



Wichita Chapter News

MILITARY OFFICERS ASSOCIATION OF AMERICA



PRESIDENT'S CORNER

OCT. 10, 2019

DEAR MOAA MEMBERS,

Hard to believe it's almost Halloween and that means only two months until the end of the year. I hope everyone is doing well and you've enjoyed the warmth of our Indian Summer. With that, there are a number of significant changes coming to veteran related issues. Please take a look at the supplemental news items in the newsletter. Changes are coming to Tricare Pharmacy costs, VA information privacy, and possibly the Widows Tax. Also, please take a look at the information from DFAS on filing your income tax. Much of this information is also available through the MOAA website. If you haven't visited the website lately, it has undergone a very beneficial facelift. When you sign-in you are now asked what level of information you're interested in and it sorts it for you. See the supplemental news for more specifics. In addition to the MOAA website, you can visit <https://kcva.ks.gov/news-events/events> for information about significant veterans' events in Kansas. Finally, if you want something to do for Halloween, I suggest visiting <https://wichitaonthecheap.com/wichita-trick-treating-halloween-events/>. You'll find many fun, Halloween things to do.

During our **September Brunch Meeting**, Col Bruce Heseltine gave a very interesting and thoroughly captivating presentation on what's happening at McConnell AFB with the bed down of the KC-46, improvements to the base and the personnel challenges faced by the Air Force relating it directly to the JROTC cadets in attendance. As the Wing Commander of the 931 ARW (AFRes) he has an extremely challenging job of managing a part time manpower force contributing to the fulltime air refueling mission of the Air Force. My hat's off to him.

Our next guest speaker is [Matthew Charboneau](#), Maintenance and Custodial Supervisor at the Riverlawn Christian Church. Matthew is a longtime supporter of veterans' programs and will give his insight on what's happening with veterans in Wichita. In conclusion, don't forget that we are having more elections this year. This time it is for our local government, Mayor and three city council seats. Please become familiar with the issues facing Wichita and support the candidates who you think will have us go in a positive direction. Local elections generally have lower turnouts than the national elections, so your vote counts more than ever. So get out, get some exercise and vote on 5 November. As always, your input is very welcome. Email all concerns to me m2george55@gmail.com. **SINCERELY,**

MICHAEL R. GEORGE, PRESIDENT

Chapter Luncheon and Business Meeting

Our chapter luncheon and business meeting is Oct. 20th at the Rolling Hills Country Club. The luncheon buffet opens at 11 a.m., and the program starts at 12:45 pm. Our guest speaker is Matthew Charboneau, maintenance and custodial supervisor at the Riverlawn Christian Church. He is a longtime supporter of veterans' programs and will give us his take on veteran activities in Wichita

TROW Luncheon Meeting

The next TROW luncheon is set for Friday, Oct. 18, at the Candle Club, 6135 E. 13th St. N. The speaker will be Julie Dombo, the woman who survived an armed robber in Derby on Aug. 11, 2015. Meeting starts at 11:30 a.m.

JROTC Performs Community Services

Mead Middle School and East High School cadets performed in several flag-raising ceremonies over the summer. Derby High School participated in a number of events during September. The Freshman Color Guard team posted colors at Derby North Middle School football games. The Color Guard also presented colors for the new Derby Public School District Administration Building. The AFJROTC conducted a Patriot Day ceremony to remember first responders who died during the 9/11 terrorist attack. Seventy-one cadets stood in formation as one cadet read the proclamation. Ceremony was conducted at the Derby HS flag pole and witnessed by faculty, students, and members of the surrounding community. Cadets also presented colors and performed usher duties at the Wichita symphony. Cadets presented colors at the American Legion Post 408 POW/MIA ceremony at the Derby Library Flag pole. Cadets placed service caps on the ceremony table. Cadets also presented colors at Derby's Armed Forces Appreciation Night. Fifty-six cadets passed out posters, flyers, decorated the stadium, and escorted veterans. Some 77 cadets volunteered at the Derby Public School District Kansas Kids Fitness. Cadets led 700 33rd graders through 28 activity stations. And the Derby Drill Team competed at Northwest High School and won first place in 3 of 4 events.

Upcoming Wichita MOAA Chapter Meeting Dates for 2019 – 2020

Chapter meeting dates for the remainder of 2019, and throughout 2020 are as follows: Nov. 17, Dec. 8, Jan. 19, Feb. 16, Mar. 15, Apr. 19, May 17, Sept. 20, Oct. 18, Nov. 15, Dec. 20.

Dues May be Due

If you've gotten behind on your chapter dues, you can mail them to: Wichita MOAA, P.O. Box 780292, Wichita, KS 67278-0292. Chapter dues are \$30/year, \$55 for 2 years, and \$80 for 3 years

National MOAA's Take Action Center

These important issues require your immediate attention. Send your elected officials a MOAA-suggested message today by going to www.MOAA.org, and locating the take action center.

Available on the MOAA Website. MOAA has created a workbook to assist you in gathering all of your family's crucial information - from investments to legal documents, insurance policies, and more. You can complete a downloadable guide to save as a digital record on your computer or as a hard-copy file to place with your other important documents. For our PREMIUM and LIFE Members, benefits and financial counseling with MOAA staff experts will complement the process of completing this workbook.online

MOAA Online Magazine now allows you to sort by category to get news and information tailored for you. The categories are:

- Junior Officer
- Mid-Grade Officer
- Senior Officer
- Early Retiree
- Former Officer
- Military Spouse
- Surviving Spouse

Senate Votes 94-0 to Recommend Repeal of Widows Tax in Final NDAA

By: Amanda Dolasinski

SEPTEMBER 25, 2019

In a 94-0 vote on Wednesday, senators advised lawmakers to include language in the final version of the National Defense Authorization Act that would repeal the widows tax.

Sen. Doug Jones told Senators the time is now to repeal this penalty for widows, known as the Survivor Benefit Plan- Dependency and Indemnity Compensation (SBP-DIC) offset.

Jones pushed for the vote, which was a "motion to instruct." While nonbinding it does serve as a strong recommendation to the conferees (the members of the House and Senate tasked with finalizing the NDAA). The conferees will now meet to hash out this

and many other differences between the House and Senate versions of the NDAA. The House version includes the language that would repeal the SBP-DIC offset.... (Not over, but getting closer to be done!!!)

TRICARE Pharmacy Fees Set to Increase in 2020

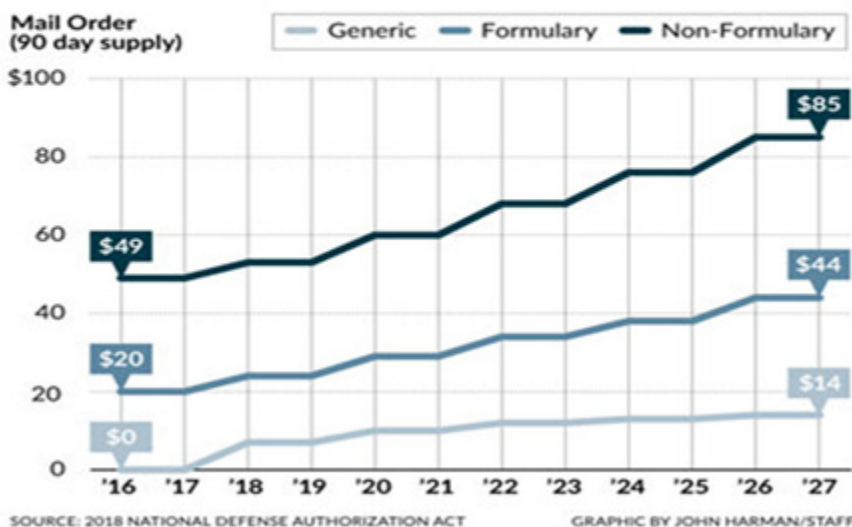
By: Kathy Beasley

SEPTEMBER 26, 2019

MOAA makes it a priority to prepare our membership well ahead of changes that will impact their earned benefits. In that regard, please consider this an advance notice for your planning purposes. The cost shares for your medications, if you do not receive them at a DoD military treatment facility, will increase on Jan. 1. Recall back in the 2017 NDAA, TRICARE's pharmacy cost shares changed across all medication tiers, and a new fee table was introduced. Beneficiaries saw their prescription fees start to rise in 2018 and 2019. As we published at the time, these fees will accumulate and continue to rise annually until 2027.

Prescription costs on the rise

Mail order generic prescriptions have already leapt from \$0 to \$7 since last year and are expected to double to \$14 over the next ten years. Over this same period, mail order formularies will increase 120%, and non-formularies will increase by 73%.



According to a large percentage of respondents who have taken MOAA's health care surveys, many still recall the "sticker shock" they experienced when their mail order generic medication went from \$0 to \$7 – it was not so bad if you only had to take one, but most people take several so it added up very quickly. Here are the new FY 2020 fees for all TRICARE pharmacy medication tiers and the year over year annual increases:

MOAA intends to focus on, and to bring Congressional attention to, any new TRICARE fee increases as we continue to battle to reduce several past disproportional increases.

These annual average increases continue to be substantial, especially if CPI remains tame and retired pay and social security incomes stay flat. The bottom line is, TRICARE pharmacy fees and other provider visit cost-shares and premiums for both TRICARE Prime and TRICARE Select, are starting to squeeze beneficiaries. MOAA continues to press the DoD to show the results of how much revenue is being generated from beneficiaries and where it is being directed.

Social Security Benefits Estimated to Increase by 1.6% in 2020

By Mary Johnson, editor

The Social Security cost-of-living adjustment (COLA) for 2020 will be announced October 10th and, according to the latest consumer price index data, it's likely to be considerably lower than the COLA received this year which raised benefits 2.8%. The government's consumer price index data indicates that inflation has fallen, and, that COLA recipients can expect to get a boost of about 1.6% in 2020. That would raise an average benefit of \$1,460 by about \$23.40 per month, a big drop from the \$40.90 that people with that level of benefits received this year.

FROM DFAS:

Tax Season is Just Around the Corner: Let's Get Ready

Getting ready for the 2020 tax season should start now. The most important task is to make sure you have an active myPay account and your mailing address is correct. If you have updated your information with another government agency, such as the Department of Veterans' Affairs (VA) or the Defense Enrollment Eligibility Reporting Service (DEERS), you also need to update your information with DFAS and vice-versa.

Log on to myPay

<https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet. The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until mid-to-late January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address.

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now, before the tax season starts. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to mypay.dfas.mil in your web browser on a computer or connected device
2. Click on the “Forgot or Need a Password?” link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Check your tax withholding

Now is a good time to check and adjust your tax withholding, if needed. Use the new IRS Tax Withholding Estimator. The IRS has a new online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credit account numbers. The IRS does not save or record the information you enter on the Estimator.

Changing your federal tax withholding

If you need to change your withholding, you can do it easily in myPay. Or you can fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. Be sure to use the 2019 forms if you are sending the form before January 1, 2020. The forms are available on the IRS website and are also linked from our [Forms](#) page. DFAS customer service representatives cannot provide tax advice or recommendations on withholding. Please consult a tax professional if you have questions about your taxes.