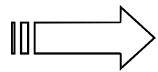


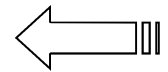
# **CINCINNATI MILITARY OFFICERS NEWS**

VOL 32 No. 1  
January 2005

GREATER CINCINNATI CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA  
AN AFFILIATE OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA



*Newsletter By Email – please see page 5!*



## **LUNCHEON: “WHY SPECIAL OPERATIONS FORCES ARE SPECIAL”**

**WHERE: HOLIDAY INN—Riverfront**  
**660 West 3rd Street, COVINGTON, KY**

**WHEN: FRIDAY, 4 February 2005**

**TIME: 11:30 AM – Social Time**

**12:00 PM – Luncheon ..... Program follows Luncheon**

**Speaker: Col Dean Smittle, USAF, Ret.**

Our own Dean Smittle, retired Air Force Colonel, Military Analyst, Art Educator, and Disabled Vietnam Veteran, will be the presenter for our next Luncheon. His military career spans several decades, in two branches of service, the Army and Air Force, as both enlisted man and senior officer. Currently he is the Military Analyst for the Jim Scott Show 700 WLW a.m. Radio and WCPO-TV Morning News. The presentation will be from his Thumbs Up America Lecture Series entitled “Why Special Operations Forces are Special”. This lecture series is dedicated to our soldiers: The Ultimate Weapon and will provide an in-depth look at our nation’s finest warriors, and their role in the fight against Global Terrorism. The Quiet Professionals.

**LUNCHEON RESERVATION:** Friday, 4 February 2005—Holiday Inn—Riverfront, Covington, KY.

**Name:** \_\_\_\_\_ **Rank & Service:** \_\_\_\_\_ **Spouse/Guests:** \_\_\_\_\_

(ARE YOU A NEW MEMBER, OR FIRST TIME OUT? \_\_\_\_\_)

**Entrée choices:** (Includes rolls, butter, salad, vegetables, starch, and beverage)

BAKED COD \_\_\_\_\_

BEEF STROGANOFF \_\_\_\_\_

Total Reservations \_\_\_\_\_

@ \$17.25 = Total \$ \_\_\_\_\_

Make Checks payable to GREATER CINCINNATI CHAPTER/MOAA and mail to **LT PAUL FELLINGER, 5493 Delhi Rd., Cincinnati, OH 45238-5139**, (Phone (513) 451-9881) or email: paulf@shriverco.com. Please make reservations NLT 2 February. No cancellations after that date.

## 2005 CHAPTER OFFICERS AND BOARD

(phone #'s are area code 513 unless noted)

### Executive Committee

President	LT Chuck Kenny, USN	489-2957
Immed PP	1LT John Erby, AR	777-1538
1st VP	CWO3 Kym Mader, USN	759-0852
2nd VP	COL Dean Smittle, USAF	922-6018
3rd VP	1LT John Erby, USAR	777-1538
Secretary	Vacant	
Treasurer	LTC Paul Fellingner, USAR	451-9881
Chaplain	Vacant	
Dir Govt Rel	CAPT Clyde Middleton, USN	859 331-1879
Past Natl Bd	MAJ Isaac Mincy, USAF	542-6145

### State Council

Delegate	CAPT Jack Meyer, USN	489-7361
Alt Delegate	LTC James Hoeh, USAR	481-4045

### Committees

Program	COL Bob Greene, USAR	859-689-4321
Arrangements	LTC Paul Fellingner, USAR	451-9881
Membership	LT Chuck Kenny, USN	489-2957
Goodwill	LTC Earl Nichols, USAR	859 261-4266
Personal Affairs	COL Dean Smittle, USAF	922-6018
Historian	Vacant	
R.O.T.C.	1LT John Erby, USAR	777-1538
CinMoaaNews	CWO3 Kym Mader, USN	759-0852

### Service Representatives

Army	1LT John Erby, USAR	777-1538
Navy/CG/PHS	CAPT Jack Meyer, USN	489-7361
Air Force	LTC Jim Sholar, USAF	859 384-2922
Marine Corps	MAJ Parker Lillie, USMC	281-5807

## PURPOSES OF THE GREATER CINCINNATI MOAA CHAPTER

*The purposes of Military Officers Association of America as stated by national are printed on the outside of each Newsletter. The corresponding purposes of our Chapter as stated in our BYLAWS, Article II are:*

- To promote the purposes and objectives of the Military Officers Association of America
- To foster fraternal relations among retired, active and former officers of the uniformed services.
- To protect the rights and interests of personnel of the uniformed services and their dependents and survivors.
- To provide useful services for members and their dependents and survivors.
- To serve the community and the nation.

*Your officers and Board members welcome your comments and suggestions on steps that may be taken to strengthen our Chapter and its benefits to all members.*

### LOCAL Chapter:

*CinMoaa News is published to arrive at your home 10 days before each meeting. Articles and corrections for the News must be in the hands of editor 4 weeks before each meeting date. – Mail to CinMoaa News, 8099 Pepper Pike, West Chester, OH 45069. Or E-mail [chmader@fuse.net](mailto:chmader@fuse.net).*

For MOAA National information:

Visit the MOAA Web Site - INTERNET ADDRESS

[HTTP://www.moaa.org](http://www.moaa.org)

### TAPS

#### *None Reported*

If you know a member of MOAA who has past away, please let us know so we may pass it on.

## MEETINGS - Mark your Calendars NOW!

### REGULAR MEETINGS FOR 2005 (all at Holiday Inn- Riverfront, Covington)

Fridays: **Feb 4 (lunch)**, Apr 1 (lunch), June 3 (lunch), Aug 5 (lunch), Oct 7 (lunch), Dec 2 (lunch)

### BOARD MEETINGS - Naval Reserve Center - Gilbert Ave & Victory Parkway,

Fridays at 1300 hrs. In 2005: January 7, March 4, May 6, July 1, September 2, November 4.

Spouses and guests are welcome at all meetings.

## NEXT MEETING

**In April we will hear from a former Army Ranger of the 25th Infantry Division, Fred Bendl, who will show us a video of his experiences in Vietnam and an update on Iraq.**

## MOAA UPDATES

**TRICARE to Begin Enforcing Generics Policy** - When Express Scripts International (ESI) took over administration of the TRICARE Retail Pharmacy program contract on June 1, 2004, many beneficiaries were caught by surprise as the company began consistently enforcing TRICARE's pre-existing mandatory generics policy. This led to denials of prescriptions for brand name drugs that many beneficiaries had previously received even though generic equivalents were available.

After MOAA protested this no-notice change, DoD authorized a 6-month waiver period, which was scheduled to expire on Monday, Dec. 13. Since then, DoD has extended it again while ESI sends letters to individually notify patients who have prescriptions for branded medications with generic equivalents.

By the end of December, ESI expects to have contacted all patients who were receiving a brand name drug on June 1, 2004, for which there was a generic equivalent available, stating that any such current prescription will be honored until they have obtained all the refills remaining on their current prescription. However, once those existing authorized refills have expired, and a new prescription is presented, the generic equivalent will be dispensed and the brand name medication will not be covered unless ESI has approved a request from the beneficiary's doctor to continue the brand name drug for reasons of medical necessity. Once beneficiaries receive their letters, they will have 30 days before ESI begins enforcement of the policy.

To qualify for medical necessity, the doctor must certify one or more of the following conditions:

- " the patient has experienced, or would be likely to experience, significant adverse effects from the generic medicine;
- " the generic medicine has resulted in, or is likely to result in, therapeutic failure;
- " or the patient has previously responded to the brand name medication, and changing to the generic medication would incur an unacceptable clinical risk.

If the physician feels that it is medically necessary for the patient to continue to receive the brand name version of the medication, the physician should call the TRICARE Retail Pharmacy program Prior Authorization Line at 1-866-684-4488 to obtain a letter of medical necessity before the patient presents the next prescription at the retail pharmacy. Unless the patient has an approved letter of medical necessity before they fill the new prescription, they will have to accept the generic substitute or pay the full price of the brand name medication.

The ESI letter provides explanations of the safety, therapeutic effectiveness, and cost effectiveness of generic drugs. A generic drug is identical to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. Only those generic medications rated as "A-rated" generic equivalent by the Food and Drug Administration (FDA) are used, and DoD is taking every measure to ensure that no beneficiary's health care is compromised.

MOAA agrees that, for most patients, generics provide equivalent benefits while providing substantial cost savings (\$3 copays vs. \$9 for brand name drugs). Patients may switch to the generic by asking their physician to write a prescription for a generic drug or by asking their pharmacist to refill the medications with a generic equivalent with provider permission and when permissible by state pharmacy regulations. However, we urge that patients discuss this with their doctor before making a change.

For more information on generic medications go to: <http://www.fda.gov/cder/ogd/#Introduction>

For additional questions regarding the prescription drug benefit, contact Express Scripts at 1-866-DoD-TRRx (1-866-363-8779) to speak with a patient care advocate. To read more about TRICARE's generics policy, visit: [www.tricare.osd.mil/Status-Drug-Program-final-8-Dec-04.cfm](http://www.tricare.osd.mil/Status-Drug-Program-final-8-Dec-04.cfm).

## MOAA UPDATES (continued)

**Important Features of New SBP Legislation** - As we celebrate the end of the Survivor Benefit Plan (SBP) widows tax, it's worth reflecting on the various changes to this important program over the years. Check out SBP's legislative history on MOAA's Web site at: (<http://www.moaa.org/Legislative/SBP/LegisSBPHistory.asp>).

Looking forward, many members have raised questions about how the widows tax phase-out schedule will affect survivors in specific situations.

To recap, the new law will raise the minimum SBP annuity for survivors age 62 and older in four stages over the next 3 1/2 years. The minimum annuity is currently 35% of the member's SBP-covered retired pay. The new law will raise the minimum annuity according to the following schedule:

Oct 1, 2005: 40% of SBP-covered retired pay

Apr 1, 2006: 45% of SBP-covered retired pay

Apr 1, 2007: 50% of SBP-covered retired pay

Apr 1, 2008: 55% of SBP-covered retired pay

Here are a couple of examples to help clarify how this will affect specific survivors.

Case 1: A 72-year-old survivor of a retired member who died in 1975 is receiving an SBP annuity that is calculated under the "Social Security offset" method -- an option for pre-1986 retirees under which the SBP annuity is reduced at age 62 by the amount of Social Security benefit that is attributable to the retired member's Social Security-covered military service. Let's say 55% of the retired member's retired pay would be \$1100/month, and that the Finance Center has calculated that \$250/month of the survivor's Social Security benefit is attributable to the member's military service. That means the survivor's current monthly SBP check is \$850, or 42.5% of retired pay. Since the SBP annuity is already more than 40% of retired pay, this survivor's SBP benefit won't be affected by the first stage of the law change on Oct 1, 2005. The first change this survivor will see will be on Apr 1, 2006, when the SBP annuity will rise to 45% of retired pay.

Case 2: A 59-year-old survivor who is now receiving 55% of retired pay in SBP will attain age 62 on October 1, 2007. This survivor will continue to receive 55% of retired pay until that 62nd birthday, at which time the SBP annuity will drop to 50% of retired pay (the minimum SBP annuity as of April 1, 2007). This rate will continue for 6 months until it rises to 55% of retired pay again as of Apr 1, 2008 -- the date when the widow's tax is fully eliminated.

### **What's New on MOAA's Web Site?**

2004 Guard and Reserve legislative gains: [www.moaa.org/Legislative/Reserve/2004Gains.asp](http://www.moaa.org/Legislative/Reserve/2004Gains.asp)

New Family Support Resource Section: [www.moaa.org/Links.asp#family](http://www.moaa.org/Links.asp#family)

### **LOCAL CHAPTER SUPPORT**

**Please Help Iraqi School Children** - Among the under reported successes in Iraq is the rebuilding and reopening of numerous schools by our service men and women. Thousands of Iraqi children are now able to attend these schools and show their gratitude to the U.S. for this effort in countless ways. However to continue to this success, there is a desperate need for school supplies for individual students.

The supplies are available at Wal Mart, some in multiple items per package. Therefore we plan to buy, package and ship your donations centrally. The cost to participate is \$12.50 for each kit you'd like to provide. Please make out your check to Jack Meyer and mail it to him at 11252 Brookbridge Dr., Cincinnati, OH 45249-2201. If questions, call him 489-7361. Please send your check right now. We'd like to get our donations there as soon as possible.

## 2005 DUES ARE DUE! Please pay now- IF you haven't done so.

To determine whether your dues are paid, please check your address sticker on the other side of this form. **The last two digits on the top line indicate the latest year for which your dues are paid.** (Life members show LIFE). If your two-digit number is 04 or lower, please return this form (with your name sticker on reverse) along with a check for your dues. Please mark your selection of dues (one year, multi-year or life). For those of you who receive your newsletter by email, you will receive a separate notice of Dues.

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Membership Renewal. Your email address please: \_\_\_\_\_

Regular Member \_\_\_\$28 for three. \_\_\_\$19 for two \_\_\_\$10.00 for one year

Auxiliary Member (as the surviving spouse of a deceased officer)

\_\_\_\$14 for three \_\_\_\$9.50 for two \_\_\_\$5.00 for one year

Please renew as a LIFE member. \_\_\_\_ (Please circle amount in fee schedule.)

Make check payable to: Greater Cincinnati Chapter / MOAA

Mail Renewal form and check to:

LT Paul Fellingner, 5493 Delhi Rd., Cincinnati, OH 45238-5139

LIFE MEMBERSHIP FEES	
(Fee is based on your age, nearest birthday)	
Regular	Auxiliary
Age up to 55 \$161.25	\$80.00
Age 56 to 70 \$127.50	\$63.75
Age 71 to 89 \$ 93.75	\$46.90
Age 90 and over \$ 10.00	\$ 5.00

----- cut here ----- Dues Form -----cut here-----

### NEWSLETTER BY EMAIL

I have received a number of requests and positive feedback from members who prefer to receive their newsletter by email. Starting in January they will only receive the email version. There were also concerns and questions on how they would know when their dues were up for renewal, a valid question, since the date was shown on the mailing label. We have looked into this matter when taken on this endeavor. Along with some other efforts we are looking into the best method of doing this not only for those who have elected to receive their newsletter by email, but for those who may be delinquent in their dues. If you would like to receive the newsletter by email or have not yet seen the email version, please let us know by sending an email to CWO3 Kym Mader, Newsletter Editor at [chmader@fuse.net](mailto:chmader@fuse.net). The newsletter is in PDF format read by Adobe Acrobat Reader, a free download at the following web site: <http://www.adobe.com/products/acrobat/readstep2.html>. Even if you don't want to receive the newsletter by email, you can still update your records with your current email address. We have run across some that are out of date.

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### LAST MEETING

Having approximately 40 members and guests in attendance, we were honored to have as a special guest, Congressman Elect Geoff Davis, who took a few minutes to address the members and the Cadets of the ROTC/JROTC units present and letting us know about his commitment to the Armed Forces. Also during our meeting we recognized and heard from Cadets from the following ROTC/JROTC Units. Xavier (Army), Miami (N/MC), Diamond Oaks (MC) and Scarlet Oaks (Navy). We also recognized the fine leaders who are molding our young in these units. And for those present we honored our past presidents of the chapter and inducted the new board members for the 2005 year. President - LT Chuck Kenny, USN, 1st VP - CWO3 Kym Mader, USN, 2nd VP - COL Dean Smittle, USAF, 3rd VP - 1LT John Erby, USAR, Treasurer - LTC Paul Fellingner, USAR, and Secretary - MAJ Gary Thomson, USAR.

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### CINCYMOAA Web Site

We are currently in the process of building a web site for the Cincinnati MOAA Chapter. On this web site you will find information about the chapter, calendar of events, a directory of local Congressional Officials, copies of current and past newsletters, forms and applications, and links to other military and interesting sites. Stay tuned for when this web site will become available to you.



Greater Cincinnati Chapter  
 MILITARY OFFICERS ASSOCIATION OF  
 AMERICA  
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 Burlington, KY 41005-9341



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***PURPOSES OF  
 MILITARY OFFICERS  
 ASSOCIATION  
 OF AMERICA***

- TO inculcate and stimulate love of country and flag;
- TO defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- TO advocate military forces adequate to the defense of our country;
- TO foster fraternal relations between all branches of the various services from which our members are drawn;
- TO further the education of children of service personnel;
- TO aid active and retired personnel of the various services from which our members are drawn and their dependents and survivors, in every proper and legitimate manner;
- TO present their rights and interests when service matters are under consideration; and
- TO foster the integrity and prestige of uniformed service.

*—from the Preamble to the Association's Bylaws*