

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America January 2025 | Volume 25 Issue 1 | OWRC.net and MOAA.org For questions contact the Chapter President and Webmaster at andy@andrewemanuele.com



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From National MOAA

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President's Notes, January 2025

It's a new year! I want to thank the membership for electing me to this office. I will endeavor to meet your wishes and needs.

Yesterday, Tuesday 7 January, Ginny and I went out to Camp Garfield (the former Ravenna Arsenal) to get our new ID cards. As I understand it, for this year, 2025, you must have the updated ID card.

So, I signed up at <u>https://idco.dmdc.osd.mil/idco/appointment</u> for both of us. I received a nice email confirming the date, times and location. BUT, when I used MapQuest to find 1038 Adams in Ravenna, that led me to a suburb in north Ravenna, in the city! So tried using my Garmin device. No luck there either. So I looked up Camp Garfield on the internet.

A location on the east side of the camp north of Newton Falls showed up. Loaded that into my Garmin and away we went.

I drove east through Kent and Ravenna, then east on 534 which turns into 5. Trundling along, about ten miles after leaving Ravenna, I saw a gate on my left side. It was open. I still had about 6 miles to go on my Garmin to the east entrance. Anyway, rolled up to the gate and the guard said I was at the correct entrance. We showed our ID cards and were directed to **building 1000**. Arrived at 12:45, well ahead of our first appointment at 13:20. The office had a posted note "Lunch 12-1". So, we arrived early. There are chairs in the hallway for your use.

The young sergeant took us in as soon as she arrived. Did my paperwork, turned in my old ID, got my picture taken, two fingerprints taken on a small scanner, and the machine by her desk printed out my new card, Ginny's card was checked - it was okay. The sergeant checked our status in DEERS, and we were done. Out of the building by 13:30.

My next two tasks are to update my VA and my Social Security sign-in credentials. The saga continues next month.

See you at the Wednesday luncheons, unless I have other meetings to attend.

Bill Maki President, OWRC



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Volunteer at the Firestone Golf Tournament

The Firestone Golf Tournament is advertising for volunteers. If there is interest, January is the time to sign up!

Follow this link for information about volunteering. https://mailchi.mp/2485fb78eb64/tournament-talk-may2021-18041066?e=64fdbf0fcb

Follow this link to the Golf Tournament website for more information about the Tournament and Firestone Country Club. The Tournament makes a big effort to honor and support veterans. <u>https://www.invitedclubs.com/clubs/firestone-country-club/our-story</u>

Dick Calta was a great volunteer last year!! And there is always room for more!

Any questions- let me know Thanks! Lynda Farkas Ifarkas@neo.rr.com

Military Families Will Keep Access to Critical Children's Hospital

By: Kevin Lilley

A Colorado health care provider serving more than 15,000 military-connected children will remain in the TRICARE network, reaching a deal with new regional managed care support contractor TriWest days after announcing plans to leave the network.

Children's Hospital Colorado "worked closely with TriWest and achieved important improvements in the new contract that will help us maintain access to care," according to <u>a Dec. 24 press release</u>. The day before, MOAA and the National Military Family Association (NMFA) wrote to DoD health affairs leadership urging the department to work with TriWest and the hospital to reach an agreement.

[READ THE LETTER]

"Many Colorado military families sought assignment there because they were assured that their medically fragile children would receive treatment at a nationally recognized children's hospital," the letter states. "We ask you to act to ensure that those families continue to receive the care they need and deserve, and that the TRICARE network remains robust and able to serve the needs of America's military families."

Members of the Colorado congressional delegation put out a joint statement Dec. 17 asking the hospital and TRICARE officials to <u>return to the bargaining table</u>.

Children's Hospital Colorado <u>filed a legal challenge in 2023</u> claiming TRICARE reimbursement rate cuts, including a nearly 40% cut to outpatient care rates, would not cover the cost of some patients' care. A judge <u>ruled in favor of DoD</u> in April.

Despite agreeing to remain in the network, "TRICARE reimbursement rates remain well below the cost of providing care," said Jena Hausmann, president and CEO of Children's Colorado, in the press release. "We will continue engaging with the



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Department of Defense and elected officials to ensure that Children's Colorado can maintain high-quality, specialty pediatric care for all kids in Colorado."

Taking Care of Military Families

A new DoD policy enacted in October 2023 eliminated an exemption for children's and cancer hospitals which had allowed them to receive higher reimbursement rates for outpatient treatment. The old policy aligned with similar hold-harmless language used to set Medicare reimbursement rates; the new policy amounts to a benefit cut, despite <u>ongoing</u> <u>promises</u> to offer "world-class healthcare" for servicemembers and families.

Many military families with children who need specialty health care build their careers around providers like Children's Colorado – family-centered facilities that can offer pediatric expertise and life-changing treatment through the TRICARE network. If these facilities leave the network, families already facing long wait times and difficulty securing appointments would see even greater access issues ... and what begins as one family's medical concern would become a readiness issue for the all-volunteer force.

Fair reimbursement for all children's specialty care providers is a critical part of the overall TRICARE benefit, and will remain a key advocacy priority for MOAA as the 119th Congress begins. Keep up with the latest on this issue and others by registering at our <u>Legislative Action Center</u>.

3 Million Enrolled in VA Life Insurance Programs Will See Lower Rates in 2025

By: Kevin Lilley

Servicemembers, veterans, and spouses holding VA life insurance policies will see premiums fall this spring, <u>the</u> <u>department announced Dec. 12</u>, with discounts varying by program and the age of the policyholder.

A snapshot of the savings, which will affect about 3 million total policyholders:

- Veterans' Group Life Insurance (VGLI): Policyholders will pay between 2% and 17% less, with the average policyholder saving 11%.
- Servicemembers' Group Life Insurance (SGLI): Policyholders will see a reduction in premium rates from 6 cents per \$1,000 in coverage to 5 cents. Those with the maximum \$500,000 in coverage will pay \$25 a month, down from \$30. Rates do not include an additional \$1 a month for <u>SGLI Traumatic Injury Protection</u>.
- Family Servicemembers' Group Life Insurance (FSGLI): Spouses holding these policies will pay between 11% and 22% less, with an average savings of 13%.

The discounts will be automatic, according to the VA news release announcing the new rates, with no action required by the policyholder.

[FROM MOAA INSURANCE: <u>Active Service Discharge Group Term Life Insurance</u> | <u>Group Level Term Life</u> <u>Insurance</u>]

Learn more about the VA insurance programs, including eligibility and coverage options, at these links: <u>VGLI | SGLI | FSGLI</u>. For information about accessing existing policies online, <u>click here</u>.

The VA insures 5.6 million servicemembers, veterans, and families with \$1.5 trillion in overall coverage. The department launched a new life insurance program, <u>VALife</u>, in January 2023.



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MOAA <u>supported a 2023 law</u> that raised the VGLI coverage maximum to \$500,000 from \$400,000; it was the first such increase since 2005.

5 Reasons to Join The Army and Navy Club in 2025

By: Tony Lombardo

The Army and Navy Club in Washington, D.C, is steeped in military history and at the same time active and engaged in the present. On a given evening, you'll see currently serving officers and veteran officers gathering together from around the country for camaraderie, an excellent meal, and meaningful discourse.

"You're among people like you, who share that common bond of service, and it's a very special thing," says Col. Marc Warren, USA (Ret), club president and a MOAA Life member.

There are many reasons to consider joining the club, and one of them is that every MOAA Life member receives **a** significantly reduced initiation fee of \$100.

Here are four more reasons:

- Gain access to clubs around the world. You don't need to live in Washington, D.C., to experience the value of club membership. A membership also grants access in reciprocal clubs in cities such as New York, London, Paris, Stockholm, and Hong Kong. Countries include Argentina, Chile, Japan, Thailand, and South Korea. <u>See the full list here</u>.
- Experience elegant and affordable hotel stays in Washington, D.C. Especially ideal for out-of-town members, The Army and Navy Club offers hotel rooms and suites for its members. These rates do not increase during peak tourist and conference season, making it a trusted and savvy place to stay.
- Enjoy diverse drink and meal options and upgraded facilities. For dining, the club offers an upscale dining room and The Eagle Grill, a more casual bar and restaurant. The popular Daiquiri Lounge will undergo renovations in 2025. The club offers an expanding and evolving calendar of events that includes book readings and whiskey tastings. The club's library just reopened after an extensive renovation and boasts one of the largest private collections in the country. Many members enjoy perusing the rows of academy yearbooks. Amenities like these earned the establishment a Five Star Platinum Club rating, signifying it is among the Top 50 City Clubs in the United States.
- Peruse military history in every room and hallway. You will see dozens of portraits and military artifacts displayed across the club, items donated by members over the years. This includes a restored portrait of Adm. Joseph James "Jocko" Clark, the first Native American to graduate from the Naval Academy; the saber of Lt. Cmdr. Roy H. Boehm, who was instrumental in developing the Navy SEALs; and a convent table used to as a barricade during a skirmish in the Philippines during the eve of the Spanish-American war.

Outside the Eagle Grill is a wall of every *Time* magazine cover that featured one of The Army and Navy Club Members. It demonstrates the significance of the club and its members have played over the years. But at its heart, The Army and Navy Club is and remains focused on building camaraderie across generations. Will you join the community?

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OWRC Purpose and Mission Statement

To support the purposes and objectives of the Military Officers Association of America; promote camaraderie among the officer (retired, active and former) within the OWRC region and relationships with other veteran organizations; and support projects for those pursuing military service (ROTC programs) and assisting veterans (wounded, jobless and homeless).

Legislative Contacts:

MOAA Legislative Update MOAA | Legislative Action Center (quorum.us) .

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