

2018 | October



THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA



Nationally Ranked Five-Star Chapter • MOAA Affiliate from January 23, 1956 • Our 62nd Year

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The advertisements that appear in this publication/website do not reflect an endorsement by MOAA or the El Paso Chapter.

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence

Runner-up	2000 and 2001
Five-Star Chapter	2001 thru 2017
Communications Award Print Newsletter	
Five Star	2015 and 2016
Four Star	2017
Winner	2004, 2012, 2013 and 2014
Runner-up	2008 thru 2011
Communications Award Print Legislative Coverage	
Winner	2008, 2009, 2011 and 2012
Communications Award Website	
Five-Star	2015, 2016 and 2017
Winner	2010 thru 2013
Runner-up	2009 and 2014

Editorial Policy

MOAA national and the El Paso Chapter (a MOAA affiliate) are independent, nonprofit, and politically nonpartisan organizations.



PRESIDENT'S MESSAGE

COL Forrest Smith, USA, Retired

The VA MISSION Act – Why you need MOAA. The VA MISSION was passed overwhelmingly by the Senate in May, and signed into law by the President on June 6. The legislation, “establishes a process to review and develop a plan to optimize and modernize VA medical care facilities where there is demand.” A key aspect of the bill was to prevent the potential gap in the VA Choice program, outlining \$5B of the \$51B bill for the VA Choice program. This amount would sustain the VA Choice program for approximately one year. With Sequestration looming it appears lawmakers did not consider the increased costs associated with the VA MISSION Act when setting discretionary funding levels for FY19 and beyond. When the bill passed with the support of 38 veteran’s service organizations (VSOs), Senator McConnell stated, It’s not merely our duty, but our privilege to improve and enhance the care available to those who have given so much.”

However, reports indicate that there are serious problems actually paying for this reform bill. While Congress has agreed to fund the bill for the next year, they could not agree to fund the bill beyond May of next year. This is why you need MOAA. MOAA is working with 30 national military and VSOs to petition the Senate to support the “Complete the Mission” amendment. This amendment, “allows Congress to provide sufficient funds without triggering sequestration or requiring cuts to other VA health care programs.” MOAA President and CEO Lt Gen Atkins captured the situation best stating, “there is a developing trend of robbing Peter to pay for Paul that we unfortunately are seeing far too often as we work new legislation.” If we veterans at the local level don’t like getting involved, or actively supporting MOAA’s efforts to compel Congress to pass legislation favorable to veterans, we will like it even less, when we lose the benefits of programs like VA Choice and the initiatives set forth in the VA MISSION act. Isn’t it time to get more actively involved?

El Paso MOAA. MOAA National announced on 2 August that the El Paso Chapter of MOAA has once again won the Five Star Level of Excellence award. Congratulations to the members of the Board of Directors on another year of superior effort and outstanding commitment to our veterans and active duty service members. I want to extend a special thank you to BG Jack Kotter and LTC Bill Moore for their tremendous collaboration in operationalizing the MOAA Outreach 501c3 Foundation, and bringing the program to life. Well done!

Two quick reminders: September 28/29 marks the annual Retiree Appreciation Day (RAD) activities, and your El Paso MOAA Chapter will host the 2018 Retiree Appreciation Dinner on 28 September. Additionally, the Chapter will hold Board of Director elections in November for the 2019 Board of Directors. New board members will be sworn in at the December luncheon. If you are interested in participating in a position on the board please let one of the board members know.

What more can you do?

A. Stay Informed. Track MOAA’s Top Ten Goals and track MOAA’s continuous efforts to support all veterans of all grades, across all services, and their family members.

B. Get involved: (1) Communicate directly with your political representatives; and (2) Become a MOAA Member and speak with one voice. Join now by visiting www.elpasomoaa.org.

“Professional Leaders belong to Professional Organizations.” Become part of the solution. Join MOAA.

“Never Stop Serving”

Stay connected to MOAA:

EL PASO MOAA CHAPTER: www.elpasomoaa.org;

FACEBOOK: www.facebook.com/moaa; www.facebook.com/moaaspouse;

LINKEDIN; www.moaa.org/linkedin;

YOUTUBE: www.youtube.com/TheMOAAChannel

El Paso MOAA Outreach Foundation

OCTOBER 2018

How very gracious our Chapter members have been in their giving to allow the Foundation to provide assistance to our traditional local charitable events. The Chapter's pursuit of financial grants is by no means to belittle this past excellent effort. The intent in obtaining grant monies is to provide even more assistance to local needs in the veteran's community and military families. The Board is making searches for other grant opportunities. To enable better grant writing results the Board is taking actions to improve their submissions. If these grant requests are realized, the Foundation will have more funds to assist organizations that meet the service objectives specified in the Foundation Bylaws. These grants can be directed to activities that are conducted by the MYMCA, the food bank, veteran assistance, and children activities. There are many ways for the MOAA name to be made more recognizable in El Paso.

Computers, associated equipment, and supplies for the work stations have been ordered. It is planned to create two work stations at the Veteran's Transitional Living Center at 818 Myrtle Ave is aimed at helping homeless veterans get back on their feet by providing housing and other amenities along with an environment conducive to their health and welfare to dramatically improve their moral, sense of ownership, and pride. The other two work stations will be created at the El Paso Transitional Center at 1650 Horizon Blvd, which is a halfway house for incarcerated veterans leaving the Texas Department of Justice and transitioning to private life. The El Paso TC offers comprehensive halfway house services including, employment services, job readiness and development, life skills, and case management services. Transportation is also provided for employment interviews, medical appointments, and court and legal ap-

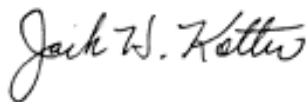
pointments. These two sites will furnish Internet access, which saves our monies for the work station computer items. There is much to be completed prior to the dedication of these facilities. The MOAA National the grantor of the funds requires reporting on the utilization of the provided funding. Other possible locations for work stations are being considered. LTC Moore is the leader in this challenging project.

LTC Powell discussed the ROTC scholarship program procedures. He is revising his approach to make the availability of the \$500 scholarship from the Foundation. He will make the information available earlier in the school year in an effort to ensure each JROTC cadet is made aware of this opportunity.

The Board has approved some funding of food service items that are used to care for the young people who volunteer to place our national colors on the grave sites at the Ft. Bliss National Cemetery. They are very enthusiastic with their efforts so a hot dog and some water is a minimal manner of saying thank you to these young patriots. A discussion was held about the new effort to support the purchase of more flag poles and staffs to finish the street lining of the display of our flag on special occasions.

The Board continues to work at a high pace to determine how the Foundation can be of assistance in the local community that is supported.

Never Stop Serving



Jack H. Kotter
BG, USA, Retired

EL PASO MOAA



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**The El Paso Chapter MOAA
needs you!**

**You Need MOAA!
See Membership!**



**FREE BASIC
MEMBERSHIP**

(in MOAA National) 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.

OCTOBER GUEST SPEAKER



Mark E. Overberg

Mark E. Overberg is a native of New Jersey. After enlisting as an All-Source Intelligence Analyst in 1985, he served two years in the 82nd Airborne Division. He then attended the Officer Candidate School and the Armor Officer Basic Course in 1988 before being assigned to the 1st Squadron, 1st Cavalry Regiment, 1st Armored Division in Germany. During his tour there, Overberg patrolled the East German and Czechoslovakian borders and served as a Cavalry Troop Executive Officer during Operation Desert Storm. After three years as a cavalry officer, the Army transferred him to the Ordnance Corps. His first logistics assignment was to the 194th Separate Armored Brigade, Ft. Knox, KY, where

he deployed to South Florida for recovery operations after Hurricane Andrew in 1992 and to Port-au-Prince, Haiti as the Commander, Logistics Support Team for the multinational Caribbean Command Battalion during Operation Uphold Democracy in 1994. After a tour as a training advisor with the 218th Heavy Separate Brigade (South Carolina Army National Guard), Overberg attended the Command and General Staff Course, and then was assigned to Fort Bragg. While serving as the Support Operations Officer for the 530th Supply and Service Battalion (Airborne), he deployed to Uzbekistan in early November 2001. Overberg further deployed into Northern Afghanistan in January 2002 where he commanded Task Force MeS, which supported the French and Jordanian Armed Forces and US Special Forces. In 2004, Overberg was assigned to the Army G-1 as the Executive Officer for the Director, Human Resources Policy and later as the Chief, Drug Testing Branch, Army Center for Substance Abuse Programs, where he was responsible for the Army's military and civilian drug testing policy and programs. He retired on 1 November 2007.

Overberg was awarded the Legion of Merit, the Bronze Star Medal (with oak leaf cluster), the Meritorious Service Medal (with three oak leaf clusters).

Con'td on page 23

Supper Menu OCTOBER

Chicken Cordon Bleu
Sautéed Broccoli w/Red Pepper
Strips in Butter
Potatoes Au Gratin
Tossed Green Salad w/dressing,
Dinner Roll w/Butter,
Coffee, Iced Tea, and Water
MOAA Cake

Meeting Program

Friday, 28 September
Underwood Golf Course

Sequence of Events

5:30 - 6:00 pm	Social Hour
6:00 - 6:15 pm	Opening Ceremony
6:15 - 7:00 pm	Meal service
7:00 - 7:45 pm	Program
7:45 - 8:10 pm	Door Prize Drawing
8:10 - 8:25 pm	Closing Ceremony

Please submit your Lunch Reservations no later than Monday, 24 September, 2018

Treasurer: MOAA
PO Box 6144
El Paso, TX 79906-0144
All dinner reservations with payment to our postal mail box

\$25 Per Person

REMITTANCE ENVELOPE ENCLOSED



Guest Speaker, Colonel Michael Amaral, Director, El Paso VA health System greets Colonel Forrest Smith, Chapter President, at the August 2018 member Meeting.

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951

NEW MEMBERS

CW2 Stuart Flowers

RENEWALS

CW2 Theodore Swager
 CW5 Stephen Ikeda
 Mrs. Judith Colletti
 COL Louis Clark
 CW3 Gary Mann
 Mrs. Evelyn Kordek
 Mrs. Ann Parker
 Mrs. Nadine Wilberger
 LTC Martha Caldwell
 COL William Bissell
 CW3 Emmett Wofford
 LTC JoAnn Knight
 Mrs. Lois Lewis
 Col Maureen Lofberg
 Mr Rick Lambert
 Mrs Christine Poessigner
 MAJ Maginia Morales
 CPT Roger Nichols
 LTC Michael Zaboroshski

New Online Notice of Death Option

Reporting the death of a retiree can be a difficult time for anyone. We know that many in the RSO community will assist the family with this task, and waiting on the phone to report a death can take valuable time out of your day. Therefore, DFAS has worked to correct the issues that forced the removal of the online form used to report the death of a retiree. We are pleased to report that as of March 1, 2018, the online option has been restored.

To use the online Notice of Death option, click on the link at the top of the Retired Military & Annuitants main page, which is located at <https://www.dfas.mil/retiredmilitary>. This will take you to a form where you will enter all of the pertinent information.

When reporting a retiree's death, be sure to have the following information available:

- Retiree's full name
 - Retiree's SSN
- The date of death
 - Cause of death
 - Marital status
- If married, the wedding date

The form also asks for your name, address, phone number and email address. As a third party completing this form for someone else, please use the information of the person who reported the death to you. Updates on the status of the claim will be sent to the email address pro-vided, including an email verifying that the notification was received.

WBAMC Pharmacy Services

Main Hospital Pharmacy / 915-742-2793

Monday through Wednesday and Friday 7:30 AM – 6:00 PM
 Last Thursday of every month 8:30 AM – 6:00 PM
 Saturday 9:00 AM – 5:00 PM
 Closed Sundays and Federal Holidays

Freedom Crossing PX Pharmacy / 915-742-9017

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

Soldier and Family Medical Clinic (SFMC) Pharmacy / 915-742-1802

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

Soldier Family Care Clinic (SFCC) Pharmacy / 915-742-1400

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

EL PASO VA HEALTH CARE SYSTEM PHARMACY

There are four convenient options for refilling prescriptions which can then be mailed directly to your home.

Choose any process that is easy for you to use:

- Call the automated phone system at (915) 564-6100 ext. 6110 or 1-800-672-3782 ext.6110.
Follow the directions to process your refill.
- Mail in your refill slips.
- Drop the refill slip in the mail-out box located in the pharmacy.
- Use the MyHealtheVet Website: www.myhealth.va.gov
Please note, window service at the Pharmacy will be limited to new prescriptions only. So, for all refills, please use one of the 4 options listed above.

Location: 2nd Floor, West Hallway.

Hours:

Mon - Fri., 8:00am-4:30pm;
 Except Tues., 9:00am-4:30pm



DOC'S CORNER

Dr. William Davitt

Last issue, I discussed how you can be a Super Patient. This time, let's turn it around. And now that I've been a patient, I can give you some first hand tips. Here's how I did it.

First, I can think of three reasons you need a doctor. First is for a PROCEDURE, like non-urgent surgery. I just looked for the best operator. The best hands. That's because a lot of procedures need to be done right the first time. There are no do-overs. Like neck, back and eye surgery. I've had two of three, so I just sought out the best oper-

ator. Bedside manner didn't matter. I'd be with the doctor for just 3 visits: before surgery; at surgery; and one post-op visit. So ask around. Start with your family doctor. He or she might have first hand experience or knowledge. Also check with friends and relatives. Narrow your list, and if you're lucky, you can also check with some past patients. I'd find a way to ask the operating room nurses. Also include Internet ratings. Then schedule an appointment and listen to your gut. Any 'this doesn't feel right' should prompt you to go to the next name on your list. Make a good decision BEFORE surgery!

The second reason to visit a doctor is an EMERGENCY. Here you might be

stuck because the ambulance may have a specific hospital as its destination. Now emergency physicians work shifts, and typically there's more than one on duty. So again, if something doesn't feel right, let your doctor know. Many of us can shift gears. But if your assigned doctor can't overcome your concern, ask for a change.

The last reason is ONGOING CARE. That's when trust and a personal connection are necessary. Your physician should have proper training and experience. That's on display at the Texas Medical Board website: www.tmb.state.tx.us.



Con'td on page 17

WATER LIKE YOU WANT IT!

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Member Appreciation Lunch

Fall is for Food, Fellowship and Football

When: Sat, 13 Oct 2018 from 11:00 A.M. to 2.00 P.M.

Where: Biggs Park, Ft Bliss

Cost: None

Bring a hearty appetite



Wear or bring your favorite team spirit gear



- Brisket
- Pulled Pork
- Smoked Sausage
- Beans
- Potato Salad
- Cole Slaw
- Rolls
- Iced Tea



Compete for a prize with your favorite homemade dessert

Seating is limited to the first 75 members and guests who RSVP by 5 Oct 2018

**Reserve your seat by calling or emailing Dave Powell at
915-491-1272/ lrc.ret.powell@outlook.com**



SURVIVING SPOUSE LIAISON

Mrs. Connie Sullivan

Sometimes in life, we acquire material things we become very attached to.

For example, cars, jewelry, books, dishes etc.

We hold them dear to our hearts because they have sentimental value to

us.

One day I was talking with a member of our association, her name is Col Maureen O'Brien Lofberg. Maureen is an amazing lady.

She is very active in different military organizations of Fort Bliss and in her church as well. She is so outgoing and so enthusiastic that it wears me out just thinking of all the things she does.

I wish I had that kind of energy. In our conversation, she was telling me about an experience she had with a pair of earrings that her husband had given her. She said she had lost one earring and was very sad because it had been a gift from her husband.

When she was telling me about the incident, she mentioned that perhaps we should not get attached to material things; but I said to her that there shouldn't be anything wrong with liking items or things that we love and mean

so much to us because God is so wonderful that He wants us to be happy with what we have.

That's why He blesses us so that we can experience love and joy. He knows that we humans desire nice things. For women, perhaps jewelry, clothes. For men, expensive toys like cars, motorcycles, etc.

For children anything that holds their attention.

To God, as long as we do not put the emphasis on the objects or articles putting them as priorities instead of on Him, why would it be wrong to enjoy the gifts and things in life. Maureen did find her lost earring when the landscaping men were working in her yard.

She, of course, was extremely happy for, as we know, there are some things in life that are irreplaceable. And yes, loving ourselves, loving the things that we have is what God wants us to do.



Federal and state agencies have made a concerted push to get more veteran health, job and support services online in recent years, in an effort to make the resources more widely available. Now a new effort is underway to make sure that all veterans have access to the internet to use those programs, after a series of recent studies has shown that tens of thousands still struggle to get online. Officials from Comcast announced 13 AUG they will expand their Internet Essentials program — designed to help low-income households get internet access — to include veterans facing financial challenges.

"There is a very big need here," said David Cohen, senior executive vice president and chief diversity officer at the company. "For those of us who have access, it's almost unimaginable

to think about how to live without it ... but for a lot of veterans, it's another barrier they have to overcome." A Department of Commerce study released last fall found that veterans are more likely to use the internet than peers who didn't serve, regardless of their age group. But a 2016 Veterans Affairs study found that nearly 30 percent of low-income veterans households did not have any reliable means to get online. Cohen noted that can be particularly problematic for veterans looking for a job after leaving the military. Most Fortune 500 companies — including Comcast — only accept resumes via email or online submission.

Comcast officials estimate that roughly 1 million veterans in their 40-state coverage region will be eligible for the new service. Individuals who participate are eligible for high-

speed Internet service for \$9.95 a month, laptop purchases for \$150, and free digital literacy training through local community partners. Company representatives made the announcement in Philadelphia, where they will work with the Veterans Multi-Service Center on outreach. Similar events are planned throughout the country in the next month. "We'll be creating a whole new web of relationships in the veterans space," Cohen said. "Working with parents of young children is a whole different population than working with seniors. So we'll leverage those new partnerships to make sure we're providing the appropriate support." More information on the program is available on the Internet Essentials web site.

[Source: MilitaryTimes | Leo Shane III | August 13, 2018 ++]

ARMY NURSES IN DACHUA

BY COL. CONSTANCE J. MOORE, USA (RET.), ARMY NURSE CORPS ASSOCIATION HISTORIAN

In early May 1945, eighty nurses attached to the 116th and the 127th evacuation hospitals came into the newly liberated Dachua concentration camp to care for the disease-ravaged, starved victims of the Nazi regime. The "long lines of trucks and ambulances filled with weary nurses . . . reached the camp gate, where they [were required] to show proof of previous typhus fever immunizations."¹ This order was unusual, yet understandable when Army nurses discovered that a typhus epidemic, which raged behind the gates, killed nearly 400 prisoners each day.²

Lt. Charlotte Johnson (Treadwell) felt disjointed and unprepared for what she saw. 'Bodies were piled everywhere. . . [There was a] the blood[y] ditch where prisoners would bleed to death after having their throats slit.'³ Captain Franklin was equally appalled, "It didn't 'make you sick. It [was] too stupendous for that. Your mind [could not] assimilate it that rapidly. . . You [couldn't] understand how it can be or why it could be done.'" ⁴

Everyone immediately got to work cleaning the barracks they used for the hospitals and the billets they selected for their living quarters. All buildings

were ready for occupancy when the first patients were admitted 36 hours after the arrival of the advance party. Although both hospitals were staffed and supplied for 450 beds, both were expanded to three times their size in an attempt to meet the healthcare needs of the inmates.⁵ The nursing staff was augmented by clergy, former inmates, German nursing personnel, and reassigned nurses from other units.

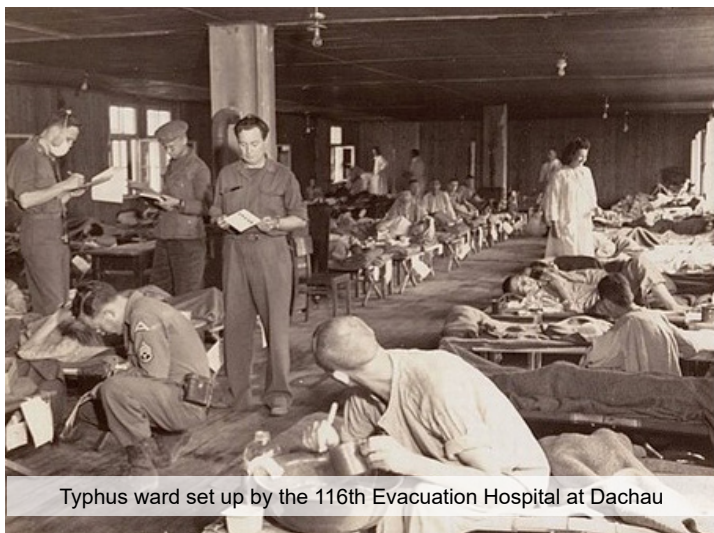
"Corpsmen 'brought them in one after another after another,'" Lt. Treadwell said. 'We did anything we could to help them. We tried to give them vitamin shots, but they were still so scared, after all the Germans had done to them, that they fought us. They were terrified.'" ⁶ Yet, many clung to nurses as their saviors and would not let them out of their sight.

The starving survivors were too weak and listless to feed themselves. Nurses noted their patients' lowered physical and mental processes, grossly impaired digestive functions, edematous feet, gangrenous toes, and depressed peripheral circulation. Severe diarrhea, the result of tuberculosis infection of the gastrointestinal tract, was very common; it caused anemia, and often

led to an aggravated dehydrated state.⁷ Eight out of every ten inmates had tuberculosis.⁸

Nurses offered patients bland soup, thin gruel, or broth. Blood transfusions, glucose injections, and intravenous drips were used for inmates whose systems could not tolerate soup or broth. As the patients slowly gained strength they were put on a diet of dilute cereal and milk.⁹ Despite intensive care, many died from weakness, malnutrition, and disease. "We felt we were dancing with death. We couldn't get away from it and wondered if it would ever stop," said Captain Wahlstrom.¹⁰

Army nurses had extensive and prolonged personal contact with the internees, and were thus, witnesses to the consequences of the barbarity of the Nazis. Many nurses struggled to find meaning in what they observed and what they experienced. Many turned to their religious faiths for comfort and answers. Others tried to forget about the experiences until later in life when they took stock of their lives. Some decided to share their experiences so later generations would never doubt that it occurred.



Typhus ward set up by the 116th Evacuation Hospital at Dachau



Polish inmates celebrate their liberation from Dachau

¹ Smith, M. (1995). *Dachua: the Harrowing of Hell*. State University of New York Press. p. 110.

² 29 April 1945 –Liberation Day of Dachua. (n.d.). Retrieved from <http://www.scrapbookpages.com/DachauScrapbook/DachauLiberation/index.html>

³ Ibid.

⁴ Franklin, A. (1945). *An Army Nurse in Dachua*. *American Journal of Nursing*. 45 (11), p. 902.

⁵ Ibid.

⁶ 29 April 1945 –Liberation Day of Dachua. (n.d.). Retrieved from <http://www.scrapbookpages.com/DachauScrapbook/DachauLiberation/index.html>

⁷ Ibid.

⁸ Hospitalization at Dachua. Center for Holocaust and Genocide Studies. Retrieved from <http://www.chgs.umn.edu/histories/minnesotans/andHolocaust/dachau/hospitalization.html>

⁹ Retrieved from <http://www.timesunion.com/local/article>

¹⁰ Fernlund, K. (2011). *Documents from American History Since 1865*. Vol. 7. Bedford/St. Martin's. Retrieved from <http://www.archives.gov/exhibits/eyewitness/html.php?section=7>



PERSONAL AFFAIRS

Jose Luis Hernandez

The Survivor Benefit Plan (SBP) is a monthly benefit paid to the designated beneficiary of a retired servicemember who has passed away. Retired pay stops with the death of the servicemember; therefore, SBP is one way to ensure a continued financial benefit for a servicemember's survivor.

SBP Election Options

Servicemembers have the option of enrolling in SBP when they retire. There are six eligible beneficiary categories:

Spouse. An eligible spouse is the spouse you're married to when you die. If you marry after retirement, the marriage must last at least one year or you must have had children born of that spouse. Benefits are paid until the spouse dies, but stop upon the spouse's remarriage before age 55 (but can be resumed if the remarriage ends).

Spouse & Child(ren). The spouse is the primary beneficiary, with eligible children (to age 18, or 22 if full-time, unmarried college students) receiving the annuity only if the spouse dies or remarries before age 55. The 55% annuity is divided equally among the eligible children.

Child(ren) Only. Eligible children are the primary beneficiaries. If the retiree dies while a child is eligible, the 55% annuity continues until the child

exceeds the age of eligibility. "Eligible children" are defined as adopted children, stepchildren, foster children and recognized natural children who live with the retiree in a regular parent-child relationship. Children of all marriages are eligible beneficiaries under this election. Child coverage offers excellent protection for incapacitated children, since the 55% annuity is payable to them for life. The mental or physical incapacity must have been incurred while in the age eligibility range.

Former Spouse. This option can be elected voluntarily or be required by a state court. Former spouse costs and benefits are identical to those for spouses. The same remarriage limitations apply. If a Former Spouse beneficiary dies prior to the Service retiree, the SBP Spouse beneficiary reverts back to the Service member.

Former Spouse & Child(ren). This is identical to the "spouse & children" option in costs and benefits, except that only children of the marriage to the former spouse are eligible beneficiaries.

Insurable Interest. If a retiree is unmarried with no children, this option may be selected. The "natural person" must be someone with a financial interest in your life. Examples are a close relative or a business partner. Note: This option may be cancelled at any time. Should you gain a spouse or child in the future, the insurable interest coverage may be changed to spouse or child or both, within one year of acquisition.

Servicemembers must choose a base amount for the annuity. The annuity benefit will be 55% of the base amount. The base amount can be anywhere from the full monthly retirement pay to a minimum of \$300.

If a servicemember has an eligible

beneficiary at the time of retirement and chooses not to enroll in SBP, he or she cannot enroll in SBP unless during an open season authorized by Congress- these open seasons are rare. Also, if a servicemember is married at the time of retirement and elects not to cover his/her spouse or chooses a reduced benefit, then the servicemember must get spousal concurrence to deny coverage or reduce the survivor benefit. In addition, and they are prevented from ever covering a new child or spouse or increasing the benefit amount.

SBP Premiums

The cost for spouse-only SBP coverage is 6.5% of your base amount. The premiums will be automatically deducted by DFAS from your monthly retirement check.

There are additional costs for children. You can use the formula from the Office of the Actuary to determine real costs.

Premiums are tax-deductible and subsidized by the federal government. Once a retiree has made 360 payments (30 years) and reached age 70, he/she is considered paid-up, and no longer has to make payments.

SBP Annuity

When the servicemember passes away, the next of kin needs to notify DFAS to get the annuity started. It usually takes about 3-4 months after DFAS is notified for the SBP payments to begin. They will be retroactive to date of death.

The annuity is 55% of the base amount; therefore if the base amount was \$1,000, the annuity will be \$550 per month. SBP is taxable.

Receiving Social Security and/or a civil service/FERS annuity will not interfere

Con'td on page 17



**2018
EL PASO
CHAPTER
MOAA
EVENTS
SCHEDULE**

September 14-15	TCC Special Meeting
September 28	Retiree Appreciation Day Reception & October Membership Meeting
September 29	Retiree Appreciation Day
October 13	Membership Appreciation Picnic
November 1,2	MOAA Annual Meeting
November 6	Election Day
November 11	Veterans Day
December 1	December Membership Meeting



August Luncheon MOAA at the Ball Park





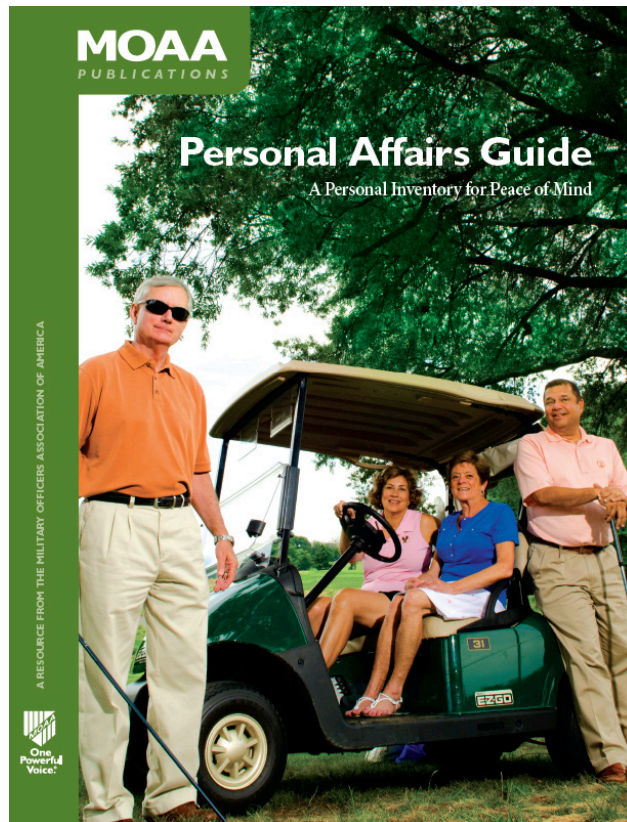
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 13650 East Lake • Suite 505 • 915-493-6798
 3215 Gateway Blvd. West • Suite 201 • 915-493-6799
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Get yours today at MOAA.ORG; your family will Thank You!



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El Paso Chapter
Military Officers Association of America
PO Box 6144
Fort Bliss, TX 79906-0144

BASIC MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as a **FREE** BASIC MOAA Member

Name _____

Branch of Service _____ Rank _____

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary*

☐ Graduation Year (Cadet/Midshipmen) _____

Email Address** _____

Address _____

City _____ State _____ Zip _____

Phone Number _____

To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.

We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit www.moaa.org/email for details.

Date of Birth _____

Spouse Name _____

Your spouse has access to all of your MOAA member benefits.

Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses.

* Surviving spouse of eligible officer

** Email address required for BASIC Membership

Chapter Name _____

M1300CJOIN

or

Chapter MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as an El Paso Chapter Member

☐ Retired ☐ Active ☐ Former
☐ Reserve ☐ National Guard ☐ Auxiliary
☐ Friend of Chapter

☐ Reserve ☐ National Guard ☐ Auxiliary*

Address _____

City _____ State _____ Zip _____

Email Address _____

Phone Number _____

Unit _____

To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.

MOAA Number _____

Date of Birth _____

Spouse Name _____

Your spouse has access to all of your MOAA member benefits.

☐ One-Year Hard Copy Membership \$20

☐ One-Year Electronic Membership \$15

☐ Multi-Year Memberships Contact Membership Chair

*Surviving spouse of eligible officer

M1300CJPRE

Method of Payment

☐ Check (please make payable to El Paso MOAA) ☐ Visa ☐ Discover ☐ MasterCard ☐ AMEX

Charge my card \$ _____ CCV _____

Card number _____ Expiration date _____

Signature _____

Dues to MOAA are not deductible as a charitable contribution for federal tax purposes.

Send to:
El Paso Chapter MOAA
PO Box 6144
Fort Bliss, TX 79906-0144

Add your own voice to the fight.





The El Paso Chapter
Military Officers Association of America
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 Underwood Golf Course, Friday, 28 September 2018.
TIME: 5:30 PM No-Host Social Hour, Dinner 6:00 PM
Program starts at: 6:45 PM
Keynote Speaker: Mr. Mark Overberg, US Army G-1 Retirement Services Officer

Members and guests of the following organizations are invited to attend:
El Paso Chapter Military Officers Association of America (MOAA)
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, Sautéed Broccoli w/Red Pepper Strips in Butter, Potatoes Au Gratin, Tossed Green Salad w/Dressing, Dinner Rolls w/Butter, Coffee, Tea and Water, and Dessert.

Reservations are required. Please make your reservations as soon as possible by completing the following reservation form. Please make checks payable to: El Paso Chapter, MOAA, mail to the address indicated below, to arrive NLT: **Monday, September 24th, 2018. Cost: \$25.00 per person.** Additionally, Reservations are available online at http://www.elpasomoaa.org/ev_calendar_day.asp?date=9%2F28%2F18&eventid=33

Reception/Dinner Friday, 28 September 2018
Honoring: Mr. Mark Overberg, Keynote Speaker for the RAD

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

Date and Time:5:30 PM until.... Friday September 28th, 2018
Location:The General George Underwood Golf Course
Schedule of Events:Program to be published at a later date
Cost:\$25.00 per person
Dress:Men - Coat and Tie; Ladies – Evening Dress/Pants Suit

Please make reservation(s) for the following persons attending the Reception/Dinner hosted by the El Paso Chapter, MOAA, to be held at the General George Underwood Golf Course on Friday, September 28th, 2018.

NAMES of persons attending:

(Please Print)

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

DOC'S CORNER

HOW TO FIND A SUPER DOCTOR

tx.us Internet ratings are another place to start, but remember, when we have a good experience, we keep it secret. When we have a bad experience, we tell 10 people and post on social media. So it's possible that even a Super Doctor can have some bad online reviews.

In person, your physician should try hard to stay on time, might address you by your rank, listen to you, and fully explain your conditions with models and comprehensive handouts. Your Super Doctor should talk to you, eye to eye, and not focus on a computer or tablet. You should get enough refills to last well past your next visit, using the Beaumont or Express-Scripts formulary when possible. Your physician should be able to work with Beaumont's lab. If you need imaging [CT/MRI/PET-CT], and Beaumont can schedule you in a timely fashion, and their technology and interpretation match what's on the outside, your Super Doctor would make that work.

When you're having a problem, your Super Doctor's staff should answer the phone. Not a computer system. Any that staff member should ask, 'when can you get here?'

Before we wrap this up, and we've all been there: the Super Doctor might have a less than super staff member. In my experience, there are some places on the planet where good help is scarce. In those locations, even a Super Doctor may not be able to recruit proper staff. So sometimes you just have to bite your tongue!

Last, when your Super Doctor gets too old, he or she should turn you over to a younger Super Doctor.

Now, you've got my ideas on how to pick your Super Doctor.

Dr. Bill Davitt, former Chief, Ophthalmology, WBAMC

PERSONAL AFFAIRS

with SBP, unless the servicemember waived a portion of his retired pay for a combined civil service annuity.

However, if the survivor receives Dependency and Indemnity Compensation (DIC) from the VA, there is currently a dollar-for-dollar offset between SBP and DIC. In other words, if you receive DIC, you have to subtract the full amount of DIC from your SBP payment. Because DIC is a tax-free payment and SBP is taxed, DIC tends to be a better benefit. Survivors who are denied SBP payments due to DIC are refunded the premium payments made by the military member. Survivors who are subject to the offset also receive Special Survival Indemnity Allowance (SSIA) which is an additional taxable benefit meant to partially make up for the compensation lost due to the offset. Special Needs Trust. If your SBP beneficiary is your disabled, incapacitated child, you may have the annuity paid to a Special Needs Trust for the benefit of the child.

SBP Election Changes

SBP coverage can only be terminated during the 2nd year after retirement. Once this window has closed, servicemembers cannot "disenroll" from SBP except as outlined below.

If the selected beneficiary passes away, the servicemember must alert DFAS in order to stop the premiums. No premiums will be refunded, and the servicemember's participation is "suspended," pending the gain of another eligible beneficiary.

In the event of a divorce, the servicemember may also "suspend"

SBP coverage, as long as Former Spouse coverage is not mandated in the divorce decree. The servicemember will need to contact DFAS within one year of the divorce.

If the servicemember remarries following their first spouse's death or divorce (assuming there is no Former Spouse coverage), the servicemember has three options to cover their new spouse:

- Resume identical coverage they had initially; cannot decrease level of coverage
- Increase level of coverage if they were not at maximum level initially
- Elect not to resume coverage. This decision is irrevocable and must be declared to DFAS within one year of the remarriage or the initial level of coverage obtained by member will resume automatically

A retiree may "withdraw" from SBP, with the consent of their spouse, if the retiree has a total and permanent service-connected disability (100%) for 10 continuous years, or at least 5 years at 100% if from the date of service separation. This option was established because the spouse would automatically be eligible for DIC (for 2016 at \$1257.95 per month), which would still be subject to SBP-DIC offset. This withdrawal is irrevocable and previously paid premiums are not refunded. Two major considerations before employing this option:

1) MOAA is working diligently to repeal the SBP-DIC offset. We have made some headway over the past few years (increasing SSIA payments) and will continue in this effort.

2) DIC offset may not totally "deplete" the SBP annuity. SBP withdrawal may deny your beneficiary the opportunity for additional compensation at the time of your passing, or full SBP/DIC payments if the DIC offset is repealed. Consider each implication and impact, with respect to the surviving spouse's supplemental income or lack thereof.



CHAPLAIN CORNER

Mrs. Connie Sullivan

Life is a journey with many experiences. Some good and some not so pleasant. Throughout our lives, we have come across people that we just couldn't get along with. Sometimes it is a personality clash, differences of opinions, perhaps due to the way people are raised, different cultures or because of challenges individuals have experienced in their lives. Sad but it has and does happen.

Back when I had been working at William Beaumont Hospital, it was not called a medical center then, and was during the Vietnam Era, I, and other



employees went through a very difficult time having to do with a Sergeant in charge at the Radiology Department.

This man displayed a very negative attitude. He seemed to always be angry and would take his frustrations out on not only the military troops but the civilian employees as well. We never got the real details as to why he acted in that manner, but some had said it had been due to a demotion from Colonel to Sergeant when the Vietnam War ended.

We did not find the true story on him, but we did live the harsh and mean behavior he practically exhibited with everyone he encountered at work. Even though I had disliked the man, because of his attitude, I however felt sorry for him. It was not hard to hate

him because of his efforts to humiliate us any opportunity he had. At times, it was unbearable but there was nothing that we could do and there had been some complaints on him but to no avail.

What made it more difficult for me was that I was very young when I started working at the hospital and had come from an upbringing of love and caring in my family. I would see the troops in the department feeling as if they were in boot camp all over again.

The Sergeant finally retired but to say the least, he left emotional scars in us which in my case took me a long time to forget. Forgiveness was not an option for me until I, after years had gone by, realized that to not forgive was not what God had taught me.

JUNIOR ENLISTED FAMILY CENTER

YMCA FOOD PANTRY

The Junior Enlisted Family Center's Food Pantry serves Fort Bliss needy families E-6 and under with non-perishable food. Presently, 1200 families are being assisted. The Food Pantry is open Tuesday, Wednesday, and Friday from 12 noon until 4:00 p.m. Phone #: 915-562-8462 ext.351 Approximately 150 people are helped each day.

Located in the Trading Post (old Commissary), 1717 Marshall Road, the entrance is located behind the building on the loading docks that face the Post Office. There are steps up to a door. Once you enter the doorway, immediately turn left and go down a hallway. The Family Center is straight ahead.

If a soldier is in need, the soldier

must get a form from a chaplain or someone in his unit who is authorized to provide the form. Upon entering the Family Center, the soldier or spouse must provide the form and their military ID. The Pantry is dedicated to helping the truly needy families.

What can you do to help? You may take donations of non-perishable food to the Pantry during the hours they are open. Please don't leave donations on the docks as those items are often "lost." Those food items that are in great demand are boxed macaroni and cheese, Ramen noodles, cereal, oatmeal, pasta and pasta sauce. If you have gently used furniture that you no longer want or other items such as baby strollers, a call to Hanna Okura, Program Director, will get those



unwanted items to families on Fort Bliss who need them. Furthermore, the Commissary will place a large carton near the exit for donations of non-perishable food from time to time during the year. Also, several times a year, there are brown paper sacks pre-packaged with food in the commissary which you may purchase and place in a carton near the exit.

Any help that you might provide will be greatly appreciated. Please contact Hannah Okura if you have questions. Thank you.



LEGISLATIVE

COL. Lennie Enzel

On August 13th, President Trump signed the FY 2019 John S. McCain National Defense Authorization Act (NDAA) into law in a ceremony at Fort Drum, N.Y. Now, the defense appropriations act which funds those authorizations, must be signed. This was the earliest signing of the NDAA in decades and the defense appropriations process also is moving forward at a rapid pace. With a little luck, the appropriations bill will be finalized and signed by the president before the Oct. 1, Negating the need for a continuing resolution amendment (CRA). The last time Congress passed a defense bill this early was over 20 years ago with the FY 1997 NDAA.

Some of the items included in the 2019 NDAA are:

- The legislation includes a 2.6 percent increase in basic pay for active duty servicemembers
- \$11 billion for military construction, including family housing
- End-strength increased for all Services
- No increases to TRICARE fees
- No reduction to the basic allowance for housing
- \$40 million in DoD supplemental impact aid and \$10 million in impact aid for severely disabled military children

- Eligibility expansion for Special Victims' Counsel services to victims of domestic violence and other aggravated violent offenses
- Establishment of a new punitive article on domestic violence in the Uniform Code of Military Justice
- Authorization for military judges and magistrates to issue military protective orders

Meanwhile, the Department of Defense (DoD) announce a substantive policy change on the transfer of Post-9/11 GI Bill benefits to eligible family members. Effective 12 July 2019, eligibility to transfer those benefits will be limited to service members with less than 16 years of total active-duty or selected reserve service. Previously, there were no restrictions on when a service member could transfer educational benefits to their family members. The reason given for this change was the need to focus on retention so the active duty servicemember (ADSM) can share this benefit with their family members while they continue to serve. The change will also allow ADSMs to retain their eligibility to transfer education benefits if they are separated from the service through no fault of their own.

On the VA front, the VA Mission Act which was signed into law on 6 June 2018, is one of the most comprehensive health care reform bills passed in many years. One of the most significant changes is the elimination of the Veterans Choice Program which was established in 2014 to reduce long health care wait times. Under the Mission Act, a new community care program will replace Choice and consolidate multiple community care programs into a single program.

Additional changes include:

- Opening the VA's Caregiver Program to pre-9/11 veterans
- Allowing veterans and their health-care providers to decide on whether care should be delivered inside the VA or in the community
- Expanding telehealth programs
- Establishing walk-in health care services with local community providers.

While it would normally take three to five years to implement such massive system changes, Congress gave VA one year from the enactment of the MISSION Act to replace the Choice Program and two years to implement the caregiver program expansion.

As a reminder, TRICARE's Retiree Dental Program (TRDP) will cease coverage Dec. 31. You will not be automatically enrolled in a new dental plan. You must enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) during the open season which will be between 12 November and 10 December. You will also be eligible to enroll in vision coverage through FEDVIP.

Visit the BENEFEDS website, <https://www.benefeds.com/Portal/PlanSearch?submit=planSearch&ctoken=etT8IH84>, to explore the many dental and vision plan options. That way, when open season arrives, you will be ready to make your selections. Do not miss this opportunity or you will be without dental (and vision) insurance coverage until the next open season rolls around.

The 85th Texas Legislature remains adjourned although committee meetings continue to be held



The Scholarship Fund

School Year 2019-2020 MOAA Scholarship Information

Applications open o/a 1 November 2018. Check MOAA website (<http://www.moaa.org/scholarship/>) for more details. If you have questions, direct them to edassist@moaa.org.

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.**

Selection Criteria ^[SEP] 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. Rodriquez, MOH, Memorial Scholarship and the 1st Armored Division – El Paso Chapter Scholarship. El Paso area MOAA Scholarship Recipients for SY 2018 – 2019 are:

Isabelle K. Barnett, 1st Armored Division — El Paso Chapter Scholarship, attending Calvin College

Kaylee M. Parsont COL Joseph C. Rodriquez, MOH, Memorial Scholarship, attending Santa Fe University of Art and Design

WARTIME PENSION BENEFITS

NON-SERVICE-CONNECTED PENSION

The VA provides a non-service-connected pension (<https://benefits.va.gov/pension>) for wartime veterans with low incomes and who are over 64 years old, or to wartime veterans who are totally and permanently disabled for reasons not related to their military service. The pension is intended to provide a guaranteed minimum income for veterans who qualify. For example: If the veteran has a countable income of \$6000 per year with no deductible medical expenses and no dependents, in 2017 the VA would have provided \$13,166 – \$6000, or \$7,166 paid in 12 equal monthly payments.

A veteran who is eligible for the Wartime Veterans Pension may also be qualified for the Aid and Attendance or Housebound supplement. These supplements are paid in addition to the basic pension, and provide a small additional income for persons who either need daily assistance with everyday living tasks or are substantially confined to their home. A veteran can only be eligible for either Aid and Attendance or Housebound, not both.

“Countable Income”

Countable Income is a complex matter. For pension purposes, countable income is most sources of income received by the veteran or his/her dependents. This includes earnings, disability and retirement income, interest, dividends, rental income, net income from any business or farm, and normally any income from a dependent child. An example of an uncountable income is public assistance (such as SSI). Additionally, unreimbursable medical expenses and educational expenses can be deducted from countable income. There are other specific incomes that are deductible, so if the “Countable Income” as you calculate it is even in the ballpark of the income rates, you should apply for the pension and report all income sources. The VA is required to deduct all income allowed by law.

Pension Eligibility Criteria for Wartime Veterans Pension

- The veteran was discharged from service under conditions other than dishonorable, AND

- The veteran served at least 90 days of active military service 1 day of which was during a war time period. If the veteran entered active duty after September 7, 1980, generally the veteran must have served at least 24 months or the full period for which called or ordered to active duty (There are exceptions to this rule), AND

- The veteran's countable family income is below a yearly limit set by law (The yearly limit on income is set by Congress), AND

- The veteran is age 65 or older, OR,

- The veteran is permanently and totally disabled, not due to his/her own willful misconduct.

Aid and Attendance Eligibility

The veteran is eligible for a Pension, and:

- The veteran requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting himself/herself from the hazards of his/her daily environment, OR,

- The veteran is bedridden, in that his/her disability or disabilities requires that he/she remain in bed apart from any prescribed course of convalescence or treatment, OR,

- The veteran is a patient in a nursing home due to mental or physical incapacity, OR,

- The veteran is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Wartime Veterans Pension and Housebound Eligibility

The veteran is eligible for a Pension, and:

- The veteran has a single permanent disability evaluated as 100-percent disabling AND, due to such dis-

ability, he/she is permanently and substantially confined to his/her immediate premises, OR,

- The veteran has a single permanent disability evaluated as 100-percent disabling AND, another disability, or disabilities, evaluated as 60 percent or more disabling.

How to Apply for Wartime Veterans Pension

The NVF strongly recommends that you seek out the assistance of a [Veteran Service Officer](#) when filing a Wartime Veterans Pension claim. The VSO will assist you in filling out the paperwork, gathering the required documentation, and tracking the status of the claim at no cost. Most Veterans Organizations, like the VFW, American Legion, Order of the Purple Heart, etc. have VSOs. The veterans affairs departments for each state also have Veteran Service Officers. If you would like some assistance in finding a VSO near you, please call us at 888 777-4443. You can apply for the Wartime Veterans Pension by filling out [VA Form 21-526](#), Veterans Application for Compensation and/or Pension.

If you have applied previously, you should use [VA Form 21-527](#). If you have any of the following material, attach it to your application:

- Discharge or separation papers (DD214 or equivalent, click [here](#) to apply for a replacement DD214)

- Dependency records (marriage & children's birth certificates)

- Medical evidence (doctor & hospital reports)

You can also use the VA's [online application](#). The VA's benefits hotline number is 1-800-827-1000. For more information about the Wartime Veterans Pension feel free to call NVF at 888-777-4443 or submit a request for assistance at <https://nvf.org/veterans-request-assistance>.

[Source: <https://nvf.org/wartime-veterans-pension> | August 2018 ++]

TRICARE RETIREE DENTAL PROGRAM (TRDP) & FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

WHAT'S HAPPENING?

The TRICARE Retiree Dental Program (TRDP) will end on December 31, 2018. TRDP enrollees will have an opportunity to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP), with coverage effective January 1, 2019. FEDVIP offers benefits similar to the TRDP and a choice of carriers and plan options. You'll have the ability to select from a number of nationwide/international and regional dental carriers, including Delta Dental. Delta Dental has proudly served the TRDP military retiree community for the last 20 years.

WHEN DO I NEED TO TAKE ACTION?

To avoid any disruption in coverage, you'll need to select a new plan during the Federal Benefits Open Season, which runs from November 12, 2018, through December 10, 2018, for coverage effective January 1, 2019. There is nothing you need to do to disenroll from the TRDP, as that will happen automatically at year's end.

WHY CHOOSE A DELTA DENTAL FEDVIP PLAN?

We make it easy to take care of your oral health with great benefits, affordable rates, and a large network of dentists nationwide. The same Delta Dental team you have known and trusted for your TRDP dental coverage also supports our FEDVIP plans.

In FEDVIP, Delta Dental offers a choice between two great plans to meet your needs.

- The Standard Plan option offers quality care at a low premium and a per person in-network maximum of \$1,500.
- The High Plan option offers greater coverage and an increased per person in-network maximum of \$30,000.
- The odds are your dentist is already in-network! Check our FEDVIP dentist directory to find out. Visit providers4you.com/fedvip.

- Preventive care is critical to your overall health and shouldn't cost you anything. That's why it's 100% covered under Delta Dental's FEDVIP plans when you visit an in-network dentist.

HOW DO I GET INFORMATION?

- Visit TRICARE.benefeds.com for more details about the transition and to sign up for email updates.
- Check out deltadentalins.com/fedvip to learn more about Delta Dental's FEDVIP plans. Benefits and rates information for 2019 will be available in October 2018.

Remember, no one has a smile like you. And no one can keep it healthy like us. Military retirees and their families have trusted their smiles to Delta Dental for 20 years.

SOURCE: Delta Dental News Release, Doug Schobel | Sr. Marketing Representative, Marketing and Communications, Northeast region and Overseas | dschobel@delta.org office 401-732-0297

More FEDVIP Related Information:

FEDVIP – Dental and Vision Insurance at <https://ask.fedweek.com/fedvip-dental-vision-insurance/>

BENEFEDS Website at <https://www.benefeds.com/#>

FEDVIP Plan Comparison Tool: Use our FEDVIP Plan Comparison Tool to find out which plans are right for you and your family. <https://www.benefeds.com/Portal/PlanSearch?submit=planSearch&ctoken=qW9nnO90>

Get information on ID cards, claims and covered services. https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=id_cards&ctoken=qW9nnO90
https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=claims_cov

[ered_services&ctoken=qW9nnO90](https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=education_support_main&ctoken=qW9nnO90)

Learn when and how to submit a Qualifying Life Event (QLE) for your FEDVIP plans.

https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=qle_submit&ctoken=qW9nnO90

Education & Support: Learn more about Dental and Vision (FEDVIP), Long Term Care (FLTCIP), Flexible Spending Accounts (FSAFEDS) and how BENEFEDS relates to them all. <https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=EducationSupportMainCnt&ctoken=qW9nnO90>

FEDVIP Dental Plans: FEDVIP dental plans are split into National/International plans and Regional plans. National/International plans include full nationwide coverage as well as coverage overseas. Regional plans only provide coverage in designated locations throughout the U.S. and do not provide coverage overseas. Review information about participating National/International and Regional plans at https://www.benefeds.com/Portal/EducationSupport?EnsSubmit=dental_plans&ctoken=qW9nnO90#



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FORT BLISS ACCESS CONTROL POINTS

A 100% identification card check of all personnel will be implemented at all Fort Bliss access control points.

All Department of Defense and non-DoD vehicular occupants, including the driver and all of-age passengers, will have to present an ID card - valid state driver's license, government/federal ID card, passport, etc. - for authorized access to Fort Bliss.

All vehicles and occupants entering Fort Bliss are subject to random searches and inspections, as has always been the standard.

All non-DoD persons can expect to obtain a visitor's pass at certain gates with VCC (Visitor Control Centers). Travelers should plan their time accordingly as access times to Fort Bliss might be increased following these enduring security measure enhancements.

For more detailed information on gate access and hours of operation see <https://www.bliss.army.mil/gateinfo.html>.

Retiree and Annuitant Pay Dates for 2018

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January	Thursday, Feb. 1, 2018	Thursday, Feb. 1, 2018
February	Thursday, Mar. 1, 2018	Thursday, Mar. 1, 2018
March	Friday, Mar. 30, 2018	Monday, Apr. 2, 2018
April	Tuesday, May 1, 2018	Tuesday, May 1, 2018
May	Friday, June 1, 2018	Friday, June 1, 2018
June	Friday, June 29, 2018	Monday, July 2, 2018
July	Wednesday, Aug. 1, 2018	Wednesday, Aug. 1, 2018
August	Friday, Aug. 31, 2018	Tuesday, Sept. 4, 2018
September	Monday, Oct. 1, 2018	Monday, Oct. 1, 2018
October	Thursday, Nov. 1, 2018	Thursday, Nov. 1, 2018
November	Friday, Nov. 30, 2018	Monday, Dec. 3, 2018
December	Monday, Dec. 31, 2018	Wednesday, Jan. 2, 2019

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OCTOBER GUEST SPEAKER

ters), the Army Commendation Medal (with four oak leaf clusters), the Army Achievement Medal (with five oak leaf clusters), the Valorous Unit Award, the Joint Meritorious Unit Award, the Army Staff Identification Badge, and American and German Parachutist Badges.

In March 2010, after 2 ½ years as the Deputy Director, Personnel and Administrative Support Center, Office of Disaster Assistance, US Small Business Administration, Overberg became the Deputy Chief, Army Retirement Ser-

vices within the Office of the Deputy Chief of Staff, G-1. In June 2016, Overberg was promoted to Director, Army Retirement Services. Working out of Arlington, VA, Overberg is responsible for all Army retirement services policy and oversight of the program's delivery to Soldiers of all three components plus 1.25 million Retired Soldiers and surviving spouses as well as strategic level program communications.

Overberg received a Bachelor of Science Degree in Industrial Management from the University of Akron and a Master of Business Administration degree from Webster University. He is married and has three grown children.

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THE BORDER BULLETIN

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