

The Beacon

April 2025



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UPCOMING EVENTS

28 May, 6:00 PM, Chapter General Meeting/Dinner at Liberatore's Ristorante in Bel Air. Guest speaker State Delegate Mike Griffith to discuss latest session in Annapolis.

18 June, Ironbirds Outing. Check chapter website for updates.

9 July, 6:00 PM, Chapter General Meeting/Dinner at McGregors Restaurant in Havre de Grace. Guest Speaker Major General J. Birkhead, Adjutant General of Maryland.

13 September, 12:00 PM, Chapter Picnic at Ruggles Golf Course.

7 November, 7:00 PM, Poster and Essay Contest Recognition, American Legion Post 47501 St. John St., Havre de Grace.

PRESIDENT'S MESSAGE

Finally, April, and temperatures we can live with. Time to put away the winter coats and enjoy Spring.

We had a great turn out for our Chapter dinner meeting on 26 March at which our guest speaker, Dana Burl, Deputy Secretary, Military Family Policy and Programs, Maryland Department of Veterans and Military Families gave a presentation on initiatives of the Department and her focus on military families.

Plans are underway for our May general membership meeting where our guest speaker will be Del. Mike Griffith (35A) who represents Harford and Cecil Counties in the House of Delegates. Future events will include a Chapter Ironbirds outing on 18 June and our annual Chapter picnic in September. Details to follow. The food is good and the company is better. I hope you will plan to attend.

Several chapter members attended the Vietnam War Commemoration held on 28 March at the Rec Center on APG. Over 250 Vietnam veterans and guests were in attendance. It was certainly gratifying to see such a large turnout.

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The Board of Directors is preparing an amendment to our by-laws to codify chapter Life Membership. The plan is to present the amendment for vote to the membership at our May meeting. The Board is also working on a short survey to determine member's desires for future programs and ways to improve the chapter. It's your organization. We need your input.

Never Stop Serving,

Bob Beahm
BG, USA (Ret)
Chapter President

LEGISLATIVE AFFAIRS

Updates to the latest legislative affairs can be found on the national website noted above or at the Maryland Council of chapters web page at <https://www.mdmoaa.org/>

MEMBERSHIP RENEWAL

WE NEED YOU!

Did you know that your current Regular Annual Member status with The Susquehanna Chapter of the Military Officers Association of America is about to expire? Your support over the past year has been appreciated and we would hate to lose you. Over the past years the Chapter has been instrumental in fighting for your benefits as a service member in Maryland at the legislative, legal, and community levels. And indirectly at the national level through MOAA.

Even with all the challenges that COVID-19 has placed in our path, the Chapter has maintained and active status using the Zoom meeting platform.

Please visit our website to renew your membership today. To renew, follow these easy steps: 1. First login using the Member Login button at the top of the page. www.moaasusquehanna.org 2. Once logged in, renew your membership by clicking the Membership or Join button at the top third of the page in the blue bar.

- For those who have forgotten their username and/or password, there is a "Forgot Login?" link on the Login page. *Note: If this is your first login, click "Request Login Information" to get your temporary password.*

You may also renew directly at the link on the MOAA web site <https://chapterdues.moa.org/Membership.aspx> Just follow the online instructions for completing your renewal.

Should you not want to renew online you can go to this link and download the membership renewal. Fill out the form, enclose a check for \$20.00 and mail to the address on the form.

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National MOAA and local affiliate membership are two distinct memberships. You do not have to be an MOAA member to join the Susquehanna Chapter. Submitting your dues payment through this online application is for Susquehanna chapter dues (joins/renewals) only. If you are attempting to join/renew for National MOAA, please go to www.moaa.org/join.

If you need any assistance in accessing your account, please email us at info@moaasusquehanna.org

Thank you very much for your continued support of the Susquehanna Chapter of The Military Officers Association of America.

ARMY 250th BIRTHDAY AT ABERDEEN PROVING GROUND

APG will be hosting a number of events in June to celebrate the Army's 250th Anniversary. See the flyer attached. Details can be found on the APG website at <https://home.army.mil/apg/>

NATIONAL NEWS

TRICARE Changeover Update: Another Extension for West Region Beneficiaries

By: Kevin Lilley

TRICARE Beneficiaries in the West Region will have more time to set up payment plans and to access specialty care without a contractor-approved referral, according to a March 27 press release.

The payment setup had been set to expire March 31, as had the referral waiver. Beneficiaries now have until April 30 in both instances. Learn more about the changes below (Note: TRICARE For Life, US Family Health Plan, and TRICARE overseas plan users, as well as those in the East Region, are not affected.) [FROM TRICARE.MIL: How TRICARE Regions Are Changing in 2025]

Payment Plan

- What: Beneficiaries must make a payment to TriWest by April 30 or they will be disenrolled from TRICARE dating back to Jan. 1.
- Who: Those who pay by allotment or who have already established a payment plan with TriWest should check to ensure the payments are being processed. Those who have not established a payment plan can do so via the TriWest web portal or by completing and submitting this form.
- Questions: TriWest beneficiaries can contact TriWest customer service at 888-TRIWEST (888-874-9378) for answers to their questions or to provide payment information over the phone.

Referrals and Waivers

- What: Beneficiaries who receive a referral for specialty care from a primary care provider do not have to wait for TriWest approval to see the specialist. This policy will remain in place until April 30. Waivers do not apply to

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inpatient care, lab tests, applied behavior analysis or Autism Care Demonstration services, or services under the Extended Health Care Option (ECHO). The specialist must be TRICARE-authorized.

· What Else: TRICARE Prime users seeing a provider who is no longer in the TRICARE network – but is a TRICARE-authorized provider – may continue to see that provider and pay regular TRICARE Prime copayments instead of higher point-of-service fees. This fee waiver also expires April 30.

· Questions: Unsure whether your provider is authorized, or whether they are in or out of the TRICARE network? Learn more about how providers are classified at this link, and check out the TriWest provider directory. Contact TriWest customer service (888-TRIWEST) for further information.

Some Exchanges to Offer Amazon Services

By: Kevin Lilley

The Army & Air Force Exchange will partner with Amazon to offer package return and pickup services at more than 90 Army, Air Force, and Space Force locations in the U.S., the retail giant announced March 20.

Shoppers who live near (or on) base can select the store as a pickup or return option. They'll receive an email when packages are delivered and can pick them up at the customer services desk.

Returns can also be processed at customer service – customers must use the Amazon app or website in advance to begin the return process. After generating a QR code, shoppers can bring the code and their package, in the original packaging from the manufacturer, to their exchange, where it will be packed and returned at no additional cost. [FROM AMAZON.COM: Return Process] The full list of locations (PDF) includes three Alaska and two Hawaii installations with pickup-only services.

"The Exchange is already a hub for community life with all the amenities and services it offers," Chief Master Sgt. Rich Martinez, USAF, the Exchange's senior enlisted advisor, said in the release. "Now, Exchange shoppers don't have to make a separate trip off-installation—they can take care of their returns and pickups at the Exchange."

Exchange shoppers may also find in-store events celebrating Month of the Military Child throughout April, including giveaways. Learn more at this link, or find an event near you.

Your Guide to TSP Investments

March MOAA Magazine

The Thrift Savings Plan (TSP) has long been known as a low-cost way to save for retirement in a tax-advantaged account, offering investing options that aren't available anywhere else. Recent changes make it even better.

Here's how to make the most of the TSP investments and how to build your portfolio. [RELATED: Thrift Savings Plan Planning to Unveil Roth Transfer Option in 2026]

The TSP includes three funds that invest in stocks and two that focus on fixed-income investments:

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- C Fund: Large-company stock index fund, designed to match the performance of the S&P 500 index
- S Fund: Small-company stock index fund
- I Fund: International stock index fund
- F Fund: Fixed-income index fund, tracking the Bloomberg U.S. aggregate bond index
- G Fund: Government securities investment fund

The TSP also offers lifecycle funds (L Funds) that create portfolios of the five funds based on your investing time horizon, in five-year increments. The investments are automatically shifted as your withdrawal date gets closer. [STATE TAX UPDATES: 4 States Start 2025 With Movement on Retired Pay Exemptions | News from 6 States on Military Retirement Pay]

Changes and Options

“The TSP makes things easy, and the descriptions are pretty true to form,” said Lt. Col. Patrick Beagle, USMC (Ret), CFP®, owner of WealthCrest Financial Services in Springfield, Va. “With the recent revamp of the index tracking in the I Fund, it has improved even more.”

In the past, the I Fund invested only in companies from developed countries, but the benchmark changed in 2024 to add developing economies, too.

“Now it includes emerging markets, which is an important part of a diversified portfolio,” said Lt. Col. Amy King, USA (Ret), CFP®, Instar Financial Planning in Fallston, Md.

One special TSP option is the G Fund.

“The G Fund is unique,” said Col. Curt Sheldon, USAF (Ret), CFP®, in Alexandria, Va., and a MOAA Life member. “The fund buys government bonds that are only issued to TSP.”

The G Fund tends to have higher yields than stable value funds offered by other employer plans because it can invest in longer-term bonds, King said.

Even though the G Fund can be a good place to invest the cash portion of your portfolio, King warns against keeping too much long-term money there, which might not keep up with inflation.

How to Create a Portfolio

When deciding how much to invest in the TSP funds, consider when you need the money.

“It’s all based on your investment time horizon, risk tolerance, financial goals, and cash flow needs,” said King.

If you won’t need the money for a long time, she recommends investing most in the stock funds, but keeping some in the F Fund and G Fund, too.

“Diversification is really key,” King said.

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If you receive military retirement pay, you may feel comfortable investing more aggressively, said Beagle. With that steady income, you can ride out downturns in a market and take “more risk for potentially more gain in the longer term,” he said.

The L Fund makes these moves automatically. Choose a date closest to when you plan to withdraw the money, and the fund gradually shifts the investments. The TSP L Funds tend to be more conservative than other target-date funds, but you can choose a later target date if you want more stock funds for longer, said Beagle.

Kimberly Lankford is a financial expert in Virginia and spouse of a retired Army colonel.



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CHAPTER LEADERSHIP

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ABOUT MOAA

The Military Officers Association of America (MOAA) is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. <http://moaa.org>. The Chapter is an affiliate of the national MOAA. Like MOAA National, the Chapter is an independent, nonprofit, politically nonpartisan organization.

The MOAA Legislative Action Center provides information regarding MOAA's top national legislative priorities for the year and COLA, as well as perspective on issues in the military community that could affect you and your family <http://takeaction.moaa.org>

If you are not a member of MOAA, you can join at <http://bit.ly/JoinMOAA>. Membership in MOAA is separate from membership in the Susquehanna Chapter.

MOAA MISSION

To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through:

Advocacy, Leadership, Education, and Service.

Advocacy Highlights:

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Pay Raises for all ranks, Widows Tax repeal, MTF restructuring delays, protecting TRICARE benefits, military housing reforms, PACT Act support, MISSION Act reforming VA programs, GI Bill upgrades, COLA adjustment improvements.

Current Legislative Goals:

Compensations and Service-Earned Benefits, Military Housing, Health Care for currently serving, retirees, and veterans, Survivor families benefits, and improve Guard and Reserves pay and health coverage.

SUSQUEHANNA CHAPTER MOAA:

Susquehanna Chapter, a 501(c)(19) nonprofit organization was affiliated in October 1969 with the Military Officers Association of America (MOAA), formerly TROA. Chapter members live in Harford and Cecil Counties. We promote the MOAA purposes and objectives to foster fraternal relations among retired, active and former officers of the eight uniformed services and the Reserve Components.

The chapter has 60 active members, who are currently serving, former, and retired officers, and their spouses and widows/widowers. Working through the Chapter, we provide assistance to our membership, enabling them to continue to serve their nation and communities, maintain contact with the other services, and enjoy social fellowship with people who share common values of patriotism, honor and selflessness.

Our Chapter helps provide critical grassroots support for MOAA's national legislative agenda. Our benefits are under attack, and MOAA is in the fight to preserve them. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C. In these difficult times, our chapters are the best way we know to do that.

At the local level we successfully advocated for reduction of Harford County property taxes for retired veterans and reductions of MD State taxes on retired pay for military members and first responders. We sponsored scholarships, engaged Harford County Board of Education to establish a JROTC program, and continue to coordinate community outreach to schools for Veteran Poster essay contests. We coordinated COVID 19 grants for qualifying veterans, volunteered with the Susquehanna Habitat for Humanity, and participate in local veteran memorial activities.

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ABERDEEN PROVING GROUND

Celebrating the Army's 250th Birthday!



YOU'RE INVITED!

SAVE THE DATE!

 SUNDAY JUNE 8, 2025 CONCERT AT SHAMROCK PARK <small>Open to Public</small>	 MONDAY JUNE 9, 2025 FUN RUN/WALK <small>Open to Public</small>	 TUESDAY JUNE 10, 2025 250 CHALLENGE <small>Open to Public</small>	
 WEDNESDAY JUNE 11, 2025 BEHIND THE GATE TOUR <small>Open to Select Groups</small>	 THURSDAY JUNE 12, 2025 GOLF TOURNAMENT 250 CHALLENGE <small>Open to Public</small>	 FRIDAY JUNE 13, 2025 250 FLOWER PLANTING <small>Open to Public</small>	 SATURDAY JUNE 14, 2025 SUMMER SOAKER <small>Open to Public</small>

 MORE INFORMATION
COMING SOON!

#ARMY250

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MEMBERSHIP DUES FORM (New & Renewal) **Susquehanna Chapter**

Name _____
Last First MI

Information below is only required if it has changed. ____New ____Renewal

Mailing _____
Address Street City State Zip Code

Home _____
Address* Street City State Zip Code

*If different from mailing address

Home Phone # _____ Cell Phone # _____

Office Phone # _____

e-mail _____ @ _____
address

Annual Membership Fee. New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December pay no dues during the current year and following year. Annual dues are \$20. Please complete this form and submit it with your check for the appropriate amount, payable to “Susquehanna Chapter, MOAA” or you may pay online at <https://chapterdues.moaa.org/Membership.aspx>.

Mail this form to:

Membership Chair

Susquehanna Chapter, MOAA

PO Box 243

Aberdeen Proving Ground, MD 21005

Dues enclosed are for ____2025 ____2026 ____2027 ____2028 ____2029 ____2030 ____ Lifetime Membership

Lifetime Membership: If you are 70 years of age or older, and not in arrears for dues, you are eligible to become a Lifetime Member of the Susquehanna Chapter. The one-time fee for Lifetime Membership is 80- your age x \$20.00. Lifetime membership cannot be paid online. Lifetime Membership in the Susquehanna Chapter does not convey Lifetime Membership in MOAA. Payment for Lifetime Member status must be paid via check to the address above.

Please contact Ted Newing at ted.newing@gmail.com with questions about your dues status.

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One of the oldest Chapters in the Maryland Council

www.moaasusquehanna.org