

THE TRIBUTE

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



In This Issue

- 2 [President's Message](#)
- 2 [HRCMOAA Directory](#)
- 3 [Surviving Spouse Corner](#)
- 3 [Social Media Clicks](#)
- 4 [VA—New technology](#)
- 5 [TRICARE, cont.](#)
- 6 [Veterans Day](#)
- 7 [Military ID Card Notification](#)
- 7 [Career Corner](#)
- 8 [Upcoming Events](#)
- 8 [Rising above the Pain](#)
- 9 & 10 [5 Year Scholarship program](#)
- 11 [From the Editor](#)

Copayments, Cost-Shares, and Other TRICARE Costs You Should Know

By TRICARE Communications



FALLS CHURCH, Va. —

When it comes to health care costs, “copayment,” “cost-share,” and “deductible” are terms you might hear a lot. But what do these terms mean, and how might they affect you?

Copayments, cost-shares, and annual deductibles are types of out-of-pocket costs you may pay to get covered health services and prescription drugs.

- A **copayment** is a fixed dollar amount you pay for a health care service or drug.
- A **cost-share** is the percentage of the total cost of a health care service or drug that you pay. Cost-shares typically apply when you use a TRICARE-authorized non-network provider or a non-network pharmacy and you’ve met your annual deductible.
- An **annual deductible** is the amount you pay for health services and drugs each calendar year before cost-sharing starts.

Your copayments, cost-shares, and annual deductible depend on a few factors:

- Your TRICARE plan
- Your beneficiary category
- Your beneficiary group
- The type of service you get
- Who provides the service





President's Message

Fellow Officers and Spouses,

Thank you to all who attended our September luncheon featuring an update on military medicine in the Naval Medical Center Portsmouth system. Upcoming events include our November luncheon which will be our traditional Toys for Tots and USMC speaker event. This is also our ROTC appreciation luncheon where we invite a number of local area cadets and midshipmen to join us. We are also looking forward to our annual Christmas dinner dance on Saturday, December 2, 2023 at Atlantic Shores. Please review the schedule of events on the chapter website (www.hrcmoaa.org) for the latest information and updates on future events.

Our program committee is working to increase the number of luncheon events in 2024 and possibly add some other social events as well. If you have ideas, please send them to me or to Bert Ortiz.

I've mentioned this in the past but want to mention again that if you aren't receiving emails from the chapter periodically, then we either don't have an email address for your or the one we have is no longer valid. You can very quickly and easily provide an update by visiting this link and filling in your name and email address: 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. We do not share our member email addresses with anyone.

Our scholarship fund drive continues. Please consider making a contribution toward our annual goal of \$5,000. The next Honor Flight mission will be on November 4, 2023. We are seeking chapter members to help with the send-off of veterans who will be participating in the event. If you are interested in helping the chapter with this event, on any of our committees or as a member of the board, please contact me at Loren.Heckelman@cox.net or via telephone at 757-646-6448.

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

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SURVIVORS



New Virtual MOAA Chapter

Surviving spouses of fallen troops from across the country connected virtually in a new group that aims to solve problems and shape future legislation.

About 25 members of the newly formed Surviving Spouses Chapter of the Military Officers Association of America met in a telephonic meeting on Tuesday night. It's the association's second virtual group - following the Uniformed Services Nurse Advocates group.

“The purpose is to provide a forum for surviving spouses across the United States to come together,” said Gail Joyce, one of the group's founding members. “We want to find solutions to problems we might be having.”

The group started with 13 members and has grown to about 40. It is open to any surviving spouse of an officer of any U.S. uniformed service across the country. If you are interested in joining, please send an email to: mssvc02@gmail.com.

The group plans to hold hour-long virtual meetings every quarter.

Joyce said one of the group's top goals is to connect with younger spouses. Since the group meets virtually, it makes it convenient for spouses to participate without leaving home, which can be a challenge for young spouses that have children or jobs, she said.

The group also bridges the gap for surviving spouses that live in areas that don't have local MOAA chapters.

Lt. Gen. Dana T. Atkins, USAF (Ret.), president of MOAA headquarters, participated in the inaugural meeting. Spouses' input benefits MOAA at large, he said, adding that as word gets out about the group, it'll continue to grow. That will have a powerful effect.

“Those numbers start influencing legislative outcomes that we seek,” Atkins said. “You're shaping solutions ... that we'll share in congressional offices that we visit.”

The group was started by six women who serve on MOAA's Surviving Spouses Advisory Council: Gail Joyce, Micki Costello, Patricia Berquist, Pat Farnsworth, Sharon DeVaney and Anne Hartline.

MOAA is the country's largest association of military officers. It stands for a strong national defense and representing the interests of military officers and their families at every stage of their career.

The association recently pushed federal lawmakers to end the "widows' tax" on military survivors.

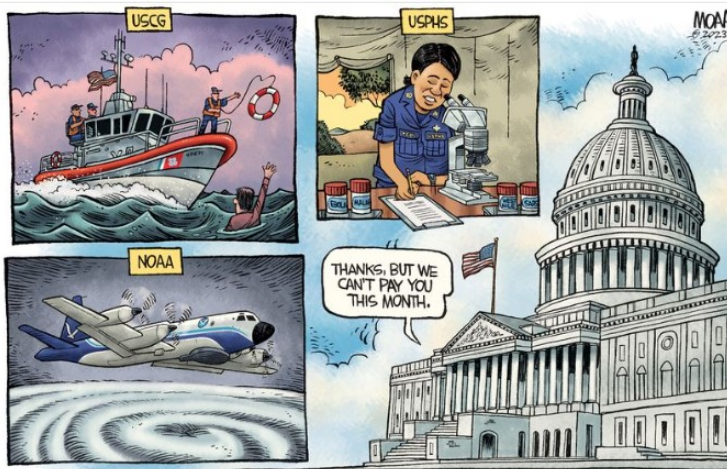
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Military Officers Association of America (MOAA) 4h · 🌐

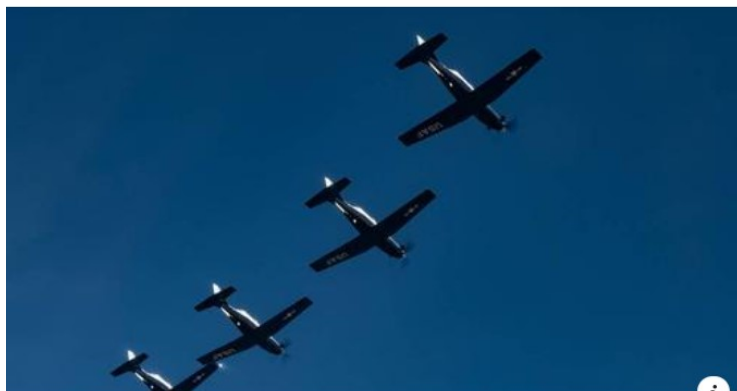
As the threat of a government shutdown looms, know that our heroes in uniform and families from the Coast Guard, USPHS and NOAA would be out a paycheck. Click the link to send a message to Congress. <https://moaa.quorum.us/campaign/50320/>



SUPPORT PAY FOR ALL SERVICEMEMBERS DURING GOVERNMENT SHUTDOWNS

Military Officers Association of America (MOAA) 2d · 🌐

Currently, about half of unfilled pilot billets belong to the active duty Air Force.



MILITARYTIMES.COM

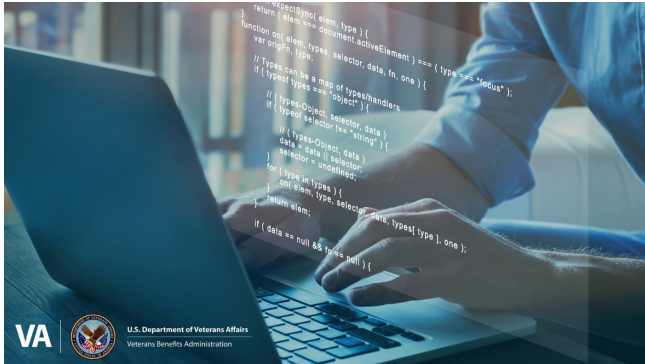
Air Force to fall nearly 150 pilots short of annual training goal

The shortfall makes it more difficult for the service to fill a pilot shortage of around 2,000 peop...





U.S. Department of Veterans Affairs



VA is currently undergoing modernization efforts and using technology to improve the disability claims process. When a Veteran files a claim for VA benefits, there are several administrative actions needed before a decision can be made, such as gathering medical records and military service records. VA is automating many of these administrative tasks, allowing claims processors to focus on more complex and analytical duties.

These improvements result in reduced processing times and faster decisions on claims to Veterans and their families.

Automation and claims processing

Automated Decision Support (ADS) helps automate administrative tasks related to claims processing. ADS helps claims processors make fast, accurate and consistent decisions for Veterans by reducing the amount of time spent on administrative tasks. ADS also provides a summary document of key information required for decision-making, making it easier for decision makers to review records.

Making a decision regarding VA disability claims can be complex, and ADS does not replace the need for claims processors to review and make decisions. Instead, ADS is a tool that assists claims processors with administrative tasks to help in the decision-making process.

How automation is being used today

ADS is currently used for specific medical conditions as the technology is being developed. If a claim includes a condition that ADS can assist with, the claim will be reviewed using ADS. Relevant medical data from a variety of sources, including medical treatment records, military service treatment records, VA claim exams and electronic VA medical center health records will be compiled, and a summary document about the condition is uploaded into the Veteran’s electronic claims folder. Technology is also used to scan handwritten documents and transcribe them into electronic records so they can be easily reviewed. Once all the information is gathered, it is sent to a claims processor for further review and action.

Looking ahead

As with any new technology, testing is critical to make sure systems are functional and efficient. For this reason, VA initially designated one benefits office to serve as the prototype processing site. As ADS technology evolves, it will be rolled out to more benefits offices. Currently, there are more than 40 disability conditions ADS can assist with, and this technology is being used by 16 benefits offices.

Modernizing the disability claims process is all about reducing decision wait times and getting decisions to Veterans and families in days, rather than months. Using technology to automate administrative areas of the claims process—while maintaining the human decision-making element—is just one of the ways VA is working to better serve Veterans and their families.



[TRICARE FROM PAGE 1](#)

Knowing how these factors affect what you'll pay can help you choose the most cost-effective option for getting care," said Shane Pham, program analyst with TRICARE Health Plan's Policy and Programs Section at the Defense Health Agency. "And if you're eligible to enroll in or change your health plan during [TRICARE Open Season](#) or after a [Qualifying Life Event](#), understanding costs can help you choose the best plan for your needs." Generally, you'll have lower out-of-pocket costs when:

You follow [your plan's rules for getting care](#).

You see a TRICARE [network provider](#) instead of a [non-network provider](#) when you get civilian care.

TRICARE Prime options

Active duty service members (ADSMs) don't pay copayments and cost-shares for covered health services. Neither do active duty family members and transitional survivors enrolled in a [TRICARE Prime](#) option.

Retirees, their family members, and all others enrolled in TRICARE Prime pay copayments for covered health care visits.

TRICARE Prime plans don't have annual deductibles. But if you use the [point-of-service \(POS\) option](#), you'll have an annual POS deductible. The POS option refers to nonemergency care you get without a [referral](#). When you use this option, you'll pay the full cost of care until you meet your POS deductible, as outlined in the [TRICARE Costs and Fees Fact Sheet](#). After that, you'll pay 50% of the [TRICARE-allowable charge](#) when you use the POS option.

TRICARE Select and TRICARE premium-based plans

You have an annual deductible if you're enrolled in any of these plans:

[TRICARE Select](#)

[TRICARE Select Overseas](#)

[TRICARE Reserve Select](#)

[TRICARE Retired Reserve](#)

[TRICARE Young Adult Select](#)

[Continued Health Care Benefit Program](#)

If you're enrolled in one of these plans, copayments and cost-shares are based on the type of provider you see: When you see a TRICARE-authorized network provider, you'll pay a copayment. If you see a TRICARE-authorized non-network provider, you'll pay a cost-share after you meet your annual deductible.

TRICARE For Life

If you have [TRICARE For Life](#), you have a TRICARE deductible and cost-shares if you get services not covered by Medicare. To learn more, check out "[Have TRICARE For Life Costs Questions? Find Answers Here.](#)"

TRICARE Pharmacy Program

Copayments and cost-shares for prescription drugs are based on who you are and where you fill your prescription. ADSMs pay nothing out of pocket for prescription drugs. All other beneficiary types pay copayments for drugs from [TRICARE Pharmacy Home Delivery](#) and [TRICARE retail network pharmacies](#). There are no copayments for prescriptions filled at [military pharmacies](#).

If you get a prescription from a [non-network pharmacy](#), you'll pay the full cost of the drug up front. Then you can file a claim for reimbursement. Applicable copayments, cost-shares, and deductibles may apply.

How to find out-of-pocket costs

Copayments, cost-shares, and deductibles are subject to change each plan year. To find costs for the current year, check the [Compare Costs](#) tool and the [TRICARE Costs and Fees Fact Sheet](#).

2023 Veterans Day Parade, Memorial Ceremony and Luncheon

The Hampton Roads Council of Veterans Organizations (HRCVO) will host the annual Tidewater Veterans Day Parade in Virginia Beach on **Saturday, 11 November 2023**. The parade will begin at 9:00 AM. **The parade route will start from the Virginia Beach Oceanfront on Atlantic Avenue and proceed up 17th Street, right turn onto Mediterranean Avenue, then a left turn onto 19th Street past the Tidewater Veterans Memorial (across from the Virginia Beach Convention Center) ending at the DoubleTree Hotel.**



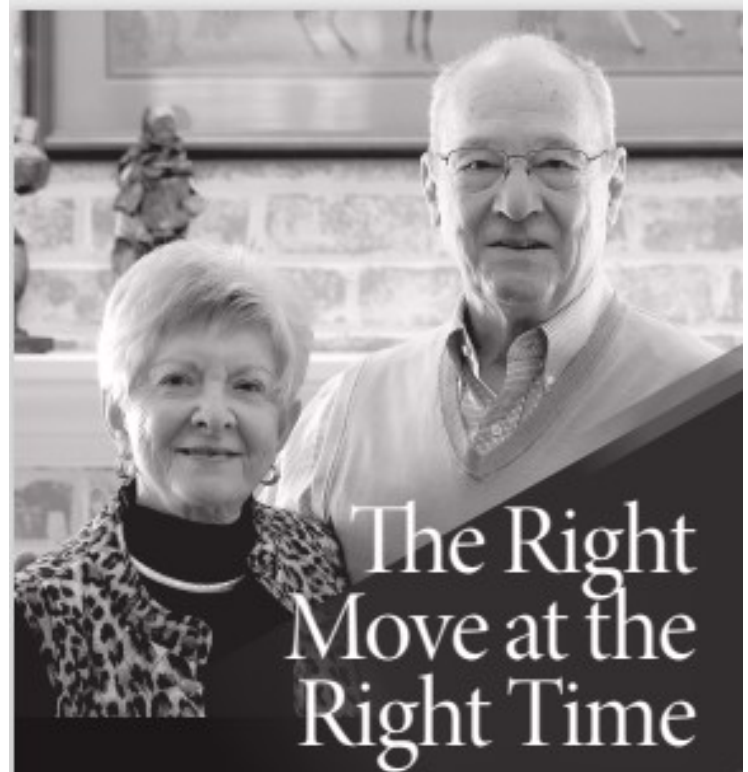
VETERANS DAY FROM PAGE 5

For over thirty years, the HRCVO has been coordinating the Veterans Day Parade and associated events. Each year, one of the HRCVO member organizations co-sponsors the parade. This year the Knights of Columbus is the co-sponsor organization. In addition to the parade, a short ceremony is held at the Tidewater Veterans Memorial immediately following the parade and a luncheon honoring our Veterans is held at the DoubleTree Hotel at approximately 12:00 PM. The Veterans Day Parade is sanctioned by the Department of Veterans Affairs National Veterans Day Committee and the Mayors of Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach who sign a proclamation resolving that "citizens, businesses and organizations demonstrate due appreciation, admiration and respect for all veterans who have served our great nation".

As usual, following the parade, there will be a ceremony at the Tidewater Veterans Memorial and a Luncheon at the DoubleTree Hotel.

The chapter board is looking for a volunteer to coordinate our participation in the parade this year. We have magnetic signs to put on a car if someone would like to represent the chapter.

Last year we had four chapter members attend the luncheon and we are hoping to have enough this year for a full HRCMOAA table. If you'd like to attend the luncheon, contact Loren Heckelman at 757-646-6448 or via email at Loren.Heckelman@cox.net.



The Right Move at the Right Time

Bonnie and Wayne Jefferson (USAFA '59) decided on Patriots Colony At Williamsburg

Bonnie enjoys bridge and a Bible study group while Wayne tinkers with golf, a painting class and German club.

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). Enjoy gourmet dining options, an enriching social and activities calendar while being close to all the culture of this historic area.

"When we moved in, it wasn't five minutes before our new neighbors brought us a bottle of wine. It's a great community."



PATRIOTS COLONY
At Williamsburg

Schedule Your Personal Tour Today
800-716-9000 | PatriotsColony.com

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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 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. Apply within 90 days of expiration of current ID card.

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://https://www.vex.virginia.gov/job-fairs>

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

Oct 19, 2023.

Corporate Gray | Corporate Gray Virtual Job Fair (11:00am to 2:00pm) <https://www.corporategray.com/jobfairs/474>

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

Signature and Date _____



UPCOMING Events

November Luncheon (11/17/2023) - Atlantic Shores—Virginia Beach, VA. Social—1100 hours and Lunch—1200 hours. Speaker TBD.

Reservations required by 1200 hours Tuesday 11 November 2023. Call: CDR Bert Ortiz, USN (Ret) 757-560-3671 or e-mail bertortiz@cox.net.

Other events on the calendar for 2023. Christmas Dinner Dance—12/2/2023, Atlantic Shores.



Rising Above the Pain with Whole Health

By Andrea Young:

An Army Veteran and VA employee is living her life to the fullest after suffering with multiple health issues for years. Sabrina Jacobs attributes VA's Whole Health for helping her make dramatic improvements.

Jacobs served more than 26 years in the Army, including four combat tours as both enlisted soldier and commissioned officer. Years of running and jumping with a heavy pack and the daily physical requirements of being a soldier resulted in multiple service-connected illnesses and injuries.

In 2017, Jacobs decided it was time to look for alternative ways to manage her health conditions. She lived and worked in Washington, D.C., and was a single mom. "I had been prescribed opiate pain medication, which could have affected my driving. I could not be falling asleep at the wheel, so I wanted something else," she said.

Her Whole Health journey included complementary and integrative health (CIH) practices and her own self-care. The D.C. VAMC offered acupuncture, a CIH approach for pain management, and Jacobs decided to give it a try. She is thankful she did, because now she is able to better manage the nagging health issues that once plagued her.

Jacobs said she quickly noticed that twice-weekly acupuncture decreased her anxiety, improved her sleep and made her pain manageable. Living a healthier lifestyle also led to her losing 40 pounds, which gave her the energy to live her life to the fullest.

"You have to be consistent. This is a lifestyle change," she recalled. On the advice of a VA nutritionist, she created a plan to avoid foods that trigger inflammation. She swore off soda, fatty, spicy and fried foods, and instead chose raw vegetables, lean meats and herbal teas.

Focused on quality of life

It's not just the food and the acupuncture. Jacobs has made a commitment to dedicate time to meditate, work out and walk. Leaving D.C. for Florida in 2018 allowed her more time to devote to her health and well-being because she no longer spends hours in the car every day, which she did for 13 years.

Her focus now is on quality of life and she takes that very seriously. Accompanied by her now-grown daughter, Jacobs finds time for hot air balloon rides in the desert and other vacations, including the vacation of a lifetime—a trip to Greece.

Jacobs is a communications specialist with the Veterans Health Information Exchange (VHIE) office and she travels nationwide throughout the year to educate Veterans, VA staff and Veterans Service Organizations about the program. VHIE allows Veterans to share electronic health records between their VA and non-VA health care teams.



New Five-Year Scholarship Fund Campaign Begins for HRCMOAA

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.

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 Sept. 30, 2023	<u>GOAL</u>	<u>Amount Contributed</u>	<u>% of Goal</u>	<u>Need by Date</u>	<u>\$ Still Needed</u>
	Total 5-Year Goal: \$25,000	\$2,160.00	8.6%	12/31/2027	\$22,840.00
	Annual Goal for 2023 (Year 1 of 5): \$5,000	\$2,160.00	43.2%	12/31/2023	\$2,840.00

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 charities. Say you want to give a total of \$50,000 through the 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.



[2023 CONTRIBUTIONS FROM PAGE 9](#)

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

CAPT Roger Blood, USN (Ret.)

GOLD— \$250 to \$499

CAPT Loren Heckelman, USN (Ret.)

Maj Clifton & Bobbie Furedy, USAF (Ret.)

LCDR Daryl Holland, USN (Ret.)

SILVER— \$100 to \$249

LtCol Carl W. Carrell, USMC (Ret.)

CAPT Patricia McFadden, USN (Ret.)

LT Stephen A. Hackney, USN (Ret.)

BRONZE— Under \$100

CWO4 Jim Fagnant, USCG (Ret.)

CAPT William B. Seaman, USN (Ret.)

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MEMBERSHIP ALERT

If the date on your mailing label shows 2023, your membership expires on December 31, 2023. 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.



Electronic Newsletter



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.



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.



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

