRICARE coverages (for younger members) may be worthy of your consideration.

12. A Final Word or Two.

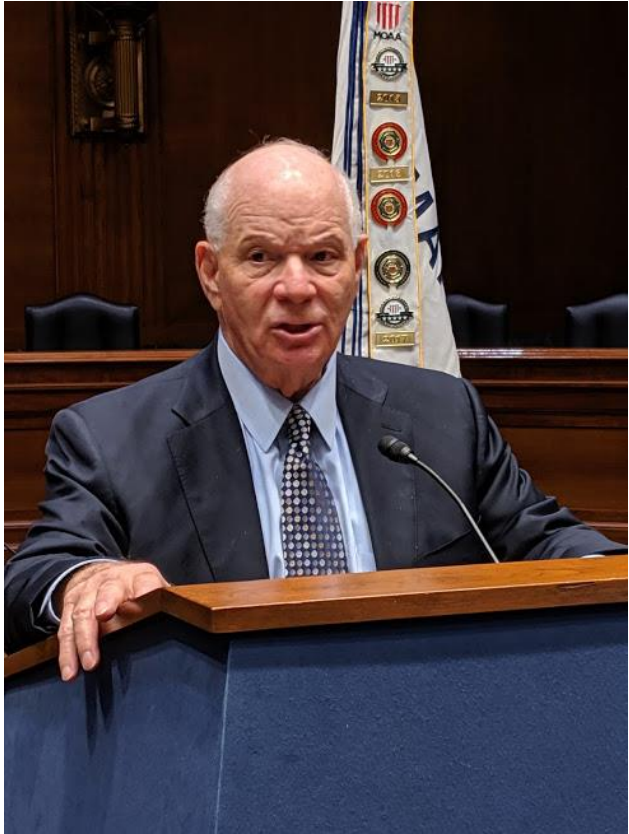
I hope you all are planning for a wonderful Thanksgiving Holiday. I'm expecting to be spending the holiday with our family (including all 7 of our grandchildren, two of whom are coming home to Maryland from college). I wish everyone a pleasant, healthy, and safe Thanksgiving/Turkey Holiday! I hope to send out my final issue of this Update for 2019 shortly before Christmas. As you know, I am completing 4 years of serving in this role (and writing this newsletter) at the end of the year -- and am looking forward to meeting my replacement on the Maryland Council of Chapters.

Naomi

Naomi M. Kaplan
Spouse and Surviving Spouse Liaison

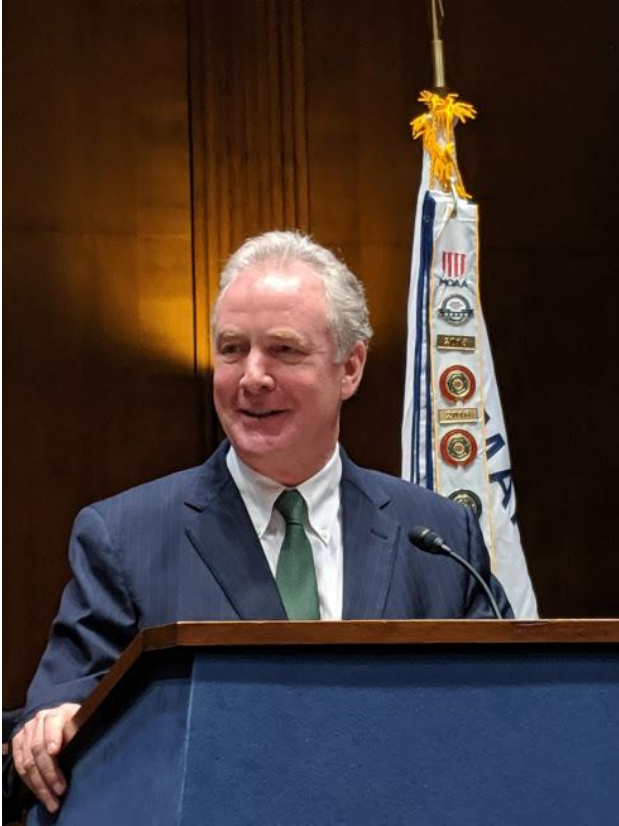
MOAA Maryland Council





Lt Gen Atkins speaking
Sen Ben Cardin

House Minority Leader Rep Steny Hoyer



Sen Chris Van Hollen