



January 2019



Presentation: 2018 Tax Reform

By: William Davenport

William Davenport is currently working as Senior Tax Analyst with twenty years of service dedicated to serving taxpayers. As an analyst, William's area of expertise includes Real Estate, Investment Income, Retirement, Tax Planning, Military, and other areas of the IRS tax code. He is a graduate of Opelika Technical College. He has also served as a real estate agent locally for twelve years.

William and his wife Sheila, who is a school counselor, reside in Opelika, Alabama. They have raised two beautiful children and are blessed with five awesome grandchildren. William and his wife are actively involved in their church and community.

Mr. Davenport is a twenty year veteran retiree with The United States Army in which he is very proud to have served.

Next Dinner Meeting 1800 –Tuesday–15 January 2019

The location for the meeting this month is at the

Saugahatchee Country Club

3800 Bent Creek Road Opelika, AL 36804

Take Bent Creek Parkway which is Exit 57 off I-85. Go the opposite direction of the Sam's Club/Sports Academy stores and through the residential section.

Saugahatchee Country Club is on the left before Hamilton Road.

Please RSVP at 334-826-1107 or by email to bohler1107@charter.net by Sunday, 13 Jan 2019 by 2100.

December Meeting Minutes

- Pledge by Jeffrey Bohler
- Prayer by Earl Allen
- **Mike Golden welcomed Earl Digman's guest, Louise Henn; Patricia Anderson brought her niece, Jeri Ann Johnson; and newest member Ken McMillan and his wife Libba.**
- Lunch
- Mike Golden went over several items to end the year.
 - Delta Dental is ending its contract as our insurance option. The enrollment period to change dental/vision insurance has been extended to the end of the month.
 - Flu shots are available to military family members at Walgreen at no extra charge. The pneumonia shot is also available.
 - The ECAC-MOAA website address is on the first page at the top left corner of the **newsletter. Check out Bill Broome's work at setting up the website and maintaining it.**
 - Mike announced that he will be retiring from the president position in one year.
 - There was an executive board meeting this past week to discuss the business of our chapter in 2019.
 - Membership news: Bill and May Compton have had medical issues lately and are back in Auburn.
- Earl Digman and Judy Bohler ended the Christmas Party with 14 raffle prizes and centerpieces being handed out.

I have a dream...



RESUME WORKSHOP WEBINAR

Let's Capture You on Paper

Wednesday, January 16, 2019

2:00 - 3:00 PM Eastern

For many, writing an initial résumé is daunting, intimidating, and uncomfortable. Your résumé is you on paper, a reflection of your capabilities, experience, and accomplishments as well as the value you could add to a company or organization. The process is certainly challenging, but an effective résumé is the first step toward an interview. Let MOAA's career transition experts help you take your résumé to the next level.

TOPS reminder: Go to the MOAA website and register soon.



Christmas Party 2018



Have Your Say: Tell MOAA Your TRICARE Story

As part of a campaign to ensure the TRICARE benefit remains strong, and that any fee increases result in corresponding improvements to care, MOAA has launched its latest in a series of surveys to gauge the program's effectiveness. If your TRICARE concerns go beyond simple data points, consider offering MOAA the rest of your story.

Have you had trouble finding a health care provider after a change in your plan? Are TRICARE fees or medication costs imposing undue financial hardships? Have rules that place a different cost structure on mental health care led to tough budgeting choices? Are there other ways that you feel your earned benefit has failed to live up to your expectations?

Such stories help put faces to the figures collected by MOAA surveys and other projects designed to measure all facets of the TRICARE program: Cost, availability, ease of use, and many other factors. If you believe your benefit has fallen short in one or more of these or other areas - and if recent program changes haven't helped - legislators and other policymakers need to hear from you.

Please email MOAA at infoex@moaa.org and include "TRICARE" in the subject line. You do not need to be a MOAA member to participate.

TRICARE to stop covering some vitamin supplements

This article by Patricia Kime originally appeared on Military.com, the premier resource for the military and veteran community.

Starting Jan. 1, TRICARE will stop covering certain vitamin supplements, including some multivitamins, fluoride and iron, for roughly 25,000 beneficiaries.

Those affected received letters at the end of November from Express Scripts, the company that manages TRICARE's pharmacy benefit, notifying them that only vitamins that have been reviewed by the Food and Drug Administration (FDA) through clinical trials are considered prescription medications and therefore eligible for coverage.

The supplements -- 389 varieties, according to Defense Health Agency (DHA) spokesman Kevin Dwyer -- lost their "preferred drug" status because they have not been reviewed by the FDA to treat a condition and are available over the counter.

According to the letter, "the change isn't the result of any issues with the vitamins themselves."

[MOAA's 2019 KEY GOALS: Ensure TRICARE Reforms Retain Top Care]

Affected beneficiaries simply will need to pay full price for these supplements if they want to continue taking them.

DHA officials said roughly 60 percent of affected patients are TRICARE for Life beneficiaries. The Defense Health Agency oversees the health benefits of 9.6 million patients.

An Express Scripts spokesman said TRICARE is making the change "consistent with industry standard."

"Some of the previously covered ... vitamins (those medications that require a physician-written prescription) [are becoming] over-the-counter (OTC). Thus, the vitamins will no longer be covered by the pharmacy benefit but rather available OTC," the Express Scripts spokesman said.

ECAC-MOAA's 2019 Calendar of Meetings

Jan 15 th	Tuesday	6 PM	Saugahatchee
Feb 19 th	Tuesday	6 PM	Saugahatchee
March 16 th	Saturday	11 AM- 1 PM	Saugahatchee
April 16 th	Tuesday	6 PM	Saugahatchee
May 21 st	Tuesday	6 PM	Saugahatchee
June	None		
July	None		
Aug 17 th	Saturday	4 PM- 8 PM	Grove Hill Clubhouse
Sept 17 th	Tuesday	6 PM	Saugahatchee
Oct 15 th	Tuesday	6 PM	Saugahatchee
Nov 19 th	Tuesday	6 PM	Saugahatchee
Dec 14 th	Saturday	11 AM- 1 PM	Saugahatchee

Buying a House

For 2019, the maximum amount the VA will guarantee, or "underwrite," to a lender will be \$484,350, an increase from \$453,100 in 2018.

Any loan above that amount is known as a "jumbo loan" instead of a "conventional loan," and usually requires a down payment, or comes with a different interest rate.



MOAA Legislative Goals for 2019

- ✦ Prevent disproportional TRICARE fee increases.
- ✦ Ensure any TRICARE reform sustains access to top-quality care.
- ✦ Sustain military pay comparability with the private sector.
- ✦ Stop erosion of compensation and non-pay quality-of-life benefits.
- ✦ End financial penalties for military survivors.
- ✦ End concurrent receipt penalties for military retirees.
- ✦ Achieve equity of benefits for Guard and Reserve members with their active duty counterparts.
- ✦ Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
- ✦ Ensure timely access to service-earned VA benefits.
- ✦ Protect military and veteran family support programs and policies.

“Veterans’ Groups Compete With Each Other, and Struggle with the V.A.”

by Jennifer Steinhauer

<https://www.nytimes.com/2019/01/04/us/politics/veterans-service-organizations.html>

“While there are thousands of nonprofit veterans’ organizations registered with the Internal Revenue Service, the majority of power has been consolidated among the Big Six: Disabled American Veterans; Veterans of Foreign Wars; American Legion; Paralyzed Veterans of America; Amvets; and Vietnam Veterans of America, which was developed after Vietnam veterans were turned away from other organizations. “

***** Collecting Dues for ECAC-MOAA *****

Please pay at the January meeting or mail your dues to
 ECAC-MOAA
 P.O. Box 1003
 Auburn, AL 36831.

\$20 for regular membership which is the majority,
 \$5 for widows, one couple \$15 each because of dual spousal
 military membership, and \$5 for AU students.

Newest Member:
 Kenneth McMillan
 and his wife Libba.



MOAA Vacations is hosting a Signature Cruise through Alaska aboard Norwegian Cruise Line's Norwegian Bliss that promises to be an unforgettable, once-in-a-lifetime adventure. Join fellow MOAA members on an exquisite 7-day cruise embarking from Seattle and traveling through Juneau, Glacier Bay, Ketchikan, and more.

September 1-8, 2019



Sign-ups for the Federal Employees Dental and Vision Insurance Program (FEDVIP) have officially extended for three months, officials at the Office of Personnel Management have informed MOAA.

Open Season ended Dec. 10, however OPM has granted a "belated enrollment phase" for potential beneficiaries who missed the first deadline. **Sign-ups should be granted until about mid-March.**

The Military Officers Association of America influenced OPM to grant more time for beneficiaries.



Next meeting is February 19, 2018
 the third Tuesday at 6:00 PM
 at Saugahatchee Country Club.

Some of the articles on these pages are gathered online from various MOAA websites and newsletters. They are attributable to their reporters and personnel. Contact the club secretary with any questions.

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