



Coastal Carolina Military Officer's Association

In Memory of
Editor:
Maj Bill Culler USMC (Ret.)

CLARION

Volume XLII
Issue 3, May 2016

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Next Event.
Scholarship Dinner
May 26, 2016
Cocktail Social at
1730; Dinner served
at 1830.
Details in this issue.



From the President CAPT MARIE SENZIG NC USN (RET.)



It is with a heavy heart that I bring you greetings. Heartfelt condolences go out to **Dee**

Culler on behalf of myself, the Board of Directors and Chapter members on the loss of her husband of 35 years.

Major William (Bill) Culler, USMC, (Ret.) was a long standing member of our chapter; its currently serving Secretary and Legislative Liaison as well as a Past President. **Bill** was my Go-to guy for questions as well as my travel companion for quarterly state Council meetings. **Bill, Dee** and **I** enjoyed some trips to places such as Pinehurst for meetings. **Bill** epitomized MOAA's tag line "never stop serving". He truly was a "servant leader" and will be sorely missed.

I am pleased to announce that **Dee Culler** has agreed to assume the Chapter Secretary

role from her late husband **Bill**. She will also act as our newsletter editor with active assistance from the Board members as they submit items for the newsletter. **THANK YOU Dee!**

If anyone is politically minded and has an interest in calling on our legislators at the State and National level please contact me as our Legislative Liaison position is now vacant.

This is a busy time for our Board as we attend the area **JROTC** award ceremonies to present **MOAA** Leadership Medals to deserving Cadets and prepare for our annual Scholarship Dinner May 26th at the New Bern Country Club. Please plan on attending. Our attendance at the quarterly dinner functions has seen a sharp decline and I would encourage our members to come meet the impressive young men and women who receive our scholarships that you so generously provide.

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In Memoriam



**Major William S. (Bill) Culler USMC
(Ret.) 23 May 1950-05 April 2016**

Bill Culler, a 26 year resident of Carolina Pines passed away at home among his family on April 5, 2016 after courageously fighting a five year battle with esophageal cancer. **Bill** was born in Winston-Salem and his family resided in five different southeastern states while he was growing up before settling in Washington, NC during his high school years.

He graduated from Washington High School and UNC-Chapel Hill on Naval ROTC Scholarship graduating in 1972 and with a BA degree in Political Science and 2dLt's Commission.

During the next few years he served in a variety of both FMF and Air Station Air Traffic Control (ATC) positions on both coasts and in Japan.

In 1977 he was assigned to MCAS Tustin where he served as both ATC Officer and concurrently as the Airfield Operations

Officer. In 1984 - 1987 he was the ATC Facility Officer at MCAS El Toro CA.

Maj Culler finished his career with the 2d MAW G3 Staff as the Wing Air Control Officer in 1992. After his retirement Bill became a financial advisor with Edward Jones and LPL Financial for 15 years. Bill was a frequent longtime volunteer with the Havelock Civitan Club, Coastal Carolina Chapter of the Military Officers Association of America and Coastal Carolina Council of the Navy League of the United States.

With Civitans he was awarded the Club's highest award, the Carl Hagar Award, in 2013. He also served as Council president of Coastal Carolina Navy League from 1999-2001 & 2012-2013. Bill served as a National Director for (9) nine years; North Carolina Area President for 2009. Bill and his wife produced a National Award winning newsletter.

Bill served as president for Coastal Carolina Chapter of Military Officer's Association and began the Clarion Newsletter over fifteen years. Bill and Dee also produce the national award winning NC Newsletter State Council Comments. Bill is survived by his wife of 34 years Dee of the home and son Brian of Asheville. Additional family include his brother, LCDR Robert (Bob) Culler USNR (Ret.), (Debra) and two nieces.

A Celebration of his life was held at 3:00 pm.-5pm. Tuesday, April 12, 2016 at the TWP #6 at Carolina Pines Firehouse.

President's Message Continued from Page 1

Plan on attending the Memorial Day ceremony at the New Bern National Cemetery (details in newspaper, usually around 11AM). Our MOAA Chapter will be participating again this year with the presentation of a wreath during the ceremony. No speaking required, just stand by our wreath in a show of support.

Our chapter will go into a summer hiatus

after the Memorial Day ceremony until our September Pig Pickin event. Watch for the date in one of our future newsletters. I will leave the Chapter in the capable hands of my 1st Vice President **Capt Curtis Bare USMC (Ret)** and the Board as I will be in Wisconsin for the summer spending quality time with my mother. Lots of canasta games in my near future!

St Patrick's Dinner Photos



President **CAPT Marie Senzig USN (Ret.)**
in her
Saint Patrick's Day Green.

Musicians
Cindy Polo, Violin
&
Ed Harris, Multi- instrumentalist
Mandola and Guitar



Photos



**1st Vice President
Capt Curtis Bare USMC (Ret.)
&
Susie Bare**



**LCDR Jill Mayer, USNR
Nurse Corps
&
LCDR Patti Mitrowski USCG (Ret.)**

Coastal Carolina Purple Heart Dinner

Coastal Carolina MOAA is a proud sponsor and supporter of our Community Purple Heart Dinner. Our sponsorship comes with 6 paid dinners for this event. Contact Jim Dargan, (252) 447-8253 or Marie Senzig, (252) 637-6378 if interested in attending. If you would like to assist at this event please contact the number below: (252) 649-3033.



**Coastal Carolina
Purple Heart
Dinner**

Saturday 6 August 2016
New Bern Riverfront
Convention Center

To honor Purple Heart Recipients,
Gold Star Mothers, & Their Families

For more information, please email
info@CCPurpleHeartDinner.org
Or Call
252-649-3033
www.CCPurpleHeartDinner.org

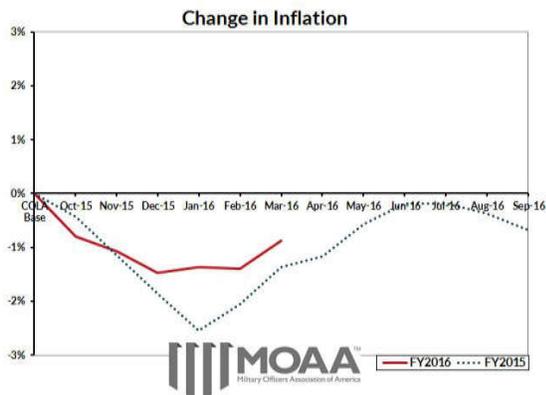
Help us honor the service and sacrifice of our injured and fallen veterans.
Become a **sponsor** of the event that will recognize all they have given.
And all they have sacrificed.

Find us on
Facebook

Coastal Carolina Purple Heart Dinner

SATURDAY, AUGUST 6, 2016 (5PM-8PM)

COLA Watch



In order for a positive COLA next year, the Consumer Price Index (CPI) has to make pretty significant increases. The March CPI is 232.209, and remains .9 percent below the FY 2014 COLA baseline. Because there was not a positive COLA in FY 2015, the FY 2014 baseline is used. The CPI for April 2016 is scheduled to be released on May 17, 2016.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.

- See more at: <http://www.moaa.org/takeaction/#COLA-Watch>

Legislative Updates

In approving its version of the **FY 2017** defense authorization bill this week, the House Armed Services Committee included big changes for the military health care system.

On the TRICARE fee front, the bill would apply a new fee structure similar to that proposed by the Pentagon for future service entrants, beginning in 2018.

However, the bill would grandfather currently serving and retired members and families against the large fee hikes proposed in the Pentagon's **FY 2017** defense budget. Fee increases in future years would be indexed by COLA - the percentage increase in military retired pay rather than the (higher) health care inflation index proposed by the DoD. This is in line with MOAA's and The Military Coalition's recommendation.

The bill proposes no changes for TRICARE For Life or TRICARE Prime. It envisions changing the current TRICARE Standard program to a preferred provider system with flat-dollar copays for most doctor visits.

Retired members and families wishing to stay in this updated version of TRICARE Standard (which would be renamed TRICARE Preferred) would need to enroll annually (no enrollment is required at present). An annual enrollment fee of \$100/\$200 (single/family) will be required of currently retired members on TRICARE Preferred, but wouldn't start until 2020 - once DoD demonstrates it has improved its capacity to provide timely

access to quality care.

The most dramatic change would involve placing all military treatment facilities (MTFs) under the direction of the Defense Health Agency, effective Oct. 1, 2018, for purposes of unified policy, administration, and budgeting. MOAA has long supported this proposal based on the cost and inefficiency of building military health care programs around three separate systems for each of the services.

The bill also establishes a wide variety of requirements intended to enhance beneficiary access to care. This includes extended hours at MTF's for primary care, providing urgent care until 11 P.M., and authorizing unlimited access to urgent care without a referral. The proposal also creates metrics for quality of care, wait times, provider-to-beneficiary ratios, and provider productivity.

In addition, the bill would authorize military facilities to sell durable medical equipment (e.g., hearing aids) at cost to family members of retirees.

All in all, MOAA supports the HASC's balanced approach to reforming the military's health care delivery system and especially appreciates the Committee's rejection of the large fee increases proposed in the DoD budget.

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Currently-Serving/Military-Health-Care-Overhaul>.

House Defense Bill Addresses Survivors, Divorces, Draft

The House Armed Services Committee (HASC) followed the lead of the Personnel Subcommittee and rejected administration proposals to cap the military pay raise and cut force levels.

After a marathon session, the committee went on to include several other significant provisions in its version of the FY 2017 defense authorization bill on April 27, including the following:

Survivors: extends the Special Survivor Indemnity Allowance by one year until Oct. 1, 2018, and keeps the monthly rate at \$310. SSIA was established in 2008 to provide incremental relief to survivors affected by the “widows tax.”

Although MOAA is disappointed at the inability to increase the allowance, we're relieved it won't be allowed to expire. A one-year extension automatically creates pressure for further action, and committee leaders have pledged to work toward raising the SSIA and phasing out the offset.

The bill also changes the Survivor Benefit Plan (SBP) calculation for survivors of reserve personnel who die while serving under Inactive Duty Training (IDT) orders to the

same (more favorable) method used for deaths on active duty. This is another MOAA-supported issue.

Former Spouses: changes the rules under the Uniformed Services Former Spouse Protection Act (USFSPA) by basing the amount of retired pay to be divided with a former spouse on the service member's grade and years of service at the time of divorce; the change would not be retroactive, but would apply to divorces finalized after this change becomes law. MOAA has long supported this measure.

Women and the draft: requires both men and women reaching age 18 to register with the Selective Service. By a 32-to-30 vote, the committee decided the recent opening of all combat roles to women means they should no longer be exempt from draft registration.

Navy: increases Navy force levels by about 1,700 above the DoD budget request. The bill also changes the name of the Department of the Navy to the Department of the Navy and Marine Corps.

The full House of Representatives is expected to consider the HASC mark in May.

Photos From Pamlico County High School NJROTC



**CAPT Marie Senzig USN (Ret.),
President of Coastal Carolina Chapter of
MOAA presented
Cadet Amelia Akins
of
Pamlico County High School
with a certificate and medal
for
Leadership and Academic Achievement**

New TRICARE Fees Could Be Coming to You

Last week's legislative update opined the proposed FY17 DoD budget was light on specifics to improve value for beneficiaries - but heavy on across the board TRICARE fee increases.

We also promised you more details on how these complicated budget proposals would affect various categories of beneficiaries.

We'll start with TFL, which covers uniformed services beneficiaries age 65 and above, and certain other severely disabled retirees who are eligible for Medicare.

The budget proposes future TFL-eligibles - specifically, those who become Medicare-eligible on or after Jan. 1, 2017 - would have to start paying an annual enrollment fee based on a percentage of the sponsor's retired pay.

Under this proposal, beneficiaries already enrolled in Medicare on Jan. 1, 2017 would be exempted from the new fee. (You can draw your own conclusions whether that exemption might be reconsidered in the future.) Chapter 61 retirees and survivors of servicemembers who died on active duty also would be exempt from the new fee.

The annual enrollment fee would start at 0.5 percent of gross retired pay in 2017, increasing to 2 percent of retired pay by 2021. In the first year, the fee would be capped at \$150 for lower grades and \$200 for retired flag and general officers. As the fee increased to 2 percent of retired pay over the next four years, those caps also would increase, reaching \$632 and \$842 annually in 2021.

The chart below shows the schedule of increases for the first five years. The fees shown would be for a married couple, both eligible for Medicare. Singles would pay half the rate indicated.

TFL Annual Family Enrollment Fees

| Retired Pay | FY16 | FY17 | FY18 | FY19 | FY20 | FY21 |
|-------------------------------|------|-------|-------|-------|-------|-------|
| % of Gross Retired Pay | N/A | .5% | 1% | 1.5% | 2% | 2% |
| Ceiling | \$0 | \$150 | \$300 | \$450 | \$600 | \$632 |
| Flag Officer Ceiling | \$0 | \$200 | \$400 | \$600 | \$800 | \$842 |

MOAA is particularly concerned at this plan to means-test service-earned health care benefits.

No other employer means-tests retired employees' health benefits. MOAA objects to such means-testing, which would impose successively greater financial penalties for longer and more successful service.

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New TRICARE Fees Could Be Coming to You (Cont. from Page 8)

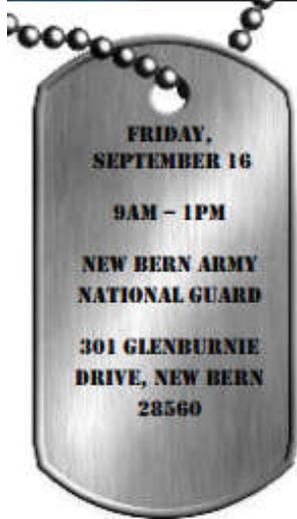
It is particularly inappropriate to seek to impose additional fees on TFL-eligibles for three other reasons. First, this population is already paying the highest fees of any military beneficiaries, as TFL requires enrolling in Medicare Part B and paying the associated premiums, which start at \$2,500 per year for a married couple and can run far higher. Second, the expressed intent of Congress in enacting TFL was that Medicare Part B premiums would be the only enrollment fee for TFL, acknowledging that Medicare would be paying 80 percent of these beneficiaries' health costs. DoD and Hill leaders at the time opined that a career of service and sacrifice constituted a full, pre-paid premium for TFL coverage of the other 20 percent. Third, the Pentagon's costs for TFL have dropped dramatically - from \$11 billion in FY11 to an estimated \$6.4 billion in FY17, as Defense actuaries now have 15 years of actual experience with the program and can more accurately project program costs. Rather than "spiraling out of control," DoD health costs for this group are spiraling downward - so why the need to charge them an additional fee? Retirees under age 65 will also see huge increases under the budget plan, with lots of fee and copay changes. Among the more complex changes are proposed cost-shares for various kinds of provider visits. TRICARE Prime enrollees would see some increases in fees for seeing civilian network providers. TRICARE Standard beneficiaries would pay flat fees (and would not have a deductible) if they see civilian providers in the network. If they see out-of-network providers, they would still pay 25 percent of TRICARE-allowed charges, but would see their current deductible doubled - from \$150/\$300 (single/family) to \$300/\$600.

DoD Proposed TRICARE Outpatient Cost Sharing for Retirees Under Age 65

| Services | In-Network | | Out-of-Network |
|---------------------------------------|---|--------------------------------------|----------------|
| | TRICARE Prime** | TRICARE Standard | |
| Clinical Preventative Services | \$0 | \$0 | \$0 |
| Primary Care Visit | \$0 MTF \$20 network referral | \$0 MTF \$25 network referral | 25%* |
| Specialty care visit (PT,OT, speech) | \$0 MTF \$30 network referral | \$0 MTF \$35 network | 25%* |
| Urgent care center | \$0 MTF \$30 network referral | \$0 MTF \$35 network | 25%* |
| Emergency department - emergency care | \$0 MTF visit \$75 network | \$0 MTF \$ 90 network | 25%* |
| Ambulance MTF or network | \$20 trip | \$25 trip | 25%* |
| Durable Medical Equipment/supplies | 20% of MTF cost or network negotiated fee | 20% of MTF or network negotiated fee | 25%* |
| Ambulatory surgery | \$0 MTF \$100 network referral | \$0 MTF \$100 network | 25%* |

*Percentage of TRICARE maximum allowable charge after \$300 single/\$600 family deductible is met.

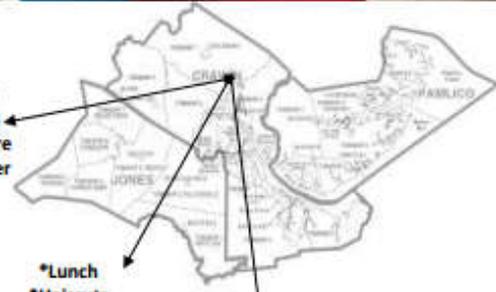
**If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the \$300 individual/\$600 family deductible is met.



FREE SERVICES FOR VETERANS, FAMILY MEMBERS AND ACTIVE DUTY MILITARY IN NEED OF . . .



- *Homeless Coordinator
- *VA Benefits
- *VA Healthcare
- *VA Vet Center



- *Lunch
- *Haircuts
- *Showers
- *Surplus Gear

- *NCWorks
- *Family Endeavors
- *RCS
- *American Red Cross
- *DAV Chapter 40
- *MMOA
- *Community Resources



**Military Personnel, Veterans and the local communities come together to provide...
"A Hand Up, Not a Hand Out"**

For more information please contact:

LOVAY WALLACE-SINGLETON
Executive Director
Veterans Employment Base Camp & Organic Garden
Phone: (252) 617-2848
Email: lovayvebcog@embarqmail.com
Website: <http://www.veteransorganicgarden.com>

REESHEMA WALKER
Disabled Veterans Outreach Program (DVOP) Specialist
NCWorks Career Center, New Bern, NC
Phone: (252) 514-4828 EXT. 241
Email: reeshema.walker@ncommerce.com
Website: www.ncworks.gov





You are cordially invited to our **Scholarship** Dinner at the
 New Bern Golf and Country Club on
Thursday 26, May 2016.

Attire for this event: Coat & Tie

Cocktail Social at 1730

Dinner Served at 1830

Menu

Brie and Raspberry Chicken served with Brie Cream Sauce and Raspberry Compote, Roasted
 Garlic Potato Puree and Shallot and Balsamic Haricot Verts (**Green Beans**).

Cost is \$26.00 per person. All Taxes & Gratuities Included; Cash Bar

RSVP requested by Wednesday 18 May.

Contact Maj John Murphy with cancellations NLT 48 hours prior (24 May, 2016)
 (252) 571-5710

1murfn@earthlink.net

Program(s)

Speaker: Sandra Tabrak

Doctor of Audiology

From

A.T. Still University of Health Sciences at Meza, Arizona

Name(s) of members and guests _____

Telephone No. _____ E-Mail Address _____

Check enclosed for _____ (\$26.00 per person). Make checks payable to CC/MOA.

Mail to: Maj John D. Murphy
 243 Snead Road
 New Bern, NC 28560

Coastal Carolina Military Officers
Association
P.O. Box 373
Havelock, NC 28532



*A 4 Star Level of Excellence
Chapter for 2012, 2013, 2014
and 2015*

February 2016

Clarion

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SCHEDULE OF EVENTS FOR 2016

| <u>Date</u> | <u>Time</u> | <u>Event</u> | <u>Uniform</u> |
|-------------------|-------------|---|----------------|
| 26 May 2016 | 1730 | Scholarship Dinner | Coat and Tie |
| 30 May 2016 | | Memorial Day Ceremony National Cemetery, New Bern, NC | Patriotic |
| 6 August 2016 | 1700 | Purple Heart Recognition Dinner New Bern Conference Center | Coat and Tie |
| 5-6 August 2016 | | CoC Meeting Blowing Rock NC | Coat and Tie |
| 16 September 2016 | 0900 | Craven County Veterans Stand Down National Guard Armory | |