



# Los Alamitos Area Chapter News

Military Officers Association of America  
P.O. Box 665, Los Alamitos, CA 90720

JANUARY 2026



Los Alamitos Area Chapter Web Presence: <https://www.MOAA.org/chapter/losalamitosarea>

<p><b>President: (and Prog. Chair)</b> LCDR John Broad, USN (Ret) <a href="mailto:phoenixhcs@gmail.com">phoenixhcs@gmail.com</a> 714-458-0576</p> <p><b>1<sup>st</sup> VP (Outreach Coordinator/Public Affairs Officer)</b> Mrs. Nan Cruce <a href="mailto:nanruce@hotmail.com">nanruce@hotmail.com</a> 714-323-7572</p> <p><b>2<sup>nd</sup> Vice President:</b> LTC George Shy, USAF (Ret) <a href="mailto:gshy101684@aol.com">gshy101684@aol.com</a> 310-619-8241</p> <p><b>Secretary:</b> LCDR Eino Yost, USN (ret) 562-430-6512 <a href="mailto:jabberfox@aol.com">jabberfox@aol.com</a></p> <p><b>Treasurer:</b> CWO-4 Bill Eveland USMC (ret) 562-425-3434 <a href="mailto:bulldogeve@aol.com">bulldogeve@aol.com</a></p> <p><b>Program Chair:</b> LCDR John Broad, USN (Ret) <a href="mailto:phoenixhcs@gmail.com">phoenixhcs@gmail.com</a> 714-458-0576</p> <p><b>Newsletter:</b> LCDR Eino Yost, USN (ret) 562-430-6512 <a href="mailto:jabberfox@aol.com">jabberfox@aol.com</a></p> <p><b>Chaplain:</b> COL Bill Thompson USA (ret) 562-708-3515 <a href="mailto:Chapbillt@aol.com">Chapbillt@aol.com</a></p> <p><b>Past President: Legislative Affairs</b> LTC Richard Chavarria, USA (Ret) 562-253-6090 <a href="mailto:chaprich1955@gmail.com">chaprich1955@gmail.com</a></p> <p><b>Surviving Spouse Director</b> Mrs. Lisa Chavarria, <a href="mailto:Lisa.rae@hotmail.com">Lisa.rae@hotmail.com</a> 562-253-4448</p>	<p><b>President's Message:</b></p> <p>Greetings Everyone,</p> <p>I hope everyone had a Very Merry Christmas!</p> <p>With a new year on the horizon, we have an opportunity to have an impact in many areas, i.e., community involvement, events, membership.</p> <p>Your board members are available, and we welcome any ideas and suggestions you may have!</p> <p>I challenge you to become involved in your chapter!!</p> <p>Our Annual ROTC/JROTC Awards Dinner will be held on April 23. We hope that all members attend.</p> <p>"My idea of Christmas, whether old fashioned or modern, is very simple loving others. Come to think of it, why do we have to wait for Christmas to do that?" Bob Hope!</p> <p>And, Happy New Year 2026.</p> <p>John Broad</p>	<p><b><u>CHAPTER CALENDAR</u></b></p> <p>Jan 6<sup>th</sup> Chapter Board Meeting Jan 22<sup>nd</sup> Chapter Luncheon Feb 3<sup>rd</sup> Chapter Board Meeting Feb 26<sup>th</sup> Chapter Luncheon</p> <p><b><u>LUNCHEON: JANUARY 22<sup>ND</sup></u></b></p> <p><b>Time: 1130 Social, 1200 Lunch, 1300 Program</b></p> <p><b><u>GUEST SPEAKER:</u></b> LTC Richard Chivarria, USA (Ret) Chapter Member. <b>Topic:</b> "Becoming a Man in the U.S. Coast Guard."</p> <p><b><u>JANUARY OBSERVANCES</u></b></p> <p>Jan 1<sup>st</sup> New Year's Day Jan 19<sup>th</sup> Martin Luther King Jr. Day</p> <p>·</p> <p>Please renew your membership for 2026. The renewal form is on page number 4, below.</p> <p>Thank you!</p>
--	---	---

## **Surviving Spouse Corner: Making a VA Benefits Compensation Claim**

**By: Nora Durham**

I have been a surviving spouse for 24 years. My husband, a 33-year veteran of the Marine Corps and a naval aviator, died in 2001 from heart disease. He was never a member of MOAA.

I became acquainted with MOAA in 2019 during a visit to Washington, D.C. It was a chance meeting during Advocacy in Action, at which time some in the group learned I was the widow of a Marine Corps officer. I was led to the registration booth and immediately became a MOAA member. I learned there are approximately 47,000 surviving spouse members of MOAA — representing about 12% of the association's members. I'm now a proud Life member.

This brief encounter started a journey for me to be as active as possible. I became my local chapter's surviving spouse liaison and then a member of the Surviving Spouse Advisory Council (SSAC).

Through my involvement with MOAA, I learned about VA Dependency and Indemnity Compensation (DIC). As my husband served in Vietnam and was exposed to Agent Orange, it was determined his exposure subsequently caused the heart disease that contributed to his death. This qualified me to receive this benefit. With the help of a local veterans service officer (VSO) and the VA Office of Survivor Assistance, I will receive this tax-free monthly compensation for the rest of my life.

Suppose you are the surviving spouse, child, or parent of a servicemember who died in the line of duty, or the survivor of a veteran who died from a service-related injury or illness. In that case, you might be eligible to receive this tax-free monetary benefit. Visit the VA's website to learn more.

For additional information and support, contact a local VSO if one is available in your community. Not all VSOs are as helpful as others, but I finally found mine.

To prepare for opening a VA claim for disability or other benefits compensation, applicants must possess the following documents:

- Military discharge (DD Form 214) — original or certified copy is best
- Other military service information (branch, dates of service, Reserve or National Guard service dates, etc.)
- Medical records (military and/or civilian) if available, and if applying for a service-connected disability, contact information for civilian medical providers who treated the veteran for military-related illnesses or injuries (i.e., doctors, specialists, hospitals, etc.)
- Bank deposit information (i.e., voided check ) — the VA will automatically deposit into this account if benefits are awarded

If the above documents are not available, veterans or surviving kin can request them online at [www.archives.gov/veterans](http://www.archives.gov/veterans).

### How to file a pharmacy claim online

Filing a pharmacy claim online can save you time and money. Enjoy the convenience of managing all your pharmacy claims in one place by following an online submission process.

### **When should I file a pharmacy claim?**

Submit a claim for reimbursement: if you paid out-of-pocket for your prescription at a pharmacy because your member ID wasn't accepted in error, the pharmacy didn't coordinate your other health insurance with your TRICARE benefits, there was a pharmacy system outage, or you received your prescription at a pharmacy outside of the TRICARE pharmacy network.

To submit a pharmacy reimbursement online, you will need:

- Your prescriber information
- An image of your pharmacy receipt

- The pharmacy's phone number where you filled your prescription
- To file a pharmacy claim online, register or log in to your Express Scripts account.
- Once logged in, navigate to **Benefits** in the top menu and select **Forms**.
- Scroll down to **Request reimbursement**, click **Start a Claim** and then **Get Started**.
- Once completed, click **Submit Claim**.
- To view the status of your electronically submitted claims online, log in to your Express Scripts account and go to **Prescriptions** in the top menu.
- Click **Claims History** and select the claims you want to view.

**What if I can't submit my claim online?**

If you are unable to complete your claim for reimbursement online, you can complete your form by mail. Log in to your Express Scripts account and navigate to **Benefits** in the top menu and select **Forms**. Download and print the Prescription Drug Reimbursement Form (PDF). Once you have completed the form, mail it and the other documents to the address found on the form.

You can also request a blank claim form to be mailed to you.

**MOAA--Los Alamitos Area Chapter Luncheon Coupon**

**January 22<sup>nd</sup> Luncheon is to be held** at the Navy Golf Course, 5560 Oranewood, West of Valley View, Cypress, CA.

**Social:** 1130-1200    **Lunch:** 1200-1300    **Program,** if scheduled: 1300-1400

**Circle ONE:** California ss    Fish & Chips    Fire Grilled Chicken Sandwich    California Burrito    Chicken Caesar Salad.

**(BE SURE TO CIRCLE YOUR SIDE FOR SANDWICHES:    Regular FF    Fruit Salad    Sweet Potato FF    Cole Slaw  
Cottage Cheese)**

\$ 25 each! (Check payable to the Los Alamitos Area Chapter.)

**LUNCHEON RESERVATIONS.**

Name/s \_\_\_\_\_ Guest/s \_\_\_\_\_ (spouse is not guest)

**Mail Check to:** Bill Eveland, 3729 Nipomo Ave., Long Beach, CA, 90808; phone 562-425-3434

**[Please have your reservation in by Jan 15<sup>th</sup> - Call me if you must!]**

\*\*\*\*\*Remember\*\*\*\*\*

**Chapter Executive Board Meeting: Tuesday, January 6<sup>th</sup> at 0930 in the Retired Activities Office, NWSSB**

**GREAT WAR-MOVIE QUOTES**

"If it weren't for the Japanese and Germans we wouldn't have any good war movies." --Stanley Ross

"Let me see if I've got this straight: In order to be grounded, I've got to be crazy, and I must be crazy to keep flying. But if I ask to be grounded, that means I'm not crazy any more, and I have to keep flying." --Captain John Yossarian, Catch 22

**LOS ALAMITOS AREA CHAPTER MEMBERSHIP FORM**

**New Member Enrollment [ ]      Renewal [ ]      January 1--December 31, 2026**

MOAA membership number \_\_\_\_\_ (located on your MOAA Magazine cover)

Please enroll/ Continue as a Member of the Los Alamitos Area Chapter MOAA: Regular Member Officers (Active, Retirees and Former officers) @ **\$25.00/Year** [ ]    Auxiliary (Widow or surviving spouse) @ **\$20.00/Year** [ ]

Service Affiliation:    Regular [ ]            Reserve [ ]    National Guard [ ]  
Present Status:        Retired [ ]        Active Duty [ ]        Auxiliary [ ]    Former Officer [ ]

\_\_\_\_\_  
Last Name            First Name        MI            Rank            Branch of Service

\_\_\_\_\_  
Mailing Address            City            State            Zip            Area Code / Phone Number

\_\_\_\_\_  
Spouse's Name        (Surviving spouses indicate your MOAA No.)

Cell Number: \_\_\_\_\_    E-Mail Address (for Newsletter) \_\_\_\_\_

Mail Form to: **Los Alamitos Area Chapter, MOAA, P.O. Box 665, Los Alamitos, CA 90720**

**Changes to your TRICARE prescription drug copayments in 2026**

Copayment changes for your prescription drugs will go into effect January 1, 2026. Copayments will change at TRICARE Home Delivery, which includes the specialty pharmacy Accredo, to provide expanded clinical services for patients with complex and chronic health conditions and retail pharmacies. There is still a \$0 copay for prescriptions filled at military pharmacies.

**Why the change?**

The National Defense Authorization Act (NDAA) for fiscal year (FY) 2018 established changes to TRICARE prescription copayments. Your prescription copayments vary based on where you fill your prescription and on the prescription's formulary status (generic, brand-name, or non-formulary).

If you are an Active-Duty Service Member (ADSM), you will continue to have \$0 copays for covered drugs at military pharmacies, network retail pharmacies and TRICARE Home Delivery. Copayments for dependent survivors of ADSMs and medically retired service members and their dependents will remain the same.

**What are the copayments as of January 1, 2026?**

**TRICARE Home Delivery (Up to a 90-day supply)**

- Tier 1 Generic Formulary drugs will increase from \$13 to \$14.
- Tier 2 Brand-Name Formulary drugs will increase from \$38 to \$44.
- Tier 3 Non-Formulary drugs will increase from \$76 to \$85.

**Retail Network pharmacies (Up to a 30-day supply)**

- Tier 1 Generic Formulary drugs will remain at \$16.
- Tier 2 Brand-Name Formulary drugs will increase from \$43 to \$48.
- Tier 3 Non-Formulary drugs will increase from \$76 to \$85.

## Retail Non-network pharmacies (Up to a 30-day supply)

Note: Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and then file a claim to receive reimbursement. Reimbursements are subject to deductible or out-of-network cost shares and copayments.

- Formulary:
  - TRICARE Prime: 50% cost-share after Point of Service (POS) deductibles.
  - For those who are not enrolled in TRICARE Prime: \$48 or 20% of total cost, whichever is greater, after annual deductible is met.
- Non-Formulary:
  - TRICARE Prime: 50% cost-share after POS deductibles.
  - For those who are not enrolled in TRICARE Prime: \$85 or 20% of total cost, whichever is greater, after annual deductible is met.
- Non covered:
  - All beneficiaries: No reimbursement is authorized.

## Where can I learn more about the coverage and cost of a medication?

The [Formulary Search Tool](#) provides information about your medication coverage and cost. A medication search through the Formulary Search Tool will show you:

- Information about the drug and where it can be filled (military pharmacies, home delivery, network retail pharmacies)
- Coverage results and requirements, such as prior authorization and medical necessity
- Alternative drug options
- Copayments (if applicable)

The Formulary Search Tool will not reflect 2026 copayments until January 1, 2026.

You can also visit [tricare.mil/Costs/Compare](https://tricare.mil/Costs/Compare) for the 2026/2027 cost tables and details about NDAA copayment protections. This will be updated as of January 2026.

**How can I find a military pharmacy?** Find a military pharmacy by visiting [tricare.mil/mtf](https://tricare.mil/mtf).

## How can I get started with TRICARE Home Delivery?

- Online. Log in or [create an account](#) to switch your medication to home delivery.
- Mobile app. If you have an existing prescription at a retail or military pharmacy, you can transfer it using the Express Scripts Pharmacy mobile app.
- Phone. Call **(877) 363.1303** and have your prescription bottle ready. A patient care advocate will work with your provider to transfer your medication to home delivery.
- e-Prescribe. Ask your provider to submit your prescription electronically. Express Scripts Pharmacy will process your prescription and mail it to you. If a copayment applies, you'll receive an invoice in the mail.
- Mail. Fill out the [Home Delivery Order Form](#) (PDF) and then mail the completed form and your 90-day prescription to the address listed on the form.

## Who should I contact if I have questions?

If you have any questions about copayment changes, or you need help with your pharmacy benefit, call Express Scripts, toll-free at 877.363.1303.

For specialty medications, call Accredo at 877.882.3324.

## **HOW TO FILE CLAIMS WITH TRICARE FOR LIFE**

By TRICARE Communications

FALLS CHURCH, Va. – If you have TRICARE For Life, you'll get health care from Medicare providers. There are certain times you may need to file your own claims with WPS Government Services, the TFL contractor. Here's what you need to know about when to file claims when you have Medicare and TFL.

"Always prepare to show your Medicare card along with your military ID card at any medical appointment for a smooth claims process," said Anne Breslin, TRICARE For Life program manager, TRICARE Health Plan, at the Defense Health Agency.

### **Who files my claims?**

In most cases, your provider files your health care claims with Medicare first. Medicare pays its share and sends the claim to WPS for processing and payment of TRICARE's portion of the claim.

Sometimes, you'll need to file your own claim with WPS. This happens when:

TRICARE is your primary insurance.

Medicare doesn't cover the service.

- You have other health insurance.

### **What you need for filing claims**

When you file a claim, include:

- Patient's Request for Medical Payment (DD Form 2642)
- Medicare Summary Notice
- Your OHI explanation of benefits (if you have OHI)
- Provider's bill with all required information

### **Required information on bills**

Make sure your provider's bill shows:

- Your name
- Provider's name and address
- Date and place of service
- Description of services
- Charges for each service
- Diagnosis

### **Filing deadlines**

You have one year from the date of service to file claims in the U.S, as described in the TRICARE For Life Handbook. Send claims to the WPS mailing address.

### **Filing claims overseas**

When you get care overseas, TRICARE pays first (unless you have OHI). Medicare doesn't pay for overseas care.

You must submit proof of payment with all overseas claims. This can be:

- Credit card receipts
- Canceled checks
- Credit card statements
- Provider invoices showing payment

File overseas claims where you received care. You have three years from the date of service to file these claims.

### **How do I get help?**

- **WPS (U.S. claims):** Call 866-773-0404.
- **Overseas claims:** Contact your regional call center.