



Charleston Chapter, Military Officers Association of America

November - Issue 10 - 2021

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Web site: www.charlestonmoaa.com

Holiday Lunch with Your Chapter

Join us November 19th, 2021, as we kick off the holiday season with our fellow MOAA Charleston members. This will be a social event only - no speaker is planned. Come enjoy some fellowship and good cheer.

Place: American Legion Post 147
968 Folly Road
James Island, SC 29412
(843) 795-3415

Date: Friday, November 19th, 2021.

Time: Social Hour 11AM accompanied by a cash bar.

Lunch: 12 Noon.

Menu: Seafood Selection featuring your choice 2 of these 3 seafood entrees: (Fried Flounder / Fried Shrimp / Fried Oysters) plus Hush Puppies, French Fries and Cole Slaw. Iced tea and coffee. Seasonal dessert.

Cost: \$22.00 per person. Make checks payable to Charleston MOAA. Indicate which (2) of (3) Seafood Entrees on your check (Fl/Sh/Oy)

Dress: Casual.

RSVP: Check to arrive NLT Tuesday, November 16th, 2021.

Mail to: Bud Schneeweis, CAPT USCG (Ret)
6 Wappoo Creek Pl
Charleston, SC 29412



For additional information - call: 703.300.0811 (cell) or email: wshneeweis@verizon.net

Checkout our interesting member's biographical sketch on page 3.

Legislative Summary

Submitted by: Edward O. Crandell



COL, USA (Ret)

Special, Check Out: MOAA's [Take Action Center](#)

The following summarizes an article requesting congressional action to increase public awareness of the increasing rate of veteran suicides. The full article is available at [All 7 living former SECVA's seek 'National Warrior Call Day' to raise military suicide awareness \(militarytimes.com\)](#).

All seven former secretaries of Veteran Affairs are calling for Sunday, November 21, to be declared "National Warrior Call Day" to draw public awareness to veteran and military suicide. "As former secretaries of the Department of Veterans Affairs, we understand firsthand the challenges active-duty service members and veterans face and the need for their peers, friends, and family to lift them up," the former Secretaries stated in a letter to Congress.

They urged Congress to make the date official by passing a proposed amendment to the FY 2022 National Defense Authorization Act. The letter is signed by Anthony Principi (4th VA secretary), Jim Nicholson (5th VA secretary), James B. Peake (6th VA secretary), Eric Shinseki (7th VA secretary), Robert A. McDonald (8th VA secretary), David Shulkin (9th VA secretary) and Robert Wilkie (10th VA secretary).

As an amendment to the NDAA, it seeks to raise awareness about suicide among veterans and military members by urging Americans to reach out to them and "let them know they care" through a call.

"The goal is to have individuals make a call, take a call," the letter reads. In addition to a day of uplift and compassion with active-duty

personnel, it also hopes to provide enhanced connectivity between veterans in need and the VA. According to the letter, "roughly two-thirds" of veterans who die by suicide "had no contact with the VA."

The resolution presents some of the relevant statistics including that the number of suicides of members of the armed forces serving on active duty increased to 377 in 2020, compared to 348 the previous year.

Veteran suicide has steadily increased since 2014 with 6,435 veterans taking their own lives in 2018 with a small decline in 2019. Recent statistics show that there were 6,261 veteran deaths by suicide in 2019 are 399 fewer than 2018 and are about 17 per day. The rate of veteran suicide in 2018 was 27.5 per 100,000 individuals, higher than the rate among all United States adults at 18.3.

"It is not an overstatement to note that increasing connection within the military community and steering individuals to important resources will save lives." the letter reads.

Edward O. Crandell

COL, USA (Ret)

Thank You
The following have renewed their membership for Five or More Years:
CAPT Keith Rodwell, USN (Ret)



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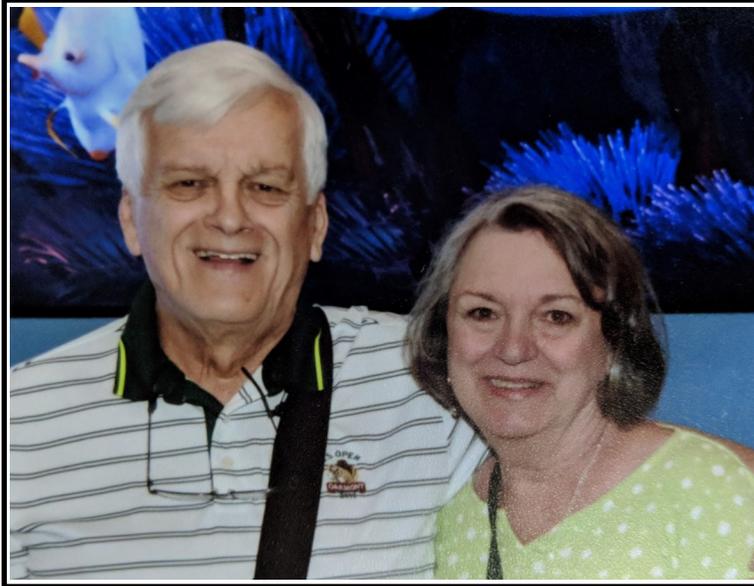


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For every referred Client I donate \$100 to the MOAA Scholarship Fund!

This month's interesting biographical sketch

LTC (Ret) Dick Gailey, USA



LTC Dick Gailey is a veteran of the US Army. He served both on active duty in the US Army after being drafted in 1963 where he was a student at the University of Pittsburgh. He was honorably discharged in 1965. When he was drafted, he completed Basic Training at Fort Jackson, SC and then went to OCS at Ft. Benning, Georgia in the Infantry branch of service. While on Active Duty, he served as 2LT assigned to the 26th Infantry in the 1st Infantry Division in Fort Riley, Kansas. After a two-year break in service, he was called up by the Department of the Army and served in a Military Police unit and continued to serve in increasingly more responsible positions in the Army Reserves in Pittsburgh until he retired in 1986 as an LTC.

While Dick was serving in the US Army Reserves, he started his own business which was a small contracting firm that specialized in industrial and commercial construction. He and his wife, Vivian worked together in this business for over 30 years until they decided to retire in 2005. They sold their equipment and closed the business.

All of us that have ever served on active duty or a combination of active duty or in the National Guard in each state or in the Reserves know the challenge of performing well in your military units as well as caring for your families and performing well in your civilian employment. For those service members that balanced a civilian job and their families and their responsibilities in

their military careers in the Guard or the Reserves, we salute you! These soldiers and their families have sacrificed much to serve our country.

According to the bureau of Labor Statistics, approximately 20 percent of small businesses fail within the first year. By the end of the second year, 30 percent of businesses will have failed. By the end of the fifth year, about half will have failed. Additionally, to own a small business and be successful as Dick and Vivian were was a huge accomplishment. Congratulations to both of you!

Dick and his wife Vivian enjoyed retirement for 15 years in Pittsburgh after selling their business. During their retirement they had vacationed in the SE, to include areas in Beaufort and Charleston SC, but they decided their next retirement home would be in Summerville, SC where they moved in 2020.

Dick has fond memories of his older sister and brother-in-law inviting him visit at their home in the Charleston area while he was on leave during some of his military service/training in the SE. Dick and his wife enjoy travel, history and hiking in the various parks. Dick has a deep passion for history. Recently, they got involved in a lecture series done by the author, Michael Heitzler regarding the history of Goose Creek. They were both very impressed by his lecture. Dick and his wife Vivian have seven children and many, many grandchildren with another one on the way. Their children are primarily located up and down the east coast so they can visit them easily. Thank you both for choosing to become members of the Charleston MOAA Chapter!

Please extend a Charleston MOAA Chapter warm welcome to Dick and Vivian when you see them at our future luncheons.

Military Holidays in November

10 November: US Marine Corps Birthday

11 November: Veteran's Day

Military Branch's Birthdays

National Guard: December 13, 1636

US Army: June 14, 1775

US Navy: October 13, 1775

US Marine Corps: November 10, 1775

US Coast Guard: August 4, 1790

US Air Force: September 18, 1947

US Space Force: December 20, 2019



President's Pen

Are you like me and suddenly feel like everywhere you look things are beginning to cost a lot more? Do you seem to have a hard time finding things that used to be readily available on shelves in the stores? Well, welcome to the crowd! The problem is that everything does cost more and there seems to be a shortage of things that we usually find readily available. This has really had an impact on our MOAA Monthly luncheons. We have tried to keep our costs at or below \$ 25.00 per meal. We have tried to ensure that there is a choice of entrees, a vegetable and a dessert and drinks. With the Fleet Reserve and the American Legion, we do save on not having to pay tax on our meals; however, at other venues that does not help us. We also still need to tip the restaurant staff at all locations. If you have any ideas on how we can reduce the cost, please contact Bud Schneeweis. Also, we would like your ideas on how much you are willing to spend for your lunch.

Another area where we need your assistance is with our Lt Col Edward D. Knowles Toys for Tots Benefits Program. With COVID - 19 restrictions, our monthly luncheons attendance has been down. During

Thank You
Lt Col Edward D. Knowles Toys for Tots Benefits Program

Current Toys for Tots Fund

\$ 1,198.81

these luncheons we have made collections for supporting the US Marine Corps Christmas giving. With our collections lower we are in danger of not having enough to support the same number of sports balls we normally deliver. Should you be able to assist, please forward your checks marked for Toys for Tots to Charleston MOAA, P O Box 70421, Charleston, S C 29415-0421. Thank you, in advance!

Just a reminder, the Aiken Chapter will be hosting the Veterans Survivor Planning Seminar on Saturday November 6, 2021 from 0900 to 1500 at the Newberry Hall in Aiken, South Carolina. The cost is \$10.00 per person. The Conference fee includes lunch and handout material. Any questions, please contact them at aikenscMOAA@gmail.com or call 803-226-0546. Looking forward to seeing you there!

I would like to welcome our newest Chapter members: LTC Richard Gailey, USA (Ret). He and his wife Vivian reside in Summerville and Lt (Former) Steve Hill, USA. He and his wife Diane also reside in Summerville. Please welcome them when you meet them at one of our future luncheons.

Thank you again for your continued support to the Charleston Chapter!! Our luncheons seem to be gathering more and more attendees as more people get their shots. We welcome everyone to come out as you become more comfortable. Please continue to stay safe and well as we follow the guidelines and recommendations of our local, state and national leaders in the prevention measure of the Coronavirus.

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its nearly 10,000 pharmacy locations, including inside many Target stores.

Under the agreement, as of Dec. 15, all prescriptions filled at a Walmart will be considered non-network. Beneficiaries will have to pay the full cost of their medication up front and file a claim with Tricare for partial reimbursement.

Having access to Walmart pharmacies has been especially convenient to military families who live in rural or remote areas that may lack a chain pharmacy. But Luddy said Walmart "declined several opportunities to offer more highly competitive discounts to continue to serve Tricare beneficiaries."

As a pharmacy benefit manager, Express Scripts serves as somewhat of a middleman, overseeing the Defense Health Agency's pharmacy program, determining the reimbursement rates to retail pharmacies that fill patient prescriptions, and billing the government in turn.

It also is responsible for transactions involving the government purchase of medicines for military installations and provides the Tricare mail-order pharmacy program.

In the past decade, the Defense Health Agency has increasingly encouraged -- and in some cases, required -- beneficiaries to fill their prescriptions at no cost at military pharmacies or use the mail-order system to fill long-term prescriptions at lower cost.

Pharmacy copays have risen substantially over the past 10 years, in large part due to cost but also as required by Congress as part of a cost-cutting measure to the defense medical budget.

In 2011, 30-day prescriptions of generic medications and brand-name drugs could be purchased at a network pharmacy for \$3 and \$9 copayments, respectively, while medications not in Tricare's formulary cost \$22.

The mail-order system offered generic medications at no cost and brand-name formulary drugs for a \$9 copayment for 90-day prescriptions.

This year, Tricare beneficiaries pay \$11 for a 30-day supply for a generic drug and \$33 for a brand-name medication at retail pharmacies. Non-formulary drugs not listed in Tricare's list of covered medications cost \$60.

Copayments for the mail-order pharmacy run \$10 for a generic prescription and \$29 a brand-name drug for a 90-day script. And the rates are expected to rise next year.

Luddy said that Express Scripts will be reaching out to patients who take specialty medications to help them transfer their prescriptions without a gap in coverage.

According to Express Scripts, the Tricare pharmacy network covers 56,000 stores, including chains such as Walgreens and Rite Aid and supermarkets like Kroger and Publix.

Tricare provides coverage to 9.6 million beneficiaries worldwide.



Walmart Out, CVS In: Changes Coming to Tricare's Pharmacy Network

By Patricia Kime

After three years, Walmart is leaving Tricare's pharmacy network -- a departure that pharmacy benefit manager Express Scripts says "is a result of the retail giant's reluctance to offer "more highly competitive discounts" to military health beneficiaries.

At the same time CVS Pharmacy will return to the Tricare network after a five-year hiatus, a change Express Scripts spokeswoman Jennifer Luddy said Wednesday would expand choice within the network.

Effective Dec. 15, 2021, Walmart and Sam's Club will no longer be a part of the Tricare pharmacy network, and CVS will be included among the list of network retail pharmacies where Tricare users can fill their prescriptions.

"This change provides more competitive rates for the Tricare pharmacy benefit and expands quality, convenient pharmacy choices nationwide," Luddy said in a statement to Military.com.

Walmart and Sam's Club have more than 5,300 locations nationwide, according to Walmart's website.

Walmart joined the Express Scripts network in 2018, signing a three-year contract to provide prescription services to the pharmacy benefit management company's clients, including Tricare and the Defense Health Agency.

The contract expires in December and Walmart and Sam's Club will be removed from the network, Luddy said. Walmart did not return a request for comment by publication.

Meanwhile, CVS, a company that left the Tricare network in 2016, also after negotiations failed, will return to the network, giving beneficiaries access to

Rest in Peace Spouses of our Members

For Your Support to our Military Brothers and Sisters. Your Service is Recorded and Honored.

Sandra Noren
18 September 2021
Wife of former member Clint Noren

Regretfully, we failed to report this in our September issue:

Margaret Odom Hobgood
02 August 2021
Wife of CDR (Ret) Gordon B. Hobgood, USN



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AARP's Health Benefits Navigator: A New Tool Crucial for Veterans, Caregivers

Review and obtain health benefits without all the confusion and headache by Amy Goyer, [AARP](#)



For over 12 years, I cared for my dad, who was diagnosed with Alzheimer's. Before then, as a veteran of World War II and the Korean War, he had never availed himself of any health benefit from the Department of Veterans Affairs (VA). But I knew that his disease would progress over time and his health care needs would increase. So I investigated benefits offered by the VA because I wanted him to receive all the support he needed and deserved, given his service to our country. It was a confusing, time-consuming and grueling process.

Don't be discouraged

If you're a caregiver for a veteran, I know firsthand how hard it can be for you to understand the system and not know where to turn for assistance. You may think your loved one won't qualify, or you may hit roadblocks. Do not be daunted; carry on until you get the information you need. Nearly 60 percent of all veterans are eligible for VA health care services, yet less than half of those eligible utilize them, according to a [Rand Corp. study](#).

Please don't assume anyone is eligible or not until you've made a full inquiry with the VA or the DoD about their service history and personal circumstances. Having other health insurance coverage doesn't affect the VA health care benefits you can get.

Even before the pandemic, veterans and their families struggled with where to begin when deciding which health care plan best suits an individual's need. Between VA health care, DoD's Tricare, Medicare, private insurance and Medicaid, the options can

feel overwhelming. The pandemic has made things even more difficult. In late 2021, more than 340,000 veterans were diagnosed with COVID-19, and VA medical centers have reported almost [15,000 deaths from the virus](#).

How does the navigator help?

Don't let your veteran be one of those who are eligible but not receiving important health benefits. I know the vital difference it can make for our loved ones, so I urge you to check out the new AARP online tool, the [Veterans & Military Families Health Benefits Navigator](#), to access critical information about what is required to qualify for health care benefits from the VA. The tool will help you:

- Learn more about health care benefits provided through the VA and DoD.
- Understand how to qualify for, apply and enroll in VA health care.
- Understand how these health care benefits may be combined with Medicare and Medicaid to expand options.
- Identify how to get help from representatives who have experience and knowledge of the VA's process for awarding benefits.

AARP also provides free resources for family caregivers, who often play a critical role in helping veterans access the care they need, including the newly updated [Military Veterans Caregiving Guide](#) and the [Financial Workbook for Veteran and Military Family Caregivers](#).

My family and I are extremely grateful for the veterans benefits Dad received. I honestly don't know what we would have done without the support from the VA in Dad's final years. So be persistent. Advocate for your veterans, and don't give up until you have definitively learned whether they are eligible and are subsequently enrolled. There are several ways to apply for VA health care benefits, and there are organizations that can help – all outlined in the new navigator.

Thank you for all you do for your veterans. Remember that you don't have to go through this alone: AARP is here to help cut through the confusion and clarify options that could help your loved ones.

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Thankfully, nothing to report this month.

Charleston Chapter MOAA () Membership Application () Renewal () Change of Address. Chapter Dues: \$10.00 a year for Regular membership. Surviving Spouse membership \$5.00 per year. Multiple year dues are encouraged in order to reduce paperwork. Make check payable to "Charleston MOAA". Mail to: Charleston MOAA, P.O. Box 70421, Charleston SC 29415-0421.

Last Name _____ First Name _____ MI _____

DOB _____ Rank _____ Service _____ Spouse's Name _____

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Member of National MOAA? Please provide your membership number _____

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How do you want to receive your newsletter () Snail Mail (B&W) or () E Mail (Full color)

2021 MOAA National Annual Meeting

Chapter and bringing home our 5 – Star Levels of Excellence Award!

Charleston MOAA was represented at the first “in-person” MOAA National Councils & Chapters gathering since 2019 in mid-October. While there, our representative, CAPT Bud Schneeweis, USCG (Ret), heard from the president of MOAA, Lt Gen Dana T. Atkins and the Chair of MOAA Board of Directors, GEN Skip Sharp about the future of our organization, and our future is bright. Membership held steady through the pandemic, and the organization made several advances through legislative initiatives. Charleston MOAA was recognized as a 5-star Level of Excellence Chapter - congratulations to all involved!

The meeting was held at the Sheraton Pentagon City Hotel in Arlington, Virginia on Friday and Saturday October 15 and 16, 2021. The Chairman’s Luncheon featured the Secretary of Veteran’s Affairs Denis McDonough as the Keynote speaker.

Thank you, Bud, for representing the Charleston



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Prospective Chapter Members: If you are not a member of the Charleston Chapter, MOAA, you have received this copy as a courtesy invitation to contact any Officer or Director for information about joining our Chapter.

News and Views herein are not necessarily those of any Government Department or another Chapter, or a Member’s Chapter..

Membership News

LATEST INFORMATION

Total Members - 260
Regular Members—205
Honorary Members - 4
Surviving Spouse Members - 51
Members receiving the newsletter by email 139

CHARLESTON MOAA MEMBERS: Some members pay for multiple years and some pay annually. If you are uncertain, please call or email me and I will advise you of your status. Our Chapter dues are \$10 for Regular Members and no additional charge for spouses of Regular Members. The dues are \$5 for Surviving Spouses ---defined as widows or widowers of Regular Members. Please make checks payable to "Charleston MOAA" and mail to Charleston MOAA, PO BOX 70421, Charleston SC 29415-0421.

RECRUITING UPDATE-I respectfully ask everyone to think of our chapter when you are meeting new folks in your community, neighborhood, church or other organizations. If they are interested in joining our chapter and meet the criteria, I will be glad to follow-up and share more information with them. Just provide my name, number and e-mail to them or send me an e-mail with their information and I will reach out to them.

ADDRESS/EMAIL CHANGES—Please keep me advised if you have a change to your address, phone or e-mail address and I will update our records. When you have requested a newsletter to be mailed to you and your address has changed or you are on vacation, the chapter must pay a fee to the Post Office for the newsletter to have the mail released. We will be glad to use your email during your time of travel only if you prefer.

We appreciate everyone's support of our



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chapter and should you have any questions at any time, feel free to call me at 843-875-4465 or e-mail me at brockman1982@att.net. I will be happy to answer your questions.

Thank you!
Beverly Brockman
Membership 2nd Vice President

Thank You

*For your gift in support of
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CDR Richard A. Driggers, USN (Ret)

**Are you looking for more
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information?**

**Or you need to update your
contact information?**

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<http://www.charlestonmoaa.com/>

**Many improvements were recently made,
and the work continues.**