



Coastal Carolina Military Officer's Association

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

CLARION

Volume XLII
Issue 5, Nov. 2016

Coastal Carolina Chapter Web Page: ccmoaa.org

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



Happy Thanksgiving to all.

I recently returned from the **National MOAA** meeting where I collected our 4 Star streamer for our banner. Congratulations to our 4 Star Chapter! Let's get more members involved next year so we can sport 5 Star hardware. See the photos in this issue.

I also attended the State Council meeting in Hickory, NC last weekend. There is lots happening in the Council and North Carolina is much respected at the National level as a leader. The State Council was again awarded 5 Star status.

Our annual Toys for Tots luncheon will be held at the Taberna Country Club on Friday **December 9th from 1130-1300**. Bring your unwrapped toy.

We will again be supporting the **Kinston Veterans Home**

with items for their canteen or stuffed shoeboxes. Shoebox items may include wallets, handkerchiefs, socks, pens, pencils, lotion and puzzle books. Canteen items include items such as peanut butter or cheese crackers, candy bars, small bags of peanuts or chips, sugar free gum and drinks.

We get international hits on our website! We were contacted by a gentleman in West Yorkshire, England who collects military patches and pins, if you have any patches or pins you are willing to part with you can contact me. I will collect them and put them in the mail to England.

I would like to challenge each member to recruit one new member in 2017. You can direct prospective members to our ccmoaa.org website which has an application form on the site or to the Council website at moaa-nc.org.

Next Event.

**Toys for Tots
Luncheon Decem-
ber 9th, 2016 at
Taberna Gulf and
Country Club.**

Continued on page 2

The President's Message (cont. from page 1)

Please come out and join us for lunch on **December 9th** at the Taberna Country Club and support Toys for Tots and the Kinston Veterans Home.

COLA Update

On Oct. 18, the Bureau of Labor Statistics announced the September Consumer Price Index (CPI) - the final piece of information needed to determine the cost-of-living adjustment (COLA) for military retired pay, Social Security, Survivor Benefit Plan and VA disability compensation payments, and other federal payment programs.

The result will be a minuscule 0.3 percent COLA for 2017. The COLA will be effective Dec. 1 and will appear in the January retired pay checks. People who retired from uniformed service between Jan. 1 and Sept. 30 also will see a 0.3 percent COLA. Those who retired after Sept. 30 won't see their first COLA until next year.

A key downside to a Social Security COLA that small is it isn't enough to cover the average senior's Medicare Part B premium increase. By law, a person's Social Security check can't be reduced because of a Part B premium hike. That protection kicked in last year, when there was no COLA, and it will again this year for the 0.3 percent COLA.

But this protection only applies to about 70 percent of Medicare-eligibles. It doesn't apply to the other 30 percent of people who: will first start paying Medicare Part B premiums in 2017; reported 2015 adjusted gross incomes above \$85,000 (single) or \$170,000 (married); pay Part B premiums but aren't drawing Social Security; or are eligible for both Medicare and Medicaid (states pay their Part B premiums).

By law, premiums for these groups must be raised enough to cover (a) their normally expected premium increase plus (b) whatever amount of premiums the 70 percent are grandfathered against having to pay. In other words, the four groups listed above are required to pay their own Part B premium hike and part of their neighbor's too. When this happened with the zero-COLA situation last year, Congress stepped in with legislation protecting the four groups from having to pay extra premiums for the grandfathered 70 percent.

In these times of political and fiscal stress, there's no guarantee Congress will do the same this year. When there was no COLA for 2011, no Part B premium relief was provided. With last year's precedent so recent, it might seem more likely they'll provide similar relief again.

Cont. on page 3

COLA Update Cont.

However, the penalty for the 30 percent won't be as bad this year, because the 70 percent will have a small COLA to pay at least part of their normal Part B premium increase. But the lame duck Congress that will reconvene after the election is already on the hook to pass federal funding for the rest of FY 2017, to pass a final defense authorization bill, and more.

In that context, legislators may not feel as much pressure to provide special relief for what many will see as a less severe problem than last year's. MOAA will be supporting the relief effort.

So what kind of increase are we talking about for the 30-percent groups? There's a lot about the calculation process that's still unknown, since this year's situation with a tiny fractional COLA is unprecedented. But MOAA offers the following chart as a "ballpark guesstimate" based on what little we know so far. We think the numbers shown will be within the price of a ballpark hot dog of what Medicare will announce sometime in the next two weeks.

2017 Monthly Medicare Part B Premium "Guesstimate" (if no legislative relief vs. budget deal)

Individual /Joint Income	2016 Premium	2017 [†] Premium	No-Relief [‡] Premium
Under \$85K/ Under \$170K*	\$105/ \$122	\$110/ \$122	\$140
\$85K - \$107K/ \$170K - \$214K	\$171	--	\$196
\$107K - \$160K/ \$214K - \$320K	\$244	--	\$280
\$160K - \$214K/ \$320K - \$428K	\$317	--	\$364
Above \$214K/ Above \$428K	\$390	--	\$448

*First two columns of first row show expected premiums for pre-2016 Medicare enrollees/2016 first-time Medicare enrollees; third column of first row projects potential premium for new enrollees in 2017

[†] Beneficiaries protected by held-harmless provision (pre-2016 enrollees/2016 enrollees)

[‡] Beneficiaries NOT protected by held-harmless provision



October 24, 2016 LOE Dinner



National MOAA Level of Excellence Dinner in Arlington, VA. **CAPT Senzig USN (Ret)** receiving 4 Star Streamer from MOAA President **Lt.Gen. Dana Atkins USAF (Ret)**.



North Carolina Council of Chapters President and Chapter Presidents with Level of Excellence Streamers at the October 24th recognition dinner in Arlington, VA.

Council Meeting Hickory, NC



CAPT Marie Senzig USN (Ret) with COL Ron Morgan USMC (Ret) and his wife Nancy, Charlotte-Metrolina Chapter President.

Men's Chorale Group performed a variety of music for our entertainment.



CAPT Marie Senzig USN (Ret) and Min DelGarbino, wife of LCDR Al DelGarbino USCG (Ret), President of First Flight Chapter in Kitty Hawk, NC.

Thank You Letter MOAA Scholarship Recipient

213 N. Shorewood Dr.
Emerald Isle, NC 28594
October 14, 2016

Captain Marie S. Senzig
President
Coastal Carolina Military Officers Association
P.O. Box 373
Havelock, NC 28532

Dear Captain Senzig,

I would like to express my profound gratitude for the scholarship I received from the Coastal Carolina Military Officers Association. This scholarship has relieved in part the financial burden of my undergraduate education, allowing me to make the most of my experience at Duke University.

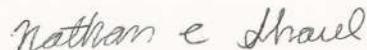
Although I have only been in college for a couple months, I have already experienced many of the fantastic opportunities Duke has to offer. I am currently studying chemistry, psychology, and information & society. I am also participating in a seminar course on the magic of numbers, and through it I have learned about everything from the modern-day applications of the Fibonacci sequence to the ways in which whole-number factoring can generate unbreakable codes.

Additionally, I have been working in a lab under the direction of Dr. Ryan Baugh. Although my current responsibilities are relatively basic—preparing media, cleaning test tubes, maintaining roundworm strains—I have thoroughly enjoyed assisting the cutting-edge research on cell signaling pathways and gene regulatory mechanisms that takes place in the Baugh Lab. I aspire to conduct and publish research of my own before I graduate.

On top of this, one of my favorite experiences at Duke has been meeting an incredible number of people from amazingly diverse backgrounds. I have met students from as far away as California, New York, and Germany, and from as close to Duke as the Triangle Area of North Carolina.

Without the MOAA Scholarship, it would be significantly more difficult for me to afford the wonderful opportunities that Duke University offers. I wholeheartedly thank you for your financial assistance. Furthermore, please extend my gratitude to everyone at the MOAA who contributed to the scholarship.

Sincerely,



Nathan Shaul

WELCOME

Welcome to our newest member **Major Karen Baskin USAF Reserve (Ret)**. Major Baskin resides in New Bern.

Save the Date!!!

September 07-10 September 2017 in Colonial Williamsburg for the North Carolina State Convention. Visit the Council website at moaa-nc.org after January 1st.

TRICARE Update

On July 21, the Pentagon announced it is consolidating the current three TRICARE regions (North, South, and West) into two (East and West).

The new East region will combine the old North and South regions and will cover the District of Columbia; Alabama; Arkansas; Connecticut; Delaware; Florida; Georgia; Illinois; Indiana; the Rock Island Arsenal area of Iowa; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Mississippi; the St. Louis, Missouri, area; New Hampshire; New Jersey; New York; North Carolina; Ohio; Oklahoma; Pennsylvania; Rhode Island; South Carolina; Tennessee; most of Texas; Vermont; Virginia; West Virginia; and Wisconsin.

The new contractor for the East region will be Humana Government Business, Inc., which currently manages the South region.

The West region will remain unchanged geographically, but the regional contractor will change next year from United Health Care to Health Net Federal Services LLC, which currently manages the North region.

What does this mean for beneficiaries?

Those in the current South region probably won't see much change as their contractor will remain Humana. Those enrolled in the US Family Health Plan also will see no changes. For those in the current North and West regions whose contractors will change, it depends on how many of the providers in the current contractors' networks will agree to transition to the new contractors'. In the past, new contractors have proven fairly successful in recruiting the old contractor's providers to continue participating. But it's possible that some number of beneficiaries will need to switch to a new doctor.

Regardless, these changes aren't scheduled to happen until next year, and there's not even a specific date at this point.

In the past, new contract awards have been protested by unsuccessful bidders, and many of those protests have been upheld, resulting in further delay of the new contract's start.

Several aspects of the new contracts should be positive for beneficiaries. Going from three contractors to two will mean less disruption for relocating families, as well as improved continuity of care, and consistency of the benefit.

According to a senior defense official, the new contracts will:

- make it easier to enroll;
- improve communication between military and private sector providers to record all appointment information in the patient's electronic health record;
- provide flexibility to adopt new innovations;
- place more emphasis on customer satisfaction;
- decrease wait times for specialty appointments; and
- provide improved case management for special needs families.

An official said the transition plan entails a "test drive" period to make sure all systems are working as expected before the changeover occurs, and beneficiaries will be kept apprised of progress all along the way.

Community Events



Thank You COL Malcolm Roberts USA (Ret), our chapter representative at this event. Our Chapter also donated four \$25 gift cards for veteran attendees.

Slate of Officers

Officers

President: CAPT Marie Senzig USN (Ret)
 1st Vice President: **Maj John Murphy USMC (Ret)**
 2nd Vice President: **COL Iggi Husar USA (Ret)**
 Secretary: **Dee Culler**
 Treasurer: Maj Dan Walczak USMC (Ret)

Board of Directors

COL Malcolm Roberts USA (Ret)
 Col Mike Kennedy USMC (Ret)
 Capt James Dargan USMC (Ret)
Capt Curtis Bare USMC (Ret)
LtCol Keith Thompson USMC (Ret)
 Red font indicates electees for new term of office.



Menu Details

CCMOA Toys for Tots Luncheon

Friday, December 9th, 2016

11:00am to 1:00pm (Based on 2015)

\$12.50 per person, inclusive with NC Sales Tax & Service Gratuity

Soup & Deli Buffet

Cream of Mushroom Soup

Tossed Salad with Dressings

Fresh Fruit Bowl

BLT Wraps

Turkey & Cranberry Sandwiches

Mini Chicken Salad Croissants

Potato Chips

Chocolate Chips Cookies

Included Beverages

Drink Station with Iced Tea (Sweet & Unsweet), Water & Coffee

Fountain Drinks and Full Bar Available by Cash, Charge or Member Account

Event Set Up

- Tables based on final number of attendees
- Set up near Christmas Tree
- Buffet in front of fireplace
- Rolled silverware in Christmas colors with seasonal table centerpieces
- Extra table for gifts included if needed
- Access to podium, microphone and overhead speaker if need
- Separate checks (paid upon entering cash, checks or charge)

RSVP NLT Tues Dec 6th to John Murphy at 571-5710 or

lmurfn@earthlink.net.

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



*A 4 Star Level of Excellence
Chapter for 2012, 2013, 2014,
2015 and 2016*

November 2016

Clarion

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SCHEDULE OF EVENTS FOR 2016/2017

<u>Date</u>	<u>Time</u>	<u>Event</u>	<u>Uniform</u>
09 December 2016	1130 – 1330	Toys for Tots Luncheon Taberna Country Club	
17 December 2016	1100-	Wreaths across America New Bern National Cemetery	
16 March 2017 (Tentative)		Chapter Meeting	
17-18 March 2017		Council Meeting, Greensboro, NC	
07-10 September 2017		North Carolina State Convention Colonial Williamsburg, VA	