



COLUMBIA RIVER CHAPTER NEWSLETTER

5-Star Excellence Chapter



MILITARY OFFICERS ASSOCIATION of AMERICA
P.O. BOX 1872 VANCOUVER, WA 98668

ESTABLISHED 1970

website: www.moaacolumbiariver.org

November 2015

PRESIDENT'S MESSAGE

President:

Dave Casteel
360-834-2448

1st Vice-President:

& Membership:
Evelyn Brady
360-425-8056

2nd Vice-President:

& Programs
Marie Wolfe
360-574-6675

Secretary:

Rod Heidelberg
360-607-6015

Treasurer:

Ron Pastor
360-882-1275

Immediate Past

President:
Rod Williams
360-891-5605

Army Rep:

Jon Frederick
360-576-9078

Marine Rep:

Terry Babin
360-608-7789

Navy Rep:

Rich Wersinger
360-901-1915

Air Force Rep:

Jeremy Baenen
360-821-9998

Coast Guard Rep:

Public Health Rep:

Roger DeRoos
360-835-5450

Surviving Spouse

Liaison:
Terry Whisenant
360-576-7736

Legislative Affairs:

Rod Williams
360-891-5605

Personal Affairs:

Terry Babin
360-608-7789

Public Affairs:

John Donnelly
360-904-8966

Scholarship:

Paul Crosby
360-666-8871

Chaplain:

Rev Max Metcalf
541-961-0869

I had the great privilege to accept the MOAA 2015 Five Star level of Excellence Award streamer in Orlando, FL on behalf of all the members of the chapter. Although the streamer has "2015" embroidered on it, it is actually for the work we did in calendar year 2014. The Five Star award is the highest

MOAA presents to active and vibrant growing chapters that are involved in their communities. As MOAA says, the award goes to "The Best of the Best."

The two day event started with a Community Heroes Awards banquet at which MOAA recognized local organizations (i.e., Florida area) that do an outstanding job of assisting veterans and their families. **Lee Woodruff**, wife of former CBS correspondent, **Bob Woodruff**, was the MC and did a magnificent job.

The second day we participated in several workshops including an administrative session presented by the Councils and Affairs department on coming changes. Our President and CEO, **VADM Ryan, USN, Ret.** also discussed MOAA's many successes in 2015 as well as upcoming challenges at the annual business meeting. Our luncheon speaker on day two changed because the scheduled guest speaker, **General Paul J. Selva**, Vice Chairman,

Joint Chiefs of Staff, was unable to attend. MOAA hit a "homerun" with the replacement speaker, **Vice Admiral Sean A. Pybus**, Deputy Commander, US



Special Operations Command, MacDill Air Force Base, Tampa, FL. Admiral Pybus, a former SEAL with under water demolition expertise, among other specialties, delivered an extremely interesting and eye opening presentation. He said the image of the special ops person in today's military is not of the "hulk wielding a knife in his teeth" (excepting SEALs), but of a person who sits at a computer and operates in the cyber world. He also mentioned we have special ops forces in 80 countries around the world!

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06 December
Sunday
Christmas
Scholarship Social
40et8 Chateau
7607 NE 26th Avenue
Vancouver, WA
1500 - 1800
RSVP
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PRESIDENT'S MESSAGE continued

Now, for some good news closer to home. We applied to the IRS in October for recognition as a tax exempt charitable non-profit organization called "Columbia River MOAA Foundation" (or "CRMF" for short). Within three weeks we received a favorable determination letter from the IRS with an effective date of August 13, 2015 classifying the CRMF as a 501(c)3 public charity and stating that the CRMF is "qualified to receive tax deductible bequests, devises, transfers or gifts." Please read the separate article in this newsletter entitled "**Why did we create a new nonprofit?**" which explains why we did this.

We will hold our annual scholarship Christmas social at 40et8 on Sunday, December 6. This is always a great event at which you can meet our newest scholarship recipients. These outstanding men and women are always incredibly motivated and dynamic go-getters. Hope you can attend this always-enjoyable event.

In January, I will mail out my final "dues and news" letter as President. (I know it's your favorite letter too.) We will again include a self-addressed return envelope, which will offer you the opportunity to remit dues (still only \$15.00), and donate to our Scholarship and/or Support the Troops charitable funds. Some of you asked if you can pay for more than one year at a time. Short answer is "yes," but we prefer you only pay one year at a time for a couple reasons. One is bookkeeping. First, sometimes there is some confusion as to when dues are again due. Second, and more importantly, paying dues annually gives you and us the opportunity to stay connected on a regular basis. When you submit your annual dues you tell us if your address, phone number and health have changed. This information is vital to all of us. Of course, surviving spouses, and members who are 90 or more are exempt from paying dues, so, if you fall into these exempt categories you would not have to respond, but we always appreciate hearing from you.

As you probably now already know, **Lt Gen Dana Atkins**, USAF, Ret. was named to succeed **VADM Norb Ryan** as President/CEO of MOAA.

General Atkins is a Portland native who attended the University of Portland on a four year ROTC scholarship. In Orlando, I introduced myself to him briefly, slipped him my business card, and invited him to come visit us. He said he would. To read his biography just Google "Dana Atkins."

The Washington State Council of Chapters (WSCOC) just met in the SEATAC area holding its second semiannual meeting and election of officers. We were among General **Atkins'** first few visits to councils/chapters. Four members of the chapter board had the privilege of meeting him, including our next chapter president, **Evelyn Brady**. At



Chapter President Casteel and LtGen Atkins immediately after Casteel was sworn in as WSCOC 1VP

dinner, Atkins gave an impassioned and compelling talk about one firsthand experience he had with an airman in his command that could have ended much differently if the general had not taken the time to get involved and learn more about the airman--demonstrating why it is imperative to know your people and their issues in order to make a difference in their lives. This is the involved passion he brings to MOAA. He not only has the passion, but he has some great ideas to move us forward as well as the energy to do so.

We wish you and your family a wonderful Thanksgiving together. As you enjoy and give thanks for your special holiday with your family and friends, remember those members of our armed force deployed around the world in harm's way--as well as their families left at home.

Dave Casteel
President



Why Did We Create a Non-Profit?

by Dave Casteel

You may be asking some questions.

- 1) Why did we create a new nonprofit?
- 2) Are we still a veterans organization?

Answering the last question first will explain the answer to the first question.

Yes, the Columbia River Chapter is still a 501(c)19 nonprofit war veterans organization, however donations may soon no longer be tax deductible. Huh? What you ask? If 75 percent of our members are war veterans and substantially all the other 25 percent are widows, spouses, etc. then we qualify as a 501(c)19 nonprofit war veterans organization. However, the IRS adds an additional requirement in order for donations to be tax deductible on Federal Income taxes. That requirement is that 90 percent of our members have to have served during periods of conflict (war) as defined by the IRS (this is the reason we asked for your service dates) in order for donations to be tax deductible.

Since auxiliary (now called surviving spouse) members do not count towards this 90 percent threshold it is becoming increasingly difficult for the chapter to maintain this 90 percent requirement and thus continue to offer tax deductibility for donations.

For this reason, we created a new separate 501(c)3 nonprofit called "Columbia River MOAA Foundation" (or "CRMF" for short). We just received a favorable determination letter from the IRS with an effective date of August 13, 2015 classifying the CRMF as a public charity and stating that the CRMF is "qualified to receive tax deductible bequests, devises, transfers or gifts."

One limitation of a 501(c)3 public charity per IRS rules is *"A public charity is not permitted to engage in substantial legislative activity (commonly referred to as lobbying). An organization will be regarded as attempting to influence legislation if it contacts, or urges the public to contact, members or employees of a legislative body for purposes of proposing, supporting or opposing legislation, or advocates the adoption or rejection of legislation."*

Therefore, the Columbia River Chapter will continue to maintain its status as a 501(c)19 war veterans organization. This means the chapter can continue to promote legislation, but cannot offer tax deductibility of donations. Whereas, the CRMF can offer tax deductibility of donations, but NOT engage in lobbying activities as defined above.

If you want to make a tax deductible donation to our Support The Troops or Scholarship funds you should make your donations payable to "Columbia River MOAA Foundation" or "CRMF." Note, if tax deductibility is not a concern for you, you may still lump your donations with your dues and our chapter treasurer will forward them to the CRMF treasurer. Please indicate which fund you desire your donation to go towards. Either way, 100% of your donations will go to the Support The Troops or Scholarship accounts.

Although the CRMF is a separate entity with a separate set of officers, we codified in the By-laws that the CRMF answers to the chapter board. Every member of the chapter (including Surviving Spouses) is a member of the CRMF and has a vote at the CRMF annual meeting.

You will have a chance to vote on the CRMF officers immediately after our annual chapter meeting on 20 February when we convene our first CRMF meeting. In the meantime if you have any questions, don't hesitate to ask me.

Dave Casteel
President

Newsletter Editor

Newsletter Editor: Rich Wersinger. You can contact him at 360-901-1915 or e-mail him at rich@rjwconsulting.org.

Our Chapter Secretary Rod Heidelberg, (360) 607-6015 roderickjheidelberg@yahoo.com coordinates calendar inputs and newsletter distribution.

Newsletter Distribution

We continue to distribute our newsletter by e-mail, so if you are receiving this via postal service and would prefer e-mail please notify our Chapter Secretary, Rod Heidelberg.

Membership Update by Evelyn Brady

Recruiting new members to the Columbia River Chapter is a year round endeavor. We acquired new members in a slow and steady manner over 2015, and we have another new member to make welcome this month. Rob Albertson was recruited by Roger DeRoos and joined us at our luncheon on November 19.

We have many opportunities in our community to meet military officers and talk to them about the benefits of MOAA both locally and nationally. Our chapter members talked with several officers at the Veteran's Day event at the Armed Forces Reserve Center on November 11. We hope to have another new member or two before the end of this year. Kudos to all our chapter members!

You can reach me at evelynbrady@rocketmail.com or (360) 425-8056.

Evelyn Brady
Membership Recruitment Committee

Chapter ~ Membership Eligibility

Chapter membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Surviving spouses of deceased officers are also eligible to join.

ADVANTAGES OF MILITARY OFFICERS OF AMERICA ASSOCIATION (MOAA)

WITH MOAA MEMBERSHIP YOU GET ALL OF THIS

WHAT YOU GET	PRICE
✓ Membership in national MOAA and local chapter (First 3 years free with National. 1 st year free in Chapter, thereafter \$15.00/yr)	FREE
✓ 12 month associate membership for your spouse or partner	Included
✓ MOAA Magazine (290,000 circulation)	Included
✓ On line access to MOAA national and state legislative activity and news bulletins	Included
✓ Access to exclusive products: long term health insurance, medical products, and exclusive materials	Included
✓ Volunteer opportunities in your state or community chapter	Included
✓ Discounts on hotels, airline, cruises, car rental, home security and more	Included
✓ Representation in Washington, DC and all 50 states. Advocating for and protecting pension rights and benefits for active and retired military and spouse or partner.	Included™

TOTAL ONLY: FREE

Learn more. Contact the Columbia River Chapter today. Contact our **Membership Chair Evelyn Brady** at 509-427-3424 or evelynbrady@rocketmail.com or our **President, Dave Casteel** at 360-834-2448 or MOAACRCpresident@comcast.net

Personal Affairs Reminders

by Terry Babin

Personal Affairs is one of several areas of membership support offered by the Columbia River Chapter's Membership Services Committee. Personal Affairs' primary activities include the following:

- Providing information to assist members and their families in end of life planning.
- Assisting survivors of deceased members with government-related notifications and paperwork.
- Sending cards to ill members and next of kin of deceased members.

Please remember to notify a Personal Affairs representative of Columbia River Chapter, MOAA, in cases of serious illness or death of a member and surviving spouses.

MOAA's *Personal Affairs Action Guide: A Personal Inventory for Peace of Mind* is a terrific document for capturing most all the information your survivor(s) or personal representative will need. You can order this publications and others direct from the MOAA National Headquarters.

Included in this Newsletter are the updated survivors' checklists for members and surviving spouses. See pages 7 and 8.

The following is our annual reminder about the basics of what you need to do help your survivors have the information needed to properly settle your affairs:

1. Immediately notifying the Defense Finance and Accounting Center, or your Uniformed Service's equivalent, when the death of the retiree, or a dependent receiving a Survivor Benefit Plan annuity, occurs.

2. Have all separation documents (e.g., DD Form 214) for the service member covering all periods of active duty. This is a particular important for those having prior enlisted service, or broken time.

3. Have all marriage, divorce, and death certificates for both member and spouse—or at least know all the full names, dates and places.

4. Keep current your designation for beneficiary(ies) for any pay due and unpaid at time of death.

5. Have current contact information available for all next of kin.

6. Keep your important documents in one place—easy to locate. Make sure your spouse, and a third party should you and your spouse die at the same time, know the location of:

- Safe deposit box (and, where is the key—and who can access?)
- User names and passwords for internet-based accounts
- Investments and details
- Real property information
- U.S. Savings Bonds (and have you kept the death beneficiary information current?)
- Tax filings and current year records
- Titles
- Insurance policies
- Who needs to be notified or consulted upon your death?
- Personal representative or designated Primary Next of Kin if widowed
- Attorney
- Accountant/tax preparer
- Trustees
- Broker(s)

Have you also written out your instructions for the disposition of items not specifically addressed in your Will. This can include sports and hobby items, collections, special personal effects, and military memorabilia—including documents, awards, and citations. Have you provided any personal history or comments to go with those items, which have special meaning to you, historical value, or might be of interest (or value) to the recipient?

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Personal Affairs Reminders (cont'd)

In most cases, the surviving spouse or a personal representative may have a general idea of your desires regarding funeral arrangements and burial instructions, but better yet to write them down. If you want a government furnished memorial marker or headstone, is there anything in particular you want on that headstone?

Any questions? Call our Chapter's Personal Affairs Chairman, Terry, at (360) 608-7789; or e-mail at tbear06@comcast.net.

Terry Babin
Personal Affairs Chairman

Flu & Other Vaccines & Immunizations by Roger DeRoos

(Excerpts and quotes from Veterans Administration Public Health Website)

Have you had your flu vaccination yet?

Vaccination is the surest way to protect against getting the flu. Get your flu shot every year to protect yourself and help keep the flu from spreading to others.

Everyone age 6 months and older who wants to reduce the risk of getting sick should get a flu shot.

Those more at risk of illness and complications from the flu include:

- People age 65 and older
- People with health problems such as asthma, diabetes, heart disease, chronic lung disease and other chronic illnesses or conditions
- Pregnant women
- Caregivers of infants or family members with health problems

The flu vaccine can be tolerated by people with egg allergies that are not severe. Check with your health care provider if you have a severe egg allergy. Some flu vaccine contains egg protein. After you get a flu shot, it takes about 2 weeks for your body to make enough antibodies to protect you.

Check with you health care provider to determine which flu vaccine is the best for you? The following are approved for use in the United States.

- Standard-dose (flu shot): fights against 3 or 4 different strains of flu virus
- High-dose (flu shot): for those age 65 and older, fights against 3 different strains of flu virus
- Intradermal (tiny needle used under skin): fights against 3 different strains of flu virus
- FluMist (nasal spray): contains live flu virus that fights against 4 different strains of flu virus
- Cell-culture based (flu shot): vaccine from non-egg production methods
- Recombinant (flu shot): vaccine from non-egg production method

Other Vaccines and Immunizations

Pneumococcal: Older people and those with certain medical conditions are most susceptible to pneumonia. People under 65 will need a booster shot when they reach 65 if more than five years have passed since the initial dose. Learn about [pneumococcal pneumonia and vaccines](#).

Hepatitis A: Recommended for those who travel to other countries or live in a U.S. community with high rates of hepatitis A; or who have chronic liver disease, engage in male-to-male sex, or inject drugs. Learn more about the [hepatitis A vaccine](#).

Hepatitis B: More contagious than HIV, hepatitis B is the type of hepatitis most often spread through sexual contact. It can also be passed from an infected mother to newborn, the sharing of needles or personal items with an infected person, and other contact involving bodily fluids. The [hepatitis B vaccine](#) can prevent the disease.

Measles, mumps, rubella (MMR): People born after 1956 and all women of childbearing age who have not had these diseases or been vaccinated against them need to get the shots to be protected.

Chickenpox (varicella): Protection is necessary for those born in the U.S. after 1966 and have not had this disease and have not been vaccinated. Adults are at a far greater risk of complications.

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**Flu & Other Vaccines & Immunizations
(cont'd) by Roger DeRoos**

Shingles (herpes zoster): Shingles is caused by the same virus that causes chickenpox. People who are over the age of 60 may receive a single dose of the shingles vaccine. Consult with your physician first.

Tetanus, diphtheria, pertussis: Booster doses of tetanus-diphtheria (Td) are needed at 10-year intervals. In place of the Td booster, people age 19-64 and those 65 and older who are in contact with infants should get a one-time dose of tetanus-diphtheria-pertussis (Tdap) to also protect against whooping cough.

- See more at:

<http://www.publichealth.va.gov/vaccines.asp#sthash.wxh0xXec.dpuf>

**Roger DeRoos
Public Health Representative**



**Required Health Care Coverage
Documentation by John Donnelly**

IRS Form 1095-B and 1095-C

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

"The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.

RECOMMENDED STEPS WHEN A WIDOW/WIDOWER DIES

- ☐ Contact a funeral home to begin making arrangements (See Note # 1).
- ☐ Report the death all government agencies paying survivors' benefits (See Note # 2).
- ☐ Gather important documents (will, birth certificate, death certificate of deceased spouse, insurance policies, etc. (See Note # 3)
- ☐ Call to start applicable claims processing (See Note # 4)
- ☐ Arrange for help, if needed, to settle financial and legal matters.
- ☐ Notify account agencies (banks and credit unions, brokers, credit card, auto insurance and state registration/titles, home insurance, associations and clubs, etc.).
- ☐ FAX a copy of the death certificate showing cause of death to according to instructions (See Note 2):
- ☐ Turn in the dependent's military identification card.

NOTES

1. The following services and assistance are usually included by the funeral home:
 - Notifying the Social Security Administration (SSA)
 - Arranging for interment in a cemetery (including state and military cemeteries when eligible).
 - Ordering "certified" death certificates.
2. The funeral home does **not** usually notify the Defense Finance and Accounting Service (DFAS), Coast Guard (USCG), NOAA, U.S. Public Health Service (USPHS), Department of Veterans Affairs (VA), or the Defense Enrollment Eligibility Reporting System (DEERS):
 - **DFAS:** (www.dfas.mil/retiredmilitary/forms.html, or call **1-800-321-1080**).
 - **USCG** and **NOAA** (call **1-800-772-8724**).
 - **USPHS** (call **1-800-638-8744**).
 - **VA** (Dependency Indemnity Compensation): (www.va.gov or call **1-800-827-1000**).
 - **DEERS:** (call **1-800-538-9552**)
3. The following are the most common documentation requirements:
 - The inclusive dates and termination of all marriages by the deceased and the deceased's previous spouses.
 - Names, places and dates of birth, and death certificates (if applicable) of children.
4. Give priority to notifying life insurers and any financial institutions where you can access funds quickly to settle final expenses. The death notification to the SSA should automatically initiate SSA action for the \$225 death benefit. Additionally, most veterans' organizations (including your local MOAA Chapter) offer assistance to complete applicable government forms.

RECOMMENDED STEPS WHEN A RETIRED SERVICE MEMBER DIES

- ☐ Contact a funeral home to begin making arrangements (See Note # 1).
- ☐ Report the death all government agencies paying retirement and disability benefits (See Note # 2).
- ☐ Gather important documents (will, birth certificate, DD Form 214, insurance policies, etc. (See Note # 3)
- ☐ Call to start applicable claims processing (See Note # 4)
- ☐ Determine immediate and short financial needs and income sources.
- ☐ Arrange for help, if needed, to settle financial and legal matters.
- ☐ Notify joint account agencies (banks and credit unions, brokers, credit card, auto insurance and state registration/titles, home insurance, associations and clubs, etc.).
- ☐ Review your own legal documents for possible revisions or amendments (will, power of attorney, insurance policies, medical directives, etc.)
- ☐ Update dependent's military identification card.

NOTES

5. The following services and assistance are usually included by the funeral home:
 - Notifying the Social Security Administration (SSA)
 - Arranging for interment in a cemetery (including state and military cemeteries.
 - Ordering "certified" death certificates.
6. The funeral home does **not** usually notify the Defense Finance and Accounting Service (DFAS), Coast Guard (USCG), NOAA, U.S. Public Health Service (USPHS), Department of Veterans Affairs (VA), or the Defense Enrollment Eligibility Reporting System (DEERS):
 - **DFAS:** (www.dfas.mil/retiredmilitary/forms.html, or call **1-800-321-1080**).
 - **USCG and NOAA** (call **1-800-772-8724**).
 - **USPHS** (call **1-800-638-8744**).
 - **VA** (Dependency Indemnity Compensation): (www.va.gov or call **1-800-827-1000**).
 - **DEERS:** (call **1-800-538-9552**)
7. The following are the most common documentation requirements:
 - Service member's copies of all DD Form 214s. This frequently is a problem when there is a combination of enlisted and officer service, or a combination of Reserve/Regular service.
 - The inclusive dates and termination of all marriages by both the deceased and spouse.
8. Give priority to notifying life insurers and any financial institutions where you can access funds quickly. Additionally, most veterans organizations (including your local MOAA Chapter) offer assistance to help you complete applicable government forms:
 - The death notification to DFAS should automatically initiate action by DFAS to notify a surviving spouse if the deceased retiree elected the Survivor Benefit Plan. If you have questions, call **1-800-321-1080**.
 - The death notification to the SSA should automatically initiate SSA action for the \$225 death benefit, and notification to a surviving spouse regarding any changes to monthly Social Security Benefits. If you have questions, call **1-800-SSA-1213**.

The VA provides government-furnished headstone/marker and burial in a national cemetery. Also, a surviving spouse may be eligible for pension benefits when a determination is made that the death is service-connected and there is a financial need. If you have questions, call **1-800-827-1000** or visit www.va.gov online.



Legislative Contacts

MOAA Legislative Action Center

<http://www.moaa.org/Legislative/>

MOAA Capitol toll free hotline at 1-866-272-6622

White House

Comments: 202-456-1111 Switchboard: 202-456-1414
FAX: 202-456-2461 E-mail: comments@whitehouse.gov

Congresswoman Jaime Herrera Beutler Washington's 3rd Congressional District

<http://herrerabeutler.house.gov/>

Washington, DC Office: U.S. House of Representatives 1130 Longworth House Office Building Washington, DC 20515 Phone: (202) 225-3536 Fax: (202) 225-3478	Vancouver, WA Office: O.O. Howard House 750 Anderson Street, Suite B Vancouver, WA 98661 Phone: (360) 695-6292 Fax: (360) 695-6197
Contact Congresswoman Herrera Beutler via email: https://herrerabeutler.house.gov/contact-me/email-me	

The U.S. Government's Portal: <http://www.usa.gov/>
U.S. Senate: <http://www.senate.gov/>
U.S. House of Representatives: <http://www.house.gov/>



U.S. Senator Maria Cantwell <http://cantwell.senate.gov/>

WASHINGTON, DC 511 Dirksen Senate Office Building Washington, DC 20510 202-224-3441 202-228-0514 - FAX 202-224-8273 - TDD	SW WASHINGTON The Marshall House 1313 Officers Row Vancouver, WA 98661 360-696-7838 360-696-7844 – FAX	SEATTLE, WASHINGTON 915 Second Avenue Suite 3206 Seattle, WA 98174. 206-220-6400 206-220-6404 - FAX
Contact Senator Cantwell via email: http://cantwell.senate.gov/contact/		

U.S. Senator Patty Murray <http://murray.senate.gov/>

WASHINGTON, DC 173 Russell Senate Office Building Washington, D.C. 20510 Phone: (202) 224-2621 Fax: (202) 224-0238	SW WASHINGTON The Marshall House 1323 Officer's Row Vancouver, Washington 98661 Phone: (360) 696-7797 Fax: (360) 696-7798	SEATTLE, WASHINGTON 2988 Jackson Federal Building 915 Second Avenue Seattle, WA 98174 Phone: (206) 553-5545 Toll Free: (866) 481-9186 Fax: (206) 553-0891
Contact Senator Murray via email: http://murray.senate.gov/email/index.cfm		

Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
Senator	Annette Cleveland 786-7696	Don Benton 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	John Braun 786-7638
Representative, Position 1	Sharon Wylie 786-7924	Lynda Wilson 786-7994	Brandon Vick 786-7850	Norm Johnson (509) 454-7210	Ed Orcutt 786-7990
Representative, Position 2	Jim Moeller 786-7872	Paul Harris 786-7976	Liz Pike 786-7812	Gina McCabe 786-7856	Richard DeBolt 786-7896

Note: All phone numbers are 360 area code, except where otherwise noted. Toll free **1-800-562-6000**
* Party Caucus Phone Number until Official Swearing-in. More info at www.leg.wa.gov/legislature

Legislative Affairs: by Rod Williams

Costs of health care are high and constantly trending higher. Given that fact, many in Congress are asking why military active and retired members are not paying a higher percentage of that cost through higher fees, cost shares and out of pocket expenses. As a result, TRICARE and potentially TRICARE for Life are under attack and are unlikely to survive, as we know them now. Congressional leaders have said 2016 will be the year of TRICARE reform.

As you may recall from my September 2015 article in this newsletter, MOAA has made strong arguments that TRICARE beneficiaries are bearing more than their fair share to decrease military personnel costs. Already 80 percent of the savings achieved by the Defense Health Agency (DHA) are at the expense of TRICARE cost transfers to members. TRICARE fee increases, pharmacy copay increases, transition to home delivery of refill of maintenance medications, and an overall reduction in TRICARE Prime service areas are some of the costs cutting that have impacted military beneficiaries. You should expect more as leaders from both parties are seeking to reform TRICARE and move the military family share of health care costs to mimic the civilian market place.

On average across employer group health plans, the member pays 20% of health care costs while TRICARE beneficiaries pay only about 5%. That looks like an imbalance and a fair target to those who do not know or do not acknowledge the costs already “paid” by military families. Certain realities make military health care costs the big target it is.

- Reality 1 – the defense budget has to continue to be trimmed and TRICARE costs can be easily identified as a line item in the military budget.
- Reality 2 – corporate employee health care costs increases are being addressed, in part, by transferring some of the increase to the employees or by reducing benefits.
- Reality 3 – military families make up a tiny segment of the voting population.
- Reality 4– we do not vote as a block and therefore are not distinguishable as a base line constituency.

Once again, I encourage all chapter members and spouses to go to the MOAA Web site to “take action.” MOAA is asking us to participate in a five minute survey that will give them direct and specific information to take to the Hill in our behalf. MOAA says it is a five-minute survey. In fairness it took me eight minutes. To give you more information and encouragement to take the survey, here is the explanation MOAA included on the site with the survey.

As part of the FY2016 National Defense Authorization Act, the House and Senate Armed Services Committee Chairmen included language indicating that they anticipated their committees would be undertaking a reform of military healthcare programs as part of next year’s defense bill. This review is expected to be very broad-based, examining how care is delivered to beneficiary groups of all types and ages and how military readiness can still be maintained while improving delivery of care. They expressed concern that most reform efforts to date have focused on raising beneficiary fees, and that while they believe increased fees will be on the table in their reform consideration, they also want to look at the whole system from top to bottom to sustain readiness, implement efficiencies and deliver better care.

To help prepare for these discussions, MOAA is seeking baseline data on how satisfied various segments of the military beneficiary population, including active duty and Reserve/Guard members, working age retirees, Medicare-eligible retirees, and their family members and survivors are with different elements of their healthcare programs, what kinds of changes they would see as positive or negative, and the relative importance they place on various issues.

[Continued on page 12]

Legislative Affairs (cont'd)

The intent of the survey is to identify areas of dissatisfaction in hopes of addressing those, and in identifying areas of high satisfaction/value with the goal of ensuring those are preserved in whatever changes may come under consideration in the next year.

But the survey results are only valid if they reflect inputs from large numbers of members in each category. In that regard, maximizing publicity of the survey, especially to the active duty and Guard/Reserve communities, and to retirees and family members of all ages, is crucial. If you have a network of military beneficiaries of any type or age, please forward the survey link to them and urge their participation to help protect their own interests in the coming health care deliberations.

Take the [survey](#) at:

<http://survey.highroadsolution.com/votingmodule/VOATING3/f/998692/8b25/?msig=96325c1137ab3050923a2455cbcb4c7a>

Rod Williams
Chapter Legislative Chair

***Columbia River Chapter ~ Affiliate***

Our chapter is an affiliate of the 390,000 member national MOAA which is the nation's largest and most influential association of military officers. MOAA and the chapter are nonprofit, politically nonpartisan organizations. Our chapter is an IRC 501(c)19 war veterans organization.



Washington State Legislative Affairs: by Dave Casteel



**2015 Washington State Regular Legislative Session and
3rd Special Session
Select Veteran / Military Bills**

Veteran / Military Bills	Title and Summary
SHB 1052	Military spouses/higher education – Requires the early course registration process that is available for eligible veterans and National Guard members to be offered to spouses receiving veteran education benefits
SHB 1138	Higher education mental health – <ul style="list-style-type: none"> • Creates a Task Force on Mental Health and Suicide Prevention at the Higher Education Institutions to determine what policies, resources, and technical assistance are needed to support the institutions in improving access to mental health services, and improving suicide prevention responses. • Requires the Task Force to report its findings and recommendations to the Governor and Legislature by November 1, 2016.
ESHB 1424	Suicide prevention – <ul style="list-style-type: none"> • Delays the requirement that certain health professions complete one-time training in suicide assessment, treatment, and management. • Requires trainings in suicide assessments, treatment, and management to meet minimum standards adopted by the Department of Health, including a portion on veterans. • Clarifies that a disciplining authority may not grant a blanket exemption from the training requirements to broad categories or specialties within a profession based on training and experience.
HB 1706	College fees/military member – Allows the public institutions of higher education to waive building fees and services and activity fees for those military service members eligible to participate in the Department of Defense Tuition Assistance Program.
SB 5085	Gold star license plates – <ul style="list-style-type: none"> • The list of individuals who are eligible to receive a Gold Star license plate is expanded to include a sibling of the member of the armed forces who died while in service and as a result of that service. • Widows or widowers with Gold Star license plates are exempt from all taxes and fees that are due annual at vehicle registration for one personal-use motor vehicle.
SSB 5163	Students/military families – <ul style="list-style-type: none"> • Requires school districts to report data on students from military families. • Tasks the Office of the Superintendent of Public Instruction with conducting an analysis of the average number of students from military families who are special education students, and reporting the analysis to the Legislature, with an exception to protect student privacy.
SSB 5186 C 30 L 15 E3 Effective date 2016 taxes	Senior's, disabled veterans/property tax exemption – Increases senior citizen and disabled persons property tax relief program income thresholds by \$5,000, for taxes levied for collection in 2016 and thereafter. Includes a tax preference performance statement.
SB 5974	Disabled veterans supplemental insurance coverage – The Office of the Insurance Commissioner must review current barriers to attracting supplemental plans into the state and report on steps the state and the DAV can take to promote access to the supplemental policies. The review of the barriers and recommendations must be submitted to the Legislature, the Governor, and the DAV by November 11, 2015.

2015/2016 CHAPTER CALENDAR

6 December
Sunday **Holiday Christmas Party honoring scholarship recipients**
Details: Buffet Dinner at the 40 et 8 Chateau

2016

21 January
Thursday **Luncheon Meeting at Touchmark, 2911 SE Village Loop, Vancouver.**
Program: TBD

20 February
Saturday **Brunch at Club Green Meadows.**
Chapter annual business meeting: 2015 reports, elections of officers, followed by 1st Annual CRMF meeting.

**Christmas Scholarship Social**

6 December 2015

at the **40et8 Chateau**

7607 NE 26th Avenue
Vancouver, WA 98665

1500 to 1800

Cost: \$15 per person at the door for buffet
No host bar.

RSVP: (only Yes required)

Call or e-mail Ron Pastor NLT 30 November
882-1275 pastor2718@comcast.net

Program

Meet our scholarship recipients

Your freewill scholarship donations accepted.

