

THE BORDER BULLETIN

El Paso Chapter of Military Officers Association of America

★★★★★ A NATIONALLY RANKED FIVE-STAR CHAPTER ★★★★★

A MOAA affiliate from January 23, 1956 - El Paso Chapter of Military Officers Association of America - Our 56th Year

Retiree Appreciation Day

SMMW
MOAA
AMERICAN

29 September 2012

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AUGUST
2012

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PRESIDENT'S MESSAGE



National News. In 2011, MOAA, with its 370,000 members nationally, was voted the top lobbyist organization for the fifth straight year. So now in 2012, facing Sequestration, and possible TRICARE fee increases with the FY 2013 Defense Authorization Bill, it's encouraging to see MOAA

still in the fight, and still making a difference on your behalf. During a one week period in May, MOAA members sent 30,000 messages to the Senate urging Senators to reject fee hike proposals by the administration. Because of this grassroots action both the Senate and the House declined to include dozens of provisions on military personnel, pay and benefits as well as funding operations and weapon programs in their respective versions of the FY2013 Defense Authorizations Bill. As a result, there will be no change to current law for TRICARE Prime and Standard beneficiaries (under 65), and TRICARE For Life (age 65-plus). There will also be no change in the out-of-pocket cap for Active Duty families (\$1,000/year) and retiree and survivor families (\$3,000/year). This has prompted a recent statement by the Administration threatening presidential veto of the FY13 Defense Appropriations Act, for among other things, not adopting the Administration's huge proposed TRICARE fee hikes. The House and Senate defense bills also included a host of other positive initiatives to include; authorization of a 1.7% military pay raise; rejection of the Pentagon proposal for two additional rounds of BRAC action; authorization of transition benefits of 180 days of TRICARE Reserve Select health care for coverage for service members involuntarily separated from the Selected Reserve; and the renewal of services' bonus and special pay authorities. Additionally, MOAA and partners in the Military Coalition (TMC) have written to every member of Congress asking them to avoid the catastrophic consequences that sequestration will have on the defense budget and national security. While the defense budget consumes only 20% of the national budget it stands to endure 50% of the total budget cuts. Sequestration will force an additional

\$60B in automatic cuts to the FY 13 defense budget, and a half trillion dollars in cuts over the next nine years. This is above and beyond the \$45B already taken out which amounts to a cumulative 18% cut in a single year. Despite the issue of sequestration still looming on the horizon, MOAA continues to lobby on your behalf and inform legislative initiatives, often with great success, as seen in the House and Senate Defense Authorization Bills.

MOAA Online. Were you aware that as MOAA members you're entitled to 7% off Dell computers purchased on line (www.moaa.org/dell), or 4-17% off of Apple products purchased online, telephonically, or at an Apple store (www.moaa.org/products)? I would also encourage MOAA members to follow up on a recent MOAA Magazine article on, "Financial Literacy", and visit www.moaa.org/financialcenter or www.usaa.com/moaa, and www.penfed.org to check out MOAA financial partners USAA and Pentagon Federal Credit Union.



Locally, your El Paso MOAA Chapter received a very nice article in a Ft Bliss Monitor article entitled, "MOAA speaks up for service members" by SGT Robert Larson. A link to this article is also on the chapter website – <http://elpasomoaa.org>. SGT Larsen covered the 9 June MOAA Luncheon and did a nice job outlining MOAA efforts to support the El Paso active duty and military retiree community. Our next MOAA Member meeting and luncheon is scheduled for 11 August at the Centennial club. Finally, as a reminder MOAA will support the local NAUS Chapter in extending an invitation to join us for the 28 September Retiree Appreciation Day (RAD) Reception and the 29 September Retiree Appreciation Day activities at the Sergeants Major Academy on Biggs Army Airfield. Hope you can join us.



Forrest E. Smith
Colonel, USA
President 2012

August Lunch Menu

Steak Tampiquena

Black Beans with Cilantro Rice

Tossed Green Salad w/Dressing

Roll, Butter, Coffee, and Iced Tea

MEMBERSHIP MEETING PROGRAM

Saturday, August 11th
The Centennial Club

1100 - 1200	SOCIAL HOUR
1200 - 1215	OPENING CEREMONY
1215 - 1300	MEAL SERVICE
1300 - 1335	PROGRAM
1335 - 1355	DOOR PRIZE DRAWING
1355 - 1400	CLOSING
1400	ADJOURNMENT

**Please submit your Luncheon
Reservations no later than
Wednesday, 8 August**

Treasurer: MOAA
PO Box 6144
El Paso, TX 79906-0144

All lunch reservations
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\$ 20 Per Person

**REMITTANCE
ENVELOPE ENCLOSED**

Mr. Rodney Thompson

He entered the United States Army in September 1970. He served in the United States Army for over 21 years, retiring in November 1991. Went to school at El Paso Community College for two years, then transferred to UTEP from 1992 through 1994 and worked at the Department of Veterans Affairs as a workstudy. Became a federal on the job trainee (OJT) from December 1994 until being hired by the Department of Veterans Affairs in March 1996. During his employment with the Dept. of Veterans Affairs he has been a Veterans Benefits Counselor (VBC); Veterans Service Representative (VSR); Adjudicator; Rating Veterans Service Representative (RATER) (RVSR); and currently holds the position of Supervisory Veterans Service Representative (Coach) for the local El Paso Veterans Benefits Office



Mr. Rodney Thompson
Guest Speaker - 11 August, 2012

(outbased) from the Waco regional office.

He has been married for 39 years to his wife Elvira, and they have two children, Sandra who is a detective with the San Marcos, Texas Police Department; and Paul who is a firefighter with the El Paso, Texas Fire Department. They have four grandchildren, two granddaughters and two grandsons.



Guest speaker Ed Stone explains important forthcoming federal legislation that will impact all MOAA members.



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2012 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

August 11, 2012	August Member Meeting and Luncheon
September 28, 2012	2012 Retiree Appreciation Day Reception
September 29, 2012	2012 Retiree Appreciation Day
October 13, 2012	October Member Meeting and Luncheon
October 20-21, 2012	2012 Amigo Airshow
December 8, 2012	December Member Meeting and Brunch

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Soldier Family Care Clinic (SFCC) Pharmacy

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Closed Saturdays, Sundays, and Federal Holidays		
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Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 1 p.m. and is closed weekends and federal holidays. IBCT North Gate is open seven days a week, 24 hours a day. Pershing Gate is open Monday through Friday from 5 to 9 a.m. and 3 to 6 p.m. and is closed weekends and federal holidays.

Online ID Appointments

The installation Military Personnel Division will conduct a test on the feasibility of an online appointment system for ID card and DEERS/RAPIDS services. Appointments for ID card and other DEERS/RAPIDS services can be scheduled at <http://appointments.cac.navy.mil>. To learn more, call 568-2000 or 568-6619.

Contact Us

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USCIS Office at ACS

The El Paso Field Office of the U.S. Citizenship and Immigration Services maintains an information office at Fort Bliss Army Community Service, Bldg. 2494, Ricker Road. This office is open every Wednesday and Friday. The USCIS officer will answer questions, and provide and review application packets. To learn more, call 568-1132.

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for military people and their families. Learn about the latest, breaking developments regarding military pay and benefits. Read expert analyses of changes that could affect your life. Find out how best to navigate the DoD and VA health care systems. Check out financial planning tips and tax advice tailored to the military. Enjoy entertaining articles about military history, current defense operations, military-related travel, and more! Military Officer is published by Military Officers Association of America, a nonprofit veterans' association dedicated to maintaining a strong national defense and to serving members of the uniformed services and their families and survivors.

Widow(er) Military Benefits:

There are four different age and marital status scenarios affecting benefits for military widows/widowers. They are:

- TRICARE eligibility permanently stops if you remarry. Unlike other benefits that may restart if your new marriage ends, TRICARE eligibility is gone for good if you remarry. Of course, that wouldn't be the case if you married another servicemember in the future.
- General military benefits (exchange/commissary privileges, MWR, etc.) and eligibility for Survivor Benefit Plan payments are not affected as long as you remarry after age 55. Prior to age 55 if you remarry you must turn in your military ID card that will prevent you from using general military benefits. However, if you subsequently divorce you can reapply for a card that will reinstate your general benefits.

- Dependency and Indemnity Compensation from the VA is lost if you remarry before 57. If a spouse remarries before age 57, eligibility for benefits may be restored if the marriage is terminated later by death, annulment, or divorce.

- The widow or widower of a deceased veteran who remarried a non-veteran and whose death took place after Jan. 1, 2000, is entitled to burial in a national veterans cemetery.

[Source: Various 26 Jun 2012 ++]

Chaplain's Corner

Peter A. Baktis
Chaplain



We certainly know that this is an election year. It began many months ago and we still do not have the formal conventions meeting to put forth the candidates, but do we need them? In this season we are bombarded with ads, campaign

promises, who is right? Who is wrong? And who has the ultimate answer to fix all? It is during this time of confusion that I remember the words of the psalmist: "I wait for the One who saves me, from the faintheartedness and storm." (Psalm 54:9)

In June at our El Paso Chapter meeting we received a very good report from Ed concerning the upcoming

challenges that the military community will face with budget cuts. However, he also reported about the progress that was made by those storming the Hill. Yes there are challenges and we may be at times fainthearted and feel that we are in a storm. Fortunately, we have a Creator that is above all this and provides the means and ways to speak to those in congress to not forget the promises made for those who have given in selfless service to their nation.

It is easy to get caught up in the visceral heat of debate, but we need to stand back, to question and seek guidance not only from one another, but from the One from whom all blessing flow. MOAA and the El Paso chapter is here to remind us that as long as we remain faithful, and focused on what is right and true, the storm will pass, and our faintheartedness will turn to courage to insure the promise is kept.

Legislation of Interest Update 18:

In a press release Rep. Jeff Miller, Chairman of the House Committee on Veterans' Affairs, issued a statement regarding an amendment to H.R. 1627, which reflects an agreement reached in conference by the Republican and Democratic leadership of the Veterans' Affairs Committees in the House and Senate. He said, "This comprehensive legislation represents more than a year's worth of work by the House and Senate Veterans' Affairs Committees on behalf of America's veterans. The Committees have worked in unison for months to come to agreement on a package that will improve benefits and services to veterans and their families. This bill includes nearly 50 provisions, which combines House-passed legislation and Senate Committee-reported bills. Today, we move forward

to improve healthcare, housing, education, homelessness, memorial affairs, and compensation for veterans and certain dependents. This legislation also protects veterans from predatory behaviors and requires increased accountability and transparency within VA. We have achieved this legislative accomplishment in a fiscally responsible manner and the bill will not cost the taxpayer an extra dime. We have received a great deal of input from Veterans Service Organizations and advocates from across the country to address the most pressing concerns our veterans face today. Their participation has been key to moving this legislation forward." For more news from the House Committee on Veterans' Affairs, visit or to sign up for newsletters issued by the House Committee on Veteran Affairs go to <http://veterans.house.gov>. [Source: TREA News for the Enlisted 22 Jun 2012 ++]



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Input for October 2012 BULLETIN by 3 September 2012



Non-VA Facility Care

The Department of Veterans Affairs recently announced a change in regulations regarding payments for emergency care provided to eligible veterans in non-VA facilities. More than 100,000 Veterans are estimated to be affected by the new rules, at a cost of about \$44 million annually. "This provision helps ensure eligible Veterans continue to get the emergency care they need when VA facilities are not available," said Secretary of Veterans Affairs Eric K. Shinseki. The new regulation extends VA's authority to pay for emergency care provided to eligible Veterans at non-VA facilities until the Veterans can be safely transferred to a VA medical facility. Non-VA Care is medical care provided to eligible Veterans outside of VA when VA facilities are not available. All VA medical centers can use this program when needed. The use of the Non-VA Care program is governed by federal laws containing eligibility criteria and other policies specifying when and why it can be used. A pre-authorization for treatment in the community is required for Non-VA Care – unless the medical event is an emergency. Emergency events may be reimbursed on behalf of the Veteran in certain cases. Refer to the Emergency Non-VA Care brochure at http://www.nonvacare.va.gov/brochures/Fee_Veteran_Brochure.pdf for further elaboration. There are five categories of Non-VA Care Programs. Information on each is available at:

- Pre-authorized Outpatient Care <http://www.nonvacare.va.gov/preauthout.asp>
- Pre-authorized Inpatient Care <http://www.nonvacare.va.gov/preauthinpt.asp>
- Emergency Care of Service-Connected Conditions <http://www.nonvacare.va.gov/unauth.asp>
- Emergency Care of Non-Service-Connected Conditions <http://www.nonvacare.va.gov/ecnsc.asp>
- State Home Per Diem Program <http://www.nonvacare.va.gov/state-homes.asp>

Non-VA Care is used when VA medical facilities are not "feasibly available." The local VA medical facility has criteria to determine whether Non-VA Care may be used. If a Veteran is eligible for certain medical care, the VA hospital or clinic should provide it as the first option. If they can't – due to a lack of available specialists, long wait times, or extraordinary distances from the Veteran's home – the VA may consider Non-VA Care in the Veteran's community. Non-VA Care is not an entitlement program or a permanent treatment option. VA operates 121 emergency departments across the country, which provide resuscitative therapy and stabilization in life-threatening situations. They operate 24 hours a day, seven days a week. VA also has 46 urgent care units, which provide care for patients without scheduled appointments who need immediate medical or psychiatric attention. For more information about emergency care in non-VA facilities refer to <http://www.nonvacare.va.gov>. To locate the nearest VA medical center or clinic refer to <http://www2.va.gov/directory/guide/home.asp>. [Source: e-Echoes May-Aug & www.nonvacare.va.gov Jun 2012 ++]

VA Mental Health Care Update 15

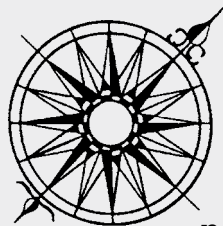
The Department of Veterans Affairs recently completed a media campaign for its call center "Coaching Into Care," a telephone service which provides assistance to family members and friends trying to encourage their Veteran to seek health care for possible readjustment and mental health issues.

"Coaching Into Care is a valuable service for family members and friends of Veterans who might be reluctant to seek mental health care," said VA Secretary Eric K. Shinseki. "In the last three years, VA has devoted more people, programs, and resources toward mental health services to serve the growing number of Veterans seeking mental health care and this marketing effort is designed to expand our reach to those who need our services the most." The "Coaching Into Care" service offers free coaching to callers, with no limit to the number of calls they can make. The goal of these sessions is to connect a Veteran with VA care in his or her community with the help and encouragement of family members or friends. Callers will be coached on solving specific logistical problems and ways to encourage the Veteran to seek care while respecting his or her right to make personal decisions.

The service is available on <http://www.mirecc.va.gov/> coaching or toll-free at 1-888-823-7458, 08-2000 EST -F, and online at. If a Veteran is experiencing an acute crisis, callers should contact the Veterans Crisis Line at 1-800-273-8255 for immediate help. "Coaching Into Care" works directly with the Veterans Crisis Line and the Caregiver Support Line to provide guidance and referrals. The department is a pioneer in mental health research, high-quality, evidence-based treatment and access to high-quality care. VA has many entry points to care through the use of 300 Vet Centers, the Veterans Crisis Line, and integration of mental health services in the primary care setting. This campaign is part of VA's overall mental health program. Last year, VA provided quality, specialty mental health services to 1.3 million Veterans. Since 2009, VA has increased the mental health care budget by 39 percent. Since 2007, VA has seen a 35 percent increase in the number of Veterans receiving mental health services, and a 41 percent increase in mental health staff.

In April, as part of an ongoing review of mental health operations, Secretary Shinseki announced VA would add approximately 1,600 mental health clinicians as well as nearly 300 support staff to its existing workforce of 20,590 mental health staff to help meet the increased demand for mental health services. The "Coaching Into Care" advertisements ran on cable TV and radio stations in media markets throughout the U.S. The ads featured three scenarios that many Veterans and their family members commonly experience following the Veteran's return from combat experiences. Veterans were directly involved in the media campaign. VA launched the media campaign as part of its observation of June as "PTSD Awareness Month." [Source: VA News Release 22 Jun 2012 ++]

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Membership Meeting & Luncheon The Centennial Club & Conference Center BLDG 11199 East Bliss, Fort Bliss, TX 79916

Date: Saturday, 11 August 2012

Time: 1100 - 1400

Guest Speaker: Mr. Rodney Thompson
Supervisor, El Paso Outbased Benefits Office,
Department of Veterans Affairs

Menu:

Steak Tampequena
Black Beans with Cilantro Rice
Tossed Green Salad w/Dressing
Roll, Butter, Coffee, and Iced Tea



Dress: Casual

Brunch Secretary: secretary@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

Mail To: El Paso Chapter MOAA, Attn.: Treasurer, PO Box 6144, Fort Bliss, TX 79906-0144

Please fill in this acceptance slip and return to the Secretary by Wednesday, 8 August 2012 with a check for \$20 per person, the cost of the lunch. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Thursday, August 9, and pay at the door.

Lunch will be on Saturday, 11 August 2012, at 11:00 a.m.

Please print guest names clearly to ensure the correct spelling on the seating plan.

I will / will not attend the lunch and there will be _____ attendees in my party.

My check for \$ ____ (\$20.00 per person) made payable to the "El Paso Chapter" is enclosed.

Name of Member: _____

Email Address: _____

Telephone Number: _____

Name(s) of Guests:

contin'd from page 17

pre-taxed, so the take-home pay is not impacted \$1 for \$1 due to the premium amount. The SBP premium reduces your tax burden so a 20% income tax rate is like getting SBP at a 20% premium discount.

Social Security may or may not be available. Social Security survivor benefits aren't automatic for every survivor. A survivor with dependent children can collect benefits for the kids until they turn age 16. If there are no children, the survivor has to wait until age 60 to start survivor benefits. A survivor could start receiving benefits because of young children then stop receiving the payments once the children age out of the program. The survivor will go without benefits once the children age out of the program until the survivor turns 60. This hole in the Social Security coverage may cause a significant gap in your financial plan.

I earned that military retired pay! Without SBP, the military retired pay you risked your future for stops at death. This alone may cause some of you to get SBP just to ensure your sacrifice does not go for naught. Your spouse also had to pay for your military service. Lost career maybe, the stress, the worry, managing a household, taking care of kids alone, basically allowing you to keep your mind on the mission and not have to multi-task with things on the home front. There's a lot to be said about the principal that the pay should continue because two people earned it.

How much life insurance do you need? Aw, the age old question. Generally, speaking, do you want coverage for only your debts, debts and short-term income needs or long-term income needs? There could be possible estate tax issues

for some of you but that's for another day. If you want your family to be debt free at your death, add up your debts to get a total amount for life insurance purposes. What debts? Credit cards and loans pop into mind but what about...the mortgage? Kids college funds? Money to move? Burial costs? How might this figure change over the years?

Income for a short-term? Short term might be \$40,000 a year for three years. Just do the math.

Long-term might be lifetime income. Suppose you want \$40,000 per year with an annual cost of living adjustment into the unforeseeable future. Now things get cosmic. I oversimplify this but to provide a thumbnail guide, figure the annual income is 4% of a lump sum investment. A \$40,000 annual income would require a \$1,000,000 portfolio. The tricky part is that this investment will need to last potentially a long, long time. It must be properly and carefully managed. Who you gonna trust? Another lifetime income option is to use the life insurance proceeds to purchase an "immediate annuity" from an insurance company. I used the Vanguard annuity calculator to determine a \$1375 monthly lifetime income can be created by purchasing an immediate annuity with \$470,000. Got \$470,000 worth of life insurance you are willing to plunk down on an annuity?

How long will you need life insurance? The default answer is until you have enough in other assets to live on. Then the life insurance is no longer needed, theoretically. How long will that be? How much do you have in assets now? What's your game plan for reaching the magic amount? How's that game plan working so far with the economy and the markets? What happens if you lose a job for

a while? The last thing you want to happen is having your insurance run out and your investment game plan didn't work out. Guess you'll be working a while longer. How's that health?

Life insurance is cheaper than SBP. That's true...usually. We started with an example of \$2500 military retired pay creating a \$1375 benefit check. That benefit is \$16,500 a year in income. That amount of income would require an investment portfolio of at least \$415,000 ($\$16,500 / 4\%$); if managed properly of course. Or, from my example above, a \$470,000 investment in an immediate annuity. You may be able to find \$500,000 in life insurance for less than the cost of \$163 a month in SBP premium ($\$2500 \times 6.5\%$). It all depends on your age, health, type of insurance, and length of insurance coverage.

That's quite a bit to chew on. You and your spouse need to do a little role playing to put yourselves in the right frame of mind. To set the stage, the retired military member is dead along with the salary from the current job and the military retired pay. How will the remaining family survive financially; now and in the future? The best case scenario is the retired military spouse dies after the family has built enough wealth to continue at full financial strength. Worse case is death with no or little family assets. Keep in mind that even the best plans to build assets and wealth can go astray and at the very least it takes decades to built real substantial wealth. Money may not buy happiness but it sure buys security.

By Shane Ostrom, CFP

Law of the Sea Convention

The military's senior leaders are ramping up efforts to convince the senators to ratify the Law of the Sea Convention. With a defense strategy that emphasizes the Asia-Pacific region and the increasing importance of the Arctic, they argue the time is right to join the United Nations treaty that regulates the resources of the sea and uses of the ocean. The vice chairman of the Joint Chiefs of Staff and leaders of the Navy, Coast Guard and three military commands this month told the Senate Foreign Relations Committee that joining would strengthen America's position around the world. Adm. Robert J. Papp Jr., Coast Guard commandant, said in an interview that it's "well past" time to ratify the treaty and lock in the rights it sets forth. Of the eight Arctic nations, only the United States is not a party to the convention.

Other countries with Arctic coastlines are charting the continental shelves to make claims under the treaty to increase their rights to the oil and gas reserves that lie beneath the Arctic waters. In some places, the zone where the United States controls the undersea resources could be extended from 200 nautical miles off the coast to 600 miles, Papp said. "The only way to do that is to work through the convention," said Papp, who called the ability to make such a claim "a big deal for the U.S." Sen. John Kerry, D-Mass., chairman of the foreign relations committee, has called the case for ratification "clear and compelling," but has been reluctant to bring it to a vote until after the election. Some Republican senators oppose joining, saying the treaty would undermine U.S. sovereignty. Both of Connecticut's Democratic senators, Joe

Lieberman and Richard Blumenthal, support it. Blumenthal called the treaty a powerful strategic win for the United States. "The Law of the Sea will be helpful all over the world but especially as we prioritize Pacific operations," he said. "And particularly for a state like Connecticut, which builds submarines and supports the Navy so effectively, the Law of the Sea will be advantageous."

Leon Panetta became the first secretary of defense to testify as to the military's support of the treaty before the Senate committee in May. By not being one of the 162 parties to the convention, the United States is at a "distinct disadvantage" in disputes over maritime rights and responsibilities, Panetta said in his statement. The treaty "provides the stable, recognized legal regime we need to conduct our global operations today." Under Secretary of the Navy Robert O. Work said in an interview the treaty now is "much more central to what our national security strategy is asking us to do." In talking with his colleagues, Blumenthal said, he's hearing more and more that the treaty will enhance the military's power. "I think we're on the cusp of a strong consensus because of the timing and the recognition that ratification is important to American interests in the Pacific," he said. Papp also seemed optimistic. "There may be some hope after the election, when people are not so focused on the politics of it," he said. "Perhaps we'll get some reasonable people together and try to do what's right for the country." [Source: The Day Jennifer McDermott article 25 Jun 2012 ++]

Military and Veterans Rally Point – El Paso

Military and Veterans Rally Point is a Military and Veteran Downrange Discussion group that will be held in on the third Friday of each month; start time is 7:00 PM.

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Point of contact for the Rally Point is Kellie Burns @ 915-319-3811 or kjburns@ehnel Paso.org

Vet-to-Vet Downrange Discussion Group – El Paso

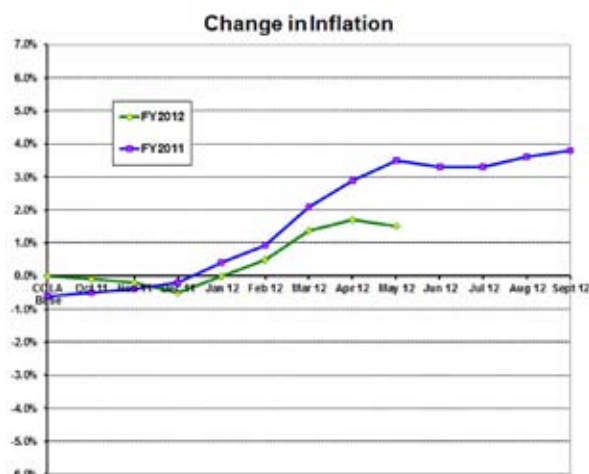
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POC: Michael Anslinger @ 915-203-3981 or 915-222-1534
manslinger@epmhmr.org
dweber1204@yahoo.com
 Location: VFW Post 812, 2400 McKelligon Canyon,

COLA Watch



For the month of May, the CPI is 226.600 – down 0.2 percent from April, and 1.5 percent above the COLA baseline figure of 223.233.



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See Page 22

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Medicare Reimbursement Rates 2012 Update 12

Sen. Rand Paul (R-KY) on 25 JUN proposed legislation that would eliminate the sustainable growth rate (SGR) that governs the reimbursement rate for Medicare physicians, and replace it with a simple, annual cost-of-living adjustment for these doctors. The Access to Physicians in Medicare Act, S.3337, would end what has become a periodic process in Congress of avoiding scheduled cuts to reimbursements for Medicare physicians. This has required passage of so-called "doc fix" legislation to delay these cuts under the current SGR formula. Instead, it would set up a process under which reimbursement rates could increase slowly each year, capped at 3 percent, based on a cost-of-living increase similar to the one used to calculate increases in Social Security benefits. Paul said this change would remove much of the current uncertainty surrounding the reimbursement rate, which, if cut, could lead to a significant drop in access to medical care. "As an eye surgeon, many of my patients are seniors, and many of those seniors are Medicare recipients," Paul said. "Medicare, in its constant quest to save money, cuts physician reimbursement and in turn puts America's seniors at risk of losing their access to quality healthcare. I know the value of quality care, and I want to ensure our nation's seniors continue to get it." Paul said his bill would prevent a cut of about 30 percent to Medicare reimbursements next year, which represents cuts due under the current formula that have been avoided each year. He also said he would pay for this change by repealing expanded healthcare subsidies under the 2010 healthcare law. A related bill, the "Medicare Physician Payment Innovation Act (H.R.5707)" was introduced in the House 9 MAY by Representatives Allyson Schwartz (D-PA) and Joe Heck (R-NV). [Source: The Hill Pete Kasperowicz article 26 Jun 2012 ++]

SBP DIC Offset Update 34

The recently released 11th Quadrennial Review of Military Compensation (QRMC) found survivor benefits comprehensive, particularly given changes enacted in the past decade. Yet the study offers a new approach for addressing a chronic complaint — the SBP-DIC offset. Survivors of retirees who die of service-related ailments or on active duty or die with 100-percent disability ratings are eligible to draw tax-free Dependency and Indemnity Compensation (DIC) from VA. But their military survivor benefits plan (SBP), must be reduced dollar-for-dollar by monthly DIC. Premiums paid on lost SBP benefits are returned to survivors. Affected widows have pressed Congress for years to end the SBP-DIC offset. The QRMC proposes a compromise. It notes that SBP premiums, on average, cover just over half of program costs and taxpayers subsidize the other half. So the study proposes that eligible survivors be allowed to keep half of their SBP, or roughly that portion of SBP bought with premiums. Thomas L. Bush, director of the 11th QRMC acknowledged this approach might be perceived as inequitable by some because a surviving spouse whose member never paid premiums would get to keep half of their SBP, the same as the survivor of a retiree who paid premiums for 30 years. However, this would keep the offset simple versus having to calculate what every retiree paid in actual premiums. "In our view, on average, it's not an inequitable way to approach the issue," Bush said. The compromise is controversial for another reason. It's the most costly proposal offered in the study with a projected cost over 10 years of almost \$1 billion for the Defense Department and \$3.4 billion for Treasury. [Source: Stars & Stripes tom Philpott article 21 Jun 2012 ++]



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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman



To Survivor Benefit Program or Not To...

I'm asked so often from retiring service members about whether or not to sign-up for the Survivor Benefit Program (SBP); I figure it's time for me to put an answer down on paper. If you are thinking I'm going to state 100% "yes" or 100% "no", you're fooling yourself. As in any financial product, there is no totally good or totally bad product. Everything's a shade of gray. I have no bias for or against SBP. It's your family, not mine. I will help you define the issues and that should drive you to a clear choice for you and your family.

First, the basics. SBP provides a survivor the benefit of 55% of your base amount potentially for life. For this article I will assume your base amount will be your entire retirement paycheck amount—you have a choice you know. You are allowed to select, with the approval of your spouse, a base amount of coverage between \$300 a month up to the full amount of your retirement check. Your premium is 6.5% of your base amount. And yes, as your retired pay increases with cost of living adjustments (COLAs) each year so does your SBP premium since the premium is a percentage of your pay. So if your retirement check is \$2500 a month and you cover the full amount under SBP, upon your death, your spouse gets \$1375 a month for life with annual cost of living adjustments. Benefit payments are suspended upon remarriage and start again should the remarriage end. That's the basics, now let's define the issues.

The choice isn't between SBP or life insurance. The choice is 'SBP and life insurance' versus 'life insurance alone.' You're going to need life insurance regardless of SBP. Chances are 55% of your retirement pay is not close to your family's current standard of living. If you are still working, you will be replacing two incomes, your job and military retired pay. Projecting into the future when you are "retired-retired", as we say, you will be replacing income from military retired pay, a piece of Social Security, and possibly a part-time job. That means you will need life insurance to supplement the SBP payments. The extra life insurance will cover debts and/or provide an investment that can generate an additional income. Does your spouse earn a paycheck? If so, that probably minimizes the need for either SBP or some life insurance.

SBP is dirt simple; life insurance isn't. It's tough to

put a price on simplicity but it is definitely valuable. When the military member dies, the survivor notifies the proper pay agent and the payments begin, that's it. Payments keep rolling in every month and receive COLAs annually. These regular and consistent payments are a source of supreme comfort to a survivor. Life insurance is complex and requires projections that may or may not come true.

How much insurance do you need now? What about in 10, 15, 20 years? You buy more later, it will cost you. If you have to buy more later, will you even qualify based on the health check? Bad things happen as we age. What type of insurance best serves your needs? After you die, what becomes of the huge lump sum? Is your spouse ready and able to manage a huge portfolio and make it last for decades? Will you use an immediate annuity to create a lifetime income with the life insurance proceeds? Who can you trust to manage the money for your family after you're gone?

I'll lower my base amount to decrease my premium. Sure, you can do this. However, it's not about you and your premiums. You're dead! It's about your survivors and the amount you leave them. At some point, lowering the base amount to save on the premium makes the actual survivor benefit virtually worthless. A base amount of \$500 gets the survivor \$275 a month. Of value or not? Only you and your spouse know for sure. The benefit should drive the base amount decision, not the premium. Keep in mind that the premium comes out of your gross pay,

contin'd on page 10



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Local MOAA chapter membership offers added value to members. Chapter members are important to the grass roots support for MOAA's national legislative issues. Our chapter is active in supporting the local community through support to JROTC/ROTC, 1AD Scholarship fund, and other programs. We are starting a chapter Outreach foundation that will allow further support for needs and initiatives within our Fort Bliss community. We provide access to help members with benefit questions and provide access to MOAA's world class information resources. We share common experiences from our military service.

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Thank you for your service, support and love of country!

Contact the El Paso MOAA Membership at: membership@elpasomoaa.org
or call LTC(R) Joe Gollasch @ 757-9963.



*El Paso*

Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman



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Snuffy Smith, Takin' It One Day at the Time

Just like Snuffy engaged forward on some Fire Base or Outpost, we've got to take it one day at the time and fight for our very existence in the arena of military personnel issues. The legislative situation is moving so fast that anything written for you today will change overnight. So, stay engaged and respond to each of our Association's Call to Action the moment you read about a legislative item of great interest.

Two notable events in the last week: Obamacare held to be Constitutional by the Supreme Court; and, the 11th Quadrennial Review of Military Compensation.

In my view at the moment, not much has changed in regards to military healthcare from previous MOAA discussions.

Military compensation may be another matter as a stream of information continues to unfold. In a Texas Council of Chapters (TCC) Legislative Column, Snuffy Smith Asked To Give 110%, Gets 80%, and It Goes to 70%, [DOWNLOAD], the matter of compensation was reviewed.

So now, comes the The Eleventh Quadrennial Review released June 21, 2012. One should read at least the Executive Summary. Regular Military Compensation (RMC) in the mentioned summary pegs 2009 compensation at the 90th percentile for enlisted when comparing pay to like civilians. Officers compared at the 86th percentile. Compensation is much higher in the recent QRMC than the earlier version. It is going to be interesting to see how compensation returns to the earlier norms of 70% of like civilian positions. One can only wonder.

Hazardous Duty Pay will be structured to various levels of perceived danger. Hostile Fire Pay will be at the top with Imminent Danger Pay set below. Furthermore, Imminent Danger Pay will be set to mirror the relative level of danger to which one is exposed. There's more so one must read the Executive Summary.

Besides reviewing career field incentive pays for critical mission skills, the QRMC addresses Wounded Warriors, Care Givers, and Reserve Component issues.

SBP/DIC Offset, a matter of interest in the 11th QRMC, page 123 of the full report, quoted here:

Recommendation: Annuity Offset Modify the Dependency and Indemnity Compensation and the Survivor Benefit Plan offset to allow the surviving spouse to receive that portion of the Survivor Benefit Plan annuity funded by retiree premiums (approximately 50 percent). Personal opinion, a step in the right direction.

Is Snuffy Smith going the way of Tommy Atkins, Kipling? Yes, makin' mock o' uniforms that guard you while you sleep

Is cheaper than them uniforms, an' they're starvation cheap;

Will pay and benefits be subject to a collapsing perimeter, will they contract quickly in the out-years?

Don't know...the reason one must stay engaged with the Association that keeps military personnel in the forefront of their actions.

Remember, the QRMC is a recommendation. Someone has to craft legislation for us to get behind!

Either Enlisted or Civilian and you care about military personnel issues, join Voices for America's Troops, <http://www.voicesfortroops.org/> and know that you get the same top-drawer advocacy that MOAA provides to all who serve. Check: MOAA Named "Top Lobbyist" - Voices for America's Troops. You will receive the same Legislative Update and Alerts with proposed messages in response to current military personnel affairs.

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TIME: 5:30PM Champagne/Mimosa Social Hour, Dinner 6:30 PM
Program starts at: 7:45 PM
Keynote Speakers: LtGen Jack Klimp, USMC, Retired, President, NAUS &
BG W. Bryan Gamble, USA, Director, TRICARE Management
Members and guests of the following organizations are invited to attend:
El Paso Chapter Military Officers Association of America (MOAA)
National Association for Uniformed Services (NAUS)
Desert Sun Chapter 30, Society of Military Widows (SMW)
Military Order of World Wars (MOWW)
Gold Star Wives of America (GSW)

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Reservations are required. Please make your reservations as soon as possible by completing the following reservation form. Please make checks payable to: NAUS El Paso Chapter, mail to the address indicated below, to arrive NLT: **Friday, September 21, 2012.** **Cost: \$17.50 per person.**

=====

Reception/Dinner Friday, 28 September 2012
Honoring LtGen Jack Klimp, USMC, Retired, &
BG W. Bryan Gamble, USA, Director, TRICARE Management

TO: NAUS El Paso Chapter
ATTN: Secretary
P. O. Box 971155
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Date and Time:5:30 PM until.... Friday September 28th, 2012
Location:Golden Tee Underwood Golf Complex, Fort Bliss
Schedule of Events:Program to be published at a later date
Cost:\$17.50 per person
Dress:Men - Coat and Tie; Ladies – Cocktail Dress/Semiformal)

Please make reservation(s) for the following persons attending the Reception/Dinner hosted by the NAUS El Paso, to be held at the Golden Tee Underwood Golf Complex, Fort Bliss on Friday, September 28, 2012.

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0144. M1000GMRGP**

❧ TAPS ❧

Helen Joan "Jody" Creech was born in Wheelersburg, Ohio, on January 23, 1926, and died on June 7, 2012, in El Paso, Texas. Her parents were Charles Shepard Rolf and Francille Maude Wheeler Rolf. Jody was raised in Wheelersburg, Ohio. She met her future husband, William T. "Bill" Creech on a blind date in Dayton, Ohio. They were wed on November 16, 1946, and were married for 65 years. Jody was a dedicated Air Force wife and followed her husband around the world on his various assignments.

She relished her life as an officer's wife which was demonstrated in how she skillfully created a warm home for her family as they transferred to a new base every few years. Her greatest passion in life was her four daughters; Terry, Connie, Sue, and Pam. She loved her girls and always encouraged them to follow their dreams. Jody had a sweet and gentle disposition.

She loved music and singing and made sure her daughters were exposed to music. One of her greatest passions for over 20 years was her involvement with Sweet Adelines. She genuinely enjoyed barbershop music, performing, and singing for others.

Jody is survived by her daughters, Terry Hill and husband, Steve, of Knoxville, Tennessee; Connie Belcher, of Clovis, New Mexico; Sue Watkins and husband, Royce, of Midland, Texas, and Pam Teicher and husband, Jon, of El Paso, Texas. She is also survived by 8 grandchildren: Cindy Buttry, Jason Milliken, Jackie Cody, Andy Watkins, Chip Mongar, Emily Watkins, Ethan Teicher, and Devin Teicher and four great-grandchildren.

Jody was preceded in death by her husband, William T. "Bill" Creech, her parents, and her brother, Ben Rolf. The family would like to express their deep and sincere appreciation to Martha and Giselle Ricci for their tireless devotion and care of our mother and also to Aurora Quintana, RN, from Hospice of El Paso, for her compassion and commitment to our Mom until the very end.

A Visitation will be held on Monday June 11, 2012 at Martin Funeral Home West from 5:00 PM to 6:00PM. A Funeral Service will be held on Tuesday, June 12, 2012 at 9:00 AM at Martin Funeral Home West. Interment will follow at 10:30 AM at Fort Bliss National Cemetery, 5200 Fred Wilson El Paso, Texas 79906. In lieu of flowers, the family would like to request that donations be made to Hospice of El Paso, 1440 Miracle Way, El Paso, TX 79925. Services entrusted to Martin Funeral Home West, 128 N. Resler Dr., El Paso, Texas 79912

CW3 Richard Barter, 80, died on May 8, 2012 in El Paso, TX. Funeral Service was held at the For Bliss National Cemetery on May 15th.



CW4 Clarence Paul Ashton, 91, formerly of Chicago, IL, passed away peacefully on Thursday, May 31, 2012 in Melbourne, Florida.

He is survived by his wife of nearly 58 years, Ruth; and their daughters, Karen, and her husband, Michael Dannelly of Jacksonville, FL, and Sandi and her husband, Larry Pimentel of Key Biscayne, FL; 9 grandchildren and 2 great grandchildren, and many nieces and nephews.

Clare (Dad, Grandpa, Uncle) will be remembered most for his extraordinary love of country and family. He was very proud of his family and their many accomplishments.

He was a Retired United States Army Chief Warrant Officer W-4, a well regarded Quality Engineer at Lockheed Missiles and Space Company and Quality Engineer Consultant for Harris Corp.

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Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to the Editor, at the Chapter office.

El Paso Chapter, MOAA

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He was a member of the Masonic Lodge in Evergreen Park, IL, for 60 years, a life member of MOAA, and a Red Cross volunteer.

A memorial contribution can be made online to University of Texas, MD Anderson Cancer Center. or Advent Lutheran Church (organ music fund).

Joyce A. Kaisch Colonel, USA, Retired, 88, went to her eternal rest on June 3, 2012 peacefully in her home. A Memorial Service was held on Tuesday, July 10, 2012 at 10:00 AM at Center Chapel #1, Fort Bliss, TX with full military honors."

THE BORDER BULLETIN

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