



PMOAA BEACON

Home of the Blue Angels - Pensacola, FL

4 Star Chapter Award – 2002

A 5 Star Chapter 2003 – 2019, 2021

<https://pmoaa.org>

May 2023



President's Corner

Greetings! We had a very interesting meeting last month at Azalea Trace. Our speaker, COL John R. Dabrowski, USAR (Ret) presented a very interesting

talk about the Baltic States (Estonia, Latvia and Lithuania) during and after World War II as they struggled to maintain their independence in the face of Russian/USSR aggression. His

perspectives were very enlightening and informative of what is currently going on in the Ukraine. Thank you, John, for a most enjoyable, if frightening, discussion of past and current behaviors of the "Russian Empire."

This month, in response to a number of requests from members, we will be having a luncheon meeting starting at 1100 aboard NAS Pensacola at the Mustin Beach Club. Please see elsewhere in the Beacon for all the details and the buffet menu. Cost is \$22 per head. We need you to reserve your seats for the meeting by Sunday evening, May 7 in order to comply with the deadlines for the Mustin Beach Club meal service. Also, please make sure that everyone in your party has a picture ID card, even if you are being escorted through the gate by a DoD/Military ID cardholder. You should expect a 100% ID card inspection (all occupants of the vehicle) as you enter the Gate.

Our speaker in May will be Mr. Andy Anderson, a Veteran Service Officer with Santa Rosa County. Andy provides services for active duty and retired/retiring veterans, as well as dependents. We look forward to hearing about some of those who work daily for the betterment of our veteran's lives

and those of their families. Please see Andy's full biography elsewhere in the Beacon.

Finally, the picture below is from a visit to the National Naval Aviation Museum on April 25th. I escorted a group of four people from my church

who had heard about LCDR Clyde "Cash" Barber, a World War II aircrew member, who flew in the South Pacific from 1942-1945 in the PBY Catalina. Cash is 99 years old and still makes a weekly trip to the Museum every Tuesday from 0930-1200. He stands in front of the cutaway model of a Catalina and recounts his history in the Navy, especially those years in the South Pacific. Cash is a member of PMOAA and was recently granted Honorary Life Membership to the Chapter. On our visit, Cash could not have been more informative, humorous, and patriotic in his presentation. Please think about going to the Museum on Tuesday mornings and say "Hello" to our shipmate, LCDR Cash Barber. No appointment necessary.



The June meeting will be on June 15 at PYC/Watson Sailing Center for our summer Picnic Meeting. No speaker, but we will be doing Bingo!

Hope you will be able to join us on May 18 for the Luncheon Meeting at Mustin Beach Club starting at 1100. Don't wait, make your reservations today!

Your President, Ken Pyle



LEGISLATIVE AFFAIRS

This month we will return to reporting on both enacted and proposed legislation and how we may be impacted by both.

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays via email. You can sign up for the newsletter at www.moaa.org. Please let me know how you think I can make this column better for you by sending an email to me at thejuddsfl@cox.net.

Your voice needs to be heard by our Florida Congressional Delegation. Please consider using some or all of the many excellent resources and avenues available to express yourself through MOAA. The Pensacola Chapter of MOAA is a member of the [Florida Council of Chapters, MOAA](#) and an affiliate of the [Military Officers Association of America \(MOAA\)](#) who together are the nation's largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. MOAA has several critical legislative issues they are championing. Become an advocate and Take Action NOW! at <https://moaa.quorum.us/>

1. Here's Why the TRICARE Pharmacy Cuts Could Threaten All Beneficiaries.

2. Proposal Would Give Tax Incentives for Hiring Military Spouses.

3. Progress Continues as VA Revamps Up Its Caregiver Program.

4. Bipartisan Bill Would Restore Basic Housing Allowance to Cover Living Costs.

5. Be Ready for Lower COLA in 2024.

6. Accessing DoD, VA Benefit Websites Now Requires a Credit Card in Most Cases.

7. From MOAA's President: Call to Restrict VA Benefits Breaks faith With Veterans.

8. VA, NIH Launch Study of Gulf War Illness.

1. Here's Why the TRICARE Pharmacy Cuts Could Threaten All Beneficiaries.

(Adapted from an article by Karen Ruedisueli in the 23 March 2023 MOAA Newsletter.)

With the new TPharm5 contract, the TRICARE Pharmacy network has been reduced by nearly 25% - from about 55,000 locations last year to 42,000 locations as of February 2023. The cut was driven by reduced network requirements within the contract - a cost-saving measure. Many independent pharmacies report contract terms that would not even cover their costs to procure medications, forcing them to choose between leaving the network or serving TRICARE beneficiaries at a financial loss.

Most beneficiaries won't be immediately impacted by this cut - healthy families in metro areas still have plenty of options for occasional medication needs and common maintenance medications, including the TRICARE Home Delivery program. However, the narrowed pharmacy network diminishes TRICARE protections in the event of serious illness or injury or more complex needs due to aging - in this way, it presents a threat to all beneficiaries.

There are approximately 66,000 retail pharmacies in the U.S. Less than a year ago, there was an 83% chance a beneficiary's pharmacy would be in the network. Now, that sits at 64%, and it could drop to 53% based on minimum contract requirements. Network cuts also disproportionately impact rural communities which tend to have a lower presence of large chain drug stores and are more often served by independent pharmacies and Walmart, which left the network in December 2021. Many rural residents must drive past Walmart and their community pharmacies to get to a network pharmacy for acute medication needs.

TRICARE's narrowed network also falls short of a key benchmark - FEP Blue, the Blue Cross Blue Shield plan covers two-thirds of Federal Employee Health Benefit Program (FEHBP) participants. FEP Blue boasts more than 55,000 pharmacies in its national network, and TRICARE benefits should be on par with the benchmark set for civilians who serve in the federal government.

Advocacy in Action messaging will present the pharmacy network reduction in the context of a series of TRICARE cuts that have eroded the benefit in recent years, including an unprecedented TRICARE Select enrollment fee, a higher catastrophic cap, medical encounter copays that have doubled in many instances, and a new pharmacy formulary Tier 4 that eliminates coverage for certain drugs approved by the Food and Drug Administration (FDA).

The military health care benefit is an obligation our nation has incurred to sustain the all-volunteer force. Fulfilling

this obligation is particularly important during the current recruiting crisis when our nation needs key influencers, including current and former servicemembers and their families, to endorse military service. Cutting the TRICARE benefit for those who have served for decades not only betrays uniformed services retirees, it also risks reducing their likelihood of recommending service to the next generation,

Take part in MOAA's Advocacy in Action campaign by [contacting your lawmakers today](#). Keep up with new details on this and other legislative efforts at [MOAA's Advocacy News page](#).

2. Proposal Would Give Tax Incentives for Hiring Military Spouses

(Adapted from an article by Karen Jowers in the 9 March 2023 MOAA Newsletter)

Companies would get tax incentives to hire military spouses under bipartisan legislation introduced in the Senate and the House. The bills, if passed, would amend the Internal Revenue Code to grant employers a hefty tax credit for hiring spouses, roughly equal to 40% of first-year wages, up to a maximum of \$6,000. Companies who hire veterans, who the IRS includes in 10 such special categories, are eligible for higher maximum credits. The program is widely known as the Work Opportunity Tax credit. Military family advocates, including the National Military Spouse Network, have pushed for adding military spouses to this tax credit program since 2019.

The military spouse unemployment rate was measured at 21% in the last DoD Survey of Active Duty Spouses., conducted in 2021, and has held stubbornly steady at around that rate since 2015. The rate is two to four times higher than that of their civilian counterparts, according to the U.S. Chamber of Commerce. The Defense Department, the services, lawmakers and private organizations have implemented a number of [programs](#) aimed at helping military spouses in their search for continued, meaningful employment as they move from installation to installation and face barriers to employment. It remains to be seen whether this legislation will become law, as it makes its way through the legislative process. But the Senate legislation already has 21 senators in support. If it does become law, according to the current provision, it would apply to wages paid or incurred after the date it becomes law.

The Military Spouse Hiring Act legislation was introduced in the Senate by Sen. Tim Kaine, D-VA, and Sen. John Boozman, R-AR., joined by Sen. Maggie Hassan, D-NH and Sen. Mike Rounds, R-SD. Another 17 senators co-sponsor the proposed legislation. Companion legislation was introduced in the House by Rep. Don Beyer, D-VA, Rep. Mike Kelly, R-PA, Rep. John Carter, R-TX, and Rep. Jimmy Panetta, D-CA.

[MOAA INTERVIEW: [How Military Spouses Can Earn a Key Financial Credential ... For Free](#)]

"Our service members and their families make countless sacrifices," said Kaine, in the announcement. "In turn, we have a responsibility to take care of them -- and that must include helping America's talented military spouses access a wide range of work opportunities." "The military spouse unemployment rate has remained too high for too long," said Besa Pinchotti, executive director and CEO of the National Military Family Association, in support of the Bills. "When military spouse can't find work, it's a problem for their family's financial stability and wellbeing." "Incentivizing businesses to hire military spouses is an important component of addressing the continued high rates of unemployment within the community that sacrifices so much," said retired Air Force Lt. Gen Brian T. Kelly, president and CEO of MOAA.

3. Progress Continues as VA Revamps Its Caregiver Program.

(Adapted from an article by Rene Campos in the 30 March 2023 MOAA Newsletter)

A year ago, the VA launched a review of its Program of Comprehensive Assistance for Family Caregivers (PCAFC), reevaluating eligibility criteria and pausing expulsions from the program. As that review continues, the department has been working fervently behind the scenes to assess and make improvements to better meet its congressional mandate. Fraught with problems since the VA began implementation in October 2020, MOAA and other veterans service organizations (VSOs) and stakeholder groups have been working collaboratively with VA Caregiver Support Program (CSP) staff to help determine what changes the department is able to make to PCAFC under its current authority and what improvements will require legislative action.

[PCAFC](#) is a unique program focused on supporting veteran caregivers, providing eligible caregivers with a monthly stipend; educational support; financial and legal assistance; health insurance; beneficiary travel; peer support; and other resources to aid veterans with the most serious disabling conditions or diseases. Congress mandated the VA expand the program to veterans of all eras in the [2018 MISSION Act](#) as a result of efforts by MOAA and other advocacy groups to improve caregiver benefits and programs.

The VA has designated 2023 as "The Year of the Caregiver." The department is focused on continuing to implement the PCAFC expansion, reviewing the program, and making recommendations for systemwide improvements. The VA receives about 8,000 applications a month, according to information from Dr. Colleen Richardson, CSP executive director, who updated VSOs on program improvements in a March 14th briefing. Of

those applicants, 97% receive a decision within 90 days, at a 29% approval rate.

Other program improvements completed or in progress include: establishment of 14 caregiver respite liaison positions in the field, with four hired to date to facilitate support services; began efforts to recruit mental health providers and a caregiver program hub manager to provide mental health resources in the field; creation of a customer experience survey to capture the voice of the caregiver and veteran; establishment of a pilot program to train CSP staff to deliver exceptional customer service to caregivers and veterans at four sites, with a plan to expand the initiative across the VA if successful; set up in-person listening sessions at eight VA Medical Centers

The customer experience survey launched in September 2022 with a 26% response rate and 90% satisfaction rate for the program. It measured simplicity; efficiency and speed of service; quality; employee helpfulness; equity and transparency; satisfaction; and confidence and trust. It found that generally, caregivers wanted to be more involved with the patient care team in the delivery of care to their veteran.

The in-person listening sessions are underway at locations in Topeka and Wichita, KS, and in Phoenix, AZ, with upcoming sites including San Juan, Puerto Rico (April); Durham, NC (June); Denver, CO (July) Washington, D.C. (August) and Montana (September). Virtual sessions also will take place in March, May, October, November, and December.

Additionally, the VA is taking a whole-health approach to supporting caregivers using health and well-being coaches. Finally, the VA is working on its final draft report of proposed recommendations for program improvement, which will be submitted in the next few weeks to the under secretary for health and the VA secretary for consideration before being released to Congress or the public.

In a March testimony, at a joint House and Senate Veterans' affairs Committee hearing, MOAA stated its commitment to working with the VA, Congress, and stakeholder groups to monitor and assist the department in meeting the needs of caregivers and veterans to ensure the program conforms to congressional intent. Additionally, MOAA urged the VA to expand outreach and support to those not qualified for PCAFC and help effectively direct and assist transitioning veterans and their caregivers to the care services they need.

[RELATED: [Improvements to VA Caregiver Program Continue: Here's What to Expect](#)]

4. Bipartisan Bill Would Restore Basic Housing Allowance to Cover Living Costs.

(Adapted from an article by Cory Titus and Jen Goodale in the 13 April 2023 issue of the MOAA Newsletter.)

Bipartisan legislation introduced April 6th would restore the Basic Housing Allowance to 100% of housing expenses - a key focus of MOAA's spring Advocacy in Action campaign and much-needed financial assist to servicemembers and their families. The BAH Restoration Act (H.R. 2537), introduced by Reps Marilyn Strickland (D-WA) and Don Bacon (R-NE), rolls back a 2015 law that incrementally reduced the BAH pay requirement to cover only 95% of housing expenses, with the remaining 5% paid out-of-pocket by servicemembers. The move saved the DoD \$5 billion over the implementation period, but it placed a significant burden on our troops and their families, especially those struggling to make ends meet.

"As we weigh in for the future of the All-Volunteer Force, we see the strain being placed on our servicemembers and families, particularly among our junior enlisted," MOAA President and CEO Lt.Gen. Kelly, USAF (Ret), said. "Financial security starts at home. We are grateful for Representatives Strickland and Bacon's leadership to care for our service families by introducing legislation to restore the Basic Allowance for Housing to 100%. Our servicemembers give their all to our nation, the least we can do is ensure that we fully provide for adequate housing,"

The proposed legislation aims to ease some of the financial challenges faced by servicemembers by restoring the BAH to 100%. This would help ensure these members and their families can maintain adequate housing and are not forced to choose between paying rent and covering other essential expenses. "Access to affordable housing is one of the top issues I hear from servicemembers at Joint Base Lewis-McChord. Servicemembers are being priced out of options to live near their bases, putting strain on our military families," Strickland said. "When the department reduces the housing allowance, it exacerbates economic, food access and readiness issues. Restoring the BAH to 100% provides servicemembers and their families with stability and shows that meeting their basic needs is a national security priority."

Bacon, a retired Air Force Brigadier general and a MOAA member said servicemembers and families "should not have to struggle to find and afford housing. When they volunteer to put their lives on the line for their country, we should be able to guarantee that they will have access to clean and comfortable housing within the allowance they are given. Restoring BAH to 100% will help improve the quality of life for those that are willing to sacrifice so much."

Sen Raphael Warnock (D-GA) introduced similar legislation in the Senate last Congress and plans to do so again this session, according to a press release announcing the House Bill. In addition to being backed by MOAA, the legislation has support from military and veterans service organizations including the Military Family Advisory Network, Blue Star Families, the VFW, National Military Family Association, and the American Legion, and is a priority of The Military Coalition.

You can help share the importance of this bill with Congress by [writing your lawmakers](#) and asking their support.

5. Be Ready for a Lower COLA in 2024.

(Adapted from an article by Kevin Lilley in the 6 April 2023 MOAA Newsletter.)

The 2024 cost-of-living adjustment (COLA) for military retirees, Social Security recipients, disabled veterans, and others receiving various federal benefits won't be set until October, but a quick check of the trend lines show a significant gap between this year's figures and last year's.

A short primer: The annual COLA calculations stem from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), an inflation measurement released monthly. The average CPI-W from July, August, and September is compared with the average of that period from the previous year to determine the increase. In 2023, for example, that average rose 8.7% above the previous year's baseline, triggering the largest increase in four decades. While the CPI-W figures from earlier in the year won't affect the calculations, they serve as a good indicator of where the adjustment could be heading. This year's February figures, for example, were 1.1% above the baseline - less than a third of the increase from the same time last year. Citing long-term trends, the nonpartisan Senior Citizens League said the 2024 COLA could end up below 3%. The same group raised the possibility of "no COLA payable" in 2024, should recessionary pressures trigger a deflation - that hasn't happened since 2016.

Making Adjustments. "It's tempting to base your financial plans on recent data, but a long-term outlook on most every financial topic, including COLA, generally works to an investor's advantage," said Lila Quintiliani, ChFC, AFC, MOAA's program director for Financial and Benefits Education/Counseling. "COLAs over the past two years were well outside the norm, and plans should reflect that." Last year, she offered inflation-busting advice and other suggestions for what retirees could do with their COLA-induced pay raise. This year, she said beneficiaries who are concerned about a smaller COLA bump have options to prepare:

Double-check your safety net: Everyone should have an emergency fund, but with inflation uncertainty (and

little chance for substantial COLA support), consider whether what you have set aside is enough.

Let high rates help you: Make sure your short-term savings rest in a high-yield account - some interest rates are above 4%.

Consider CDs: These common, longer-term savings vehicles could be a safe place to park some money you know you'll be needing for a future purchase, or for longer-term interest accumulation. Be sure to read up on withdrawal rules and penalties - if you need to pull money out early to cover unexpected costs, you'll likely wipe out any interest gains.

Protecting Your COLA. Just because the COLA boost may be less than recent years doesn't make the adjustment itself less of a target. A Congressional Budget office (CBO) proposal at the start of the 118th Congress suggested the government could save a quarter trillion dollars over 10 years by changing how it calculated COLA, moving to a different index which would erode the value of these benefits over time. There has been no legislative movement in this direction, but with the administration's FY2024 budget proposal just a few weeks old, and with debt ceiling and other financial pressures mounting, there's no clarity on what Congress could put in place.

6. Accessing DoD, VA Benefit Websites Now Requires a Credit Card in Most Cases.

(Adapted from an article by Patricia Kime in the 10 April MOAA Newsletter.)

Andrew Langer was pretty sure his daughter was on the wrong website when she tried to apply for new credentials to access Tricare, the military health program, from their home near Fort Eustis, VA. As part of the online validation process for the Defense Department's MHS Genesis electronic health records system, Langer's daughter was told she would need to furnish the last eight digits of a credit card and undergo a "soft" credit check to gain access. "I'm normally so patient with my daughter but, quite honestly, I got very impatient because I thought this was phishing. ...I was like "Get off there. This is not right -- you don't need a credit card," Longer said. Turns out she did, as does anyone who must enroll in MHS Genesis or wants a new DoD credential, known as a DS Logon, to access the military pay system or their medical records.

It appears that the new requirement went into effect DoD and Veterans Affairs-wide within the past five months. For some, like Longer, it is an unwelcome change. "It's a very simple yet privacy-invading way of trying to do identity verification. Career civil servants tend to make these decisions without any sort of regard to the greater public

policy implications -- the privacy issues, the disparate impact on folks who are struggling -- the idea that someone in their health care may know they have credit issues or are struggling financially," Langer said during an interview with Military.com.

The DoD Self-Service Logon, or DS Logon, is a digital credential used by military personnel and beneficiaries to access pay records, health services and other DoD administrative applications. Once reserved for DoD beneficiaries only, the credential is now the standard for veterans, allowing them to check on the status of their Department of Veterans Affairs disability claims, health benefits applications, and other VA-related services. According to Navy CDR Nicole Schwegman, a DoD spokeswoman, users who apply for a DS Logon remotely must have their identity authenticated. The soft credit check is one way to verify the user, she said. "The (Remote Identity Proofing) Service is provided by a 3rd-party vendor and uses a variety of techniques to verify an individual's identity which involves data obtained through a soft credit check. These 'soft credit checks' do not impact a person's credit score," Schwegman said in an email to Military.com. She added that DS Logon had performed software credit checks on individuals for more than eight years, although she admitted that neither she nor any of the military personnel in her office were aware of the requirement until asked about it by Military.com.

Users may just be noticing the new requirement as the Defense Department adopts the new Oracle Cerner MHS Genesis electronic health record system department-wide. When patients apply to access the new program, they are asked to provide a photo of their driver's license or another approved identification card and a credit card or a loan document to verify their ID. Those who object to the credit card check can use a Common Access Card to obtain a DS Logon or, if they don't have a CAC, can go to a DOD ID card facility and get their identity verified in person.

[\[RELATED: VA Warns Against PACT Act Fraud Targeting Veterans\]](#)

7. From MOAA's President: Call to Restrict VA Benefits Breaks Faith With Veterans.

(Adapted from an article by Brian T. Kelly in the 13 April MOAA Newsletter.)

The American military has been an all-volunteer force for nearly 50 Years, and that force has served well in protecting our American freedoms and way of life. A scant 7% of our population chooses this path of service, and our country has asked a lot of these volunteers, particularly over the last 20-plus years. Many of our servicemembers deployed into Iraq, Afghanistan and

other locations across the globe as much as six or more times. They lost brothers- and sisters-in-arms. Many were even exposed to toxic chemicals via burn pits. Nevertheless, these volunteers continued to fulfill their commitment and serve honorably.

As we approach the 50-year anniversary of our all-volunteer force, it is disheartening to read a call to action from the Washington Post to strip away disability pay and benefits to reduce the VA's growing budget. The April 3rd editorial endorses mean-testing disability compensation for those harmed by their service, plucking a line from the Congressional Budget Office biannual report that examines a wide range of cost-savings ideas. Means-testing is typically utilized to ensure those truly in need can receive unearned benefits like social insurance or welfare aid as part of a government grant or gift. Military and veteran health care benefits are not gifts or grants: They are earned. We don't means-test federal medical benefits in any other part of the government, with the president paying the same premiums as the lowest-ranking civilian employee. And unless we want to disincentivize service, or disincentivize success after service, we shouldn't means test the benefits military members and veterans have earned through their sacrifices, either.

In addition, the timing of this proposal could not be worse, and this idea would prove disastrous for preserving a military force 100% dependent on volunteers and already struggling to recruit. The newspaper's Editorial Board turns a blind eye to sacrifices made by our servicemembers and the promises made to our war veterans. Such actions would undermine landmark legislation like the PACT Act. We fought the War On Terror in a new way, a protracted engagement where many of the same men and women endured multiple combat deployments. The burden of these wars was borne by a far lower percentage of our nation's citizens than ever before. Advances in battlefield medicine mean more from the post 9/11 generation were wounded in action, not killed in action. For those who are injured in the line of duty, they may apply for service-connected disability payments to rectify the harm received fulfilling their commitment in service to our nation.

As the CBO states, "VA paid about \$110 billion in disability benefits, four times the amount that it paid in 2000 (after removing the effects of inflation)." Missing from the report is a recognition of 20 years of war and the millions of new servicemembers, veterans, and surviving families. In 2001, we had more than 2.3 million veterans receiving disability compensation. After two decades, that figure rose to more than 5.2 million. We also can't discount what's still owed to our Vietnam veterans, many whose medical ailments were only just now recognized as related to exposure to toxins.

When someone raises their right hand, swearing an oath to our nation, they are offering their service in an open-ended commitment. Our nation makes a promise back. We swear that we will care for them if they are injured, attempt to make them whole from the harms of service, and care for their family if they make the ultimate sacrifice on behalf of our nation. Not that we'll only do that if you fall below some artificial financial gate. There is an obligation and commitment made by our government that must be met. We should never forget, minimize, or ignore the true cost of war and the human toll we pay for our freedom. To means-test service-connected disability payments does exactly that. This attempt to balance the budget on the backs of those who serve and have served is a violation of a social contract we must dismiss outright.

8. VA, NIH Launch Study of Gulf War Illness

(Adapted from a Press Release by the VA office of Public Affairs on 17 April 2023.)

The Department of Veterans Affairs and the National Institutes of Health have begun a joint, five year study that aims to explain the chronic symptoms of Gulf War Illness. The study may lead to more definitive diagnostic criteria for the illness, development of new diagnostic testing, and potential treatments.

Gulf War Illness affects multiple systems in the body, and includes chronic symptoms such as fatigue, headache, memory and cognitive difficulties, joint and muscle pain, poor sleep, and problems with gastrointestinal and respiratory function. The disease affects about a third of the nearly 700,000 men and women who served in the Persian Gulf during operations Desert Shield and Desert Storm.

The first Veteran has arrived at the NIH Clinical Center in Bethesda, MD, to participate in the study. Veterans who served in the Gulf War and meet the enrollment criteria can inquire about participating in the study by emailing vhawas.indepth@va.gov.

VA researchers will screen 1990-91 era Gulf War veterans through the Miami VA Medical Center and the California and Washington, D.C. sites of VA's War Related Illness and Injury Study Center. Veterans will then be referred to NIH to gain more insight into Gulf War Illness. NIH researchers will identify how the illness presents itself -- in ways that can be measured or observed -- in each participant. The research will focus on the immune and automatic nervous systems, as well as the body's energy-production pathways.

Eligible Veterans will visit the NIH Clinical Center for up to two weeks, with most Veterans staying at the Clinical Center. Travel arrangements to and from the Clinical Center will be coordinated with the patient and the study

team. Comprehensive testing will be done during the 14 days to look at multiple body systems affected by the illness and how these systems operate functionally and structurally at rest as well as when the body is placed under stress.

Compiled and Edited by
LCDR Ray Judd, USN (Ret)

Veterans Assistance Outreach

By LTC Paul Chlebo, USA (Ret)

On April 20th, I attended the quarterly Pensacola Veterans Support Organization Network (PVSON) meeting sponsored by the UWF Military & Veterans Resource Center (MVRC). The objective of these recurring meetings is for area Veteran support organizations to learn about each other, becoming more knowledgeable of the broad range of support available for our Veterans and their families. Over 40 Veterans support organizations were in attendance last week and they assist America's Veterans here in Florida and nationwide. One of them, representing the Santa Rosa County VSO office, offered to serve as our guest speaker for the May 18th luncheon.

The PVSON meeting also had a guest speaker who represented the Wounded Veterans Relief Fund – it operates based on private donations. This was a dynamic session discussing the types of services they provide to fulfill their mission to “pay bills for Vets in crisis.” If you would like to know more, the link to their information is [Home - Wounded Veterans Relief Fund \(WVRF\); https://wvrf.org/](https://wvrf.org/)

Lastly, the MVRC introduced its new and interactive Military & Veterans Resource Guide. It contains hotlinks to a SIGNIFICANT number of support activities across a broad range of categories – alphabetically from Addiction Support to Veterans Support Organizations. I highly recommend you review the table of contents – I think you will be surprised by the number of support connections available to us as Veterans. Here is the link to the resource guide.

[PVSON Resource Guide - Feb. 2023 Edition \(USE THIS ONE!\) \(uwf.edu\)](https://uwf.edu/media/university-of-west-florida/academic-affairs/departments/military-veteran-resource-center/documents/pvson/PVSON-Resource-Guide---Feb.-2023-Edition.pdf)

<https://uwf.edu/media/university-of-west-florida/academic-affairs/departments/military-veteran-resource-center/documents/pvson/PVSON-Resource-Guide---Feb.-2023-Edition.pdf>

Call or email if you have any questions at 540-220-8771 or pchlebo@yahoo.com

May Buffet LUNCHEON Meeting

Thursday, May 18, 2023

Social: 1100 – 1130

Lunch begins: 1130

Mustin Beach Club
450 Radford Blvd, Bldg. 253
NAS Pensacola

Cost is \$22 per person

Buffet Menu

Assorted Wraps

Chicken Salad & Shrimp Salad

Cole Slaw

Peach Cobbler

Coffee, Iced Tea and Water

Cash bar available

Please R.S.V.P. by Sunday, 7 May 2023 to
LtCol Bob Nelson (Ret)

On line at [7 May Luncheon RSVP](#)

Email: rsvp@pmoaa.org or

Phone: 719.322.4130

Guest Speaker:

**Mr. Andy Anderson, Director of Santa Rosa County
Veteran's Service Office**

No Exceptions. Meals are ordered based on accepted reservations. Phone/email/web reservations are considered committed. *US Mail reservations or payments not accepted.*

Web Reservations – Be sure you receive an email confirmation, otherwise your reservation was not recorded. If you didn't RSVP, please do not attend.

Deadline for RSVP is: 5/7/2023

18 May 2023 Meeting Speaker

Andy Anderson is a Santa Rosa County Veteran Service officer. Andy provides services for active-duty members retiring, veterans and dependents. These services include helping the veterans to file Benefits Delivery at Discharge (BDD) program, Standard claim, Pensions, Aid and Attendance. He has been helping veterans for over 4 years, prior Navy, and resides in Navarre with his wife, Evelyn.

<https://www.santarosa.fl.gov/379/Veterans-Services>

NAS Access Details: DoD/Military ID card holders should enter the base as usual from either the Main Gate/Navy Blvd entrance or the Blue Angel Gate (West Gate)/ Blue Angel Parkway. Those without a Military/DoD ID will have to be escorted aboard the Base in the same vehicle with someone having a Military/DoD ID, retired or active. All occupants must have some form of legal picture ID.

Note: If you need assistance getting on base, please click [HELP](#) (email) or contact Bob Nelson at 719.322.4130 (call or text).

Mark your calendars: As usual, there will be no July PMOAA dinner/lunch meeting, BUT there will be a joint MOAA Luncheon to be held on 27 July at the Daphne Civic Center, Daphne, AL.

"You Are Invited! Please join our three MOAA Chapters of Pensacola, South Alabama (Mobile), and Baldwin County AL on 27 July 2023 at the Daphne Civic Center, Daphne AL from 11:30am-1:30pm for a \$25 per person catered buffet lunch. Our guest speaker is National MOAA Board of Director, Mrs. Virginia "Gail" Joyce. Mrs. Joyce is a Surviving Spouse and Gold Star Mother. She chairs the MOAA Surviving Spouse Advisory Council. Mrs. Joyce will speak on available MOAA resources and support for present day and future (eventual) Surviving Spouses. She serves as a Director on the Scholarship Fund Board, MOAA Foundation Board, as well as on the Membership Committee, and the Council & Chapter Affairs Committee. Plan to attend." Further details will be published in future month's **Beacon**.



Photos courtesy of Jean Booton & Christine Frazier

Pensacola VA Clinic Services: A Personal Success Story

By LCDR Ray Judd, USN (Ret)

When I retired from the Navy in 1984, I had a physical and it was determined I had a back problem and was granted a service connected disability of 10%. Too many hours sitting with headphones on, I guess. As time passed, my wife noticed that I was turning the sound up on the TV and stereo and suggested I have my hearing checked. I got an appointment at the Navy Hospital Audio Lab and following testing it was determined I had a serious hearing loss. I was issued a set of hearing aids. Over the next several years, as new technology improved the quality of the hearing aids, I was given new ones. The audiologist who had done the original testing retired, and when I started having problems with the last set he had given me I returned to the Audio lab to be seen by the new audiologist, only to be told that I was losing my hearing and needed to learn to read lips.

Frustrated because I was on several Boards and was beginning to have problems following conversations, I began reducing my volunteering. A fellow Board member seeing my frustration recommended I take my problem to the VA Clinic Audiology lab. I did, was tested, given a new set of hearing aids plus a blue-tooth connector for my TV that allows me to keep the volume at a low level while I hear perfectly. Additionally, I was interviewed by the audiology folks about my Navy career and as a result of that interview they recommended I contact the Florida Department of Veterans Affairs to determine whether I could file a claim for a service connected disability. I met with the FDVA representatives at the VA Clinic and they prepared the paperwork, set up examinations, and gathered all the necessary documentation needed, then submitted the claim. As a result, I was awarded an additional 20% disability. More importantly, I am now able to get hearing assistance when needed. My thanks to the dedicated FDVA personnel at the Pensacola VA Clinic and the VA Audiology Lab staff.

~~~~~

*Freedom lies in being bold.*  
*Robert Frost*

~~~~~

2023 PMOAA MEMBERSHIP RENEWAL FORM

(Please Print)

Existing members – only information changes needed)

Today's Date: _____

FULL NAME: (Last) (First) (Middle)

RANK/SERVICE: _____

Circle:

Active Duty Retired Reserve Guard Former Surviving Spouse

SPOUSE/SIGNIFICANT OTHER: _____

ADDRESS: _____

PHONE NUMBER: (Home) (Cell)

EMAIL ADDRESS: (For Official Chapter Communications/Use)

Member of National MOAA: **Y / N**

My MOAA Number is: _____

Life member: **Y / N**

[] If not a member of MOAA National, please check here to receive a **FREE Basic MOAA** membership.

Please check all PMOAA activities in which you, or your spouse, can assist:

<input type="checkbox"/> Chapter Officer	<input type="checkbox"/> Website Administrator
<input type="checkbox"/> Chapter Director	<input type="checkbox"/> Membership Recruiting
<input type="checkbox"/> Survivor Assistance Committee	<input type="checkbox"/> Beacon Editor
<input type="checkbox"/> Accounting/Finance	<input type="checkbox"/> Public Relations/ Advertising
<input type="checkbox"/> ROTC/JROTC Liaison	<input type="checkbox"/> Program/Event Coordinator
<input type="checkbox"/> Scholarship Committee	<input type="checkbox"/> Photographer
<input type="checkbox"/> Legislative Affairs	

_____ **PMOAA Membership Dues:**

\$30.00/year (E-**Beacon**)

\$42.00/year (Mailed **Beacon**)

_____ **SCHOLARSHIP CONTRIBUTION**

_____ **TOTAL ENCLOSED**

Make check payable to **PMOAA** and mail to:

PMOAA Membership

P.O. Box 17728

Pensacola, FL 32501-7728

(Or pay your membership on-line at PMOAA.ORG)

PMOAA BOARD OF DIRECTOR'S MEETING

April 25, 2023

Captain Pyle called the meeting to order at 1605 at the El Patron Restaurant with the following members present: CAPT Pyle, MAJ Werner, RADM Engel, LtCol Nelson, LCDR Judd, LTC Chlebo, MAJ Dillard, LCDR Judd, LCDR Brown, CPT Kirschner, Immediate Past President, Mrs. Dickson, Chair Survivor Assistance Committee, Maj Booton, Scholarship Chair and Jean Booton, Beacon Editor. Absent/excused: CPT Clark.

March 21, 2023 BOD Minutes- A motion was made by LCDR Judd, seconded by CPT Kirschner, to approve the March minutes as published in the Beacon. Motion carried.

Treasurer Report - LtCol Nelson provided a copy of the treasurer's report as of 25 April. The checking account balance is \$3,451.11; the Savings account is \$7,795.60; the PayPal account is \$808.39; the American Funds account is \$83,407.18 which indicated an increase of about \$1800 from the end of the year; and the CD account is \$10,087.28. Two new reports were added – checking register report and the donations report. A motion was made by LCDR Judd, seconded by CPT Kirschner, to approve the treasurer report. Motion carried.

REPORTS

1st VP - no report. Position vacant. Replacement needed.

2nd VP – MAJ Werner reported there are 15 members whose membership has expired despite multiple attempts to contact. According to the Bylaws, all renewals must be received by the first of March. If not, those members, without further notice and without a hearing, shall be dropped from the rolls forfeiting their membership privileges. Per approval of the board, these members are now dropped from the roles.

Survivor Assistance Committee – Mrs. Dickson received a document from the Baldwin County MOAA Chapter entitled “Our Surviving Spouses Speak on Bereavement Affairs – Are you Listening?” She will forward this informative document to all board members. She stated that older people are taken advantage of with respect to home repairs. After a discussion, it was recommended that any reference to specific referrals on the current check sheet be reviewed. **Action tabled for now.**

She also provided a document, previously prepared by COL Sawyer, listing occupants of various PMOAA Standing Committees. RADM Engel will review the listing to determine its relevance. We might need to wait until the current Bylaws are updated.

Scholarship Committee - Maj Booton stated the deadline for scholarship applications is 14 June 2023. Scholarship Banquet is 3 August – this date needs to be added to the website. He has reached out to the PNJ, Navarre Press and the Perdido Chamber of Commerce for advertising purposes along with TV stations. There is \$10K available in designated scholarships and \$1K was received from SLET. He is working on getting one of the previous scholarship winners to be the guest speaker in August. Liz Richbourg is working on getting the certificates. Invitation was extended to Congressman Gaetz.

JROTC - CPT Kirschner said that upcoming awards ceremonies are covered.

VA Assistance – LTC Chlebo encouraged members to attend the UWF Veteran's Resource Center meetings. He has invited four folks to lunch in May. He is also working on getting a guest speaker for that date.

OLD BUSINESS

FCOC State Convention will be held in St. Augustine, May 19-21. April 27th is the deadline for making reservations with the guaranteed hotel prices. LTC Chlebo has been nominated to fill the Northwest Florida Area Vice President (NWFL AVP). He will be installed during the convention. Congratulations to Paul and thanks for stepping up to the plate.

Status of IRS Letter – PMOAA has not received any response. LtCol Nelson will prepare the necessary paperwork requesting PMOAA be designated as a 501 (c) (3) organization. **Action pending.**

Liability insurance is needed to apply for a Community Grant award. Does PMOAA want to purchase liability insurance? PMOAA will identify risk factors before making a decision. **Action Pending.**

Status of Surviving Spouse Liaison – a vacancy still exists.

Standing Committees Listing – the Standing Committees outlined in the Bylaws were distributed for board members to indicate their preference for committee work. RADM Engel will review the list and report to the board in May. **Action Pending.**

Status of PMOAA Logo for Convention – PMOAA just rolled over the last convention ad which needs now to be updated.

Status of LOE Award – LOE application was completed by LtCol Nelson and was submitted well before the deadline of 1 May.

Silent Auction at August 3 Scholarship Banquet – Sandy Pyle will chair this event and will solicit help from Board members in donating auction items. More information to follow.

NEW BUSINESS

NWFL Area Vice President - LTC Paul Chlebo has been nominated to fill this position.

HLM Nomination and Honorary Membership - MAJ Werner nominated LCDR Clyde Barber, USN (Ret) for an Honorary Life Membership in PMOAA and C.J. Lydon of Azalea Trace for being an Honorary Member. The nominations were seconded by CPT Kirschner and approved unanimously by the board.

May Meeting will be a luncheon at the NAS Pensacola, Mustin Beach Club. This will be our first time back at Mustin so we are looking for a successful event. Menu selections were made. There may be some challenges getting on base but we can certainly overcome those. If this event is successful, future luncheon meetings could be held there. See details in the May edition of the Beacon.

August Scholarship Banquet will be held on 3 August either at Azalea Trace or Mustin.

Beacon articles are due to Jean Booton NLT COB Thursday, 27 April.

The next board meeting will be held at 1700 hours on 23 May at the El Patron Mexican Grill.

Respectfully Submitted
Joan M. Engel, Secretary

PMOAA Scholarship Update

There is an outstanding opportunity for qualified students to take advantage of individual \$2,000 scholarships offered annually.

PMOAA is well known for the generosity of its members in funding and awarding these annual scholarships. One hundred percent of these donations go directly to help deserving children / step-children, grandchildren / step-grandchildren and spouses of active duty, honorably discharged veterans, reservists or retired military personnel (both officer and enlisted) of all eight Uniformed Services. Surviving spouses and children whose military parent retired and subsequently expired are also eligible.

At the time of application, the **applicant and/or military sponsor** must be:

1. **A resident and/or dependent/grandchild of a resident of the three areas served by the Pensacola Chapter at the time of the application; i.e. Escambia and Santa Rosa Counties of Florida and South Baldwin County, Alabama.**

2. **If enrolled in good standing with the University of West Florida ROTC program, then waive the parent / grandparent / guardian veteran prerequisite.**
3. **Must have completed one or more years from an accredited four/year U.S. College or University Bachelor Degree Program and have a cumulative average of at least a 3.5 GPA as an undergraduate.**
4. **Must be considered by the college / university to be a full time undergraduate student for the upcoming academic year.**

As mentioned, scholarships are **\$2,000 each** and awarded on an annual basis. Recipients are selected based on: **verification of eligibility, career objectives, community and college activities, essay, transcripts verifying cumulative 3.5 GPA and quality of application.**

The essay topic is: ***"Your opinions regarding capitalism vs. socialism."***

Application deadline **June 14, 2023.**

Qualifying applicants can visit [Pmoaa.org/Community Services/Scholarships](https://pmoaa.org/CommunityServices/Scholarships) and click [Criteria and App](#) at the bottom of the page for application completion details.

Judges are PMOAA members. **This year's Scholarship Awards Dinner Ceremony is scheduled for 3 August 2023** for recipient congratulations as well as disbursement of funds. Funds are paid directly to the institution on behalf of the awarded student.

Thank you in advance for your attention and distribution toward applicable student candidates.

Respectfully,
Maj Charles Booton, USAF (Ret)
Scholarship Chairman
chazbo_af@mchsi.com



SURVIVING SPOUSE CORNER

The death of a spouse or partner can be one of life's most stressful events. Every person handles grief differently but being prepared by developing your estate plan will certainly help through a difficult time. Making a list with all your financial data and important information and then sharing it with your spouse or partner can really help when this does happen. For those who haven't already put their "house in order" so to speak, below are a few sites that provide various aspects to inspire and/or benefit you as you work through this process.

Planning the Estate from MOAA.org:

<https://www.moaa.org/content/search-results/?keyword=Benefits%20Planning%20Guide>

Financial Challenges faced by the Older Surviving Spouse or Partner:

<https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-financial-challenges-faced-by-recently-widowed-older-adults/full-report/>

MOAA Surviving Spouse Resources:

<https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-advisory-committee/surviving-spouse-resources/>

For the surviving spouse or partner considering a pet?

Below is a link from MOAA.org that might help:

<https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/surviving-spouse-corner-benefits-of-pet-adoption/>

For members that are either active or retired in/from the Navy, here is a link to the Shift Colors Spring Summer 2023 issue. It has a great "Survivor's Assistance Checklist" which can be downloaded, printed and saved. It is well designed and has lines so you can write in data:

<https://www.mynavyhr.navy.mil/Media-Center/Publications/Shift-Colors/>

**Compiled and Submitted by
Judy Dickson, Chair,
Survivor Assistance Committee,
(850)712-9599
pindogal@yahoo.com**



SCHOLARSHIP DONATION FORM

Please accept my/our gift of \$_____ to support the PMOAA Scholarship Fund.

This gift is being made in honor of, or in memory of:

Donor Information:

Name

Address

Phone

Email

Please send an acknowledgement to:

Name

Address

Phone

Mail your donation payable to:

PMOAA, P.O. Box 17728 Pensacola, FL 32501

Thank you for your support!

CONGRATULATIONS 2022 COMMUNICATIONS AWARD WINNERS

Congratulations to all who contributed to the success of our PMOAA Chapter in being awarded Five-Star awards in website and newsletter communications for 2022. The MOAA Col. Marvin J. Harris Communications Awards recognizes Councils and Chapters that achieve excellence in communications with their members and communities. I especially want to congratulate Bob Nelson, our webmaster and Treasurer, and Jean Booton, Editor of the Beacon Newsletter. And a hearty "Well Done" to all of you and others who contributed to the Beacon and website information that made these Five-Star Awards possible. And, of course, "Well Done" to our Past President, Dean Kirschner, whose leadership made it all work during his many years of service as our President and Vice-President.

**Ken Pyle
President, PMOAA**

ROWWA

Greetings Ladies,

We enjoyed a lovely Luncheon at Bonefish Grill in April planned by our own Luncheon Chair Fran McCarthy. Our Silent Auction was a huge success, under the elegant eye of Anna-Frances Apap.

As you know we adjourn for the summer months and meet again in the fall.

During this hiatus, you all are encouraged to get together and enjoy selections from the menu at a restaurant of your choice.

At our Membership Luncheon in October, we will once again collect \$25 for a set menu luncheon, payable at the door. Please RSVP to our Treasurer: Melinda Connell Call or Text # 410-271-9508.

ROWWA Eligibility for Membership: Retired Wives and Widows of Military Officers and Retired Women Officers. Guests are welcome.

Annual dues are \$20 and can be paid at the door or mailed to our Treasurer, Melinda Connell, 7230 Mier Henry Road, Pensacola FL 32507.

Membership Information and Directory updates, please contact: Molly Werner

Cell: 850-292-9756

Email: mc4werner@aol.com

**Respectfully submitted by,
Molly Werner, Membership Chair, ROWWA**





Pensacola Chapter, MOAA
P.O. Box 17728
Pensacola, Florida 32501-7728

President

CAPT Kenneth Pyle USN (Ret) (2023-2025)
479-651-0292 KPyle1968@gmail.com

1st Vice President

VACANT

2nd Vice President

MAJ Molly C Werner USA (Ret) (2022-2024)
850-474-1291 Mc4Werner@aol.com

Secretary

RADM Joan M Engel USN (Ret) (2022-2024)
850-473-9899 JMEnightingale1961@aol.com

Treasurer

LtCol Robert Nelson USMC (Ret) (2022-2024)
719-322-4130 Bob.Nelson@pmoaa.org

Immediate Past President

CPT Dean Kirschner USA (Former)
850-458-7988 EstDean@cox.net

Survivor Assistance Committee Chair

Mrs. Judy Dickson, Surviving Spouse
850-712-9599 pindogal@yahoo.com

Beacon Editor

Mrs. Jean Booton
850-496-6913 Jean.Booton@pmoaa.org

DIRECTORS

Director

CPT William D Clark USA (Ret) (2023-2024)
850-437-3115 Sf44Clark@bellsouth.net

Director

LCDR Trumin Brown USN (Ret) (2022-2024)
850-375-4541 Trumin.Brown@att.net

Director

LCDR Ray Judd USN (Ret) (2023-2024)
850-456-8104 thejuddsfl@cox.net

Director

LTC Paul Chlebo USA (Ret) (2023-2025)
540-220-8771 pchlebo@yahoo.com

Director

MAJ Frank Dillard USA (Ret) (2023-2025)
317-526-8046 jafd1@hotmail.com

Chair, Scholarship Committee

Maj Charles Booton USAF (Ret)
850-496-6912 Chazbo_af@mchsi.com