

*This Veterans Newsletter is compiled and provided by the Seminole County Veteran's Services Office. Its intent is to keep Seminole County Veterans informed about their rights, benefits, and news of interest. It is non-political and, except where noted, all articles are excerpted from outside sources. Local events honoring/supporting Veterans will be included as made available. You are encouraged to provide feedback and recommendations, as this is your Newsletter. Together with my small Team, I hope you find it both valuable and interesting.*

*Ed Burford, Seminole County Veterans Services Officer*

**Ed Sends** - It is with great sadness that I report the passing of Seminole County Assistant Veterans' Service Officer, Joyce McBride. She had been a valued member of the Seminole County Veterans Services Office team for the past three years. Many of you may have worked with Joyce on your VA disability claims here in Seminole County or in the Volusia County Veterans Services Office, where she worked for 12 years prior to coming to Seminole County. She took great pride in her work and was honored to serve our Veterans. Joyce passed on November 1, 2019, from a quick onset illness. Joyce was a Veteran of the United States Navy (Seabee) who proudly and honorably served her Country. She is survived by two daughters, three grandchildren and two son-in-laws, please keep them in your prayers. She will be missed.

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**UCF needs Combat Veterans to Volunteer in a study**, *Ed Sends*, Matthew Cook is a clinical psychology graduate student at the University of Central Florida who works in the UCF RESTORES clinic. He is currently involved in a research study to help develop a set of tests to aid clinicians in their assessment and treatment of PTSD. He is to recruit active duty service members or veterans who do meet or think they should meet criteria for PTSD based on their experiences in the Middle East and are offering \$75 in Amazon gift cards for participation in the study. Combat Veterans with PTSD, who served in Iraq or Afghanistan. Total Time needed is 3 hours. For more information or to volunteer, please Contact: Krystal Morrison, M.S. 407-823-3910 [krystal.morrison@knights.ucf.edu](mailto:krystal.morrison@knights.ucf.edu).

**Seminole County Veteran of the Month, November 2019**, *Ed Sends Staff* – On November 12<sup>th</sup>, 2019, Sergeant William E. Waterman Jr., U.S Air Force was named the Seminole County Veteran of the Month for November 2019. He entered the U.S. Air Force on March 23, 1965 and was honorably discharged on February 1, 1974, he served over eight years as a Helicopter Mechanic and Aircraft Inspector. Staff Sergeant Waterman served two tours in the Republic of Vietnam first as a Helicopter Mechanic and second assigned to the 20<sup>th</sup> Special Operations Squadron with over 100 combat missions ferrying Special Forces soldiers into the denied areas such as North Vietnam, Cambodia and Laos, he was a dual qualified door gunner in the UH-1, Huey. On April 21, 1968, he was shot down in Cambodia and spent over 5 hours on the ground awaiting rescue resulting in being recognized in the book "The Green Hornets; The History of the U.S. Air Force 20<sup>th</sup> Special Operations"; His awards and decorations include a Silver Star (the third highest medal awarded for bravery), the Distinguished

Flying Cross, the Air Medal with 4 oak leaf clusters, the Presidential Unit Citation, the Republic of Vietnam Campaign Medal, the Vietnam Service Medal, the Armed Forces Expeditionary Medal, and the Air Force Good Conduct Medal; Upon leaving the Air Force he brokered heavy equipment for National companies, moving to Seminole County 35 years ago he retired from J.P. Morgan/Chase. Staff Sergeant William E. Waterman Jr., we honor you.

**Here's Why You Shouldn't Be Worried About a Flat COLA**, MOAA, October 18, 2019, the [cost-of-living adjustment \(COLA\) raise for 2020 is 1.6%](#). That's certainly not as rosy as the 2019 raise of 2.8%, but it's still cause for optimism. Although we would all prefer a higher COLA, the good news is that a stable Consumer Price Index – the metric used to determine the COLA raise – means a stable spending dollar. A 1.6% COLA raise will ensure our military retired pay, Survivor Benefit Plan (SBP) annuities, Social Security checks, and veterans' disability compensation keep up with inflation. [Read more.](#)

**'Skinny' NDAA Leaves Out Critical Protections for Troops, Veterans, and Widows**, MOAA, October 30, 2019, Amid growing concerns lawmakers will be unable to come to an agreement on the annual defense authorization bill, Sen. Jim Inhofe (R-Okla.) introduced a "skinny NDAA" Oct. 29 to ensure essential defense programs continue uninterrupted. While the new, \$738 billion bill authorizes next year's 3.1% military pay raise, extends bonus and incentive pays, provides for quality-of-life programs for military families, and includes funding for military construction and acquisition programs, it leaves out several MOAA-supported issues that are addressed in either the House or Senate NDAA versions, or in both. [Read more.](#)

**Open Enrollment: How to Choose a Dental Plan**, Military.com, Week of October 28, 2019, This year's open enrollment season for choosing a dental plan runs from Nov. 11, 2019, through midnight EST Dec. 9, 2019, for coverage effective Jan. 1, 2020. Retirees who are currently enrolled in a Federal Employees Dental and Vision Insurance Program (FEDVIP) plan will automatically continue enrollment into 2020. If you want to cancel or change your dental plan in any way, you must contact BENEFEDS during open enrollment. [Read more.](#)

**America's newest aircraft carrier only has 4 of its 11 elevators working, but at least it can do these high-speed turns**, Task & Purpose, October 31, 2019, The Navy's beleaguered USS Gerald R. Ford aircraft carrier [may not have working weapons elevators](#), but it's certainly got some moves. The \$13 billion supercarrier on Wednesday [returned](#) to Newport News Shipbuilding in Virginia after several days of sea trials, a major step for a much-hyped carrier that just spent 15 months undergoing post-shakedown repairs to correct a [slew of ongoing technical problems](#). [Read more.](#)

**Senate Dems blast OMB for delaying VA decision on new Agent Orange presumptives**, Military Times, October 1, 2019, Democrats on the Senate Veterans Affairs Committee have written the Office of Management and Budget urging the

department to stop obstructing a Department of Veterans Affairs' decision to include new diseases on a list of conditions presumed linked to Agent Orange. [Read more.](#)

**VA and Medicare Team Up to Root Out Cheating Civilian Doctors**, Military.com, Week of November 04, 2019, The Department of Veterans Affairs is working with the Department of Health and Human Services' Centers for Medicare and Medicaid Services (CMS) to fight fraud in its community care programs, most notably the Mission and the Civilian Urgent Care programs. In a news release, the VA announced the two agencies will compare information on questionable veteran health care providers in both VA treatment facilities and through purchased care programs in their communities. [Read more.](#)

**VA Reaching Out to Blue Water Navy Vets Previously Denied Benefits**, MOAA, October 29, 2019, The Department of Veterans Affairs will soon mail letters to Blue Water Navy veterans and survivors who were previously denied benefits. The letters provide updated eligibility requirements approved in the Blue Water Navy Vietnam Veterans Act of 2019, the paperwork required of a veteran or survivor, and available resources to assist in the claims process. [Read more.](#)

**Will VA be ready to process new 'blue water' Vietnam veteran's benefits next year?** Military Times, October 30, 2019, Veterans Affairs officials are confident they'll be able to start processing ["blue water" Vietnam veterans disability claims](#) at the start of next year, but also acknowledged a tight timeline ahead for the training and technology work to get the department ready for those cases. [Read more.](#)

**How Veterans Can Access Their VA Medical Records through Their iPhones**, MOAA via Military Times, November 7, 2019, Veterans with iPhones can now view their Department of Veterans Affairs medical records through their phone's Health app. VA and Apple began rolling out the capability during the summer but issued formal announcements this week, just ahead of Veterans Day. [Read more.](#)

**More veterans are getting cancer, and some suspect it's due to burn pits in Iraq and Afghanistan**, Task & Purpose, November 1, 2019, Lloyd Blair joined the Marine Corps as an 18-year-old itching for a fight after hijacked planes rocketed into the World Trade Center towers and set the world on fire. He pulled two tours in Iraq. The first landed him in the hell of Fallujah where some of the bloodiest fighting took place. There he was, not long out of high school, fighting in the desert, ducking bullets while carrying 40, and 50 pounds of full battle rattle on his back. [Read more.](#)

**VA Taking Note of 'Alarming' Burn Pit Trends in WWP Survey**, Military.com, 5 Nov 2019, A disturbing trend related to exposure to burn pits while deployed, recently [detailed in a Wounded Warrior Project survey](#), has been noted by the [Department of Veterans Affairs](#). But more research is needed before any changes to presumptive illnesses and benefits can be considered, according to a top VA official. [Read more.](#)

**VA Plans to Resolve All 'Legacy Appeals' by the End of 2022**, Military.com, Week of November 11, 2019, The Department of Veterans Affairs and its administrations intend to resolve all veterans' appeals made before February 2019 in about three years. The Veterans Benefits Administration, the Veterans Health Administration and the National Cemetery Administration plan to resolve non-remanded appeals by the end of 2020, and the Board of Veterans Appeals (BVA) is aiming for a December 2022 completion date by first chipping away at the number of hearing-requested appeals. [Read more.](#)

**How Will Veterans Get on Base for Their New Commissary Access? No One Can Say**, Military.com, Week of November 11, 2019, Just how the Defense Department will allow an estimated 3.5 million veterans and their caregivers on bases early next year to use commissaries, exchanges and some recreation resources is still largely unanswered, despite a looming deadline and potentially complicated access issues. Beginning Jan. 1, 2020, all service-connected disabled veterans, caregivers enrolled in the Department of Veterans Affairs' Comprehensive Assistance for Family Caregivers program, and former prisoners of war will be able to shop at on-base grocery stores and exchanges. They will also be allowed to use some MWR amenities, such as golf courses and bowling alleys. [Read more.](#)

**Commissary, Military Service Exchange, and MWR access extended to more Veterans beginning January - New law provides eligible Veterans and Primary Family Caregivers with access to DoD and Coast Guard commissaries, exchanges, and morale, welfare, and recreation retail services.** VAantage Point, November 14, 2019, According to the Department of Defense, starting Jan. 1, 2020, all service-connected Veterans, Purple Heart recipients, former prisoners of war (POW), and individuals approved and designated as the primary family caregivers of eligible Veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers (PCAFC) can use commissaries, exchanges, and morale, welfare and recreation (MWR) retail facilities, in-person and online. [Read more.](#)

**Everything You Need to Know About Vets' and Caregivers' New Base Access**, Military.com, 13 Nov 2019, New [commissary](#) and exchange customers will be granted on-base access in two phases, based on whether they have a [Department of Veterans Affairs](#) health insurance card, according to new information released by the Pentagon. The VA and Defense Department have fleshed out some of their plans to let 4.1 million new customers enjoy access next year to commissaries, military exchanges and recreation facilities located on secure military installations. [Read more.](#)

**Here's Your 2020 Military Retiree, VA and Social Security Pay Bump**, Military.com, Week of November 11, 2019, Military retirees, those who receive disability or other benefits from the [Department of Veterans Affairs](#), federal retirees and Social Security recipients will see a 1.6% increase in their monthly checks for 2020. The annual [Cost-of-Living Allowance](#) (COLA) is smaller than the 2.8% increase from last year but in line with the historical increases seen over the last 10 years. [Read more.](#)



**Here's How Much More You'll Pay in Medicare Part B Premiums in 2020**, MOAA, November 13, 2019, The standard Medicare Part B premium will rise about \$9 a month beginning Jan. 1, 2020, but beneficiaries in higher income brackets will see a larger increase. Individuals whose 2018 modified adjusted gross income (MAGI), as reported on their federal tax return, was \$87,000 or less, or was \$174,000 in a joint return, will pay \$144.60 a month in premium costs, up from \$135.50 in 2019. Beneficiaries in five higher income brackets pay an extra charge, known as an Income Related Monthly Adjustment Amount (IRMAA), which also goes up at the start of the New Year: [Read more.](#)

**These Are the Best Cities for Veterans to Live, Buy a Home**, Military.com, 6 Nov 2019, Veterans might want to think twice when choosing a city to live in, and then think again before buying a home, according to separate surveys recently conducted by private firms. [Read more.](#)

**New study shows veteran benefit discrepancies between states**, Stars and Stripes, November 7, 2019, Several years ago, Iraq War veteran Kayla Williams and her family moved to Pennsylvania, where she and her husband received \$500 each semester toward her two children's school costs, thanks to a statewide benefit. The only problem? They had relocated from Virginia — a state that provides free tuition to children of disabled veterans. Williams' husband, also a veteran, has a 100 percent disability rating from the VA. "I was shocked by that difference," Williams said. "My husband had the same level of disability, but the difference between free tuition and \$500 each semester was so stark. I thought, 'I have to know more.'" [Read more.](#)

**Senior Lawmaker Promises to Make Veteran Mental Health Care a Priority**, Military.com, Week of November 11, 2019, A bill to improve veterans' access to mental health care and reduce veteran suicide rates will get a committee vote next year if, as expected, Sen. Jerry Moran becomes chairman of the Senate Veterans' Affairs Committee, Moran and co-sponsor Sen. Jon Tester said Nov. 6. The measure was introduced in March to improve health care provided by the Department of Veterans Affairs to veterans across the country. The bill also would allow veterans to be treated with innovative suicide prevention initiatives such as animal therapy, yoga, meditation and acupuncture. [Read more.](#)

**Veterans Risk Being Scammed by 'Relentless Criminals,' Lawmaker Says**, Military.com, Week of November 11, 2019, while they are not alone in falling victim to scams, veterans have lost money to scammers at double the rate of the non-military public, AARP found in 2017. It also found 78 percent of retired military men and women have been targeted by scams tailored to exploit their service history.

**What Can You Buy With a VA Loan?** Military.com via Veterans First Mortgage, November 20, 2019, a two-story home in the suburbs, a condo in the city, a modular home in the countryside. For many service members and their families, buying a home and laying down roots is a powerful step to reentering civilian life. No matter what a Veteran's ideal home, a VA home loan can help. [Read more.](#)

**Pentagon warns number of US military bases with contaminated water likely to rise**, Task & Purpose, November 21, 2019, WASHINGTON — the number of known military installations with water sources contaminated by cancer-linked firefighting foam is likely to rise, Pentagon officials said Wednesday. In 2018, the Pentagon reported that 401 sites — including wells, on-base drinking sources and groundwater — at its military bases and communities worldwide had tested positive for higher than allowable levels of Per- and polyfluoroalkyl compounds, commonly known as PFAS. [Read more.](#)

### **Countdown to a Shutdown? The Latest on the Ongoing Budget**

**Negotiations**, MOAA November 20, 2019, and The President on Thursday evening signed a measure to keep the government funded until Dec. 20, executing on legislation that passed the Senate in the afternoon and the House on Tuesday. Absent the measure, the government would have shut down at midnight Nov. 21. The move gives lawmakers an additional month to finish their work on FY 2020 spending bills. Earlier this summer, lawmakers [agreed to a two-year budget deal](#) to raise discretionary limits for defense and non-defense programs. But partisan disagreements over spending priorities stymied work allocating funds to individual agencies. As a result, the government has operated under a continuing resolution since the Oct. 1 start of the fiscal year. [Read more.](#)

**Seminole County Sheriff's Office is looking to hire Veterans** - *Ed sends* – The Seminole County Sheriff's Department would like to hire Veterans. They currently have openings for Deputy Sheriff, Deputy Sheriff Trainee and Detention Deputy. They are making a strong push to hire the current vacancies by January 2020. For more information and to apply go to [Seminole County Sheriff's Office Careers](#).

**Seminole County Sheriff's Office is looking to hire experienced offices** - *Ed sends* The Seminole County Sheriff's Office is currently seeking experienced Law Enforcement Officers to join our team! We're happy to announce a \$10k hiring incentive for Law Enforcement Officers with at least 3 years of experience, and we're committed to hiring these qualified individuals by **January 2020**. All interested applicants can learn more about this opportunity by checking out the links below, or contact our Recruitment Team directly at [recruiting@seminolesheriff.org](mailto:recruiting@seminolesheriff.org).

**Veterans Day: The best after-service careers for former military members**, Fox Business, November 11, 2019 According to the [U.S. Chamber of Commerce](#), 44 percent of veterans will leave their first [post-military job](#) after just one year. But there are [careers](#) that many veterans might find to be a more natural fit once they transition into civilian life, according to [Hire Heroes USA](#) CEO Christopher Plamp and Greater Pensacola Navy Federal Credit Union Senior Vice President Keith Hoskins. [Read more.](#)

**Bipartisan Senate Bill Would Close Critical Veterans' Education Loophole**, MOAA, November 15, 2019, Introduced by Sens. Tom Carper (D-Del.), James Lankford (R-Okla.), Bill Cassidy (R-La.), and Jon Tester (D-Mont.), the Protect Veterans Education and Taxpayer Spending Act of 2019 is the first bipartisan bill in the Senate that would

close the loophole. The "90/10 loophole" refers to the proportion of funding that can come from federal education dollars at a for-profit educational institution – a 90% limit on these sources, with at least 10% from nonfederal funds. Initially modeled after a VA rule that capped the proportion of income an institution could take from the GI Bill, the 90/10 rule was created to extend the same protection to other Title IV education programs in the 1996 reauthorization of the Higher Education Act. [Read more.](#)

**Newsletter from your local Seminole County Veterans' Services Office Staff.**

**Thank you for your service to our Country!**

**It Takes the Strength of a Warrior to Ask for Help**

The journey after military service can be a difficult one. If you are Veteran in crisis or know of one who is, [please call the VA's 24/7 Suicide Prevention Line](#) at

**1-800-273-TALK (8255)**

to speak with a trained counselor, [or find a Crisis Center near you.](#)