



MOAA®

THE EMERALD VOICE

A FIVE STAR CHAPTER



EMERALD EMPIRE CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

Annual Membership Picnic

Sunday, 12 Sep 2021 at Jasper Park. 12:00 Noon

Please RSVP so we know how much to buy

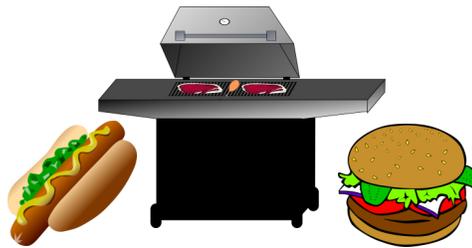
See below to RSVP

The chapter furnishes the hamburgers, hot dogs, corn on the cob, beverages, picnic supplies, condiments, etc.; and attendees are asked to bring a pot-luck dish or dessert, and, if you would like, a tablecloth just for your eating area.



The picnic is free for chapter members and their families, but there is a \$5.00 per vehicle fee to enter the park. If you bring a guest, a \$5.00 donation is requested. ROTC cadets have been invited to the picnic, please come to meet and support them.

Last names starting with A-L bring a dessert and M-Z bring a salad/side dish.



VOLUME 57, ISSUE 9

SEPTEMBER 2021

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PICNIC HELP NEEDED

If you would like to help set up at the annual picnic, show up around 11:00 AM. Of course, help breaking down everything after the picnic will also be appreciated.



MOAA MEMBERSHIP BENEFITS MANY

2021 CHAPTER OFFICERS

President	Ken Evans	914-6235
1st Vice Pres	Dick Norton	915-5696
2nd Vice Pres	Dick Kimbell	915-0405
Secretary	Jim Koch	719-440-9036
Treasurer	Elaine Callahan	968-1746
Chaplain	Jonathan Landon	946-3888
Membership	Mike Kennedy	463-7951
Newsletter	Pat Harris	942-5274
Webmaster	Ginger Banks	484-3336

RSVP for the picnic to:

moaafeugene@gmail.comn

Or respond to your caller by

Tuesday September 7th

Printing graciously provided by



Directions to Jasper Park

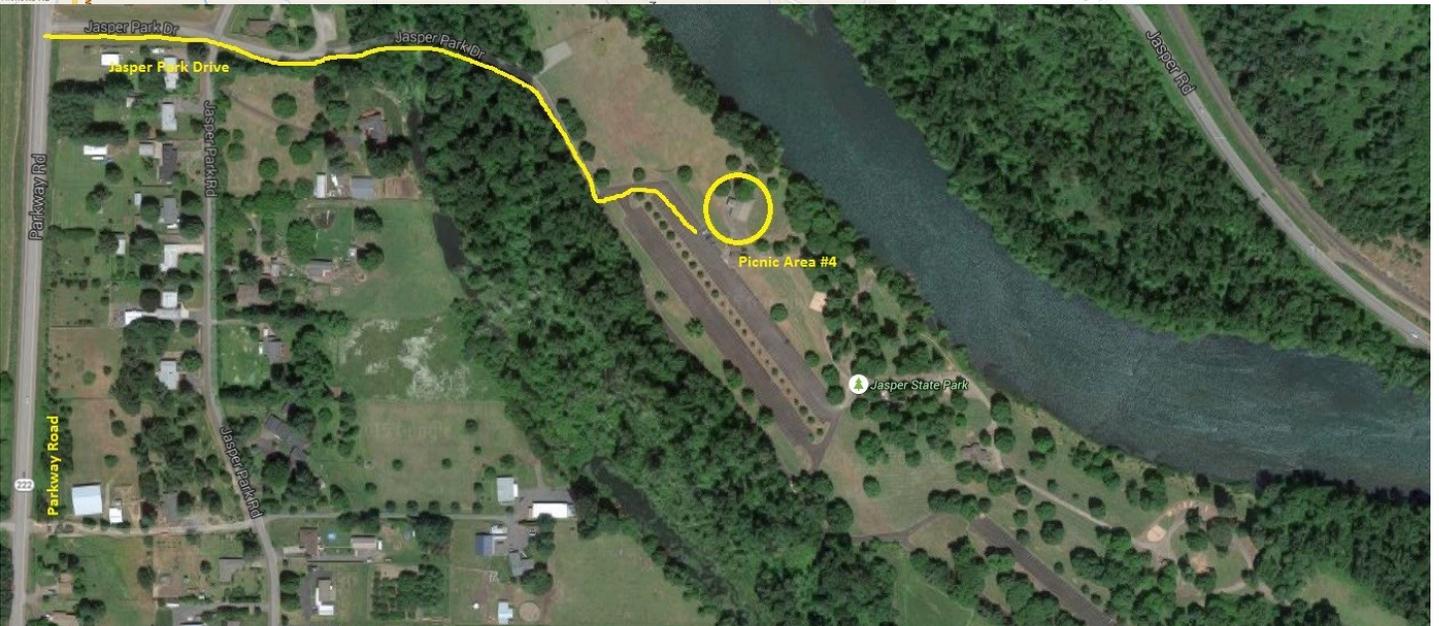
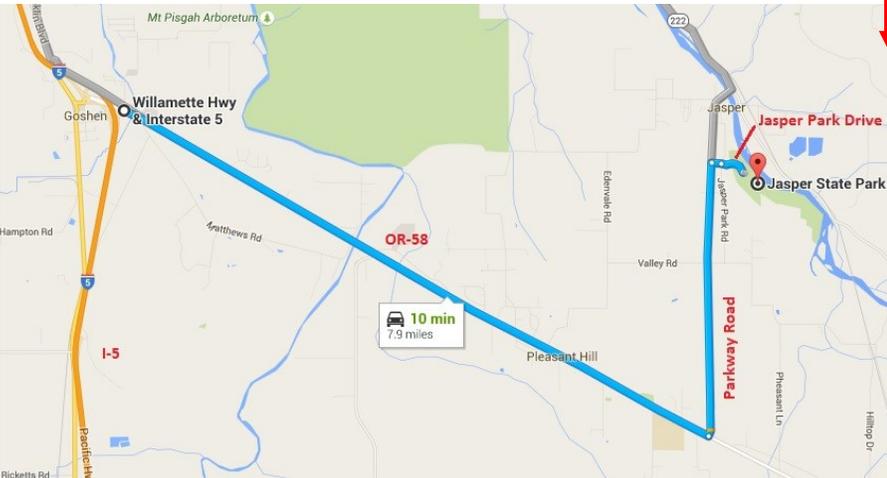
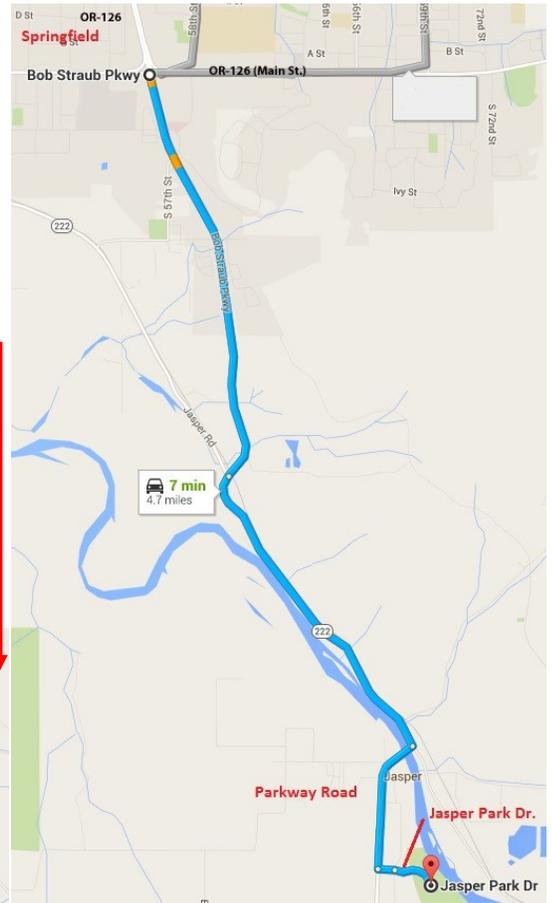
From Springfield:

Take OR-126 to the Bob Straub Parkway, then turn South for 3.7 miles.
Turn right on Parkway Rd, cross the river, then drive 0.6 miles.
Turn left onto Jasper Park Drive.

From I-5 (either north or southbound):

Take Exit 188 to OR-58 toward Oakridge.
After 5.4 miles turn left onto Parkway Rd.
Drive 2.2 miles, then turn right on Jasper Park Drive.

Once in the park find a place to park in the first parking lot. We are in Picnic Area #4, the very first one you come to.



Do Not Forget:

Parking at the picnic is \$5 per car. Handicap permitted cars are free.
Prospective MOAA members eat for free at the picnic.

A BRIEF MEMOIR OF EVENTS TWENTY YEARS AGO

By Pat Harris, CAPT, USCG (Ret) from a speech given at the Coast Guard Academy in 2005

Activities New York was the Coast Guard unit responsible for everything that happened in the maritime environment of the ports of New York and New Jersey, from search and rescue to environmental protection to ship engineering to law enforcement and aids to navigation. We had about a dozen and a half boats, three tugs and four small ships spread from New Jersey to Canada, and were staffed with 300 active duty members, about 400 part time Reserves, and about 3000 volunteer Auxiliarists. I worked in our headquarters located at the Staten Island end of the Verazzano Narrows Bridge.

I walked to work on the bright, clear late summer morning of September 11th, 2001. I doubt if I thought about anything in particular since the walk took only three minutes, but if I had, I would have been quite comfortable with the current state of things. The boss was gone... again... but that was both good and bad: I had to

do his job as well as mine... but I got to do it my way. In his absence I was the Commander of Coast Guard Activities New York, the Captain of the Port of New York and New Jersey and the Officer in Charge of Marine Inspection. It was after Labor Day so our search and rescue load was really reduced, allowing us a brief period to catch up on our maintenance. The personnel transfer season was over, so we were pretty much up to strength... we just needed to get some training done. Our weather had been good, so we were caught up with our buoy work and were prepared for the upcoming icebreaking season. We didn't have any oil spills or ship collisions working, and we had just finished a large exercise which allowed us to work closely with our state and local government contacts in environmental protection and law enforcement, and to exercise our knowledge of the Incident Command System that we use to coordinate large, multi-agency responses. Things were quiet throughout the whole unit, from Burlington, VT on Lake Champlain to Sandy Hook, NJ at the mouth of Hudson Bay. Things were routine... and you couldn't say anything better than that.

My routine started that morning with our senior staff meeting that would lead into an awards board meeting. I can't even remember what was discussed in the staff meeting... it was that routine... but as we broke to start the awards board the Duty Officer came in and told me that one of the World Trade Center towers was on fire. I went to the Operations Center in time to hear a boat report that a plane had hit the tower. We focused the Vessel Traffic Service cameras on the fire, then turned on the TV and saw it on the local news as well. Though it didn't look like the fire would affect the maritime environment, I instructed the watch to send our ready boats toward Manhattan in case we were asked to assist. I called my boss and caught him on the road south of Fredericksburg, VA, headed to Florida. I told him he should make sure he saw the TV news that night as we had a big fire going in a WTC tower. Then I went back to postpone the awards board before heading back into the ops center... just in time to see the second airliner hit. That changed everything.

I immediately directed all vessels to get underway and head for Manhattan. Even though this was still only a land-based emergency, we knew we would be useful at some point. I then gathered the staff and explored our options. Because the fear of possible multi-lateral attacks and the vulnerability of critical infrastructure and the many icons of freedom located near the maritime environment, I closed the port of New York and New Jersey to all vessel traffic. I then called my boss to tell him what had happened, but found he had seen the second hit on a portable TV and was returning to New York.



9/11 MEMOIR (CONTINUED)

9/11, Continued from page 3

At this point we started reviewing our available resources and making plans. We were short several key leaders, but we had great depth, so the discussions were productive. We reviewed operations orders from OPSAIL 2000, an event that took us two years to plan. There we had set up security zones for the entire harbor and had even established evacuation points and triage sites in case of disaster during the big event. We thought we were ready... we had done all this before.

Then the buildings fell... and the phones went down. At that point everything changed again. Everybody wanted to help and everybody had ideas, only we had no way to coordinate them. We knew that people were already trying to find a way to leave Manhattan by any means possible. We also knew that when the dust hit them, it would be imperative to get the survivors off the island before panic set in. We knew we didn't have enough resources ourselves, and that it would be nearly impossible to move everyone to the Staten Island Ferry docks where the most capable resources were. We saw that some of the NY Waterways ferryboats were picking up passengers at their landing near the Holland Tunnel, but they were barely making a dent in the need. So, we used the marine band radio and called for help from the maritime community asking all available boats to respond.



The response was overwhelming. Immediately the Sandy Hook Pilots offered their pilot boat, the New York, as a coordination platform, which we accepted gladly. Within what seemed to be moments, the evacuation armada was taking people from at least seven points around lower Manhattan to many points in New Jersey, Staten Island and Brooklyn. More than 100 vessels, from the 6000 passenger Staten Island Ferries to harbor tugs and tour boats of all descriptions, worked until the need to evacuate victims was exhausted... nearly ten hours, evacuating more than 500,000 people from the island on Manhattan. That's not to say that the effort stopped there, because many of those same vessels continued supporting the response and recovery efforts for many more days... and some for many more weeks.

The attacks on the World Trade Center were monstrous, callous and inhumane. Our culture gives us no tools to comprehend anyone's desire or mental capability to perpetrate such acts. But it does give us the tools to respond to them... with speed, determination and compassion. The worst in human nature brings out the best in human nature... and the maritime response was an excellent example.

The Coast Guard and the captains and crews of the Manhattan evacuation vessels benefited greatly from years of close working relationships among members of that close community. They met often to focus on the safety, operational efficiency and success of the maritime economic sector. When these individuals' desperate need to help was focused through the mutual trust and common goals of that community, there was no wonder they were ready to achieve such an astounding feat.

The Coast Guard response efforts grew from a dozen boats in the first hours of the attack, to nearly 40 vessels and 1,700 personnel by the end of the second day. We ended up using over 20 years worth of small boat hours and were spending more than two million dollars per day in our effort to assure the people of New York, and all of America, that we were there to make sure no attacks came into their port. But, it was the New York and New Jersey maritime community that gave the immediate relief when it was the most needed.

"The Emerald Voice"

is published monthly by Emerald Empire Chapter, Military Officers Association of America (MOAA),
PO Box 767, Eugene, Oregon 97440-0767
Email: EmeraldEmpireMOAA@gmail.com

The Emerald Empire Chapter of MOAA is a Eugene-based 501(c)(19) veterans organization that meets regularly at the Veterans' Memorial Building at 1626 Willamette Street. We have 141 regular and associate members made up of active, retired and former members of the nation's seven uniformed services and their surviving spouses. We, and the national organization, are a non-partisan advocate on military personnel matters, especially proposed legislation affecting the career force, the retired community and veterans of the uniformed services. As a local chapter, we focus more on the local military community, e.g., gathering clothing and personal care items for the patients in the VA Hospital in Roseburg. Other areas of emphasis can be found at <http://www.moaa.org/takeaction/>.

BOARD OF DIRECTORS MEETING MINUTES, 25 August 2021

PRESENT: Officers: President Ken Evans, 1st Vice President Dick Norton, 2nd Vice President Dick Kimbell, Secretary Jim Koch, and Treasurer Elaine Callahan. Board members: Frank Balazs, Eric Watkins, Ginger Banks, Tom Kulick and Mike Kennedy. Committee members: Pat Harris. A quorum was established.

OPENING: President Evans called the meeting to order at 12:02 and led the Pledge of Allegiance. Mike Kennedy gave an opening prayer.

MINUTES: Minutes of the 28 July 2021 board meeting were reviewed. Motion by Ginger Banks and seconded by Dick Kimbell to accept. Motion approved.

TREASURER'S REPORT for 22 July-24 August 2021

UMPQUA ACCOUNT

Club Operations:

Beginning balance as of 20 July 2021	\$ 4598.88
Deposits: to Club Operations	\$ 550.00
Expenses: Club Operation Zoom fees	\$ -14.99
Club Operations as of 24 August 2021	\$ 5133.89

Special Projects Fund: added \$0.00 in donations	\$ 2418.05
VAGT added \$500 and dispersed/donated \$2050	\$ 521.11
ROTC Scholarship Booster Fund: added \$50 in donations	\$ 350.00
UMPQUA CHECKING ACCOUNT grand total as of 24 Aug 2021	\$ 8423.05

OCCU ROTC SCHOLARSHIP ENDOWMENT FUND

Balance as of 17 July 2021	\$ 4005.42
Interest	\$ 0.44
OCCU Total Balance as of 31 July 2021	\$ 4005.86

BENTON COMMUNITY FOUNDATION (BCF)

EMERALD EMPIRE MOAA SCHOLARSHIP ENDOWMENT FUND

Previous balance as of 30 June 2021	\$ 49637.37
BCF Balance as of 31 July 2021	\$ 51333.46

NOTES: Funds from the cancelled Veterans Appreciation Golf Tournament continue to be dispersed or returned per donor requests. **St. Vincent DePaul SSVF (Supportive Services for Veteran Families)** has received \$1500 to date. A \$500 donation to VAGT was received just prior to this report; these funds will be dispersed to a non-profit Veterans Program per donor request. **BCF** now reflects the \$1635 sent from the ROTC Booster Fund last month.

OLD BUSINESS:

1. Veteran's Appreciation Golf Tournament – Close Out
All monies received from Registrations, Sponsorships, and Donations have been returned except for \$500 from Jerry's Home Improvement and \$21.11 left over from expenses. Jerry's requested it be donated to a fund supporting veterans. The board decided to donate

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BOARD OF DIRECTORS MEETING AND BOOSTERS

MINUTES, Continued from page 5

- the \$521.11 to St. Vincent De Paul's Supportive Services for Veteran Families.
2. Picnic - 12 September 2021 – Jasper Park
 - a. A reservation has been made and paid for.
 - b. Due to the latest Covid restrictions, Dick Norton will have the calling committee begin making calls to all members beginning 1 September and completed by 7 September as to how many people plan to attend. We need a minimum of 22 to continue with the picnic. The board will conduct a Zoom meeting at 1200 hours on 8 September to make the decision whether to hold it or cancel.
 - c. If the picnic is on, John Toensing will purchase the food on 10 September. He will also be providing a 2nd grill.
 3. Membership Dues: Dick Norton will call some members who aren't current and letters will be sent to others.

NEW BUSINESS:

Instead of a guest speaker at our 13 October Luncheon, members will be given the opportunity to give updates in their lives for the past 18 months or so.

1st VICE PRESIDENT REPORT: With nomination of officers coming up at the 13 October Luncheon we need members to offer to run or current officers who are willing to remain in their positions. Ginger Banks reports 12 visits to our website.

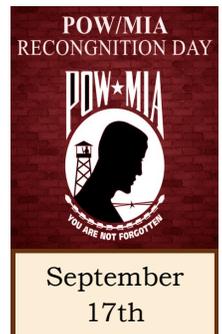
2nd VICE PRESIDENT REPORT: Membership remains steady. Hopefully we can increase membership once we can have our Chapter meeting in person again. BCF Fund has reached over \$50,000. Good deal!

COMMENTS FROM THE PRESIDENT: Agrees with Dick Kimbell about BCF Fund.

Chapter Luncheon Meeting: 13 October 2021, Veteran's Building

Next Board Meeting: 22 September 2021, Veteran's Building

Meeting adjourned 12:52 hours
James Koch, Secretary



Our chapter Board of Directors has until the 27 October board meeting to approve a slate of officers to fill all officer and board positions. So, you have about a month to decide which position you would like to hold. Membership in the Board of Directors is usually a good place to start as it gives you access to the conversations that determine the chapter's policies, prosecute its purposes and determine how its funds should be disbursed. Often, though not always, membership on the Board leads to one of the five Officer positions. You've all been officers before, so nothing new there. Put your hand in the air, help lead us out of this COVID stagnation.

NOMINATIONS
Call Dick Norton at 541-915-5696
ARE OPEN

Visit our website at www.emeraldempiremoaa.org

CONSTITUTION DAY, SEPTEMBER 17TH

Gouverneur Morris: Remembering a scandalous Founding Father

He was a womanizer, but held the distinction of speaking 173 times at the Constitutional Convention

By Thomas C. Stewart, member Emerald Empire Chapter MOAA

Published in the *Washington Times*, Wednesday, June 23, 2021

EDITOR'S NOTE: In case you are as easily confused as I am, "Gouverneur" is this gentleman's first name, not his title.

"We the people," the opening words of the Preamble to our Constitution, comprise one of the most famous phrases in American history. We owe this phrase, just as we owe the whole of the Preamble and the whole of the final form of our Constitution, to one of the most brilliant, erratic and scandalous of our Founding Fathers. His name was Gouverneur Morris (1752-1816).



Gouverneur Morris Etching from the Theodore Roosevelt Book

Morris played an active role in the American Revolution, helping to finance and improve the Continental Army. He was a signer of the Articles of Confederation and had the distinction of speaking 173 times at the Constitutional Convention — more than any other member. He was also known as the “Penman of the Constitution.” Tasked with

polishing the Convention’s final draft, he compressed the original 23 articles into seven, making the document simpler, clearer, more compact and more elegant — the Constitution as we know it today.

Morris’ subsequent career was equally notable. From 1792 to 1794 he served as America’s minister plenipotentiary to France. This period included the Reign of Terror, the most bloody and dangerous phase of the French Revolution. Morris was the only foreign diplomat to remain in Paris at that time.

Notwithstanding his diplomatic immunity, he sometimes found himself in real danger. Once, when an angry rabble attacked his coach, he was obliged to fend off his attackers with his wooden leg. Yet his narrow escape did not deter him from taking part in a quixotic effort to rescue the French royal family, or to help French aristocrats escape abroad.

On his return to America, Morris represented New York in the Senate from 1800 to 1803, and chaired the Erie Canal Commission from 1810 to 1813. He was also an early and fiercely outspoken opponent of slavery.

In all, Morris lived a useful, distinguished and not a little adventurous life. He made important and enduring contributions to our republic. Yet why is it that Americans today know little more about him than his French first name, which was his mother’s surname?

The answer is that Morris is our rakish X-rated Founding Fathers.

To begin with, he was a notorious womanizer. His amatory escapades were not at all impeded when, at age 28, he lost a leg. He lost it in a carriage accident, but a rumor persisted for years that he had broken it while jumping out of window to escape the wrath of a jealous husband. When his friend John Jay heard of Morris’ misfortune, his only comment was that he wished Morris had lost “something else.”

Like more recent political rakes, Morris reveled in public sex, especially where there was a high risk of being caught. While in France, he had a three-year affair with the Comtesse Adele de Flahaut, whom he shared with the French diplomat Talleyrand. Since Adele also had a husband, her availability was somewhat limited.

CONSTITUTION DAY, SEPTEMBER 17TH

CONSTITUTION, continued from page 7

The two lovers never managed to spend a whole night together, but they snatched what opportunities they could. They made love in his carriage and in her apartment at the Louvre — the doors open and guests expected. Once, they copulated in the visitors' waiting room of a convent where Adele's former governess was a nun.

Even Morris' attempts at respectability were tinged with scandal. In 1809, after returning to America, he married. His bride, Anne Cary "Nancy" Randolph, was 22 years his junior. Nancy had been his housekeeper, and if the difference in their ages and social stations wasn't enough to raise eyebrows, she and her brother-in-law had previously been accused of murdering a baby alleged to have been their illegitimate offspring.

They got off, but ugly gossip dogged Nancy for years afterwards. Morris married her nevertheless and fathered his only child by her — a healthy boy — when he was 61.

Throughout his life, it was the perennial complaint of Morris' contemporaries that he was "fickle and inconstant." That defect, along with his sexual shenanigans, is doubtless the reason why he does not occupy a more prominent place in the pantheon our nation's Founders. Perhaps future president Teddy Roosevelt said it best in a biography he wrote of Morris in 1888: "There has never been an American statesman of keener intellect or more brilliant genius. Had he possessed but a little more steadiness and self-control he would have stood among the two or three very foremost."

• *Thomas C. Stewart is a retired New York investment banker, former Naval officer and member of the Emerald Empire Chapter of MOAA.*



CAUTION: An attempt at humor is located below

The Next Generation virus is coming. Please be aware!

The NILE Virus, type C

We are still battling COVID-19 but the next thing is here already. Virologists have identified a new Nile virus - type C. It appears to target those who were born between 1930 & 1970.

Symptoms: It causes you...

1. To SEND the same email twice.
2. To SEND a blank email.
3. To SEND an email to the wrong person.
4. To SEND it back to the person who sent it to you.
5. To forget to attach the attachment.
6. To hit SEND before you've finished.
7. To hit DELETE instead of SEND.
8. To hit SEND when you should DELETE.

It is called the **C-NILE virus!**

And if you cannot admit to doing any of the above, you have obviously caught the mutated strain — the **D-NILE virus.**



Monday, September 6th

For those of us who are sense of humor challenged, just say the names of the viruses out loud.

SURVIVING SPOUSE CORNER

Considerations for Spouses and Survivors

Planning and awareness can save money and effort and even prevent remorse.

By Patricia Green, member, Surviving Spouse Advisory Council

You are never prepared for the loss of your spouse. That is true emotionally, and sometimes financially. Even if you do all the work of setting legal instruments in place, often something is overlooked or neglected or some circumstance has changed that requires an update or adjustment.

To prepare, compile papers (especially DD Form 214 and Disability Claims) and determine your financial standing. Calculate the income of each spouse if the other dies. The reality might surprise you. Curtailing your lifestyle, downsizing, saving more, or buying insurance products are options that can avert financial chaos. Give these options some serious thought.

Keep in mind these additional considerations:

Credit cards. Each spouse should have a credit card in their name — alone — as well as some jointly held cards. Be careful that automatic recurring charges, a monthly newspaper subscription, for example, are not billed to a card solely owned by one spouse. If that spouse dies, it takes more effort to have that card cancelled.

Pensions. When you are retired, determining your income seems pretty straightforward. Pensions don't change much. But what if that pension does not transfer to the surviving spouse? If you have the Survivor Benefit Plan, what percentage of the pension continues? Has it been assigned to the spouse or a special-needs child or to a spouse from a previous marriage? Will the spouse receive the veteran's Dependency and Indemnity Compensation?

Social Security. Decisions made about when to start taking Social Security are really difficult. Do what you must, but if there is flexibility, plan a strategy that will support you best and longest. Most people I talk to feel they started withdrawal too soon. Consider delaying Social Security withdrawals from the higher-incomed spouse. Statistically, women might face 20 years or more of widowhood. Each year that you postpone drawing Social Security creates a larger long-term benefit. Do the math. Ask for advice.

Investments. If you have IRAs, you must start withdrawing at a certain age (currently 72). If you have land investments or precious metals or own a small business, converting them to cash requires market timing. These conversions should be discussed with a sales professional specializing in that niche.

Gifts and inheritances. If your wealthy Uncle Harry sends you and your spouse each a check for \$15,000 yearly, soon that gift is thought of as spendable income. But if one spouse dies, Uncle Harry can only send one check for \$15,000 without causing himself tax consequences. Besides, other family members won't think it's fair if you get \$30,000 and they each only get \$15,000. Be grateful, but consider this check a gift, not a reliable source of income.

If you own part of an income producing property that is supporting you in retirement, make sure the property is titled correctly and the deed transfer upon death achieves the result you need for that income. Take the example of owning a rental house in partnership with your father, and you and your spouse use half of that rental income for living expenses. You expect to inherit this property upon your father's death. But if you predecease your father and the property is not correctly titled, your spouse could be denied the half share of future income.

Taxes on investments. Losses on the sale of an investment owned by your spouse are not carried over after the year of the spouse's death. Offset that capital loss by selling an asset that produced a comparable gain. Don't procrastinate. Do this during the year of death to receive the full benefit of the write-off.

NATIONAL MOAA ARTICLES AND ANNOUNCEMENTS

MOAA-Backed Bill Expanding VA Rural Mental Health Resources Becomes Law

By: Kevin Lilley

A bill designed to improve veterans' access to VA mental health care in rural areas became law late last month, expanding a program designed to reach an underserved portion of the veteran population.

President Joe Biden signed the Sgt. Ketchum Rural Veterans Mental Health Act of 2021 on June 30. MOAA joined other major veterans organizations such as The American Legion, Veterans of Foreign Wars, Disabled American Veterans, and Iraq and Afghanistan Veterans of America in supporting the legislation.

“The need for additional mental health care resources across the country is critical, but especially dire for veterans and native veterans living in rural or highly rural areas,” MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret), said in backing the bill. “MOAA is pleased to lend our support ... and our thanks to Rep. Cynthia Axne for this vital bill.”

Axne, an Iowa Democrat, introduced the House bill April 12 with her three fellow Iowa representatives, all Republicans, among the initial co-sponsors. The bill honors Sgt. Brandon Ketchum, who served in the Marine Corps and later in the Iowa National Guard, deploying twice to Iraq and once to Afghanistan.

Ketchum battled post-traumatic stress and received VA mental health treatment, to include multiple inpatient care sessions between 2014 and 2015. On July 7, 2016, he requested inpatient care at a VA facility but was told it was full and was denied; he committed suicide the following day.

“Brandon asked for help but was turned away because of a lack of resources,” Axne said on the House floor. “We must make sure – in his memory and for the sake of others still serving — that when our soldiers return home, they can get the treatment they need.”

The law requires the VA to add three new Rural Access Network for Growth Enhancement (RANGE) Centers in FY 2022. The existing network of more than 80 centers “provides community-based care and services for rural veterans diagnosed with serious mental health issues,” according to a Senate Veterans' Affairs Committee press release on the bill.

It also requires a Government Accountability Office (GAO) report on the provision of mental health care to rural veterans, including how best to expand and target resources, the average wait time for rural veterans seeking mental health care, and statistics related to deaths by suicide and drug overdose.

ROTC Boosters The Emerald Empire Chapter ROTC Boosters provide the scholarship monies normally awarded at the annual Cadet Dinner during the May General Meeting. The 2021 scholarships are being sent to the cadets' student accounts this month. We have zeroed out the 2021 Booster Fund and are now accepting donations for the 2022 scholarships. The following donations have been received:

Frank Balazs, 1st Lt, USMC, (Fmr) Richard Kimbell, CDR, USNR (Ret) Patrick Harris, CAPT, USCG (Ret)
Richard Norton, Lt Col, USAF (Ret)

Booster contact is John Toensing (541) 345-7535. Checks may be given to the Treasurer at meetings or mailed to: Emerald Empire Chapter, P.O. Box 767, Eugene, Oregon 97440-0767.

NATIONAL MOAA ARTICLES AND ANNOUNCEMENTS

Transitioning to Medicare-TRICARE For Life With Younger Family Members

By: MOAA Staff

Once you get over the shock of you or your spouse moving to Medicare (and the Part B premium amount), what happens to the younger spouse or family members? Younger family members stay on their current TRICARE plan. Only the person turning 65 moves to Medicare-TRICARE For Life (TFL).

A younger spouse alone under a TRICARE plan will convert to the single fee rate. If the younger spouse is combined with children, the family rate still applies. Check with Defense Enrollment Eligibility Reporting System (DEERS) to ensure you are paying the proper rate (learn more at TRICARE.mil/deers).

The transition to Medicare-TFL by one spouse opens the Qualifying Life Event (QLE) window for the other spouse or family members. A QLE allows a spouse or family members to make a change to their TRICARE program outside the normal Open Season window. Not that you would want to, but if you did, your spouse could change a plan from Prime to Select or vice versa. You get 90 days to make any changes.

As the new Medicare-TFL member, after enrolling in Medicare Parts A and B, take your Medicare enrollment card to the ID card office, get an updated ID card, and get enrolled in TFL. That's all you'll need to do.



Remember to Check Out MOAA's Take Action Center



Join the 350,000 members of the Military Officers Association of America in supporting MOAA's advocacy efforts. It's because of people like us that MOAA is as successful as it is on Capitol Hill. With your support, you become the embodiment of MOAA's commitment to Never Stop Serving.

Many important issues require your immediate attention. They are listed and explained on the following web pages: <https://takeaction.moaa.org/>

Selecting a title will lead you to a page with a more in-depth explanation of the issue and offer a form to easily send your elected officials a MOAA-suggested message.



When a spouse dies and there are no dependents, the survivor pays taxes at the rate of a single person, not married or head of household. Examine the tax table; the single rate is much higher. It can happen that a survivor will have less income and still pay more income taxes. And if the survivor has a modified adjusted gross income exceeding \$88,000 a year, Medicare premiums will also be increased.

Secrets. That diamond ring from a former beau, stamp collection, or Bitcoin is not valuable if your spouse doesn't know the ID number or the bank deposit box where it is located. Be sure you discuss all your assets and debts with your spouse.

**MILITARY OFFICERS
ASSOCIATION OF
AMERICA**

Emerald Empire Chapter
P.O. Box 767
Eugene, OR. 97440

ADDRESS SERVICE REQUESTED

Website:

www.emeraldempiremoaa.org

E-mail:

MOAAofEugene@gmail.com



*Thank You for
supporting MOAA
with your
membership.*

**It's
never
too late
to
become
a MOAA
Life
Member**



Service, loyalty,
honesty and
integrity

MILITARY OFFICERS ASSOCIATION OF AMERICA

MOAA is the largest veterans' organization for military officers in the United States, with approximately 355,000 members.

The organization represents those on active duty, former officers, members of the National Guard, Reserve, Retirees and their surviving spouses.

Chapter Mission Statement:

The mission of the Emerald Empire Chapter of MOAA is to advocate for our military community and connect it to the nation we serve.

