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VOL 47—No 2

**NEVER STOP SERVING**

MAR & APR Issue 2023

## THE TRIBUTE

In honor of those who have sacrificed to keep our country free.



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## AARP, Others offer free tax prep help to Veterans, Military and Families:

By: Aaron Kassraie AARP Associate Writer & Editor

As we inch closer to the April 15 tax deadline, AARP Foundation's Tax-Aide is among the programs aimed at helping the military community and others file their state and federal tax returns. Tax-Aide is free and available (appointment only) to all Veterans, military personnel and their families regardless of age or whether they are AARP members.

"In this new environment of COVID, Tax-Aide has instituted a range of tax preparation assistance models that can help Veterans, those currently in the military and others," said Lynnette Lee-Villanueva, vice president and national director of AARP Foundation Tax-Aide. "From safely delivered in-person service, virtual assistance and hybrid options – we are here to help."

The nationwide tax help program is geared toward people 50 and older or those who have low to moderate incomes, but Tax-Aide is open to anyone free of charge. AARP membership isn't required to take advantage of Tax-Aide's knowledgeable volunteers, nor will there be any sales pitch for other services.

Due to the pandemic, Tax-Aide availability is limited this year. Other programs offering [free tax help](https://www.aarp.org/money/taxes/info-2018/aarp-tax-help-fd.html) (https://www.aarp.org/money/taxes/info-2018/aarp-tax-help-fd.html) include Tax Counseling for the Elderly (TCE), Volunteer Income Tax Assistance (VITA), IRS Free File and MilTax.

In addition, here is some helpful information specifically for military Veterans from CPA and tax expert Lisa Greene-Lewis of TurboTax. [See the rest of her tax advice for military Veterans on aarp.org here](https://www.aarp.org/home-family/voices/veterans/info-2021/maximize-tax-benefits.html) (https://www.aarp.org/home-family/voices/veterans/info-2021/maximize-tax-benefits.html).

[SEE AARP CONTINUED ON PAGE 5](#)

 Hampton Roads Chapter, Military Officers Association of America



Visit our website at [www.hrcmoaa.org](http://www.hrcmoaa.org), read the Electronic Newsletter, access Virginia Council of Chapters, MOAA National, Service Departments, Health and Benefit locations, U. S. Senators and Representatives and many others. If you do not have the Members Only "Password" please contact any of our Officers. The HRCMOAA Newsletter is published by the HR Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters are nonpartisan. The advertisements that appear in this publication do not reflect an endorsement by MOAA or this affiliate."

# President's Message



Fellow Officers and Spouses,

I'd like to thank everyone who has renewed their membership in our Hampton Roads Chapter and also those who attended our February luncheon in the Magnolia Room at Atlantic Shores. Estate Planning attorney Scott Alperin gave a very informative presentation on why it is important to have a current and up to date estate plan. We are fortunate that Atlantic Shores is once again able to support our luncheon events. We have two very interesting presentations planned for our April 21<sup>st</sup> and our May 19<sup>th</sup> luncheons. On April 21<sup>st</sup>, there will be a representative from the Hampton Roads Bridge Tunnel Expansion Project on hand to give an update on the tunnel expansion. As this is an aspect of Hampton Roads that impacts all of us, it promises to be an interesting and informative presentation. On May 19<sup>th</sup>, we will hear from Colonel Hennadiy Kovalenko of the Ukranian Air Force, who is currently assigned to Headquarters Supreme Allied Commander Transformation here in Norfolk. Colonel Kovalenko and his wife will join us to provide an update on the

ongoing war in Ukraine.

Our planned schedule of events is published on the chapter website ([www.hrcmoaa.org](http://www.hrcmoaa.org)) and also in this issue of the newsletter.

Our 2023 Scholarship Fund Campaign is underway. This is the first year of our third consecutive five-year campaign. Based on the success of both of the last two campaigns, the board has decided to commission another campaign to run from 2023 – 2027. The annual goal remains at \$5,000.00 with a five-year total goal of \$25,000.00.

We have two vacant director positions on our board and would welcome your assistance if you are able to help us with planning and communication for the chapter membership. One of the vacant positions is reserved for our Surviving Spouse Liaison. The Surviving Spouse Liaison does not have to be a surviving spouse. Any chapter member or spouse of a chapter member can fill this position.

The main responsibilities of the Surviving Spouse Liaison are to maintain communications between surviving spouses and the chapter and chapter

[SEE PRESIDENT CONTINUED ON PAGE 5](#)

## HRCMOAA DIRECTORY

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### Surviving Spouse Corner: Survivor Benefit Plan Update

**SURVIVORS**

By: Nancy Mullen, MOAA



The FY 2020 National Defense Authorization Act terminated the so-called “widows

tax,” allowing eligible military surviving spouses to collect the full Dependency and Indemnity Compensation (DIC) and Survivor Benefit Plan (SBP) in full, with no offset (no reduction) after a three-year phase-in period. We are now entering the third and final phase. What happens now?

**Survivor benefits.** DIC, SBP, and the Special Survivor Indemnity Allowance (SSIA) were increased by the annual cost-of-living adjustment (COLA) of 8.7% with the January 2023 payments. Beginning Feb. 1, 2023, eligible surviving spouses will receive their full SBP payment from the Defense Finance and Accounting Service (DFAS) and their full DIC payment from the VA without offset. The SSIA payment will stop, as this payment essentially becomes part of the full SBP payment. If you recall, the SSIA was a temporary solution to the offset, which is no longer necessary due to the aforementioned legislation. Although the SSIA goes away, the total these surviving spouses receive in their name will not be less than what was received the month

[SEE SPOUSE CONTINUED ON PAGE 6](#)

### — Reminder —

### Time to renew Chapter Dues

If you haven't renewed your dues for 2023, please remember that they expired on 31 December 2022. We encourage you to renew for three years as it's the best deal and helps the chapter!

Dues for 2023 remain unchanged from last year:

\$20.00 for Regular Members (\$35 for 2-yr, \$45 for 3-yr)

\$10.00 for Surviving Spouse (\$17 for 2-yr, \$23 for 3-yr)

#### Dues are payable by:

Completing and mailing the form on Page 11, with payment, or

Visiting the MOAA website <https://chapterdues.moaa.org/Membership.aspx>

## Social Media Clicks



### Twitter

**MOAA Diversity** @MOAADiversity1 · Mar 4  
Congratulations to our vice president, @DrNaeNae!

**FVSU Sports** @FVSUATHLETICS · Mar 3  
Fort Valley State University Names Renae Myles Payne, Ed.D., as New Athletic Director [fvsusports.com/news/2023/3/3/...](https://fvsusports.com/news/2023/3/3/)

### Facebook

**Military Officers Association of America (MOAA)** · 8h · 🌐

"We have to make sure that ruthless folks out there don't unnecessarily and for no good reason take some of these benefits from our veterans."

MOAA.ORG  
**Lawmakers Eye Caps on Attorney Fees for Camp Lejeune Suits**  
Ads promise windfalls for veterans who served at the base, but they may lose money by suing ...

👍👎 5      1 comment   1 share

👍 Like      💬 Comment      ➦ Share



VA

U.S. Department  
of Veterans Affairs

## **No Barriers Warriors seeks Veterans with Disabilities for 2023 backcountry expeditions**

By: Mike Smith No Barriers Warriors

[No Barriers Warriors](#), an offshoot of the Veterans organization [No Barriers USA](#), will open an application period to launch its 2023 program season on February 1.



In 2023, No Barriers Warriors will have several programs for Veterans with disabilities: basecamp experiences in Red Feather, Colorado, and backcountry expeditions in the northern Colorado Rockies and the Smoky Mountains of western North Carolina.

No Barriers Warrior programs help Veterans with service-connected disabilities to redefine their identity, purpose and community as they face past and present challenges. The programs run by No Barriers Warriors challenge Veterans to critically think about where they are in life, where they want to be and how to get there. The backcountry expeditions and basecamp experiences give them new tools, strategies and the drive to overcome the barriers that are holding them back, as well as a new support team that will be with them throughout the program and beyond.

The basecamp experiences are “as accessible as possible”

Each expedition or basecamp experience begins at Phase 1: two

online meetings to introduce Veterans to their new teammates and a review of the basics of No Barriers Life.

Phase 2 consists of the basecamp experience or backcountry expedition. For basecamps, Veterans stay at the No Barriers mountain campus and participate in activities like hiking, rock climbing, fly-fishing, the challenge course and whitewater rafting.

“We’ve made the basecamp experience as accessible as possible,” says Michael Smith, the program manager of No Barriers Warriors and a Veteran of the post-9/11 conflicts in Iraq and Afghanistan.

The backcountry expeditions are more physically demanding backpacking trips that cover 12 miles over three to four days. They take place in the wilderness far off the beaten path and require Veterans to push themselves and rely on their team to complete intense, multi-day backcountry missions.

Finally, the Veterans can participate in a Phase 3, which teams Veterans with volunteer coaches who assist them in continuing their journey of change.

The 2023 program season features three basecamp experiences: July 6 to 12, August 1 to 5 and September 6 to 10. The Rocky Mountain Backcountry Expeditions will be held July 13 to 18 and July 24 to 29, and the Smoky Mountains Backcountry Expeditions are scheduled for September 6 to 10, September 13 to 17, September 20 to 24, September 27 to October 1, October 4 to 8 and October 11 to 15. Applications will be available on the [No Barriers Warriors website](#) beginning February 1.

Veterans and anyone else with questions can contact No Barriers Warriors through its [website](#). You can also email [Warriors@nobarriersusa.org](mailto:Warriors@nobarriersusa.org) or [mike.smith@nobarriersusa.org](mailto:mike.smith@nobarriersusa.org) or call 970-484-3633.



AARP FROM PAGE 1***VA payments exempt from federal taxes:***

- VA education benefit payments.
- VA disability payments.
- Interest from VA life insurance policies.
- Benefits under a dependent-care assistance program.
- Money paid to a survivor of a member of the armed forces who died after Sept. 10, 2001.
- Payments made under the compensated work therapy program.
- Any bonus pay from a state, county, city or town because of service in a combat zone.

***Fast facts on state taxes:***

- States typically offer tax benefits only to Veterans who were honorably discharged or released under honorable circumstances from active duty.
- State benefits usually include some form of exemptions on property taxes, according to value.
- Benefits are often transferred over to a spouse or surviving spouse of honorably discharged Veterans.
- Many states include additional benefits for Veterans who are disabled.

Every state's revenue website outlines state benefits for Veterans and how to apply for them.

PRESIDENT FROM PAGE 2

board – including providing relevant information for the newsletter and chapter website, to recruit new members and to encourage renewal when a surviving spouse membership expires. We also support Surviving Spouse luncheons and other events in addition to regular chapter events and the planning committee is available to help with coordination of any Surviving Spouse events.

We have had a number of membership renewals and a handful of new members join but membership remains the lifeblood of our chapter and we need everyone's support in introducing potential members to the chapter. Bring them to an event as your guest and tell them how the chapter supports its membership with luncheons, this newsletter, our website and emails with valuable information regarding benefits and legislative initiatives of concern. Please share your Tribute newsletter with potential members in your neighborhood and other organizations you belong to and invite them to review the chapter website at [www.hrcmoaa.org](http://www.hrcmoaa.org).

***The best recruiters of new members are our current members and the best way to get a new member is through a personal contact. You can also refer potential members to our chapter membership chair, Colonel Larry King, USMC (Ret.), at 757-650-1086.***

As mentioned at our last luncheon and in the previous newsletter, we are still working to ensure we have a good email address for every member of the chapter. We work hard to ensure good and timely communications via the newsletter and chapter website but occasionally we need to send out notices electronically to our chapter members. To ensure we can communicate important or time sensitive information to you, our members, we are asking everyone to visit this link and fill in your name and email address: [www.hrcmoaa.org/member](http://www.hrcmoaa.org/member) There are spaces for other information if you wish to provide it. The most important part is your name and email.

If you are interested in helping the chapter as a member of the board or any of our committees, please contact me at [Loren.Heckelman@cox.net](mailto:Loren.Heckelman@cox.net) or via telephone at 757-646-6448.

Sincerely,  
Loren Heckelman  
Captain, USN (Ret.)  
***Never Stop Serving***



**SPOUSE FROM PAGE 3** prior for these specific benefits. There is no change to DIC other than the COLA increase.

Child Option Annuitants. Beginning Feb. 1, 2023, the annuity will transfer to the servicemember’s surviving spouse provided they are an eligible spouse and have completed the appropriate paperwork for the transfer. If the surviving children are currently receiving the annuity, they have been receiving the full SBP, plus COLA increases, so what they receive in January 2023 will be the amount the eligible surviving spouse will receive. If the surviving children have already aged out of the program, the SBP will be recalculated to incorporate all prior years’ COLAs. You can read more by [clicking here](#) or [here](#). You will be able to sign up for MyPay once the annuity transfers to you by [clicking here](#). Please note that recent changes in the SBP law do not impact the retiree child option SBP election, only that for the post-9/11 active duty child option election that was primarily made due to the SBP-DIC offset rules.

Eligible surviving spouses should have received a letter from DFAS in late 2022 detailing the background of the change, an example calculation, and a personalized SBP estimate. (Please note these were estimates only.) Find additional details about these updates from [DFAS](#) and [MOAA](#). Be sure to follow the [MOAA Surviving Spouses and Friends Facebook page](#) as well.

Please note this article is not intended to address all possible scenarios. And remember, military retirees who previously opted out of SBP will soon have a second chance to enroll. [Click here](#) to read a recent MOAA article on the topic.

**SURVIVORS**



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# Our New Neighbors Quickly Became Friends

Although Sharon and Boyd Nix can easily rattle off a list of what they love about living at Patriots Colony, the friendships they have made has meant the most.

————— Enjoy —————

- ★ Fine dining options at every meal
- ★ Social and cultural activities calendar
- ★ Fitness center with an indoor heated saltwater pool



**Schedule a Personal Tour Today**  
**757-220-9000 | [PatriotsColony.com](http://PatriotsColony.com)**

Patriots Colony is a Riverside Health System active retirement community whose Independent Living is exclusive to former military officers, federal civil employees and their spouses or widow(ers).



## Military ID Card Notification Program

This voluntary program is designed to help Chapter members and their dependent's to renew their ID cards in a timely fashion. Once you and your dependents are enrolled, you will be notified of your impending ID card expiration date in sufficient time for renewal prior to the expiration date.

To enroll by mail: make copies of the form below for each dependent and fill out the required information. Mail to Military ID Card Notification Program, HRCMOAA, PO Box 4612, Virginia Beach, VA 23454-0612.

To enroll by email: visit our website, [www.hrcmoaa.org](http://www.hrcmoaa.org) and click on About Our Chapter and the ID Card Notification Program link and follow the instructions.

**Note: Over age 75 members, who are eligible uniform family members and survivors of deceased personnel are now eligible for Permanent Identification Cards.**

## CAREER CORNER

Once you transition from active duty, we want you to stay in our community and chapter. Don't wait until the last minute to start networking, learning about transition, and talking with recruiters at career fairs.



Join the HRCMOAA on LinkedIn at: <https://www.linkedin.com/groups/5047678/>



MOAA Career Networking <https://www.linkedin.com/groups/164686/>



Virginia Employment Commission at: <https://www.vex.virginia.gov/job-fairs>

Here is a list of local military career fairs and networking opportunities:

### April 20, 2023.

Corporate Gray | Corporate Gray Virtual Job Fair (11:00am to 2:00pm) <https://www.corporategray.com/jobfairs/469>

### May 18, 2023.

Corporate Gray | Corporate Gray Virtual Job Fair (11:00am to 2:00pm) <https://www.corporategray.com/jobfairs/470>

PLEASE PRINT LEGIBLY---PLEASE USE A SEPARATE FORM FOR EACH INDIVIDUAL  
(Cut along dotted line)

Name: \_\_\_\_\_ ID CARD EXPIRE \_\_\_\_\_  
(Last, First, MI) (Day, Month, Year)

STREET ADDRESS: \_\_\_\_\_

CITY, STATE, ZIP: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_ E-MAIL \_\_\_\_\_  
(Include area code)

ALTERNATE CONTACT: \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY, STATE, ZIP: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_ E-MAIL \_\_\_\_\_  
(Include area code)

Please notify me of my ID card expiration by: Tel: \_\_\_ E-Mail \_\_\_ Mail \_\_\_

Signature and Date \_\_\_\_\_



## UPCOMING Events

**April Luncheon (04/21/2023)** - Atlantic Shores—Virginia Beach, VA. Social—1100 hours and Lunch—1200 hours. Speaker HRBT Tunnel Expansion Brief.

Reservations required by 1200 hours Tuesday, 18 April 2023. Call: CDR Bert Ortiz, USN (Ret) 757-560-3671 or e-mail [bertortiz@cox.net](mailto:bertortiz@cox.net).

**April Luncheon (05/19/2023)** - Atlantic Shores—Virginia Beach, VA. Social—1100 hours and Lunch—1200 hours. Speaker: Ukrainian Colonel Hennadiy Kovalenko.

Luncheons planned for 2023: 9/22/2023 and 11/17/2023. Other events on the calendar for 2023. Multi Chapter Brunch—Jun/Jul, Chapter Brewery Social— Aug, TBD, Christmas Dinner Dance—12/2/2023, Atlantic Shores.

### HRCMOAA April Luncheon Program — Friday, April 21, 2023

The Hampton Roads Bridge-Tunnel Expansion is currently the largest highway construction project in Virginia's history. This transformative undertaking will widen the current four-lane segments along nearly ten miles of the I-64 corridor between Norfolk and Hampton, with two, new twin-lane bored tunnels across the harbor.



This is only the fourth bored roadway tunnel project in the US (other bored tunnels are in Seattle, Miami and the Parallel Thimble Shoal Tunnel currently under construction in the Chesapeake Bay).

The expansion will increase capacity, ease major congestion, and enhance travel time reliability. The project's total budget is \$3.9 billion.

Join us for a presentation given by Christopher G. Hall, P.E., District Engineer of VDOT's Hampton Roads District, who will

provide a project overview and update. For more information on the project, visit [www.HRBTExpansion.org](http://www.HRBTExpansion.org)

### HRCMOAA May 19, 2023 Luncheon Program — Friday, May 19, 2023

Please join us for a presentation titled "The Russian War against Ukraine: One Year Lessons and the Perspectives", which will be presented by Colonel Hennadiy Kovalenko, Ukraine Air Force.



Colonel Hennadiy KOVALENKO is currently serving as a staff officer at the Supreme Allied Commander Transformation (SACT) HQ, Norfolk, Virginia. He graduated from the Kharkiv Air Force Military Institute (1996), and the National Defence Academy of Ukraine (2005). He completed the Joint Command and General Staff Course at the Baltic Defence College (2004), as well as graduated from the Royal College of Defence Studies (2014, UK).

In 2015, Colonel Kovalenko achieved his MA in International Security and Strategy at King's College London, and completed his scholarship at the George C. Marshall European Center for Security Studies (2018). Since July 2020 he has been accomplishing his Professional Doctorate Programme at the Cardiff Metropolitan University, UK. In 2022 he graduated from The McCain Global Leaders Program. Colonel Kovalenko has been serving in various positions in the Ministry of Defence of Ukraine (Head of NATO and the EU Section, Plans and Policy Department) as well as in the General Staff of the Armed Forces of Ukraine (Head of Bilateral Cooperation Directorate, Head of Cooperation with Security Organizations Directorate, etc.).

From the beginning of the Russian-Ukrainian armed conflict, he deployed at the operation area in different capacities, in addition, he was responsible for coordinating international support and assistance within the framework of the Multinational Joint Commission of Military Cooperation and Defence Reform (MJC).





## New Five-Year Scholarship Fund Campaign Begins for HRCMOAA

Based on the success of the two previous five-year scholarship fund campaigns, the HRCMOAA board voted to renew the five-year campaign program for 2023-2027. The board recognizes and appreciates the generosity of the chapter membership in helping the chapter continue this program to help students in our area with scholarships and grants from the Military Officers Association of America.

The MOAA Scholarship Fund Board gives preference in awarding scholarships and grants to children with HRCMOAA member parents. While not guaranteed to go to the child of a chapter member, those children applying for MOAA scholarships with a parent who is a chapter member will receive favorable consideration and the review board will give preference in awarding scholarships to those children. Regardless of whether the student’s parent is a chapter member or not, students selected for the MOAA scholarships in the chapter’s name will always be from the area represented by our Hampton Roads Chapter.

The chapter has already received its first contribution toward this new five-year campaign and the board hopes we will be as successful in this campaign as we have been in the previous two.

Below is the current status of our chapter scholarship fund campaign for 2023 and for the five-year campaign that will cover 2023 - 2027:

HRCMOAA Scholarship Drive Status as of March 31, 2023	GOAL	Amount Contributed	% of Goal	Need by Date	\$ Still Needed
Total 5-Year Goal: \$25,000		\$580.00	2%	12/31/2027	\$24,420.00
Annual Goal for 2023 (Year 1 of 5): \$5,000		\$580.00	12%	12/31/2023	\$4,420.00

New Five-Year Campaign began January 1, 2023 and runs through December 31, 2027

## How You Can Contribute to the Hampton Roads Chapter Scholarship Fund

The Hampton Roads Chapter has been very successful and fortunate in its previous two five-year scholarship fund campaigns thanks to the generosity of the chapter members and their commitment to helping young men and women attend college through scholarships and grants from MOAA. As a result of the success in the previous two campaigns, the board decided to commission another five-year scholarship fund campaign to run from 2023 through 2027 with an annual goal in each year of \$5,000.00 and an overall five-year goal of \$25,000.00.

There are several ways you can donate to the HRCMOAA scholarship fund. All donations are tax deductible as the MOAA Scholarship Fund is a qualified IRS 501(c)(3) entity.

The first way is for members to submit their donations online by using the following website URL: <https://charities.moaa.org/>

The second way is to submit a check, made out to the MOAA Scholarship Fund and mail it to:

MOAA Scholarship Fund  
 P.O. Box 1824  
 Merrifield, VA 22116-9917

Note on your check that it is for the Hampton Roads Chapter Scholarship Fund. MOAA will continue to send receipts to all contributors.

A third way is to make a Qualified Charitable Distribution. The fund tax identification number is 54-1659039. By contributing from the Required Minimum Distribution (RMD) of a qualified IRA, the taxable IRA income can be reduced by the amount of the contribution. The contribution check must be marked as a charitable contribution. With the recent changes in the tax laws, some of our members have found this method to be beneficial.

You can make qualified charitable distributions (QCDs) of varying amounts to more than one charitable organization each year. IRA owners age 70 ½ or older can give up to \$100,000 a year directly from their IRA to qualified charities. But you can split that amount among multiple



**2023 CONTRIBUTIONS FROM PAGE 9**

QCD move. You could give five charities \$10,000 each, for instance, or two charities \$25,000 each. Just tell your custodian which charities you want to support and how much to transfer directly from your IRA.

Not only will the charity benefit from the QCDs, but you will too. The QCD amount is excluded from your taxable income and can also count toward your annual required minimum distribution. It's a win-win-win. For additional details, it would be best to contact your IRA fund manager, personal financial planner or tax accountant for specifics.

You also may contribute directly from bequests, wills, or trusts. You can find suggested language here: <https://www.moaa.org/content/about-moaa/scholarship-fund/scholarship-fund-planned-giving/>

Finally, the chapter treasurer or president will accept cash contributions or checks at any of our chapter events.

## 2023 Contributions

### PLATINUM— \$500 and above

### GOLD— \$250 to \$499

CAPT Loren Heckelman, USN (Ret.)

### SILVER— \$100 to \$249

LtCol Carl W. Carrell, USMC (Ret.)

CAPT Patricia McFadden, USN (Ret.)

### BRONZE— Under \$100

CWO4 Jim Fagnant, USCG (Ret.)

LT Stephen A. Hackney, USN (Ret.)

CAPT William B. Seaman, USN (Ret.)





Chapter Membership or Renewal Application
Army • Marine Corps • Navy • Air Force • Space Force • Coast Guard • Public Health Service
National Oceanic and Atmospheric Administration
Join or Renew on-line: www.hrcmoaa.org/join.shtml

Hampton Roads Chapter MOAA
P.O. Box 4612
Virginia Beach, VA 23454-0612

Make checks payable to HRCMOAA

Table with columns: Regular Dues, NEW RENEWAL, Surviving Spouse Dues. Rows: 1 Year, 2 Years, 3 Years.

Please print (If renewing, enter only your name and information that has changed)

Form fields for Date, Recruiter, Name, Grade, Service, Component, Status, Service Dates, Retired Date, Spouse's Name, E-mail address, Mailing Address, Home Phone, Work Phone, Cell Phone, Member of National MOAA, Not a National MOAA member yet?, Enclosed is \$, Signature.

Click on the above form to renew online (or print and mail)

From the Editor

Hans Peter Juhl Hidle, LT USN (Ret.)



Happy Spring. The weather is getting warmer. We have even had a couple of days in the 80s so far this year. We are of course not known for such Florida temps this early in the year, but I will take it. Along the way the odometer clicked another year for me, which is telling me that it is getting harder to get in shape .... whatever that means. Last time I checked round is a shape too. Of course, this was meant as a lead in to my Marine Corps marathon update.

Well, Hans, how is it going. Not going that well, as I have been sick with sniffles and other things that has prevented me from pounding the pavement, but I am over it and should be able to start running again this month.

Haven't heard from other members outside of our President Loren Heckelman, Jack Hilgers and Chris Mulholland, so I am adding articles that interest me. In this newsletter, what interest me is of course Tax Day coming up soon. Mr. Mulholland has two excellent exercise in our extended (online) version of the newsletter. Jack Hilgers' article is about the Veteran's Initiatives in the Virginia State Legislature. Also, in our online version are all the procedures for activating electronic prescriptions at any Navy pharmacy. Having used the procedures once, I know it's a sample size of one, but I was in and out of Suffolk TRICARE Pharmacy in less than 5 minutes when a normal visit before was a least an hour or so.

To ensure the newsletter comes out in a timely manner, I need your stories ahead of time. The date for this newsletter has, of course, already past, but you have 4 more chances this year to make it up to me this year alone. Input dates are as follow; 15 May, 15 Jul, 15 September and 15 November. Thanks for your input.

Sincerely,

Hans P. Juhl Hidle



## THE TRIBUTE

Hampton Roads Chapter, MOAA  
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Virginia Beach, VA 23454-0612

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### MEMBERSHIP ALERT

*If the date on your mailing label shows 2022, your membership expired on December 31, 2022 and this will be your last newsletter. Please complete the membership renewal form on page 11. You may contact COL Larry King, USMC-Ret. at (757) 650-1086, Membership Chair. Rather than recycling your newsletter, please consider sharing your copy with a prospective member.*

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MAR / APR 2023

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Please consider volunteering your time with your chapter.  
Board of Director and Committee Member positions are available.



## Electronic Newsletter

To keep up with the trends in the pharmacy community, Naval Medical Center Portsmouth (NMCP) is transitioning to an electronic prescription only system. On the next three pages, we are providing our members information on changes at area Pharmacies. The next chapter luncheon on 2/17/2023, a representative from NMCP Pharmacy will brief members on the newly implemented changes.



# Transition to Digital Prescriptions



E-prescriptions are safer and quicker to process than hard copy (paper) prescriptions. Naval Medical Center Portsmouth Pharmacy will soon transition to only accepting E-prescriptions.

### **What this means for you, our patrons:**




As of 3 January 2023, hard copy (paper) prescriptions will no longer be accepted at Naval Medical Center Portsmouth or its Branch and TRICARE Prime Pharmacies.

*Hard copy (paper) prescriptions for controlled substances will be accepted through 1 February 2023*

**Please share this information with all of your healthcare providers.**

Starting 3 January 2023, all non-controlled prescriptions must be sent electronically from your Doctor's office.

The Doctor's office can E-prescribe to our pharmacy at:

-  **DoD PORTS VA NMC ePhcy (Pharmacy NCPDP/NPI Number is 4845371/1548673205)**
-  We will only accept hard copy (paper) prescriptions for controlled substances until 1 February 2023 at which point, all prescriptions must be submitted electronically.
-  Before presenting to the Pharmacy to pick up your medications, activate your new or renewed prescription by texting "get in line" to 1-833-217-2199.

**Please ask any pharmacy staff member for clarification or additional information.**



# Q-Anywhere



## New Prescription Activation by Text

It's easy to activate your new prescriptions at the pharmacy by text using the Q-Anywhere system.

Just follow these 10 steps.

Step 1 – Just text the words “get in line” to **833-217-2199**.

Step 2 – The system will ask for the 10-digit DoD Id number for the patient receiving the medication.

Step 3 – Enter the DoD ID Number - found on the patients ID or in DEERS.

Step 4 – The system will verify who the prescription is for.

Step 5 – Reply “edit” if the information needs to be changed. Reply “done” if it is correct. Or add an additional patients DoD ID if you are activating prescriptions for multiple patients.

Step 6 – The system will ask you to select the pharmacy you would like to pick up your prescription from.

Step 7 – Once you choose you will receive a confirmation and a Q-number for your prescription.

Step 8 – If there is a problem or question regarding your request, a pharmacy representative may reach out to you via phone or via text for clarification.

Step 9 – You will receive a text when your prescription is ready to pick up. Please do not report to the pharmacy until you receive this text.

Simply text “I am here” when you arrive at the pharmacy you chose that day.

If you are returning any day within the following 14 days, you will need to check in at the kiosk and get a Return for Pickup ticket.

Step 10 – The system will send you a message acknowledging your arrival. When it is your turn to be served, your Q-number will then be called to a pharmacy window.

Activate your prescription from anywhere

Pick them up when they are ready

January 6, 2023





NEW

# Pharmacy Instructions

Naval Medical Center Portsmouth and Clinics



## New Prescriptions

### Use Q-Anywhere

- Available during your selected pharmacy's work hours.
- Text "get in line" to (833) 217-2199 or scan the QR Code and follow the prompts.
- You will receive a text message when your prescriptions are ready for pickup.
- Once prompted, text "I am here" upon arrival at the pharmacy you selected and listen for your number.

## Renew Prescriptions

### Contact your provider

If your current prescription has no refills remaining, you must contact your provider for a prescription renewal.

## Refill Prescriptions

### Call The Refill Line

- (757) 953-6337
- or TOLL-FREE (866) 285-1008

- Hard copy prescriptions for non-controlled substances are no longer accepted at NMCP or its clinic Pharmacies.
- Hard copy prescriptions for controlled substances will no longer be accepted after February 1, 2023.
- After that date, all prescriptions must be submitted electronically by your provider.

For more information please visit the NMCP Pharmacy Website at <https://portsmouth.tricare.mil/Health-Services/Pharmacy> or call (757) 953-0258.

## Veteran's Initiatives in the State Legislature 2023

On 25 February 2023 the General Assembly adjourned without passing an interim budget update. There were six initiatives proposed by the Joint Leadership Council of Veterans Organizations. Four initiatives passed and are on their way for the Governor to Sign. They are:

- Expanded tax relief for surviving spouses of military service members "Killed in Action" to include those that "Died in the Line of Duty". This legislation will make it possible for the spouses of military members who died in the 11 September 2001 terrorist attacks in the United States eligible for tax relief.
- Funds are provided to the Department of Veterans Services to cover any burial fee for (i) a member of the National Guard and Reserve or (ii) a deceased spouse of a member or veteran of the United States Armed Forces or of the National Guard and Reserve, regardless of whether such spouse's death precedes or succeeds the death of the member or veteran. Also, that Virginia work with Congress to secure funding in the Veterans Affairs (VA) Department budget to extend to the VA plot allowance to all state cemeteries nationwide.
- Free admission to Virginia State parks will be provided for members of the Virginia National Guard.
- Increase the amount of annual income excluded from National Guard member's State Income Tax from \$3,000 to \$5,500 for all enlisted and officer ranks below Lieutenant Colonel. This legislation and free admission to state parks are measures to incentivize enrollment in the Virginia National Guard.
- Two initiatives that did not pass the state senate, but may appear in the Governor's reconciliation of the budget when the General Assembly passes an updated biennial budget, are:
- Amend the Veteran Real Property Tax law to make explicit that local jurisdictions must provide a veteran or surviving spouse the tax exemption as far back as the veteran or surviving is eligible, but not earlier than 1 January 2011.
- Remove the 55-year limit on exemption of military retirement pay from state tax. This would be an incentive for retirees to come to or stay in Virginia when they retire and increase the qualified workforce in the state.
- Updates on the legislation will be provided after the General Assembly Reconvene Seession on 12 April 2023. State Budget updates will be provided by 30 June 2023.





Do you know that ALS is a significant threat to the veterans' community? Since 1910, multiple studies have shown that the rate at which U.S. veterans develop amyotrophic lateral sclerosis — also known as Lou Gehrig's disease — is twice as high as the American general population. Despite this, there's a shockingly low amount of awareness of the disease among the veteran community.

I should know. I was diagnosed with ALS in November 2020. Before then, my only acquaintance with ALS was the "ice bucket challenge". After my diagnosis, I have made a point to ask every veteran I meet if they're aware of the link between military service and the likelihood of being stricken with ALS. I have yet to meet someone who says they do. That needs to change.

Every day in America, three veterans are diagnosed with ALS while another three die from it. The prognosis for a person diagnosed with ALS today is largely the same as it was 150 years ago — death in two to five years.

Towards the end, you are left almost incapable of communicating with the outside world except through your eyes.

I am a retired Marine and have been athletic all my life. I played soccer, rugby, and ice hockey. I refereed professional soccer and officiated all over the globe. I ran marathons and at the age of 60 was still bench pressing 300 pounds. Now I live in a wheelchair, barely able to lift a spoon to my mouth.

In 2007, Brig. Gen. Thomas "Mik" Mikolajcik, USAF (Ret.), testified before Congress about ALS: "If these soldiers were dying in the field — rather than quietly at home — we would leave no stone unturned. We would use the best existing resources to make sure they had whatever they needed to survive." General "Mik" died from ALS on April 17, 2010.

In 2008, the Veterans Administration determined that military service is a presumptive causation of ALS for veterans. As veterans continue to reach the ages commonly associated with ALS, the rate of the disease will continue to increase in this population. I am evidence of that.

According to a VA report, 1,055 veterans die from ALS each year. That means that since 9/11, three times more veterans have been lost to ALS than troops killed in combat in Iraq and Afghanistan combined (20,895 vs 6,896). Interestingly, the Hampton Roads area of southeastern Virginia — where I and 234,476 of my fellow veterans live — is a "hotspot" for ALS cases.

More ominously, a recent 2019 study revealed that the prevalence of ALS among the Post-9/11 deployed veterans is 19.7 per 100,000 over 14 years compared to the US national average of 5.2 per 100,000. Even worse, for some Air Force personnel (pilots, aircraft crew, missile, and combat operation staff) the prevalence is substan-





tially higher — 35.1 per 100,000!

And we still don't know why those in uniform bear an outsized burden from this disease.

The good news is that ALS gives veterans an automatic 100 percent disability rating from the VA. I have nothing but the highest of praise for the support I have received from the VA. From home modifications, to an accessible van, powered wheelchair, medical equipment and more, they have taken care of my every need. If you are diagnosed with ALS, do what I did and immediately contact your nearest VFW Service Officer. You — and your family — don't have any time to waste.

The bad news is that our regulatory process does not keep pace with the urgency of ALS. Drug trials drag on a decade or more when most ALS sufferers do not live nearly that long. A diagnosis of ALS is a virtual death sentence and comes with advice to patients to get their affairs in order and to tick off their bucket list while they still can.



ALS is designated as a rare disease not because so few people get it, but because ALS kills so quickly. As many as 30,000 Americans — approximately 5,000 of them veterans — have ALS, with 5,000 new cases diagnosed each year. However, if ALS patients lived for 10 years after diagnosis there would be 275,000 nationwide, a much more noticeable population.

60 percent of Americans don't know that ALS is always fatal. If you know of a veteran who has or had ALS, we need you in this fight. Too often ALS exists in the shadows, and those afflicted pass

so quickly they can't speak for themselves. Be their voice.

The veterans' community urgently needs answers and solutions for people with ALS.

I ask the VFW to use their influence and call upon Congress to fund early access to ALS investigational therapies, accelerate therapy development, and increase research on and development of interventions.

We can solve urgent health needs when we put our minds to it. The quick vaccine development during the pandemic proves that. I have already called both Senators Tim Kaine and Mark Warner. Please do the same.

Our nation must take all measures to ensure that our military men and women are at no greater risk of ALS than any other Americans.

Before I was diagnosed, I had no idea that ALS so disproportionately affects veterans. I have made it my personal mission to raise the awareness in the veteran community of the severity of ALS amongst us. Please help by telling other vets, friends, family — everyone — about the outsized threat of ALS to those who are or have served in uniform.

I will fight this battle to my dying breath.

**Addendum:** While the problem of veteran suicide is a significant problem in our nation, the suicide rate for veterans with ALS is even four times higher than that.

## IT'S NEVER TOO EARLY TO PLAN YOUR OWN FUNERAL



by Chris Mulholland

This may sound like a morbid subject but, if you think about it, most of you reading this have already taken actions to make things easier for your family after you are gone. You bought life insurance to take care of your family's financial needs. You made out a will and likely a power of attorney to help your family with legal issues.

So why, in their most grievous time right after death, are you forcing them to guess what you would want for your funeral? Things like: which funeral home to use; where you wish to be buried; what your obituary will say; what photo of you to use; do you desire a religious service; if yes, what are your preferred songs and readings; do you desire to be buried in uniform and, if so, which one; and even more details.

When I was diagnosed with ALS, aka Lou Gehrig's disease, two years ago it forced me to look at the world and my future - and especially my family's - in a new light. While a virtual death sentence it did offer me a silver lining... it gave me time to plan out my own funeral. Before then, if I had been hit by a bus, my family would have been left to make a myriad of decisions when all they would want to do is grieve in private.

After I wrote down all my desires, my wife and I met with my selected funeral director who also happens to be a friend of mine. Much to my astonishment was how little my wife knew of my wishes. It wasn't a subject which had ever come up for discussion between us, and it probably doesn't in most families.

But surprisingly, once I broached the subject with her, it turned out to be an easy discussion. I am sure the same will be true in most households.

Funeral directors welcome the opportunity to meet with you and discuss funeral planning. Too often, they experience meetings with distraught spouses and children who are unsure of their loved one's desires.

The VA pays a flat rate for burial and plot or interment that includes a \$300 payment for non-service-connected death in addition to a \$300 plot allowance or interment allowance. A service -connected death qualifies for a burial benefit of \$2,000. These payments are subject to yearly revisions based on the Consumer Price Index for the preceding 12-month period.

There are two ways to apply for the VA burial benefit. You can apply online at Vets.gov, or you can fill out and mail in a paper application, VA Form 21P-530, "Application for Burial Allowance," via U.S. postal mail to the VA Pension Management Center in your state.

VA benefit rules state that proof of death is required to claim the VA burial benefit, and all applicants for this benefit will need to submit bills and receipts showing that the applicant was financially responsible for burial.



This must include a statement from the funeral home or other service provider that shows the following information:

- The name of the deceased Veteran
- The nature and cost of the funeral or memorial services
- Nature and cost of any merchandise purchased
- The amount of any credits offered to the payer
- The amount of any remaining unpaid balance for services, merchandise, etc.

You can also visit a regional VA benefit office, or get the help of an accredited Veterans Service Officer at an agency such as the VFW, state veterans' affairs offices, etc.

If you die in the line of duty while still on active duty or from a service-related injury or illness as a veteran, your surviving spouse, child, or parent may be able to get a tax-free monetary

benefit called VA Dependency and Indemnity Compensation (VA DIC).

If you die while on active duty, a military casualty assistance officer will help your family to complete an "Application for DIC, Death Pension, and/or Accrued Benefits by a Surviving Spouse or Child" (VA Form 21P-534a). The officer will also help mail the form to the correct VA regional office.

If you're a Veteran, your surviving spouse or child family can fill out an "Application for DIC, Death Pension, and/or Accrued Benefits" (VA Form 21P-534EZ). Or a surviving parent can fill out an "Application for Dependency and Indemnity Compensation by Parent(s)" (VA Form 21P-535).

If you desire and are eligible for burial in Arlington National Cemetery be aware that there is a 5 to 7 month wait from time of death to the burial; this is regardless of rank or seniority, everyone starts at the back of the line. Reputable funeral homes will store your body and make the transportation arrangements to Arlington.

The bottom line is this: make things easier for your family and don't hesitate! The time to start planning your funeral is now!

Here is an example of a planning checklist you can use:

- Choose the type of disposition you'd like:
  - Burial (in the ground or at sea)
  - Cremation - Green burial (eco-friendly)
  - Anatomical donation (ending in cremation)
- Choose the type of gathering, service, ceremony, or memorial you'd like to have:
  - Visitation, viewing, wake, or rosary
    - Do you want a private family viewing or public viewing?
    - Do you want a wake at home or a visitation at the funeral home?
  - Celebration of life service personalized to reflect the life lived
  - Traditional funeral service
    - Do you want your body present or not?
    - Do you want the casket open or closed?
  - Military service with flag, honor guard and Taps
  - let your funeral director know and he/she will make the arrangements.
  - What clothes do you want to be buried in?
    - If a uniform, put it together now with all your ribbons or medals, and badges - you're likely the only one in the family who can set up your uniform properly. Then store it in a garment bag or plastic storage tote until it's needed.
  - Graveside service or a service at the crematory
  - Memorial service (takes place after burial or cremation)
  - Any special honorary services like Knights of Columbus, Masons, VFW, American Legion, etc.
  - Home funeral service and/or burial
  - Scattering of ashes ceremony at a place which reflects your interests such as a park, a golf course, a lake, garden, beach, event center, theater, art gallery, church, or stadium. Choose an alternate location if you want to have the service outdoors in case of inclement weather.
  - Speaker such as a clergy member or funeral celebrant - Pallbearers, eulogist, assistants, and attendees
  - Catered or pot luck meal - Prayers, poems, or other readings
  - Songs, hymns, live or recorded - Memorial video set to special music
  - Monument, memorial, or virtual memorials, such as a grave marker, headstone, video tribute, or online memorial website
    - Veterans are eligible for a free headstone or marker, your funeral director will help you with this. See <https://www.va.gov/burials-memorials/memorial-items/headstones-markers-medallions/> for details and options. Decide on what you want inscribed on your headstone/marker.
    - Collect and scan all the photos/videos you wish to include in your memorial tribute on a thumb drive and store with your funeral plans.
    - Identify what you desire to have on display during any of the services such as shadow box, plaques, etc.
    - Memorial contributions to charity organization(s)
- Choose the place of final rest: - Burial in a private cemetery, veterans cemetery, at sea, or on private property
  - Keepsake jewelry, such as cremation jewelry
  - Organ donation or anatomical donation
- Choose a method of payment:

- If you want to prearrange your funeral, you can opt for funeral insurance through a funeral home, which sometimes offers a guarantee of their current prices. Other options include a funeral trust or pay on death account.

- If you are paying for services during a time of need, you can ask family members to help pay for different parts of the funeral or to contribute in different ways, such as bringing food or sending flowers. Sites like [www.youcaring.com](http://www.youcaring.com) or [gofundme.com](http://gofundme.com) can assist with crowdfunding to help pay for services if money is tight.

- Choose a way to record your final wishes:

- Contact a funeral provider to help you create a plan that ensures your wishes will be followed.

- Complete a funeral planning guide.

- Verbally share your final wishes (but do not rely solely on verbal instructions, as loved ones may forget or disagree on what you said you wanted!) - Record your wishes in a voice or video recording.

- To assist loved ones:

- Collect important documents and notify your next of kin about where they are held.

- Store a copy of your will, marriage and birth certificates, DD-214(s), military service records, life and health insurance policies, social security information, and other estate planning documents where your next of kin can easily find them.

- Write your own obituary or gather important biographical information for your obituary.

- Select a photograph to accompany the obituary

- the higher the resolution the better.

- Keep a copy of your funeral plans on file with a funeral provider and notify at least two other emergency contacts of where your funeral will be held and where your final wishes are recorded.

- Inform your funeral director that you desire 10 copies of your death certificate for your family, they will need at least that many to settle all your accounts.



Chris Mulholland is a VFW National Deputy Chief of Staff and Gold Legacy Life Member of Post 2894 in Chesapeake, Virginia.