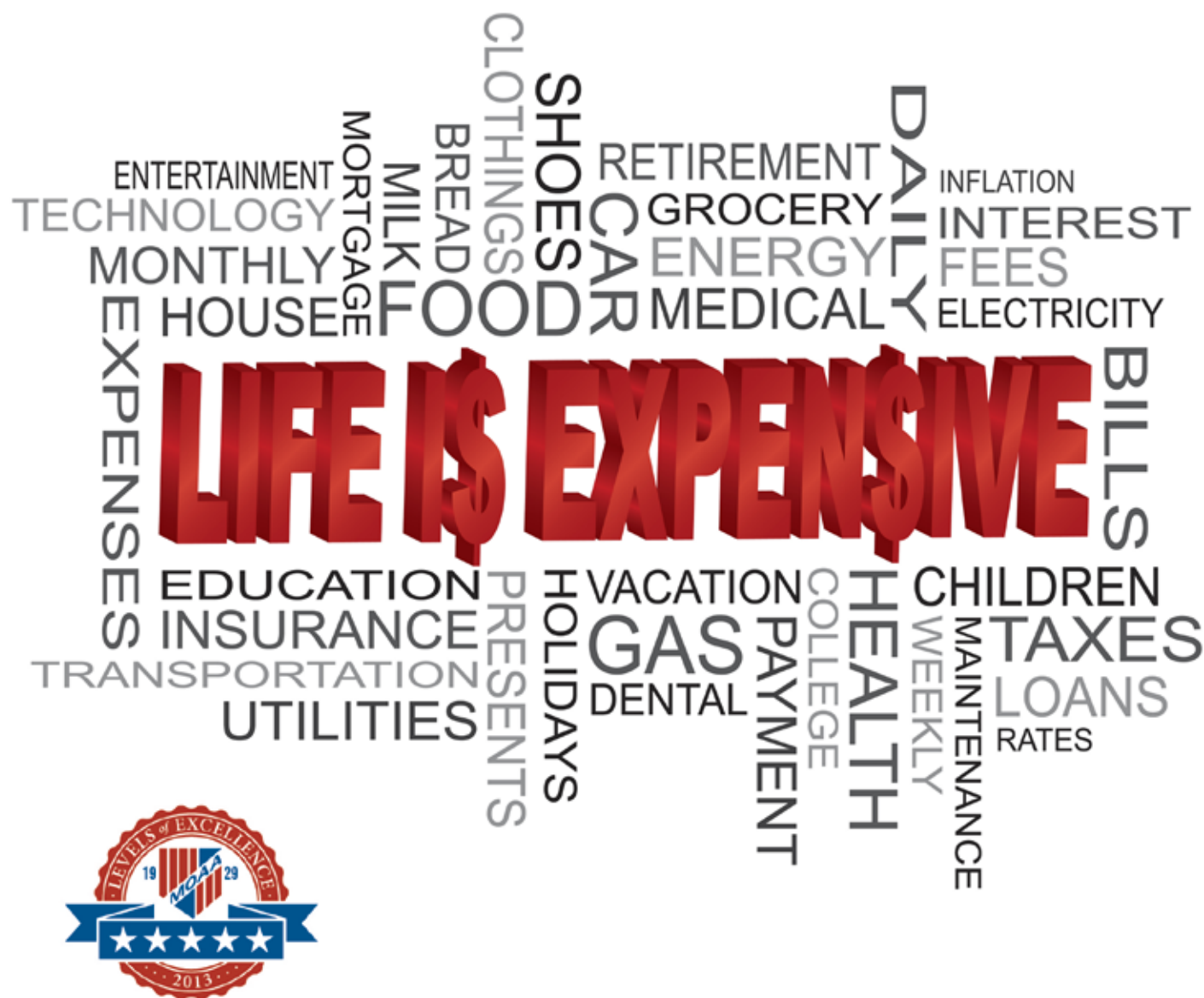


THE BORDER BULLETIN

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 57th Year



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OCTOBER
2013

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PRESIDENT'S MESSAGE



I hope this edition of our award-winning Border Bulletin finds you happy and healthy and enjoying our beautiful fall weather. I'd like to start by welcoming our two newest Chapter members, CW3 Christopher Saindon and CW2 William Tidd. We are happy that you have joined our 5 Star Chapter and look forward

to seeing you at our upcoming events. I encourage all members to invite those eligible for membership to join us at a Luncheon or evening event. New members are the lifeblood of any organization and bring new perspectives and ideas to keep our chapter vibrant.

We continue to pursue creating an affiliated organization with 501c3 status so we can do more fundraising for our local military and civilian community. As you can imagine, there is a great deal of bureaucratic paperwork involved in forming such an association and we are hopeful that we are now entering the home stretch and that our applications will all be approved. Until that time, we will be asking that those attending our events bring canned and other nonperishable goods to be donated to the Fort Bliss Food Pantry. The use of food stamps in the Commissary and the number of junior enlisted Soldiers with families is steadily increasing. I'm sure you agree with me, that we should not be sending Soldiers into harm's way and leave their families without sufficient food.

We hope you attended and enjoyed the annual Fort Bliss Retiree Activity Day. It is always an informative event. We are appreciative of all the support the Fort Bliss Retiree Council gave your local MOAA Chapter in the planning and execution of this day of networking and information gathering. We are also grateful to Katherine O'Neill Tracy, Commander, USN (Ret.), who is the Deputy Director, Benefits Education at the MOAA Transition Center for being the key note speaker. Her talks at both the dinner and the open sessions were very educational.

Now that Retiree Activity Day is behind us, we are hard at work at our upcoming events. We will, again have our December Brunch in coordination with the Army Navy Game. Not only is this a great time to join in fellowship and friendly rivalry, but it is also a great recruiting activity. I ask each of you to reach out to these young officers. They are much like many of us were at that point in our career, living for the moment and uninformed about the possibility that many of their coveted military benefits may not be there in the future. They need to know that MOAA is their lobbying organization, fighting to preserve that which was

promised.

Looking ahead, Day at the Races will again take place in March. It is a great opportunity to come together with other like-minded organizations to enjoy fun (and hopefully, profit). We welcome NAUS, MOWW, AUSA, and SMW to join us at Sunland Park Racetrack. More details will be forthcoming in the next few months.

Along with the beautiful fall weather comes Congress back in session. To start off, President Obama sent a letter to Congress stating that he is using his authority under law to cap the active duty military pay raise at 1 percent. MOAA's President Vice Adm. Norb Ryan, USN (Ret) responded to the President's announcement by imploring Congress to maintain the 1.8 percent pay raise already established under law. A video of this can be seen at <http://www.moaa.org/2014pay/#sthash.wFKI35QS.dpuf>. Additionally, although it appears to currently be unsuccessful, Congress is still looking at Tricare rate hikes as well as changes to our 20 year military retirement plan and our pharmacy benefits.

For those of you longing to connect with long lost military buddies, MOAA has created their version of Facebook. It is called MOAA Connect and it can be accessed from <http://connect.moaa.org/Home>.

A sincere 'thank you' to all who have donated to our two scholarship funds: The 1st Armor division Scholarship and the COL Joseph C Rodriguez, MOH, Memorial Scholarship. We were recently notified of our local winners and have already received very nice letters expressing their gratitude at having this assistance with the ever rising costs of college tuition.

Enjoy the best weather anywhere in the country – fall in El Paso! I look forward to seeing you at future MOAA happenings. If there is anything I or any other Board member can do to bring you more information about the value of our Chapter, please do not hesitate to contact us.

Lennie Enzel
COL, USA, Retired
President

Retiree Appreciation Dinner Menu

Chicken Cordon Bleu, drizzled with
Alfredo sauce,
Tossed Green Salad w/dressing,
Green Beans Almandine, Scalloped
Potatoes, Premier Vegetables,
Dinner Rolls w/Butter, Coffee, Tea
and Water

RETIREE APPRECIATION DINNER AND MEMBERSHIP MEETING PROGRAM

Friday, 27 September
Golden Tee Underwood Golf
Course

1730 - 1830	SOCIAL HOUR
1830 - 1850	OPENING CEREMONY
1850 - 1935	MEAL SERVICE
1935 - 1940	INTRODUCTION
1940 - 2010	PROGRAM
2010 - 2030	DOOR PRIZE DRAWING
2030 - 2045	CLOSING ADJOURNMENT

Commander Katherine O'Neill Tracy

Commander Katherine O'Neill Tracy is a native of Southern California and holds a Bachelors degree in Aeronautics from Embry-Riddle Aeronautical University, a Masters degree of Divinity with a Specialization in Pastoral Counseling from Phillips Theological Seminary, and is currently pursuing a Doctorate in Business Management from the International School of Management Paris, France.

She was designated the 54th female Naval Aviator in February 1981 and has served in a variety of aviation squadron and staff assignments and with over 26 years combined Active Duty and Navy Reserve service.



Retiree Appreciation Day
Dinner Guest Speaker
Commander Katherine O'Neill Tracy

Commander Tracy joined the Military Officers Association of America as Deputy Director of the Benefits Information Department in 2003. She resides with her family in Northern Virginia.

VA Caregiver Program Update 22 Billions Needed for Expansion

The Department of Veterans Affairs said 4 SEP it supports expanding a caregivers benefit for grievously wounded veterans but only if Congress comes up with the billions needed to pay for the expansion. Congress created the program in 2010, giving caregivers of seriously wounded veterans a stipend, health care and at least 30 days of respite care each year. But it was limited to veterans who served after the Sept. 11, 2001 terrorist attacks. Lawmakers told the VA to study the feasibility of expansion

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Guest Speaker Terry Sunday, MOAA President Lennie Enzel and Guest Speaker Cesar Mendez.



El Paso



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Kathleen W. & Kristin S.,
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2013 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

September 27, 2013	2013 Retiree Appreciation Day Reception & October Membership Meeting
September 28, 2013	2013 Retiree Appreciation Day
October 20, 2013	Army 10-Miler
November 14-17, 2013	MOAA Annual Meeting, Colorado Spring, CO
December 14, 2013	December Membership Meeting & Brunch



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Changes to Prime Service Areas

On October 1, 2013, some Prime Service Areas (PSA) Geographic areas in the United States where TRICARE Prime is offered. Prime Service Areas were created to ensure medical readiness of the active duty force by augmenting the capability and capacity of military hospitals and clinics. Prime Service Areas were also built around the Base Realignment and Closure (BRAC) sites. are being eliminated.

- About 3% of current 5.25 million TRICARE Prime enrollees will be affected. Check the ZIP Code Look-up Tool to see if you live in an area affected by the PSA change.

- All beneficiaries remain eligible for TRICARE Standard. Watch the video: How to Use TRICARE Standard.

- The PSA changes do not affect any other TRICARE benefits, such as pharmacy or dental coverage.

Note: Beneficiaries who use the Prime Travel Benefit will be affected if they are no longer enrolled in Prime.

What this Means for Beneficiaries Living in an Affected PSA

Beneficiaries Not Affected by the PSA Changes:

- Active duty service members and family enrolled in TRICARE Prime*
- Activated Guard/Reserve members and family enrolled in TRICARE Prime*
- Surviving spouses of deceased

active duty service members enrolled in TRICARE Prime* (for the first three years after the sponsor's death)

- Surviving children of deceased active duty service members enrolled in TRICARE Prime*

- Children of active duty service members using TRICARE Young Adult-Prime

- Beneficiaries who already use TRICARE Standard and Extra
- Beneficiaries using TRICARE Retired Reserve, TRICARE Reserve Select, TRICARE Young Adult-Standard or TRICARE For Life

*While your TRICARE Prime coverage is not affected by the PSA changes, if you move from your current location, you may be required to transfer your Prime coverage or find a new primary care manager. >>Learn More about Moving

Retired Service Members and Family enrolled in TRICARE Prime:

You will be disenrolled from TRICARE Prime on September 30, 2013. You will remain enrolled until September 30, 2013 as long as your enrollment fees are paid, you do not disenroll early or otherwise lose eligibility.

- Once disenrolled from TRICARE Prime, you'll begin to use TRICARE Standard and Extra, or you can enroll in the US Family Health Plan if it's offered

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MAJ Edwin S. Stone, III	598-6058
Captain Jeanne B. Thompson	598-0891
COL Martin C. Wehmhoner	585-9106

where you live.

- In some cases, you may be able to re-enroll in TRICARE Prime by waiving your drive-time standards. By waiving your drive-time standards, you will have to drive long distances for primary and specialty care so you should carefully consider this option.

Note: This is also true for others who are covered like retired service members (i.e. former spouses, surviving spouses of deceased active duty service members after three years, Medal of Honor recipients, etc.)

Children of Retired Service Members using TRICARE Young Adult-Prime:

You will be required to switch to TRICARE Young Adult-Standard effective October 1, 2013.

For More Information

- Contact your regional contractor
- Sign up for email Alerts about the PSA changes

- View Frequently Asked Questions—Use the search terms, "Prime Service Area" or "PSA"

SOURCE: TRICARE News Release
at <http://www.tricare.mil/Welcomes/CurrentTopics/ChangestoPSAs.aspx>



El Paso

WBAMC Pharmacy Services

Main Hospital Pharmacy

Monday through Wednesday and Friday:	7:30 AM – 6:30 PM	915-742-2793
Thursday	8:30 AM – 6:30 PM	
Saturday, Training Holidays:	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Freedom Crossing PX Pharmacy

Monday – Friday	8:30 AM – 6:00 PM	915-742-9017
Saturday & Training Holidays	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Soldier and Family Medical Clinic (SFMC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1802
Closed Saturdays, Sundays, and Federal Holidays		

Soldier Family Care Clinic (SFCC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1400
Closed Saturdays, Sundays, and Federal Holidays		
Pharmacy Refill Services		915-742-1400

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 9 p.m. and is closed weekends and federal holidays.
IBCT North Gate is open Monday - Friday 5am - 0900 Closed on holidays.

MOAA Spouse Blog:

Making it in the MilLife®
Making it in the MilLife™ is the blog where you can get deeper insight on current issues affecting military spouses and families, follow our spouse programs and read interviews with community leaders. Spouses are each other's best resource, so if you would like to be considered for a guest blog entry, contact us at moaaspouse@moaa.org.

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Chaplain's Corner

LTC John H. G. Rasmussen
Chaplain

A New Veteran's Memory

It was raining “cats and dogs” and I was late for PT. Traffic was backed up at Fort Campbell and was moving way too slowly. I was probably going to be late and I was growing more and more impatient. The pace slowed almost to a standstill as I passed Memorial Grove, the site built to honor the Soldiers who died in the Gander airplane crash, the worst redeployment accident in the 101st Airborne Division's history. Because it was close to Memorial Day a small American flag had been placed in the ground next to each Soldier's memorial plaque. My concern at the time, however, was getting past the bottle-neck, getting out of the rain and getting to PT on time.

All of a sudden, infuriatingly, just as the traffic was getting started again, the car in front of me stopped. A Soldier, a Private of course, jumped out in the pouring rain and ran over toward the grove. I couldn't believe it! This knucklehead was holding up everyone for who knows what kind of prank. Horns were honking. I

waited to see the butt-chewing that I wanted him to get for making me late. He was getting soaked to the skin. His BDUs were plastered to his frame. I watched—as he ran up to one of the memorial plaques, picked up the small American flag that had fallen to the ground in the wind and the rain, and set it upright again. Then, slowly, he came to attention, saluted, ran back to his car, and drove off.

I'll never forget that incident. That Soldier, whose name I will never know, taught me more about duty, honor, and respect than a hundred books or a thousand lectures. That simple salute—that single act of honoring his fallen brother and his flag encapsulated all the Army values in one gesture for me. It said, “I will never forget. I will keep the faith. I will finish the mission. I am an American Soldier.”

I thank God for examples like that. And every day, especially now that I am newly blessed with the title, “Veteran,” I will remember all those who paid the ultimate price for my freedom, and one Private, soaked to the skin, who honored them.

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after some veterans groups raised questions about fairness. The study, distributed to lawmakers 4 SEP, said an expansion would cost up to \$3.8 billion in the coming year. The VA voiced concerns about what the extra costs could mean to the overall quality of health care delivered to veterans.

“VA believes the expansion of benefits to caregivers of eligible veterans of all eras would make the program more equitable,” the agency said in a statement. “Unfortunately, core health care services to veterans would be negatively impacted without the additional resources necessary to fund the expansion.” Caregivers of seriously wounded veterans — those who need help with daily activities such as feeding, bathing and dressing — are eligible for some help from the VA regardless of the war the veteran fought in, but not the financial stipend, now averaging about \$2,000 a month. The amount of respite care available is also more generous for those caring for veterans of the Iraq and Afghanistan wars. Under the enhanced benefit,

caregivers also can get their health care through the VA.

The Senate Committee on Veterans' Affairs passed a bill that would expand the caregiver benefit to all generations of soldiers. The bill also went a step further, increasing the types of injuries and illnesses that would qualify for extra help. Any veteran with a “serious-service connected disability” who needed help with basic activities of daily living would qualify. But concerns about costs will be difficult to overcome, especially in the fiscal climate on Capitol Hill. Currently, about 11,000 caregivers are enrolled in the program. The Congressional Budget Office estimated that an additional 70,000 caregivers would participate by 2016 if the bill, sponsored by Sen. Bernie Sanders (I-VT) becomes law. So far, the VA has escaped much of the cost-cutting that has hit other government departments. It was exempt from the mandatory budget cuts under sequestration, and agency employees were able to avoid furloughs. In fact, some were required to work overtime to speed processing of disability claims. [Source: AP | Kevin Freking | 4 Sep 2013 ++]

Input deadline for December 2013 Border Bulletin by 8 November 2013



El Paso



NATIONAL ASSOCIATION FOR UNIFORMED SERVICES
The Servicemember's Voice in Government



The El Paso Chapter

Military Officers Association of America (MOAA)

In Conjunction With The

Fort Bliss Retiree Advisory Council

Cordially invites you to the Pre-Retiree Appreciation Day Reception/Dinner to
Be held at the **Golden Tee Underwood Golf Complex**, Friday, 27 September 2013

TIME: 5:30PM Champagne/Mimosa Social Hour, Dinner 6:30 PM

Program starts at: 7:45 PM

Keynote Speaker: Commander Katherine O'Neill Tracy, US Navy, Retired
Deputy Director, MOAA Transition Center

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)

Menu

*Chicken Cordon Bleu, drizzled with Alfredo sauce, Tossed Green Salad w/dressing, Green Beans Almandine,
Scalloped Potatoes, Premier Vegetables, Dinner Rolls w/Butter, Coffee, Tea and Water*

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 20, 2013. Cost: \$25.00 per person. Online reservations available at http://elpasomoaa.org/calendar_day.asp?date=9/27/2013&event=202

Reception/Dinner Friday, 27 September 2013

Honoring Commander Katherine O'Neill Tracy, US Navy, Retired
Deputy Director, MOAA Transition Center

TO: MOAA El Paso Chapter
ATTN: Treasurer
PO Box 6144
Fort Bliss, TX 79906-0144

Date and Time.....5:30 PM until.... Friday September 27th, 2013
Location:Golden Tee Underwood Golf Complex, Fort Bliss
Schedule of Events:Program on page 2
Cost:\$25.00 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 27, 2013.

NAMES of persons attending:

(Please Print)

Enclosed is my check for the above reservation(s) _____ X \$25.00 = \$ _____

TOTAL AMOUNT: \$ _____

You may pay by credit card at the EP MOAA web site:

http://elpasomoaa.org/calendar_day.asp?date=9/27/2013&event=202.

Members log in and register; or if password unavailable, like guests, you must choose "Register without logging on." Repeat the registration process for each attendee.

Premium Payment Methods Change

The new TRICARE Retiree Dental Program (TRDP) beginning January 1, 2014 includes a number of Government directed changes that enhance the program's benefits and ensure premiums are as affordable as possible.

One of these changes requires Delta Dental to verify enrollment eligibility with the Defense Enrollment Eligibility Reporting System (DEERS) and initiate an allotment (automatic deduction) for enrollees receiving retirement pay.

In September 2013, Delta Dental will request allotments for enrollees receiving military retired pay, but aren't having premiums deducted through an allotment. With verification through the appropriate finance center, allotments will begin for the October 2013 billing cycle.

Enrollees not receiving retirement pay will need to establish an Electronic Funds Transfer (EFT) and encouraged to do so for the October 1, 2013 billing cycle. EFTs can be established by:

1. Logging onto the Consumer Toolkit® at <https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>

2. Selecting "Billing Transaction."

3. Completing and submitting an EFT authorization.

For additional TRDP related information about EFT authorizations, please see the following TRDP Frequently Asked Questions (FAQ):

Frequently Asked Questions About Premium Payments

1. Why am I required to pay my TRDP premiums through an allotment from my retirement pay? And why is this requirement just now being implemented? Title 10 of the United States Code, Section 1076(c) requires that TRDP enrollees who are entitled to retirement pay have their monthly premiums deducted from their pay through allotment, provided retirement pay is available to the enrollee. System enhancements put into effect under the new contract now give the TRDP the ability to verify information in order to allow full compliance with this requirement.

2. I don't want to pay my TRDP premiums through allotment. What are my other options? There are two options for payment of your TRDP premiums: The primary option, as mentioned above, is through a government-mandated allotment from your retirement pay. If you are not receiving retirement pay or have reached your allowed allotments, you must set up an electronic funds transfer (EFT) to pay your monthly premiums in order to maintain your TRDP coverage. If neither of these two options is suitable for you, you will lose your coverage under the TRDP.

3. I don't want to pay my TRDP premiums through EFT. What are my other options? There are two options for payment of your TRDP premiums: The primary option, as mentioned above, is through a government-mandated allotment from your retirement pay. If you are not receiving retirement pay or have reached your allowed allotments, you must set up an electronic funds transfer (EFT) to pay your monthly premiums in order to maintain your TRDP coverage. If neither of these two options is suitable for you, you will lose your coverage under the TRDP.

4. Why can't I pay my TRDP premiums with a coupon booklet anymore? Coupon booklets are not among the options available for payment of your monthly TRDP premiums under the new contract. As a result, we will no longer print or issue coupon books as a method of payment of your TRDP premiums.

5. I can't establish an EFT—my bank will not allow me to because of previous overdrafts. What are my options? The only option for enrollees who are not receiving retired pay or have reached their allowable allotments is EFT. If this is not a suitable option for you, unfortunately you will lose your coverage under the TRDP.

6. If I pay my premiums with my late notice (dunning letter), will I be allowed to stay enrolled in the TRDP? Late notices with the correct premium payment will be accepted through December 31, 2013. If you have not established an allotment or EFT by January 1, 2014, you will lose your coverage under the TRDP.

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DFAS Announces Retiree and Annuitant Paydays for 2013

**The below chart is a list of all 2013 Retiree
and Annuitant paydays:**

Retiree and Annuitant Paydates for 2013

Month of :	Direct Deposit Date:
January 2013	Friday, February 1, 2013
February 2013	Friday, March 1, 2013
March 2013	Monday, April 1, 2013
April 2013	Wednesday, May 1, 2013
May 2013	Monday, May 31, 2013
June 2013	Monday, July 1, 2013
July 2013	Thursday, August 1, 2013
August 2013	Friday, August 30, 2013
September 2013	Tuesday, October 1, 2013
October 2013	Friday, November 1, 2013
November 2013	Friday, November 29, 2013
December 2013	Tuesday, December 31, 2013

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7. What day of the month will the EFT draft post to my account? The transfer of funds by EFT will take place on the 7th of every month or the following business day if the 7th is a non-business day (i.e., Saturday or Sunday) or holiday.

8. Can I set up my own payment method through my bank, either by credit card or using my bank's online bill-pay system? No. Credit cards, checks, and online bill-pay are not acceptable methods for payment of your monthly TRDP premiums.

9. What happens if I continue to make my premium payments by sending a check or money order? We will continue to accept checks and money orders for premium payments until December 31, 2013. Any checks or money orders received after that date will be returned to you.

10. Can I continue to make payments through the online Consumer Toolkit®? No, you will not be able to make TRDP premium payments through the online Consumer Toolkit after December 1, 2013. In keeping with the new premium payment requirements, payment of your TRDP premiums will no longer be a function that is available through the Consumer Toolkit.

11. What if I can't set up an EFT because I don't have a bank account? If you do not have a bank or credit union account that would enable you to set up an EFT, you will lose your coverage under the TRDP.

12. What if I already have other retirement pay allotments, and there will not be enough of my pay left to cover the allotment for my monthly TRDP premium? If your retirement pay is insufficient to allow the allotment for your TRDP premium, your other option for payment is to set up an EFT.

13. Can I pay my TRDP premiums for the year in advance, in one lump sum? No. Your TRDP premiums will be paid monthly, either through allotment from your retirement pay or through EFT.

14. How can I get a receipt for my premium payments? You can view and print a statement of the total premiums you have paid to-date by logging into the Consumer Toolkit.

SOURCE: TRDP Web Page at <http://www.trdp.org/news/premium-payments.html>



MOAA AUGUST MEETING & LUNCHEON







JUNIOR ENLISTED FAMILY CENTER YMCA FOOD PANTRY

Nina Carey, Coordinator, Junior Enlisted Family Center, YMCA, runs a Food Pantry in building #1717 (the old commissary) on Marshall Road. The entrance for the Food Pantry is in the back of the building by the loading docks near Pleasonton Road. The hours of operation are Tuesday, Wednesday, and Friday from Noon to 1700 hours.

The Food Pantry provides services to E-5s and below. In an emergency, occasionally a Jr. Grade Officer or a Retiree is helped. In order to get food, a form must be signed by a chaplain or someone in authority in the soldier's unit. Families must show a military I.D. The center focuses on helping the truly needy families.

If you are interested in donating non-perishable food items to the Food Pantry, please bring your items to our MOAA Brunch on December 14. A table will be available for your donations in our meeting room.

Nina will be happy with any sealed non-perishable food. Items she routinely runs out of are peanut butter, canned tuna, cereal, pasta and pasta sauce.

Disposable diapers in all sizes, baby formula and baby food are, also, in need.

If you are redecorating your home and you have furniture or other household items in good condition that you would like to donate, please phone Nina at 915/564-0009 during the hours of the center's operation. Please don't leave things on the loading dock without contacting Nina first as the items left are often "lost."

Should you elect to give a monetary donation for the Food Pantry, please draw your check payable to: Armed Services YMCA (ASYMCA) and put "Junior Enlisted Family Center (JEFC) on the memo line. A collection box for your checks or cash will be on the donation table, too.

Thank you for your consideration of helping our needy families at Fort Bliss.

TFL Retirees to Pay 80% of VA Health Care Costs

September 05, 2013 | Terry Howell
Military.Com

TRICARE for Life (TFL) beneficiaries are being notified that as of October 1st, military retirees (over age 65) who receive care at a Department of Veterans Affairs facility for non-service connected ailments will be required to pay the VA 80% of the TRICARE allowable charges. By law TRICARE, will only pay up to 20 percent. The remaining 80 percent is equal to the amount that Medicare would have paid if the beneficiary had used a Medicare certified provider.

cont'd on page 18

FREE MEMBERSHIP



(first time) to active warrant and commissioned officers dedicated to maintaining a strong national defense and to preserving the earned entitlements of members of the uniformed services, their families and survivors.

Contact the El Paso MOAA Membership Director
(membership@elpasomoaa.org) for additional information.

New Members

CW2 William Tidd, III CW3 Christopher Saindon

Renewals

COL Peter Poessiger	Mrs. Isidra Guy	COL Blake Wayman
Mrs. Betty Manross	LTC Johnny Watson	LTC Henry Nesbitt
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August 7, 2013

Scholarship Recipient Thank You Letter

Colleen D. Driscoll
445 Fawn Pass
Schertz, Texas 78154

El Paso Chapter, MOAA
PO Box 6144
El Paso, TX 79906

Dear Members of the El Paso Chapter of the Military Officers Association of America,

I would like to personally thank you for your contribution to my education. I am the 2013–2014 recipient of the Colonel Joseph C. Rodriguez, USA, Medal of Honor, Memorial Scholarship. Your generosity is deeply appreciated.

I recently graduated from Samuel Clemens High School and am living in Schertz, Texas with my parents and my little sister. My brother will be a junior at Texas Tech University this year. Although I was born in New Jersey, I have spent most of my life here in Texas.

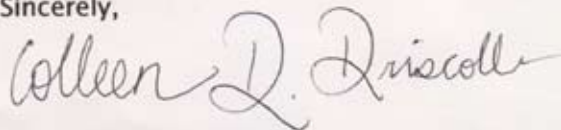
In July I received my International Baccalaureate Diploma, and during high school I was a member of the National Honors Society, as well as part of the Gifted and Talented Program. I enjoy school and learning very much. I am also a dedicated musician, and although I do not plan to major in music during college, I look forward to having music continue to be a part of my life as I get older. I have been in each of my schools' respective bands since I was in the fifth grade, and was the drum major of my high school's marching band as a senior. Being in band has easily been one of the best experiences of my life. I learned leadership and teamwork in addition to musicianship, and forged friendships that will last a lifetime.

The search for my perfect college was a long and difficult one, and I weighed each of my options very carefully. In the end, though, I decided on Texas Tech University. I fell more in love with the campus every time I visited it, and after studious research I am certain it is the right place for me.

I plan to major in biochemistry. Science is my first and greatest love, and I cannot wait to expand my knowledge at Tech. After college, I plan to attend medical school, perhaps at Texas Tech as well. I have wanted to be a doctor as long as I can remember, and I am more excited for my future in medicine than ever before, now that I know what my next educational step will be.

Please know that both my family and myself thank you from the bottom of our hearts for your gift. It will aid me greatly in my pursuit of higher education.

Sincerely,



Colleen Dallas Driscoll



El Paso



MOAA

Military Officers Association of America



THE 1ST ARMORED DIVISION EL PASO CHAPTER SCHOLARSHIP

GOAL
\$25,000

**\$16,835
RAISED**

The "The 1st Armored Division - El Paso Chapter, MOAA #2" was established on 7 February 2011. The 1st Armored Division - El Paso Chapter, MOAA #2 Scholarship is a part of "the MOAA Scholarship Fund; and thus, it is a nonprofit, charitable organization, incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under §501(c)(3) of the Internal Revenue Code. Its tax identification number is 54-1659039." Please draw your check payable to "MOAA Scholarship Fund," and mark the memo line with "1st Armored Division/TX05 - 501(c)(3)."

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Lieutenant Colonel William L. Moore, USA, Retired
Major and Mrs. Edwin S Stone, III, USA Retired
CWO and Mrs. Emiliano Gorgas-Cabrera, USA, Retired
Miss Elma Rodriguez

Charter Corporate Donors

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Security Services Federal Credit Union, El Paso, Texas

Members and friends of the El Paso Chapter, MOAA are encouraged to donate to this worthy cause for eligible children of soldiers assigned to the 1st Armored Division.

Mail your contribution to:
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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman

Probate and Estate Planning

In broadest terms – estate planning is putting together a plan that ensures your family and financial goals are achieved after you die. An estate plan deals with two types of property – probate and non-probate. The probate process can be long, complicated, and costly; tying-up and draining resources your loved ones may need sooner rather than later.

From the financial adviser's perspective, it is often (not always) recommended to use estate planning tools that bypass probate – effectively lowering probate costs and speeding the asset distribution process.

One tool is Payment/Transfer on Death (POD/TOD). These are contracts with named beneficiaries typically used with bank and investment accounts, some states even allow joint and real assets to be titled with a POD/TOD beneficiary. Other tools include joint ownership titling, and creating living trusts. Most joint ownership come with “right of survivorship,” when one co-owner dies, the other will automatically be the sole owner of the account – without probate.

Some assume that there's little difference between joint and POD/TOD accounts. Not so.

If joint titling does not include “right

of survivorship,” then when one co-owner dies, their share will transfer in probate per the will, or if no will, per state succession laws.

“With,” or “without” right of survivorship, you need to keep in mind that when it comes to bank accounts, laws vary by state, and if one owner dies, there may be nothing to prevent the surviving bank account owner from changing the POD beneficiary or even withdrawing and closing the account. As such, Joint-ownerships are traditionally used by husbands and wives and in most cases they work as intended. But for some married couples and single people, joint accounts may not be appropriate as the joint ownership could also be subject to your joint owner's divorce decree and your joint owner's creditors to collect on past debt. In addition to bypassing probate, trusts provide flexibility in the operation and distribution of the estate assets long after you die. The downsides are that they can be costly to establish, fund, and operate.

But before changing the titling of assets from Living Trust to POD/TOD designation, review the proposed changes with your estate/trust lawyer to avoid unintended consequences towards the intent and operation of your Living Trust. Another advantage of the Living Trust is realized when the maker of the trust becomes incapacitated

during their lifetime and is unable to make their own decisions for some extended period of time.

Each estate planning tool has special features and inherit advantages and disadvantages and by having your financial advisor and estate attorney work together, they can provide you the best protection in life and at death.

Not Sure Where to Start?

MOAA offers comprehensive tools and resources which contain information uniquely tailored for the military community. MOAA's Interactive Forms, available to all members, are a good place to start in gathering the information you need for proper planning. PREMIUM and LIFE Members have complimentary access to more comprehensive planning tools such as:

1. MOAA's Estate Planning Guide
2. Help Your Survivor's Now: A Guide to Planning Ahead
3. Access to Financial Counseling from one of MOAA's Staff Experts

Plus much more!

If you're not already a PREMIUM or LIFE Member, consider joining or upgrading to begin accessing these benefits today! Login to your MOAA Account and click on the Upgrade Membership link in the upper right corner or call 800-234-6622.

Social Security Number Removal and Claims Filing

The Department of Defense (DoD) is removing Social Security numbers (SSNs) from uniformed services identification (ID) cards, including the Common Access Card (CAC), as part of the continued effort to protect the privacy and security of TRICARE's 9.6 million beneficiaries. SSNs are being replaced with 10-digit DoD ID numbers. If you have DoD benefits, (e.g., health care, commissary, exchange privileges), an 11-digit DoD Benefits Number (DBN) is also printed on the card. The DBN is a unique number

that ensures your records are clearly aligned with your treatments. The DBN is located above the bar code on the back of your uniformed services ID card or CAC.

When submitting health, pharmacy and dental claims, be sure to include either the sponsor's SSN or the DBN listed on the back of the ID card (eligible former spouses should use their own SSN or DBN, not the sponsor's). Note: The DoD ID number that appears on the front of the ID card should not be used when filing claims.

The SSN removal process is expected to last several years until all current DoD ID cards are replaced as they come up for renewal. Until all cards are updated, SSNs and DBNs can be used to submit claims and verify eligibility.

Note: You do not need to make a special trip to update your ID card until it is 30 days from expiration. Your health care providers and pharmacists will be able to access your benefit information using either your SSN or DBN. For more information, visit www.tricare.mil/ssn.



El Paso

cont'd from page 14

This is not a new Law, it is a regulation that both agencies (TRICARE & VA) recently realized was not properly enforced for over a decade.

To avoid getting charged the remaining 80 percent, TRICARE and the VA are urging that you only seek care for service connected disability at VA health care facilities and seek care for all other medical services at a certified Medicare provider

It is important to note that higher priority veterans will not be impacted by the enforcement of this rule. For example, veterans with VA disability ratings of 10 to 40 percent will continue to receive cost-free VA care for any condition. These veterans are only required to pay a co-payment of \$8 on outpatient medications for non-service-connected conditions. Veterans with service-connected ratings of 50 percent or higher are not required to make any co-payments for care at VA facilities.

EL PASO CHAPTER NATIONAL AWARDS

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2001 thru 2012

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Winner

2004 and 2012

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2008 thru 2011

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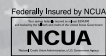
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Membership

LTC (R) Joe Gollasch
Membership Chairman

El Paso MOAA Membership



One Powerful Voice

With military pay and health care targeted for budget cuts, affecting you and your family, we need your support to keep the top Lobbyist of military advocacy organizations strong and fighting for you.

Three Membership Levels

MOAA BASIC MEMBERSHIP MOAA's new no-fee electronic BASIC Membership gives busy officers the opportunity to experience what MOAA is all about. You'll stay current with our e-newsletters and have opportunities to participate in grassroots activism effort.

As a BASIC Member, you get *Military Officer* magazine via our mobile app. You'll also have the opportunity to attend our career fairs, networking events, and classes and to take advantage of valuable discounts on products and services

MOAA PREMIUM MEMBERSHIP Get full access to everything MOAA has to offer with our PREMIUM Membership, including our full spectrum of our career resources (one-on-one career counseling, résumé reviews, and interviewing advice and critiques), countless discounts on products and travel, and access to all MOAA exclusive publications and news updates.

Plus, as a PREMIUM Member, you'll be able to tap into MOAA's staff of experts for financial and investment advice, college scholarships for dependents, and much more. That's on top of all the benefits you receive at the BASIC Membership level

MOAA LIFE MEMBERSHIP MOAA LIFE Membership remains the most elite level of membership for military officers and their spouses. When you become a LIFE Member of MOAA, you not only make us a stronger advocate for America's military officers, but you also make a lifetime investment for yourself and your loved ones.

As a LIFE Member, you'll receive exclusive privileges and benefits, like bonus travel rewards and a waiver of initiation fees at the prestigious Army and Navy Club of Washington, D.C. Become a MOAA LIFE Member today.

Become a MOAA National **and** El Paso Chapter member for only \$20

Fall 2013

El Paso Chapter, MOAA

Membership Drive: 1 August 2013 - 30 November 2013



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Application and fee structure can be obtained on the El Paso Chapter website at <http://elpasomoaa.org> or

contact Joe Gollasch @

membership@elpasomoaa.org,

Bill Moore @ info@elpasomoaa.org, or

Lennie Enzel @ president@elpasomoaa.org.

Drawing to be held during the 14 December 2013 Membership Meeting and Brunch at the Centennial Club.

*Ed Stone*

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Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman



Snuffy reports on the outcome of military legislation since the June prognostication...but in a general fashion; and, takes note of the hand off of MOAA's Governmental Relations Directorate, our military personnel advocacy lead, to COL Mike Hayden, USAF, Retired.

The national issues:

- Tricare Fee increases did not make it into the House's version of the 2014 National Defense Appropriations Act (NDAA). The Senate's Committee on Armed Services, also, did not raise Tricare Fees in their version of the 2014 NDAA...however, the full Senate has not acted so we will wait to see what happens in the Senate. Once the Senate version passes, both the Senate and the House will move to committee to reconcile the differences.
- The 2013 Active Duty Pay Raise to 1.8% clears the House while the Senate caps it at 1%...here comes reconciliation in Committee between the two houses. MOAA supports the House version of a 1.8% pay raise.
- What does an .8% cut mean to service members? See what Mike Hayden says in his new column, "A \$28,000 Pay Cap," under The Bottom Line 2013 rubric:
http://www.moaa.org/main_simplelist.aspx?id=11753
- As expected, the remaining issues from June did not survive.

83D Session State issue results:

- 100% Property Tax Exemption for surviving spouses of members KIA or die while on Active Duty...passed and will be on the November ballot, a constitutional amendment and the enabling language...everyone is encouraged to get out and vote for both.
- DAV owned businesses to compete as Historically Underutilized Businesses for State contracts passed.
- Increasing Property Tax Exemption amounts for those rated less than 100% disabled did not pass because the cost to the taxing entities was pegged at \$25 million.
- 100% Property Tax Exemption for surviving spouses of members 100% DAV who died before current law did not make it out of Calendars Committee so it never came to a vote...died in committee.

Colonel Mike Hayden, Director, Governmental Relations, writes great columns under the heading "The Bottom Line." One may find them at http://www.moaa.org/main_simplelist.aspx?id=11753. They are a current must read. Here are the quick versions taken directly from the MOAA site:

- Change Military Retirement – Are You Crazy?, By Col. Mike Hayden, USAF (Ret) - August 8, 2013
Some former Pentagon leaders and so-called "think tank experts" have called for a crazy, complete retirement overhaul criticizing the 20-year retirement as either unaffordable or unfair to those who leave before that point, or both.
- A \$28,000 Pay Cap?, By Col. Mike Hayden, USAF (Ret) - July 10, 2013
Sustaining military pay raises comparable to those of the average American is a fundamental principle of the all-volunteer force.
- Use Draw Down Tools With Dignity, By Col. Mike Hayden, USAF (Ret) - June 12, 2013
How the services treat their troops in these difficult budget times will require balance, but most of all, dignity.
- Who Shot Your Grandfather?, By Col. Mike Hayden, USAF (Ret) - May 9, 2013
Adding on a grandfather clause in any retirement reform implies that a future change/modernization/reform will be, of course, a reduced benefit and, by reducing the benefit for the current force, would be a breach of faith.

Staying current, abreast of issues is the reason for being a member of MOAA, TCC, and a Chapter! Remember, there's always tomorrow and the next Session!!!



Bucket List minus 1— Visit Australia and New Zealand



Join the El Paso Chapter, MOAA and cruise 14 days on Holland America visiting Australia and New Zealand

Sunday, March 22, 2015 to Sunday, April 5, 2015

Sailing Itinerary

Date	Day	Port of Call
22 March 2015		Sydney
23 March 2015	1	At Sea
24 March 2015	2	Melbourne
25 March 2015	3	At Sea
26 March 2015	4	Hobart
27 March 2015	5	At Sea
28 March 2015	6	At Sea
29 March 2015	7	Milford Sound
30 March 2015	8	Dunedin
31 March 2015	9	Akaroa
1 April 2015	10	Picton
2 April 2015	11	Wellington
3 April 2015	12	Napier
4 April 2015	13	Tauranga
5 April 2015	14	Auckland



Cruise Ship: Holland America Oosterdam
Cruise Agent: Bonnie Jordan, MOAA Travel
Group ID: TNP0516
Phone Number: 866-724-4462 ext 4255
Fax Number: 602-896-4720

* First deposit of \$1750/person due 21 February 2014

** Balance due NLT 12 December 2014

*** Air fares and insurance not included

Cabin Rates						
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Per Guest	\$3493.14	\$2733.14	\$2703.14	\$2433.14	\$2403.14	\$2373.14
Dbl Total	\$6986.28	\$5466.28	\$5406.28	\$4866.24	\$4806.28	\$4746.28



SY 2014-2015 MOAA Scholarship Information

Applications open o/a 1 November 2013. Check MOAA website for more details.

Interest-Free Loan and Grant Program

Interest-free loans, MOAA's main program, are renewable annually for up to five years of full-time undergraduate study. Assistance is available only to students who have not yet earned an undergraduate degree. The interest-free loan and grant program provides \$5,500 loans, which are renewable for up to five years of undergraduate study. Students selected as loan recipients and their military parent must sign a promissory note before funds can be disbursed. Loans are disbursed in two increments: one-half by early August and one-half by mid-December.

Eligibility

Students (under age 24) who are children of former, active or retired officers or active or retired enlisted military personnel are eligible to apply. If such a child served in a Uniformed Service before completing college, however, his or her maximum age for eligibility will be increased by the number of years he or she so served, up to five years. **Military academy cadets are not eligible for this program.** Not a member yet? Join MOAA Now.

Selection Criteria Qualified students with a cumulative GPA of 3.0 or higher on a 4.0 scale are selected on the basis of their scholastic ability, activities, and financial need.

The El Paso Chapter has two designated scholarships: the Colonel Joseph C. Rodriguez, MOH, Memorial Scholarship and the 1st Armored Division – El Paso Chapter Scholarship. El Paso area MOAA Scholarship Recipients for SY 2013 – 2014 are:

Brianna Johnson
Colleen Driscoll
Crystal Burton
John Cobb

Contact Us

Mail:

El Paso Chapter, MOAA
PO Box 6144
Fort Bliss, Texas 79906-0144

Email:

President -- president@elpasomoaa.org
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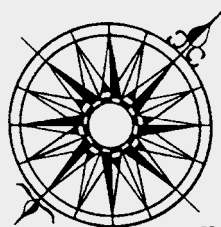
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The Border Bulletin is the newsletter of the El Paso Chapter, Military Officers Association of America. It is published bi-monthly, even months, to inform the membership of issues and activities of interest to all. elpasomoaa.org is a non-profit entity within the State of Texas organized to represent the membership and to support the activities of the Texas Council of Chapters and MOAA National. Advertising contained on the website and in the newsletter and directory are not endorsed by the Chapter and does not represent any recommendation to the membership.

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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