

Upcoming Events

DUE TO THE COVID-19 OUT-BREAK, MOAA TAMPA CHAPTER IS TAKING PRE-CAUTIONARY MEASURES TO HELP STOP THE SPREAD OF THE DISEASE, AND HAS ELECTED TO CANCEL ALL EVENTS THROUGH MAY 2020.

WE LOOK FORWARD TO SEEING YOU ALL AGAIN SOON!



**REMINDER
PUBLICATION
DEADLINE FOR THE
MAY ISSUE IS
25 JUNE 2020**

MESSAGE FROM THE PRESIDENT COL CHARLES DALCOURT USA RET



COL CHARLES DALCOURT USA RET
2020 Chapter President

Greetings to all! As many continue to adjust, press through, and overcome the challenges and constraints posed by the ever evolving COVID-19 crisis, we stand assured that there is stability, focus, and certainty in the efforts and actions of MOAA. Adeptly capable and earnestly seeking to remain ahead of changes posed by the pandemic, I am excited to see the positive consequences of a united, mission focused team.

Thanks to all within our chapter that have pressed on and continued to conduct our chapter's business. Of note, Carol Zieres, Jeanne Richard, and Bill Schneider warrant commendation for various reasons but their work over the past month to continue moving the chapter forward has been exceptional and noteworthy. Thanks again!

Great News

In late March/early April, we received advanced notice, then official confirmation that our Chapter received 5-star recognition for both our website and newsletter in the 2019 COL Marvin J. Harris Communications Award Contest. Four of the six chapters in our Area received recognition. Please note the following...

FL 27 Tampa Chapter – 5 Star Website & 5 Star Newsletter,
FL 23 St Petersburg Area Chapter – 5 Star Website & 5 Star Newsletter,
FL 42 Sun City Center Chapter – 5 Star Website & 5 Star Newsletter, and
FL 04 Clearwater Chapter – 5 Star Website & 4 Star Newsletter.

Thanks to all for the incredible work and effort that goes into creating, updating, editing, and publishing these missives. Carol, thanks for the detailed preparation and sacrifice you made in getting the packet together for submission. Melissa Marison, owner of Operations Made Easy, has done a phenomenal job managing our website and publishing our newsletter (despite late submittals by the chapter president); thanks Melissa!

Helping Others

Often during tough times, our instinct to survive disallows our vision to transcend our own needs. For many this is not the case and fortunately, not for MOAA. The MOAA Foundation created a COVID-19 Relief Fund to support military and veteran families. Because of several reasons, to include many veterans do not qualify for benefits from service relief societies, MOAA endeavors to generate funds to help mitigate the hardship situations that our fellow veteran business owners and families are facing.

If you are interested in contributing to this effort, carefully review the request for support on MOAA's website. You can search for "COVID-19 Relief Fund" or use this link: <https://www.moaa.org/content/campaigns/emergency-covid--19-military-family-support/>.

MOAA has stated up front that one hundred percent (100%) of your donation will support the fund's purposed objectives. Even more, they highlighted the fact that the CARES Act allows you to deduct \$300 in contributions to nonprofits on your 2020 tax return if you take the standard deduction. There have been several responses to this call for action, please consider providing your support.

On another note, there are myriad ways to help during this crisis that do not require the remittance of funds...a financial contribution on your part. Several of our Tampa Chapter members have dedicated their time and talents to uplifting others through letters, phone calls, prayers, and where appropriate, visits. As mentioned last month, please endeavor to connect with someone today that you have not engaged in a while, via voice or video calls. A short call relaying genuine sentiment is hospitable, healing, and helpful.

[President's Message Continued on Next Page](#)

Moving Forward

[President's Message Continued from Page 1](#)

Several Tampa Chapter members have asked about the plan for our chapter's assemblies and gatherings this summer. Honestly, I do not know when we will conduct our next luncheon at the Surf's Edge Club or face-to-face meetings in general. I do know that with your support and the flexibility of all who work hard to conduct our monthly sessions, we can restart our meetings virtually with great effect.

Currently, all our MOAA Tampa Chapter meetings through the end of May 2020 are suspended. That decision was the right decision, at the right time for our Chapter. Now, having assessed other means to accomplish the objectives of our luncheons as well as benefitting from the world's induced familiarity with digital communications, the Board of Directors will begin discussions about meeting virtually in the months of June and July.

In all, our actions will remain congruent with efforts exercised across the Nation aimed to protect us all from the effects of the COVID-19 virus. At the same time, we will exercise the initiative and tenacity that we all have been trained and have trained others to exercise amidst challenging times.

Wrapping up:

It is during times of pain, drought, loss, and uncertainty that both individual and organizational vulnerabilities tend to manifest themselves and seize the thoughts of leaders shaping policy and processes, strategies and plans. This is not our challenge. Our Chapter has and will continue to stand firm alongside a host of incredible teams at the National, State, and local levels of MOAA. They have all responded, not reacted, well to this crisis and have sought in every way to place people, not the pandemic, first.

I ask that you continue to support MOAA's advocacy across the various lines of effort being pursued. Please stay connected via our website and newsletter to all that is happening in our chosen sphere of influence. Let's not be distracted by the current crisis but propelled into action on behalf of those we represent.

I pray for God's protection, provision, and peace over you all. Thanks again for all you do and for your focusing forward as we establish a "new normal." All the best!

Notes from the Editor... Col Carol Zieres USA Ret

As we enter the second month of a Governor-mandated, "Stay-at-Home Order," all of us are beginning to feel the effects of social isolation from our friends, neighbors and colleagues. Life is anything but normal and our reliance on virtual communications to the outside world has never been greater. The Tampa chapter website and the Retrospect continue to be your best sources for staying in touch and connecting you to the latest developments in MOAA and Operation Helping Hand until we can all safely come back together again. I am thrilled to share the good news that our Tampa MOAA Chapter has earned the Five-Star Col. Marvin J. Harris Communications award for our print newsletter and website. Our board and our website manager and publisher, Ms. Melissa Marison, have worked tirelessly over the past year to improve our online footprint and provide essential communication in our monthly newsletter, The Retrospect. Our hard work has paid off with this distinguished award recognition from MOAA National. Congratulations to all involved in this process!



IMMEDIATE PAST
PRESIDENT/ACTING
EDITOR
COL ZIERES USA RET

THE RETROSPECT is published monthly by the Tampa Chapter of the Military Officers' Association of America (MOAA), P.O. Box 6383, MacDill Air Force Base, FL 33608-0383. The Tampa Chapter is a 501-C-19 tax exempt veterans organization not associated with the Department of Defense and is an affiliate of the Military Officers Association of America (MOAA). MOAA National, the Florida Council of Chapters, and the Tampa Chapter are non-partisan organizations. The views expressed in individually signed articles and the advertisements that appear in this publication/website do not reflect an endorsement by MOAA or this affiliate. Articles in this newsletter/website are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletter's editor or publisher, nor do they reflect an endorsement by the Tampa Chapter or the National organization of the Military Officers Association of America, unless so indicated. The views expressed in individually signed articles do not necessarily reflect Chapter policy.

OUR EDITORIAL POLICY:

MOAA National, the Florida Council of Chapters, and the Tampa Chapter are nonpartisan organizations. Our chapter membership is open to all Military officers (Commissioned and Warrant), including Active Duty, National Guard, Reserve, former officers, and spouses/surviving spouses of military officers. Our luncheon meetings are held at 1130 hours every second Thursday of each month at the Surf's Edge Club on MacDill AFB.

ON THE WEB:

Tampa Chapter (<http://moaatampa.org>). Communications directed to specific board members may be made by accessing their contact information listed under "ABOUT MOAA TAMPA CHAPTER" and "LEADERSHIP."

A password protected **MEMBER DIRECTORY** is posted on the website under the "MEMBERSHIP" category

FL COUNCIL: www.moaafl.org

MOAA NATIONAL: www.moaa.org

OPERATION HELPING HAND: www.operationhelpinghandtampa.com

TAKE ACTION: <http://www.moaa.org/Content/Take-Action/Top-Issues/Top-Issues.aspx>.

As a member of MOAA, you are entitled to exclusive member benefits and discounts. Find out more about our member-only services and offers or explore the topics that most interest you.



**THE TAMPA CHAPTER OF THE
MILITARY OFFICERS ASSOCIATION
OF AMERICA (MOAA)**



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MOAA MISSION STATEMENT

The Military Officers Association of America (MOAA) is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, or MOAA and their surviving spouses.

Tampa Chapter



Military Officers Association of America

TAMPA CHAPTER MISSION:

To maintain a strong national defense and to ensure our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.

GENERAL CONTACT INFO:

The Tampa Chapter of the Military Officers Association of America
Post Office Box 6383, MacDill AF
Tampa, FL 33608-0383
E-Mail: TampaMOAA.Secretary@gmail.com

**COMPLETE OUR
MEMBER SURVEY ON PAGE 17**



LEGISLATIVE LOWDOWN
BY LTC REGINALD WILLIAMS, USA RET
 For more information, visit MOAA's [Take Action Center!](#)



LTC Reginald Williams,
USA Ret
Legislative Liaison

As we proceed into May, MOAAs legislative agenda has picked up as a result of Coronavirus and the health care requirements levied upon the country, in particular DOD and the VA. This month's article will focus on advocacy efforts that support services provided to our military and veteran community.

MOAA Continues Efforts to Stop Cuts to Military Medical Capacity

MOAA [continued its work on the Hill to stop cuts to military medical capacity](#) with an 3 April letter to House and Senate Armed Services Committee leadership. The letter urges a provision in the FY 2021 National Defense Authorization Act (NDAA) to stop medical billet reductions and end the downsizing of military treatment facilities (MTFs).

Millions of Veterans to Get Letters This Week on Potential Reimbursements for Medical Costs

This article by Leo Shane III originally appeared on [Military Times](#).

More than one million veterans will soon be receiving instructions from Veterans Affairs officials on how to check if they are eligible for thousands of dollars in medical cost reimbursements as part of a [court decision last fall](#).

On 13 April 2020, department staffers will send letters to tens of thousands of veterans who were rejected for financial relief in recent years for bills they received for [non-department emergency medical care](#). That move comes over VA objections concerning an ongoing lawsuit over the issue, which could add billions in new costs to the department's budget.

Last fall, the [U.S. Court of Appeals for Veterans Claims](#) ruled that the department's current regulation for veterans who seek non-department medical care violates existing federal law. They ordered VA officials to re-examine more than 72,000 rejected claims and update their rules, arguing the department has a responsibility to cover the costs of the unexpected medical visits.

VA officials argued in court that they did not need to handle the unpaid balance because the veterans were primarily covered under other insurance plans. The court ruled that violates both existing law and past legal precedent.

Dozens of Lawmakers Support Waiving TRICARE Pharmacy Copays During COVID-19 Crisis

- Reduced hours at military treatment facility (MTF) pharmacies
- Crowded waiting areas that prevent social distancing
- Installation access restrictions
- Longer wait times at pharmacy counters

MOAA heard you: Pharmacy concerns are the top medical issue reported to MOAA related to the COVID-19 emergency. TRICARE pharmacy copays were set into law with the FY 2018 National Defense Authorization Act. For calendar year 2020, the mail order copay for a 90-day supply of medications is \$10 for generics, \$29 for brand name, and \$60 for non-formulary drugs.

Addressing MOAA members' concerns about getting prescription medications safely and affordably is one of our top priorities during this national emergency. MOAA is calling on Congress to [make home shipping an affordable option for TRICARE beneficiaries](#).

Veterans on Burn Pit Registry May Be at Greater Risk for COVID-19, Lawmakers Say

Note: MOAA is a founding member of the Toxic Exposures in the American Military (TEAM) coalition, a group of organizations working on behalf of past and present servicemembers suffering from exposure-connected illnesses. Learn more about TEAM [here](#).

This article by Patricia Kime first appeared on [Military.com](#), the premier resource for the military and veteran community.

Veterans advocates and lawmakers are stepping up pressure on the [Department of Veterans Affairs](#) to increase outreach and services for thousands of veterans thought to be at-risk for life-threatening cases of coronavirus: former troops exposed to burn pits in Iraq, Afghanistan and elsewhere.

Sens. Amy Klobuchar, D-Minnesota, and Mike Rounds, R-South Dakota, [sent a letter to VA Secretary Robert Wilkie on 20](#) April 2020 urging his department to be more proactive in caring for veterans with compromised respiratory systems as a result of exposure to burn pits used to dispose of waste at more than 250 overseas locations.

The senators asked Secretary Wilkie to follow the department's own COVID-19 response plan, which calls for veterans with service-connected respiratory issues to have access to counseling services through local Vet Centers. But with many of those facilities doing only telehealth counseling, and not all equipped to handle telemedicine, Klobuchar and Rounds say veterans are missing a vital service and also may be at risk during in-person Vet Center visits due to a shortage of critical medical supplies.

VA Medical Facilities in Florida Taking Additional Precautions for COVID-19

Courtesy of the U.S. Department of Veterans Affairs

ST. PETERSBURG, Fla. – The VA Sunshine Healthcare Network (VISN 8) is taking additional steps to slow the spread of COVID-19 to protect healthcare system's capabilities, healthcare workers and veterans. Facilities within the VISN 8 Network include the Bay Pines VA Healthcare System, James A. Haley Veterans' Hospital and Clinics, Miami VA Healthcare System, North Florida/South Georgia Veterans Health System, Orlando VA Healthcare System, VA Caribbean Healthcare System, and the West Palm Beach VA Medical Center.

These actions include:

- VISN 8 facilities are transitioning to virtual appointments to the fullest extent to allow veterans to stay at home, avoid exposure to others and reduce their risk; Veterans with appointments will be contacted several days beforehand to discuss virtual appointment options available to them.
- Veterans can help with this transition by visiting the VA Video On-Demand webpage for more information: <https://mobile.va.gov/content/getting-started-0>
- Veterans enrolled for care within VISN 8 can continue to use the VISN 8 Clinical Contact Center for 24/7 virtual urgent care by calling 1-877-741-3400 (toll free) or by using the VA Health Chat App. Veterans who are concerned they may have symptoms of the coronavirus disease (COVID-19), flu or cold should contact the center first before coming to a VA facility.
- VISN 8 facilities will cease non-urgent elective procedures. Any impacted veterans will be contacted directly by their health care team to reschedule. Urgent and emergent elective procedures will continue during this period.
- VISN 8 facilities are further restricting visitations. Only one visitor will be permitted per veteran if required to provide assistance moving a patient to and from an appointment, providing support to an inpatient in a palliative or hospice care unit, or for veterans who have major procedures. Visitors who screen positive will not be granted access to the medical centers.

These newly announced actions do not supersede or replace activities announced by VISN 8 last week. All VISN 8 facilities continue to use mandatory and enhanced screening protocols for all patients, employees and visitors, have restricted visitations to certain units, and have taken many other actions to mitigate the infection and spread of the virus. For facility-specific status updates, please visit the appropriate healthcare system website (linked above).

Tell Congress to Call for Easier Access to Recovery Rebates

For those who have not filed a tax return in 2018 or 2019 and received a return through direct deposit, bureaucratic hurdles stand in the way of them receiving the \$1,200 recovery rebate payment. The federal government already has the necessary information to fast-track payments for those who receive direct deposit through the VA or Social Security Administration. Ask your member of Congress to work with the administration to make it easier to get this stimulus money.



CliffsNotes for the CARES Act

From the MOAA Financial Education Team

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) key individual provisions. Do not expect any payment prior to mid-April. Processes must be developed.

Stimulus \$\$

- Individuals with adjusted gross income (AGI) less than \$75,000
- Couples less than \$150,000
- Individuals: \$1200 Couples: \$2400
- Parents will also receive \$500 for each child under 17
- Payments will decrease for AGI above \$75K/\$150K and will be \$0 for AGI above \$99/\$198K
- Government will use 2019 tax return if already submitted, otherwise it will use 2018 as a reference.**
- Adjusted gross income: In the United States income tax system, adjusted gross income is an individual's total gross income minus specific deductions. Taxable income is adjusted gross income minus allowances for personal exemptions and itemized deductions. For most individual tax purposes, AGI is more relevant than gross income.

**Veterans only on VA tax-free disability compensation and/or those on Social Security will also be eligible. The Treasury/IRS will work with the VA and Social Security to identify people on those payment programs.

Tax filing extension

- The federal filing deadline has been extended to July 15.
- The IRS also says that people who have filed or plan can expect to receive a refund if they are owed one.
- States must determine their own tax laws and policies. Check with your state for its income tax deadline.

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Retirement Accounts

- Waives the 10 percent early withdrawal penalty on retirement account distributions for taxpayers facing virus-related challenges.
- Withdrawn amounts are taxable over three years, but taxpayers can recontribute the withdrawn funds into their retirement accounts for three years without affecting retirement account caps.
- Eligible retirement accounts include individual retirement accounts (IRAs), 401Ks and other qualified trusts, certain deferred compensation plans, and qualified annuities.
- Waives Required Minimum Distribution rules for certain retirement plans in calendar year 2020.

Unemployment assistance

- States will continue to pay unemployment to people who qualify
- CARE bill adds \$600 per week from the federal government on top of whatever base amount a worker receives from the state.
- This boosted payment will last for four months.
- For example, if an out-of-work person is receiving the national average of about \$340 per week, under the new federal program their take-home pay will be \$940.
- The legislation also adds 13 weeks of additional unemployment insurance.

Student loans

- Employers can provide up to \$5,250 in tax-free student loan repayment benefits.
- Employers can contribute to loan payments and workers won't have to include that money as income.
- All loan and interest payments deferred through Sept. 30 without penalty to the borrower for all federally owned student loans.
- Students who drop out of school as a result of the COVID-19 pandemic won't have time away from school deducted from their lifetime limits on subsidized loan and Pell grant eligibility.
- Those students would also not be asked to pay back any grants or other aid they've already received.

MOAA Educational Assistance

- Offering a special 6-month hardship deferment for COVID-19 related issues (layoff, reduced work hours, unemployment, etc.) Form will be available on our website on or about 3/30/2020.

Health Insurance coverage

- CARE requires all private insurance plans to cover COVID-19 treatments and vaccine and makes all coronavirus tests free.

Currently Serving members

- The DOD started a new pay called "Hardship Duty Pay - Restriction of Movement", or HDP-ROM
- Allows Services to pay up to an additional \$1500/month for members who are impacted during PCS or must acquire temporary lodging that goes beyond normal TLE limit (which is 14 days) because of COVID-19.
- Each Service will implement their own process and pay.

Coronavirus Resources:

[MOAA.org/Coronavirus](https://moaa.org/Coronavirus)

MOAA seeks to ensure impacted families don't face sudden, unexpected out-of-pocket costs related to medication copays.

Please consult the TRICARE website for guidance on transferring your prescriptions to mail order or retail. If you experience problems transferring your prescriptions, please let MOAA know at legis@moaa.org or by sharing your story.

- [Coronavirus.gov](https://www.cdc.gov/coronavirus)
- [Centers for Disease Control and Prevention Coronavirus Website](https://www.cdc.gov/coronavirus)
- [CDC Advice for Higher-Risk Individuals](https://www.cdc.gov/coronavirus)
- [VA Coronavirus Website](https://www.va.gov/coronavirus)
- [TRICARE Coronavirus Information](https://www.tricare.mil/coronavirus)
- [DoD Coronavirus Response Website](https://www.dod.mil/coronavirus)
- [Health.mil Coronavirus Information](https://www.health.mil/coronavirus)
- [Military OneSource Coronavirus Resources](https://www.militaryonesource.com/coronavirus)
- [National Institutes of Health Coronavirus Information](https://www.nih.gov/coronavirus)
- [From MOAA: What You Need to Know About the CARES Act](https://www.moaa.org/coronavirus)
- [Latest Coronavirus News from Military.com](https://www.militarytimes.com/coronavirus)
- [Latest Coronavirus News from Military Times](https://www.militarytimes.com/coronavirus)

[Legislative Lowdown Continued on Next Page](#)

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Storming the Hill Report

“Storming the HILL” emphasis shifted to “Storming the Districts”

The March 25th Storming the Hill event was cancelled due to the pandemic spread of the coronavirus disease, COVID-19. And with that the focus of MOAA’s advocacy is now the Chapter and members.

The message that was to be presented in the meetings on Capitol Hill by the FCOC team members is this:

“Beneficiaries seeking mental health treatment, physical or occupational therapy, or other conditions that require regular provider visits face mounting bills - some to the point where they've discontinued care. Other beneficiaries are faced with rising TRICARE pharmacy copays that far outpace the cost-of-living adjustment (COLA). Increased copays have pushed the military community into territory where TRICARE is no longer perceived as a uniquely valuable benefit, and the whittling away of the value of the overall retirement package both have a diminishing impact on recruiting and retention.

We need your help to ensure earned benefits through years of service are protected.”

Click on this link to join in the campaign and send messages to the Senators and Representative from Florida:

[Tell Congress to Control TRICARE Copays to Protect the Military Health Benefit](#)

To read more about these issues click on the following links for MOAA’s detailed Issue Papers

https://www.moaa.org/uploadedfiles/content/take_action/storming_the_hill/2020_storming_healthcare.pdf

https://www.moaa.org/uploadedfiles/content/take_action/storming_the_hill/2020_storming_recruiting-retention.pdf

MOAA’s Storming the Hill 200 website has details about online advocacy efforts and updated resources. Go to www.moaa.org/moaastorms

Sources: MOAA, April 2020 Military officer Association of America; www.moaa.org; Florida Council of Chapters Communique, Issue 157, March – April 2020; www.moaafl.org/Communique Military Times, April 2020

MOAA Take Action Center

Bella Update!

Remember Bella, our Southeastern Guide Dog sponsored by the now dissolved Tampa Chapter Military Wives Club? We recently received an update on her, and wanted to share the news:

Dear Shirley and friends at the Military Officers Wives Club,

I hope this note finds you healthy and safe. I have an update for you on the puppy you named Bella at Southeastern Guide Dogs.

Because of COVID-19 we’ve had to cancel upcoming classes, and we are facing a backlog of dogs in our programs. Keeping too many dogs in the training pipeline isn’t fair to the dogs or the people caring for them. As you may know, typically about 30% of our dogs do not qualify for one of our working careers, and we are taking steps now to select some of those dogs earlier than normal and transfer them out of our programs. We are identifying these dogs based on their assessments, trainer records, and puppy raiser records.

Unfortunately, Bella has been identified as one of these transfers and she will not be continuing in the training program. Thankfully Bella can now kick back and enjoy life with her puppy raiser who has adopted her, giving her a loving forever home.

Due to this circumstance, and because we have removed her from the program at a young age, prior to returning to campus for formal training, we will apply your sponsorship to another one of our puppies. In essence, start over. We will identify and name another puppy Bella and will provide you her photo, then keep you updated as she progresses in training. Of course, if you prefer to use a different name, just let me know and I'll let you know what we need. Please understand, identifying the puppy that will receive your new naming sponsorship will take some time as we are entering a period of fewer litters being born. We ask for your patience as we navigate through this process.

None of these decisions have been easy, and I am grateful for your ongoing patience and understanding through these difficult times. Please let me know if you have any questions. And, thank you again for your generous support of Southeastern Guide Dogs.

Kind regards, Amber

AMBER WATT | Senior Associate Director

www.GuideDogs.org



OPERATION HELPING HAND UPDATE
"As long as we are needed, Operation Helping Hand will be there..."



LTC JIM GRIFFIN,
CHAIRMAN, OPHH

Let me begin by saying once again, I hope that you and your families are safe and healthy and that you are adjusting to the dramatic changes in our nation as we all must face an unprecedented challenge. Stay at home guidelines are in place for most every place in the United States. I hope you are able to maintain balance amongst everything whilst being at home. For some it is an opportunity to step off the treadmill of life and get quiet, reflect, and focus on important things.

As I have said before, this is an unprecedented time-not just for all of us at OPERATION HELPING HAND, but for the world. I remain confident, however, that we will emerge strong and well-positioned to continue the positive momentum we were enjoying before this pandemic.

As always, a very special thanks to our tireless volunteers and our dedicated sponsors which enables us to consistently provide 96.5% of all the monies donated to go to our wounded and injured and their families. We hope to continue to receive your generous donations during these trying times either by check or through our website (OPERATIONHELPINGHANDTAMPA.COM) to insure that the support of our mission will not be interrupted for as long as our assistance is required. Please stay safe, and thanks for your ongoing support of OPERATION HELPING HAND. It means more than you know.

**OUR TREMENDOUS GROUP OF VOLUNTEERS
MAKE ALL OF THIS POSSIBLE!**



CHAPLAIN'S CORNER
CHAPLAIN (COL) BERNARD H LIEVING JR USA RET



CINDY AND CHAPLAIN (COL)
BERNARD H LIEVING JR USA
RET

The picture you see here is the sunrise as it appeared last week while I was doing my early morning 22 mile bike ride from our house near Plant High School to the Bayshore and Gandy and all the way to the Gasparilla pirate ship. Then I went onto and around Davis Island to the Yacht Club and then rode the reverse trip home.

I ride for several reasons and the first is that I love the outdoors and that love goes all the way back to my childhood and the West Virginia farm on the banks of the Ohio River. The morning of the bike ride I watched a flock of about twenty pelicans diving as they fished for their breakfast surrounded by a larger flock of several varieties of birds squawking and screeching for their share of the feast. On the reverse trip along the bay several folks were stopped and leaning over the balustrade.



When I stopped to see what they were watching I saw two dolphins swimming with their heads in and out of the water.

Of course, I also ride for the exercise. I wear my heart rate monitor and check my watch every little bit to ensure I am not overdoing it and pushing my heart rate too high.

ensure I am not overdoing it and pushing my heart rate too high.

I also make that ride to greet two to maybe even six friends who are out walking or running. I am an extravert and this social distancing business is not for me. Even though my friends and I only greet without stopping, their smiles and quick words refresh my spirit.

If these Covid19 stay-at-home orders are getting to you, I suggest you take a walk, run, or bike in the great out-of-doors. Relax, breathe fresh air, enjoy the neighbors' blooming flowers, listen to the jays, cardinals, and doves talking to each other. If you are of a mind to do so, take time to thank our Creator God "for the beauty of the earth, for the beauty of the skies...for the beauty of each hour of the day and night, hill and vale, tree and flowers, sun and moon, and stars of light." (Taken from the hymn "For the Beauty of the Earth")

VISITING FAMILY MEMBERS

Since the beginning of Operation Iraqi Freedom and Operation Enduring Freedom, the James A. Haley Veterans' Hospital has had a marked increase in the number of wounded and injured active duty members referred for treatment. Their Spinal Cord Injury and Comprehensive Rehabilitation Units have treated some of the most severely injured service members who have been in combat in these operations. The average stay for the injured is 45 days. Many of the families travel from all over the country and must provide for themselves while staying here in the Tampa Bay area.

BULLETIN BOARD

CARING FOR OUR "SHUT-IN" MEMBERS

Our Chapter wants to become aware of members who are hospitalized, homebound, in care facilities or just plain sick and has provided a way for you to inform us. Please contact CDR Geoff Harrington USNR Ret at (813) 926-7988 so that he may call or send cards to let them know they are missed. Alternatively, you may send an e-mail to: TampaMOAA.Secretary@gmail.com, CDR Geoff Harrington USNR, Ret, Sick Call Chairman

MAY 2020 DATES OF IMPORTANCE



Memorial Day—Monday, May 25th, 2020

Memorial Day will be observed on Monday, May 25, 2020. It is a Federal holiday observed on the last Monday in May, and commemorates the men and women who died while in the military service.

Pay tribute to the U.S. men and women who died during military service by observing a national moment of remembrance with a minute of silence at 3:00 PM, local time.

OTHER MAY DATES TO REMEMBER

Month of the Military Caregiver—Entire Month

National Military Appreciation Month—Entire Month

Silver Star Service Banner Day—May 1st

Loyalty Day—May 1st

National Day of Prayer—First Thursday of May

Military Spouse Appreciation Day—Friday before Mother's Day

Mother's Day—Second Sunday in May

Remembering V-E Day—May 8th

Children of Fallen Patriots Day—May 13th

Peace Officers Memorial Week—Week of May 15th

Armed Forces Day—Third Saturday in May

Maritime Day—May 22nd

Read more: <https://militarybenefits.info/military-calendar-holidays-events-observances/#ixzz6KFzppUu3>

Who Will Decide Your Treatment When You Can't?

Authored by: Lorien S. Johnson, PLLC

Article shared by Ms. Renee Brunelle
Tampa Chapter Surviving Spouse Liaison



Renee Brunelle
Tampa Chapter
Surviving Spouse
Liaison

Imagine that you are in the hospital, unconscious. Who's going to tell the doctors what you want done? Do you want to be the one who decides that person, or do you want the state to say who can make decisions for you?

The decision-maker may be obvious if you are married, but what if your spouse is unconscious as well? And what if you are single? Who decides then?

Everyone needs a health care surrogate, especially in times like these. A health care surrogate document, also called a health care power of attorney, designates the person that you want to make medical decisions for you when you can't. This document is important for everyone to have, even more so than ever in these crazy times.

A health care surrogate document is not the same as a living will. A health care surrogate document identifies a specific person to make medical decisions for you when those decisions will keep you alive in a meaningful way. A living will tells your doctors what you want to happen if the doctors have decided that nothing more can be done for you.

Everyone needs both of these documents. And what a great time to get your will in placed too. Contact your favorite estate planning attorney who can prepare all these documents for you quickly.

Best regards and stay safe.

See More from our Surviving Spouse
Liaison on the Next Page!



Renee Brunelle
Tampa Chapter
Surviving Spouse
Liaison

Understanding SBP, DIC and SSIA

Information shared by Ms. Renee Brunelle Tampa Chapter Surviving Spouse Liaison

The Survivor Benefit Plan (SBP)

The Survivor Benefit Plan (SBP) was created to provide financial support to military spouses and/or children when a military member dies while on active duty or after retirement.

SBP provides eligible beneficiaries with a monthly payment known as an annuity. The recipient of an SBP annuity is referred to as the annuitant.

The amount of the SBP benefit is a percentage of retired pay. The percentage depends upon whether the member chooses full or reduced coverage at the time of election (generally at retirement or at 20-year qualification). SBP provides up to 55 percent of a service member's retired pay to an eligible beneficiary upon the death of the member.

After the service member passes away, the SBP annuity is paid out monthly to the surviving spouse, or to the child or children of the member.

SBP for Spouses and Benefits from the Department of Veterans' Affairs (VA)

Dependency and Indemnity Compensation (DIC) is a monetary benefit offered by the VA.

Spouse SBP annuitants, except for those who remarry after age 57 (or in other specific circumstances), cannot receive full SBP and DIC at the same time (DIC payments made directly to children, or to a guardian on behalf of children, do not affect SBP child annuity payments).

When we are informed by the VA that a spouse annuitant is receiving DIC, the law requires that DFAS deduct the amount of DIC received from the amount of SBP payable and pay the remaining amount of the SBP to the annuitant. This is called the SBP/DIC offset.

For example, if an annuitant receives a monthly SBP annuity of \$500 from DFAS and becomes eligible to receive a monthly DIC award of \$400 from the VA, DFAS will deduct the \$400 DIC from the \$500 SBP and pay the remaining \$100 to the annuitant.

If the SBP payment is greater than the DIC payment, a partial refund of premiums paid into the program during the service member's retirement will be made to the spouse.

If the DIC payment is greater than the SBP payment, SBP will be stopped completely and all eligible basic spouse premiums paid into the program during the service member's retirement will be refunded.

The SBP premium refund is limited to SBP premiums paid by the deceased service member during the time periods when they were married to an eligible spouse, and a Spouse SBP election was maintained on their retired pay account. These premium refunds are taxed as income to the spouse since they were not taxed when they were deducted from retired pay.

When a spouse is eligible to receive SBP and DIC, and those payments are subject to the SBP/DIC offset, the spouse will also receive the Special Survivor Indemnity Allowance (SSIA).

Stay tuned to **The Retrospect** next month for additional information on this topic!

We Need Your Help!



During the COVID-19 Pandemic, our Tampa Chapter has received a special request. Francis O'Connell, a local WWII Veteran and Former POW is looking to connect with other local Veterans. Francis resides in Lutz, is an active member of Disabled American Veterans, and has very few visitors or interaction from his peers at this unprecedented time. We hope our Tampa Chapter Members, Guests and Friends will consider writing to this 95-year-old hero! Mr. O'Connell's address information is below. We welcome you to send cards, letters, photos and anything you might like to share with this comrade!

Francis Xavier O'Connell
18440 Exciting Idlewild Blvd #210
Lutz, FL 33548

HOW TO JOIN THE TAMPA CHAPTER:

Come to a luncheon (2nd Thursdays) at 1115 at the Surf's Edge Club on MacDill Air Force Base and ask for Membership Chairman COL William A Schneider USA RET OR [download our brochure](#) and mail the application accordingly with payment.

You can email Col Schneider at TampaMOAA.Membership@gmail.com

Our Tampa Chapter Membership Application is found on our [website](#), or in this edition of The Retrospect on **Page 16**.

NOTE: to be eligible for membership in the Tampa Chapter, one must be a member of [MOAA National](#) or join National at the same time the Chapter is joined.



Have you "liked" our Facebook page?

Visit us on Facebook at [@TampaMOAA](#) where you can scroll through our photo albums, like and share our posts, and stay up to date on Tampa Chapter news and events.



HAVE YOU VISITED OUR WEBSITE?

WWW.MOAAATAMPA.ORG

The MOAA Tampa website is a comprehensive and valuable tool that you can use to make the most of your MOAA Membership. Some of the things you can find on our website include:

Events Calendar: We have a new "Events" page where you will find an updated calendar, displaying our upcoming MOAA events, as well as events happening with Operation Helping Hand. Click on our [Events Page](#) to check it out!

Photo Gallery of Events: This is our photo gallery, where you will see all of the photos during our luncheons, special meetings, conventions and more! If you've had your picture taken at our events, you can likely find it by scrolling through our [Photo Gallery](#)!

Newsletters: Here you will find the latest volume of The Retrospect, our award winning Tampa Chapter Newsletter. You can also access archived versions of The Retrospect for reference and research. In addition, you can find archived versions of the Military Spouse Newsletter, which has been merged into The Retrospect starting in August 2019. Visit [The Retrospect](#) page to read on!

Member Directory: You can access an electronic version of our Member Directory on our website. **The list is password protected** for safety of our private information, but MOAA Tampa Chapter Members can be provided the password to access. You can also download an Excel version of the list once permitted into the page. Check out the [Member Directory](#) now!

WWW.MOAAATAMPA.ORG

35,000 Military Retirees Will Soon See a TRICARE Refund**APRIL 18, 2020**

This article by Amy Bushatz first appeared on [Military.com](#), the premier resource for the military and veteran community.

About 35,000 military retirees will soon receive cash refunds from [Tricare](#), thanks to a policy change made last year that affects how Tricare calculates annual out-of-pocket maximum [payments](#).

The rebates impact retirees with [Tricare Prime](#) who paid more than \$2,400 out of pocket towards their annual maximum payment in 2018 and 2019. They do not impact [Tricare for Life](#) or [Tricare Retired Reserve](#) users.



The annual maximum out-of-pocket payment, or "catastrophic cap," for any retiree family with a service member who joined the military before Jan. 1, 2018, is set at \$3,000. For those who joined after Jan. 1, 2018, the annual retiree cap is about \$3,600. Those who joined before 2018 pay about \$600 per year for plan enrollment, while those who joined after 2018 will pay about \$1,000.

A set of sweeping Tricare reforms ordered in 2018 directed that the annual fee paid by retirees to use Tricare Prime no longer counted toward the yearly out-

-of-pocket max. That meant some families were faced with an increase of about \$600 in their yearly Tricare spending, up to \$3,600 for most retirees.

[But that change was reversed last summer](#), retroactive to 2018, allowing the enrollment payment to count toward the cap once again and reducing the amount of money retirees might pay out of pocket each year by about \$600 for most users.

Retirees should watch their mailboxes for refund notification letters from Tricare's contractors, HealthNet in the west region and Humana in the east, Tricare officials told Military.com today. The letters will start going out April 20, they said. The reimbursements will be automatically to future enrollment fees in the form of an account credit, officials said. Retirees will also have the option of requesting a cash refund, they said.

The Defense Health Agency, which oversees Tricare, announced a plan early this year to bar retirees from access to many on-base medical facilities, instead requiring them to be seen off base.

That means retirees on Tricare Prime will increasingly be paying out of pocket for care -- and coming closer to hitting that annual out-of-pocket maximum. While retirees using Tricare Prime face no out-of-pocket costs if they are seen by an on-base providers, they do cost shares when seen off-base, including \$20 per primary care visit and \$31 for specialty care.

MacDill Aeromedical Evacuation Squadron Citizen Airmen respond to COVID-19
By 927ARW/PA Office, 927th Air Refueling Wing / Published April 16, 2020

MacDill Air Force Base, FL --

A dozen Reserve Citizen Airmen of the 45th Aeromedical Evacuation Squadron here mobilized 14 April to support COVID-19 efforts.

This is the second group of medics from the 927th Air Refueling Wing to be activated to join the frontlines on the fight against COVID-19. On April 5 with less than 24 hours' notice, six medics boarded a C-130 headed for Joint Base McGuire-Lakehurst, N.J. for further deployment to NYC.

The primary mission for these Reservists is to provide lifesaving in-flight patient care in response to contingencies and humanitarian emergencies. These are specialized medical teams, consisting of flight nurses, aeromedical evacuation technicians and support personnel. These teams can operate on a number of U.S. Air Force aircraft including the C-130H/J, C-17 Globemaster III, KC-135R, KC-10 Extender and the C-5 Galaxy.

"We train to bring our heroes home, whether it be from the frontline of a combat zone or the frontline of a humanitarian mission, the Citizen Airmen of the 45th AE [Aeromedical Evacuation Squadron] are ready," said Lt. Col. Victoria Mathews, 45th AES, director of operations. "To see a group of professionals come together so quickly with very limited details is absolutely amazing, I am very proud of them."

This mobilization is part of a larger package across the Air Force Reserve of over 100 aeromedical evacuation personnel and aircraft, headed to support COVID-19 response and to take care of Americans

The call for aeromedical support came just days after the Air Force Reserve mobilized more than 120 medical personnel across the nation to Joint Base McGuire-Dix-Lakehurst, New Jersey, to help with the fight against COVID-19 in New York City. The specific mission details are still in coordination but the Air Force Reservists can provide critical care at any location worldwide.



"It's a unique experience for sure. The world has never encountered this before and there is a lot of uncertainty about what this mission will look like for us. But we are all blessed to be healthy and able to do the mission we signed up to do, get medical help to those troops that need it," said Capt. Jake Silvola-Finch, 45th AES, flight nurse. "It's not easy to leave your family and friends during such a scary time, but we are excited for the opportunity to do the mission we train for."

As COVID-19 response requirements for more medical personnel, aeromedical evacuation capabilities, logistics experts and other specialties grow, the Air Force Reserve was granted the authority to activate the inactive Reserve, as needed, by the President's March 27 Executive Order.

Airmen willing to volunteer for mobilization should contact their squadron commander, unit deployment manager, Readiness Integration Office Detachment, Functional Area Manager and if medical, email: HQAFC.SG.AFCRPHOs@us.af.mil, to self-identify their availability. In the body of the e-mail please provide your name, rank, AFSC, assigned/attached unit, civilian email, address, phone number and if you are currently involved in COVID-19 response in your civilian job.

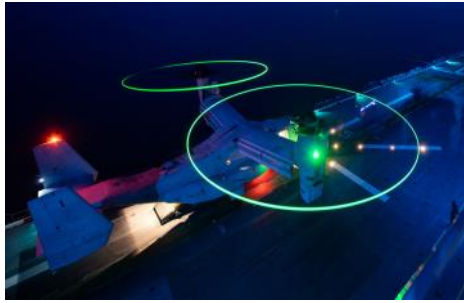
For additional questions and answers regarding mobilization of the Select Reserve and the IRR, visit the Q&A section at www.afrc.af.mil/covid-19.



PHOTOS FROM AROUND THE WORLD

(photos taken from <https://www.defense.gov/observe/photo-gallery/>)

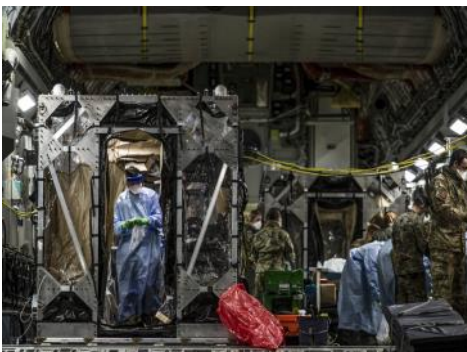
Sailors prepare to overhaul an MH-60 Seahawk helicopter during damage control training aboard the USS McCampbell in the Pacific Ocean, April 17, 2020. Photo By: Navy Petty Officer 2nd Class Markus Castaneda. <https://www.defense.gov/observe/photo-gallery/igphoto/2002284533/>



Sailors and Marines aboard the amphibious assault ship USS America use an MV-22B Osprey to conduct flight operations in the Philippine Sea, April 14, 2020. Photo By: Navy Petty Officer 1st Class Rufus Hu. <https://www.defense.gov/observe/photo-gallery/igphoto/2002283255/>



Ohio Air National Guard Airman Staff Sgt. Alexander Camacho, left, Army Cadet Cameron Crockett, middle, and 2nd Lt. Steven King support Ohio COVID-19 response efforts by compiling food bags at Bowling Green State University, April 10, 2020. Photo By: Air Force Senior Master Sgt. Beth Holliker. <https://www.defense.gov/observe/photo-gallery/igphoto/2002280298/>



Airmen aboard a C-17 Globemaster III begin disinfecting and decontaminating the aircraft after the first operational use of the Transport Isolation System at Ramstein Air Base, Germany, April 10, 2020. Photo By: Air Force Staff Sgt. Devin Nothstine. <https://www.defense.gov/observe/photo-gallery/igphoto/2002280127/>



A CH-53K King Stallion plugs into a funnel-shaped drogue towed behind a KC-130J during aerial refueling over the Chesapeake Bay, April 6, 2020. Photo By: Courtesy of Dane Wiedmann, Lockheed Martin. <https://www.defense.gov/observe/photo-gallery/igphoto/2002277629/>



Parachute riggers assigned to the 1st Special Forces Group (Airborne) Group Support Battalion sew surgical masks for patients at Joint Base Lewis-McChord, Wash., April 1, 2020. Photo By: Army Sgt. Adam Armstrong. <https://www.defense.gov/observe/photo-gallery/igphoto/2002275547/>



A group of UH-72 Lakota helicopters prepare to land at Sheridan Barracks in Garmisch-Partenkirchen, Germany, April 1, 2020. The choppers are supporting the COVID-19 response task force in the U.S. Army Europe area of operations. Photo By: Army Sgt. Patrik Orcutt. <https://www.defense.gov/observe/photo-gallery/igphoto/2002274580/>



The hospital ship USNS Comfort is moored in New York City, where it is caring for trauma, emergency and urgent care patients without regard to their COVID-19 status, April 16, 2020. Photo By: Navy Petty Officer 1st Class Scott Bigley. <https://www.defense.gov/observe/photo-gallery/igphoto/2002285124/>



Marines participate in a live-fire exercise aboard the amphibious assault ship USS America in the Philippine Sea, April 3, 2020. Photo By: Navy Seaman Jonathan Berlier. <https://www.defense.gov/observe/photo-gallery/igphoto/2002274806/>



Army Sgt. Quran Williams with the New Jersey National Guard's 21st Weapons of Mass Destruction-Civil Support Team administers a fit test to a staff member at the New Jersey Veterans Home at Paramus in Paramus, N.J., April 16, 2020. Photo By: Air Force Staff Sgt. Zachary Vucic, New Jersey Air National Guard. <https://www.defense.gov/observe/photo-gallery/igphoto/2002283276/>

Florida Council of Chapters 2020 Convention



CANCELLED

Your Florida Council of Chapters (FCOC) of MOAA is taking the COVID-19 virus advisories regarding its potential impact seriously. In view of guidance from the CDC and Florida Gov. DeSantis' Declaration of a State of Emergency, the FCOC Board met telephonically on March 12, 2020 and voted to cancel the 2020 FCOC Convention scheduled for May 28-31, 2020 in Palm Beach Gardens.

The decision by the FCOC Board was made out of an abundance of caution and is consistent with an approach that considers the well-being of our members and the general public above all else. In this same vein, MOAA has cancelled the annual face-to-face Storming the Hill event, with the emphasis shifting to member engagement via the MOAA Legislative Action Center and engaging with House and Senate members when they return to their districts.

One of the main functions performed at our Convention is the conduct of the FCOC Annual Business Meeting and the election of officers. Procedures to accomplish this task in a virtual manner will be formulated and disseminated in the near future.

FCOC will be refunding the payments received for convention reservations and magazine advertisements and we expect to have the refunds distributed within the next 10-14 days.



MOAA TAMPA CHAPTER MEMBERSHIP FORM DUES: \$25.00

HELP US MAINTAIN A CURRENT MEMBERSHIP ROSTER BY PROVIDING YOUR MOST UPDATED INFORMATION:

RANK, NAME, SERVICE: _____

DOB: _____

ADDRESS: _____

EMAIL ADDRESS: _____

PHONE NUMBER: CELL/HOME: _____

SPOUSE/SIGNIFICANT OTHER: _____

Tampa Chapter Annual Dues: \$25.00

(There is no dues requirement for active duty personnel or surviving spouse)

MOAA National Annual Dues:

\$48.00 You can join National MOAA at their website: moaa.org

MOAA National Lifetime Dues:

Based on age. Range: \$851-\$0 (Free for Age 100+)

You can bring this completed form to any event or you can mail it with the \$25.00 check made out to: "MOAA Tampa Chapter",

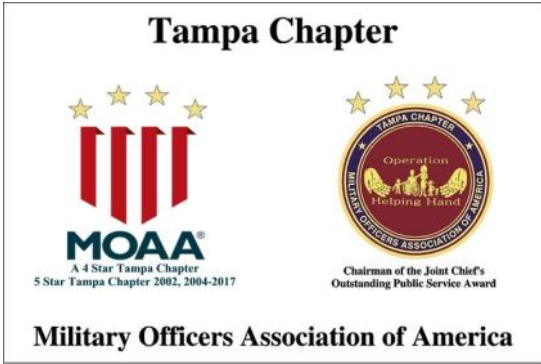
to: Bill Schneider
15888 Sanctuary Dr.
Tampa, FL 33647
Email: TampaMOAA.Membership@gmail.com

NOTE: MOAA NATIONAL DUES MUST BE PAID SEPARATELY (<http://www.moaa.org>)

MOAA Tampa Chapter Membership Survey 2020: Change in luncheon location and speaker/topic suggestions

Dear MOAA Tampa Chapter Member,

In order to bring you the best value and even greater social experience during the MOAA Tampa Chapter Luncheons, the Board of Directors is considering changing the meeting location for the Chapter’s monthly luncheons.



Some of the reasons for changing the location are to:

- eliminate the need for vetting base access to members and guests to get on base
- improve the quality of the food and beverage service for the cost involved
- enhance the audiovisual support
- provide greater flexibility to accommodate the growing needs of our Chapter

We are interested in knowing how the general membership feels about meeting off base.

Please take a moment to complete your response below:

If you are in favor of moving the location, please recommend off-post venue(s) for the Board to consider. Provide the name of dining establishment, contact person and phone number or email (if known):

We are interested in your suggestions for specific topics or guest speakers that the Tampa Chapter Programs Officer consider for the calendar year 2020. Provide a BRIEF description of topic, contact person’s name and phone number/email address:

Your Name and Contact information: _____

Send your completed form/information to: Dick Siegman at dicknick2@msn.com or bring to the next Chapter Luncheon.

THANK YOU for your input.
MOAA Tampa Chapter Board