



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
www.nwfmoa.org

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Serving All Branches of The Uniformed Services

JULY 2014

Breakfast Meeting & Discussion

When: Wed., 2 July 2014
Time: Open: 0700; Bkst: 0715; Meeting: 0800-0900
Place: The Meridian at Westwood, 1001 Mar Walt Dr, FWB
Program: State Senator Don Gaetz

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change. \$7.00 for everyone

Reservation deadline is Friday at noon prior to the meeting. Call Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

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State Senator Don Gaetz

Florida Senate President Don Gaetz began his career in the private sector where he spent more than 30 years working to improve access to quality health care services. He is the retired co-founder of VITAS Healthcare Corporation, which provides innovative hospice care, working with patients and families to offer comfort and preserve dignity in the face of terminal illness. He also served as President of the National Hospice Organization.

While working in the private sector, President Gaetz became concerned with the quality of education his children were receiving in the local public school system. He joined the PTA and was later elected to the school board before becoming the first non-educator ever elected Superintendent of the Okaloosa County School District. Under his leadership, Okaloosa Schools became the highest performing public schools

in Florida and won numerous national awards for academic excellence.

In 2006, President Gaetz became the first non-legislator in more than 50 years to be elected to the Florida Senate with

no opposition. In November 2012, he was unanimously elected by his Senate colleagues to serve as President of the Florida Senate.

Senator Gaetz earned undergraduate degrees in religion and political science and a master's degree in public administration. Senator Gaetz and his wife, Victoria, have been married for over 30

years. The Gaetz's reside in Niceville where they are members of St. Paul's Lutheran Church. Their daughter, Erin, is a producer in New York and their son, Matt, is a State Representative for District 4 in Northwest Florida. Senator and Representative Gaetz are the only father-son duo in the Florida Legislature.



Senator Gaetz

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

There is a full moon this week! What a beautiful sight to see driving home from my office in Destin and looking south from the Destin Bridge. Others may have had a similar view. It looked so tranquil and the moment would have been perfect if I were on the beach instead of driving. Anyway, welcome to the advent of the summer solstice!



Jeff Watson

In this edition of the Defender, I want to report to you on the success of our chapter at the Florida Council of Chapters' annual MOAA convention, hosted this year by the St. Petersburg Chapter. You may remember that it was held at the Hilton and it was a "top shelf" event with our hosts ensuring all guests had a good time.

We started Friday evening with the President's reception. You may remember that Lt Col Jim Conner, USAF (Ret.) and his wife, Dottie, visited us at our Officers Call last fall at Pandora's. Jim handed the reins off to Lt Col John Morrison, USAF (Ret.) at this convention. Jim awarded a certificate of appreciation to our own Lt Col Gayle Norgaard, USAF (Ret.) for her work at the state level in Personal Affairs. She is a dynamo! The award is well deserved and I am so proud of her. Further, Col Scott Berry, USAF (Ret.) received an award for his demonstrated leadership as the Northwest Florida Area Vice President.

The next day Admiral (Ret.) Norb Ryan, MOAA President and CEO, was our guest speaker at breakfast. He gave us a recap of MOAA's involvement in advocating for the military members, retirees and service veterans with those in Congress. He noted how effective YOUR letters are! You remember the recent bill that passed through Congress effectively penalized the working retiree with a one percent reduction in COLA. Over a working career, he explained the financial impact to military retirees. He described how quickly that was reversed as a breach of faith with those who have served.

My wife, Judy, and I enjoyed chatting with Admiral Ryan and his wife, Judy. After breakfast, the day was consumed

Continued on page 4

Cutoff For August Defender



Member Spotlight



Bill Ryan

Secretary's Scrawl

By Scott Berry

Greetings!

Several of us recently returned from the Florida Council of Chapter's annual convention in St Petersburg. I'm sure you'll see similar news in this edition but I'm still going to share my observations. I've never found repetition to be a bad thing unless it's meeting the same promotion board twice. In the hope of keeping your attention throughout this entire epistle I'll share the key points in bullet format.



Scott Berry

- It was an enthusiastic group that even energized me to come back and focus more on supporting the MOAA mission.
- A memorial service at the end of the convention recognized those members who died during the past year. We lost ten. It was a moving ceremony and reminded me our success today is because we stand on the shoulders of those before us.
- The Florida Council is financially sound. Requirements always exceed resources but leadership actively ensures valid needs are funded in some measure.
- Membership continues to decline at the chapter level. Only about 20% of MOAA members are chapter members. The good news is that translates to a TON of local people who are potential chapter members. *You'll be hearing more from me on that, and, yes, I will be asking for your help.*
- We now have a Floridian on MOAA's Auxiliary Council. She's energetic and generates more enthusiasm and participation from our auxiliary members.
- ADM Ryan, MOAA's president, was inspirational to meet and to hear—uncommon words of praise from this rather overly pragmatic individual. I'm paraphrasing his key points.
 - **Here's the main takeaway:** Your emails, letters, and phone calls really DO make a difference. MOAA members sent 295,000 (no typo!) to protest COLA cuts and Congress listened. MOAA is viewed as #1 in providing the facts instead of rhetoric.
 - The press may always paint things as negative, but it ain't all bad at the VA.

He shared examples from his visits to VA facilities to drive home his point.

- MOAA is here to show those in need that we care.
- MOAA must continue to recognize youth (i.e. JROTC) as the next generation of leaders.
- We can't tell the military to carry the rest of the country on our backs not only for national security but now economically.
- Bottom line: Communicate with your senators to reject cuts—NOW.

One final point, next year's convention will be 22-24 May 2015 in St Augustine. It coincides with the city's 450th anniversary. Do you think there will be lots of unique and fun things to see and visit? Consider attending as a fun getaway even if you only make a cameo appearance at the convention.

Berry "OUT"

Cheers at Cheers!



Chapter members gather for Officers Call in mid-June.

Auxiliary Corner: Pharmacy Benefits

By Patricia Bergquist, chair, and
Kathy Prout, vice chair,
Auxiliary Member Advisory Committee

[TRICARE Pharmacy](#) is available to all eligible uniformed service members and retirees and their family members and survivors, including beneficiaries age 65 and older. TRICARE covers most U.S. Food and Drug Administration (FDA)-approved prescription medications. Medications might be available as part of the pharmacy or medical benefit. In general, for TRICARE Pharmacy to cover a medication, it must be an FDA-approved prescription medication and prescribed in accordance with good medical practice and established standards of quality, and it must not be part of a procedure covered under the medical benefit. Additionally, TRICARE Pharmacy does not cover medications that are not medically or psychologically necessary for the diagnosis or treatment of a covered illness.

TRICARE Pharmacy Home Delivery (mail order) is the least expensive option when not using a military treatment facility pharmacy. As of April 1, 2014, using TRICARE Pharmacy Home Delivery is required for a select group of brand-name maintenance medications. There is no copayment for a 90-day supply of generic medications; there is a copayment of \$13 for a 90-day supply of brand-name medications and \$43 for a 90-day supply for non-formulary medications. The cost of a 30-day supply of most prescription drugs at a network pharmacy would be \$5 for generic, \$17 for brand-name, and \$44 for non-formulary medications. If using a non-network pharmacy, you must meet an annual deductible. Then, beneficiaries will pay \$17 or 20 percent of the total cost, whichever is greater, for generic and brand-name medications, and \$44 or 20 percent of the total cost, whichever is greater, for non-formulary drugs. Expect to pay for prescriptions in full, and then file a claim for partial reimbursement.

The DoD FY 2015 budget proposes program changes and increased pharmacy copayments for all TRICARE beneficiaries. MOAA's position is this benefit has been pre-paid through service and sacrifice. MOAA is against any additional increase in TRICARE pharmacy fees. [Take action](#), and ask your representatives to reject changes to TRICARE. While you're online, join the [Surviving Spouses of MOAA Facebook](#) page.

- See more at: http://www.moaa.org/main_article.aspx?id=14376#sthash.8vAbR65P.dpuf

President's Message (cont.)

Continued from page 2

with meetings, etc., but I did find time to visit the Salvador Dali Museum in the mid-afternoon. The museum displayed an enormous collection of his work. If you ever visit St. Petersburg, I would recommend it. Judy saw the Chihuly Art Museum and would recommend it as well. To make downtown sight-seeing easy, there is a trolley with reduced fare of twenty-five cents for those over 65. Also, we were able to connect with friends at the convention and spent some time catching up at the MOAA Hospitality Room.

The Military Ball was a fun event on Saturday. I wore my Air Force Mess Dress and others wore their respective mess dress uniforms. Our guest speaker was Rear Admiral (ret.) Edward G. Winters, III, who spent all of his career with the Navy SEALs, including SEAL Team 4 and SEAL Team 6. The next morning we had a Memorial Service for those who had stood their "last watch" in 2013-2014. This was a somber event with the ringing of a bell for each chapter that lost a member in the past year. The ceremony ended with a bagpiper playing "Amazing Grace," and the bugling of "Taps."

This past month we had an excellent presentation by LTC Mike Patrick, USA, who discussed the Army EOD presence at Eglin AFB. Though he is not EOD, he commands the school training for the U.S. Army EOD specialists, the largest contingent of students at the U.S. Naval EOD School here at Eglin Air Force Base.

Next month, our speaker will be State Senator Don Gaetz, so mark your calendars for 2 July to attend our monthly breakfast at The Meridien at Westwood to hear the latest politics and accomplishments among the Florida legislature. Be there by 0715 hours and we won't count you AWOL.

This week we had our Officers Call at "Cheers!" The gathering was well attended with Kitty Johnson, Betty Paden and my wife, Judy, also in attendance. I was happy to see Bill Ryan there as well. I appreciate those who came to join in the camaraderie -- telling stories, having some laughs, ordering food, and just getting to know each other a little better. I hope you will make plans to come to the next one!

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Helpful Resources MOAA Has Available

MOAA has several books that can be helpful on topics from Estate Planning to Survivors Benefits. These books are free to MOAA members online or by phone. Log onto WWW.MOAA.National.org, click official site, then publications, or phone: 800-243-6622. This Web site is also an excellent resource to keep members informed about changes that may affect active duty and veterans.

Ginny Mills continues to mail cards to members who are ill or have lost a family member. She asks that you contact her if you know of anyone who is ill or has passed.

Ginny's phone is 850-609-1179.

Gayle D. Norgaard, USAF, Ret.
Personal Affairs Chair

New Chapter Directories Coming Soon!

The annual chapter directory will be published in late June. It will be sent by email to everyone who has an email address on file. Hard copies will be available at the monthly meeting for those who don't have email.

President's Message (cont.)

Continued from page 4

This past week ended with Judy and me celebrating our 38th wedding anniversary at the new Holiday Inn Resort on Okaloosa Island. You will know it by its distinctive Beach Ball design on the roof. They even have beach balls at the "lazy river" pool. The breakfast buffet was delicious and the wait staff superb.

Enjoy this month; stay safe whether around the house or traveling and we'll see you at the next monthly meeting. Until then, we are Adjourned!

What is the 100 Club?

Our newer members may be asking, "What is the 100 Club?" This is an unofficial group of NWFMOA members who pledge to donate \$100.00 a year for five years to the Scholarship Fund. Contributing members are recognized in *The Defender* and each contributor's name is entered upon the 100 Club Plaque. **The 100 Club still exists and is looking for new members!**

The Northwest Florida Military Officers Association, Inc. (Chapter) is required to perform community service as a part of its commitment to being a tax exempt 501c(19) veteran's organization. The primary community service the Chapter has chosen is a scholarship program supporting high school JROTC programs in Okaloosa County. The Chapter incorporated the NWFMOA Scholarship Fund, Inc. (Fund) as a 501c(3) organization thus making donations tax deductible to the extent allowed by law.

The Fund has been operating since approximately 1981 and has had a succession of presidents to include Cliff Jordan, Bill Cullen, Frank Glunn and currently, Bill Van Hoesen. Norm Blakely is the current secretary-treasurer, and Bob Allen, Les Matheson, Al Stearns, Gerald Moore, Don Litke are directors.

Okaloosa County JROTC students are the beneficiaries of the Fund's awards. Each year one Junior and one Senior from each high school JROTC class receive an award. Plus one Senior, who is going to college and continuing in ROTC, is selected from among the five high schools to receive a scholarship. This past year the Fund provided five \$250 awards, five \$500 awards and one \$3000 scholarship award. All class winners receive a MOAA certificate and Juniors also receive a medal. The cost of last year's awards and administration exceeded \$7,000.

In 1997 a program was established to accumulate \$100,000 through member donations and community support. This was achieved and for many years the Chapter has donated money, amounting to around \$1,000 raised by sponsoring the annual Military Ball. The Fund also took the opportunity to solicit merchants for goods and services to auction at the Ball, thus another \$1,000 was raised. Direct contributions, memorials, the monthly 50-50 raffle, and the 100 Chapter make up the difference.

If you are interested in becoming a member of the 100 Club, please contact Bill Van Hoesen at 850.225.2957 or bvanhoesen@cox.net.

Chapter Leadership Attends Recent Florida State Convention in St Petersburg



Convention attendees finish weekend with Tampa Bay Rays game.



Gayle Norgaard and Scott Berry display award certificates from the Florida Council and MOAA.



DM Ryan, MOAA President, poses with award recipients Gayle Norgaard and Scott Berry with Chapter President Jeff Watson.

DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund.*

Donor Information (if not printed on check):

Name _____

Address _____

City, ST ZIP _____

Gift is tax deductible to the extent allowable by law.

This gift is a memorial in honor of:

Please inform the following of this gift:

Name _____

Address _____

City, ST ZIP _____

Mail payable to: NWFMOA Scholarship Fund,
P.O. Box 310, Fort Walton Beach, FL 32549-0310

*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).
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Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoa.org

We'll get an answer for you.

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<p>New Members joining in 2014 receive membership through December 31st of next year for \$25.00.</p>																														
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<p>Life Membership Dues**</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Age</th> <th>Dues</th> <th>Age</th> <th>Dues</th> </tr> </thead> <tbody> <tr> <td>101+</td> <td>Free</td> <td>71-75</td> <td>240.00</td> </tr> <tr> <td>96-100</td> <td>50.00</td> <td>66-70</td> <td>275.00</td> </tr> <tr> <td>91 - 95</td> <td>75.00</td> <td>61-65</td> <td>295.00</td> </tr> <tr> <td>86 - 90</td> <td>110.00</td> <td>56-60</td> <td>335.00</td> </tr> <tr> <td>81 - 85</td> <td>150.00</td> <td>51-55</td> <td>360.00</td> </tr> <tr> <td>76 - 80</td> <td>195.00</td> <td>-50</td> <td>395.00</td> </tr> </tbody> </table>			Age	Dues	Age	Dues	101+	Free	71-75	240.00	96-100	50.00	66-70	275.00	91 - 95	75.00	61-65	295.00	86 - 90	110.00	56-60	335.00	81 - 85	150.00	51-55	360.00	76 - 80	195.00	-50	395.00
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