

Steel Valley Dolphins

March 2016



The official newsletter of the
USS Requin Base of the USSVI
Pittsburgh, Pennsylvania

USSVI Creed:

"To perpetuate the memory of our shipmates who gave their lives in the pursuit of duties while serving their country. That their dedication, deeds, and supreme sacrifice be a constant source of motivation toward greater accomplishments. Pledge loyalty and patriotism to the United States of America and its Constitution."



Meetings held on the second Saturday of the month normally in Leetsdale at the VFW Post and quarterly meetings held around our membership area.

- **Make a difference, get to a meeting!**

----- Pride Runs Deep -----

Next Meeting/ 1230 Saturday April 16th at the Leetsdale VFW. This is subject to change.

2015 USS Requin Base Officers

| | | | |
|---------------------|--------------------|--------------|----------------------------|
| Base Commander | Hubert C. Dietrich | 412-486-2635 | hueyfromglenshaw@aol.com |
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| COB/Historian - | Clyde Porter, jr. | 740-635-3179 | candspporter@comcast.net |
| Photographer | Peter Foster | 724+980-7657 | gopetro2000@gmail.com |
| SVD Hard Copy | Rick Elster | 412-751-7967 | relster565@comcast.net |

----- Pride Runs Deep -----



March

| | |
|-----------------------|----------------|
| USS F-4 (SS 21) | March 25, 1915 |
| USS H-1 (SS 28) | March 12, 1920 |
| USS PERCH (SS 176) | March 3, 1942 |
| USS GRAMPUS (SS 207) | March 5, 1943 |
| USS TRITON (SS 201) | March 15, 1943 |
| USS TULLIBEE (SS 284) | March 26, 1944 |
| USS KETE (SS 369) | March 20, 1945 |
| USS TRIGGER (SS 237) | March 26, 1945 |

Binnacle List

Mike Markel
Aaron Ellis
Dave Dietrich
Edie Dietrich



COMMANDERS CORNER - MARCH 2016

Our last base meeting that was held in Dawson, Pa was and continues to be a great success. Shipmate Phil keeps out doing himself with the mid-rats that he provides for the base. He lost his beloved dog since last year, but has adopted another cute and good natured one to replace his old best friend.

The new members that attended along with their first mates had such a great time that they can't wait to go back. There were over thirty-five (35) shipmates and guests. One of my observations was that there were eleven or twelve new members that enjoyed themselves for the first time at Phil's. That is a good sign! Not only is the base growing, but the new members are participating in our monthly meetings. We can only maintain and continue to grow if our new members continue to make this a first class submarine veterans organization - KUDOS to all the base members - old and new.

PICTURES

I have been requesting from all of you "a before navy picture or after", or both pictures of yourself. We have a visual roster of one hundred seven (107) shipmates, (61%) and need the rest of the base, 67 shipmates (39%) to step up. Your picture will be apart of your record and we will always have your picture to refresh our memory on what everyone looks like. Please either e-mail your picture or send by way of snail mail - every picture is important to us to help keep a complete file on everyone. I often review the eternal patrol visual roster to put a name to the picture which brings back a lot of happy memories.

NEXT BASE MEETING

The April Base meeting has been **CHANGED** to Saturday, April 16, 2016. The VFW is having a fund raising spaghetti dinner and

asked us to move our meeting a week later. This meeting we will be honoring our new HOLLAND CLUB MEMBERS for 2016.

REQUIN BASE BOOSTERS CLUB - 2016

| <u>SILVER</u> | <u>GOLD</u> | <u>PLATINUM</u> | <u>DIAMON</u> | <u>NUCLEAR</u> |
|-------------------|-----------------|-------------------|---------------|----------------|
| A. L. Post 80 | Teamsters 249 | A.L. Post 80-Sons | VFW 9199 | *Edie Dietrich |
| A.L. Post 80 can. | Atkinson Dist. | *Aaron Ellis | VFW 9199 aux | *Dan Bagley |
| VFW 441 | VFW 709 aux | | VFW 3945 | *T. Strode |
| A.L. Post 82 | A.L. Post 75 | | | |
| A.L. Post 54 | A.L. Post 725 | | | |
| VFW 586 | A.L. Post 785 | | | |
| VFW 6673 | A.L. Post 924 | | | |
| VFW 5758 | * C. Hilgendorf | | | |
| A.L. Post 106 aux | | | | |
| L. Snodgrass | | | | |

GOODS AND SERVICES

Z-Floral & Lincoln Bakery

Please support the A.L. & VFW's Posts and businesses that support us as BOOSTERS.

BIRTHDAYS

MEMBERS

- ALLEN, Mike - 3/14/49
- BATES, Thomas - 3/15/63
- CALABRESE, Thomas - 3/23/62
- CHATLOS, Davie - 3/12/54
- ELSTER, Rick - 3/05/41
- FARINA, Reno - 3/04/44
- GREENWALD, Eric - 3/10/74
- HILGENDORF, Charles - 3/06/36
- HOAG, Mark - 3/08/69
- HUNTSMAN, Larry - 3/15/67
- JOHNSTON, James - 3/22/43
- POOLE, Gregory - 3/?/72
- SAMPSON, Robert - 3/26/43
- SNOOK, Ronald - 3/06/34
- THOMPSON, Jeff - 3-18-71

FIRST MATES

- AMENTI, Ashlee 3/10
- DIETRICH, Edie 3/30
- GAINS, Christine 3/10
- HILGENDORF, Pat 3/27
- HOWTON, Diana 3/19
- LEWIS, Karen 3/17
- LYONS, Carol 3/21

ANNIVERSARIES

- Beauregard, Richard & Noreen - 3/05
- Brown, Hubert & Dorothy - 3/29
- Indow, Franklin & Lynn - 3/31
- Nixon, Charles & Sherry - 3/20
- Segeleon, Vince & Eleanor - 3/04

NEW MEMBER

GUY RESCHENTHALER - joined the base as an associate member. Lt. Reschenthaler was on active duty in Afghanistan and served as a judge advocate and defended a navy seal and prosecuted terrorists. Guy is currently a Pa. Senator. He joined the navy in 2006 and left in 2012. He lives in Jefferson Hills, Pa. Please e-mail Guy and welcome him aboard - guy@guyforpa.com

ETERNAL PATROL

Shipmate **MATHIAS "JEEP" HOLZER** sailed on Eternal Patrol on Tuesday, March 15, 2016. Jeep qualified on the USS REQUIN 481 and was a CS2(SS). He joined the navy in 1951 and left in 1955. Jeep would join us on the Requin for our Memorial services and would read the list of lost submarines. He will be truthly missed. A few months ago, Jeep gave me a call and told me about a submariner who came and visited him while he was in his nursing home and tried to recruit him. I met his son and daughter at his church service and they told me how proud he was wearing both his Requin Hat and Requin Base Jacket. Sailor Rest your Oar - We have your watch.

March 12, 2016

Dawson, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Able & Kyle Martin, Valentine & Sally Bolcato, Lee & Patsy Bookwalter, Don Bright, Joe & Jill Campisi, Huey & Edie Dietrich, Phil Elias, Rick & Judy Elster, Peter & Stephanie Foster, Major & Loretta Galloway, Gerry & Linda Gaylor, Dick Geyer, Ron Goron, Jimmy & Charlene List, Bob MacPherson, Bob & Judy Meyers, Frank Nicotra, Don Phelps & Edie, Clyde Porter, Jeff & Eileen Simon, Jack & Lois Stewart, Carl Stigers, Jack & Ginny Sutherin.

Requin History: February 1, 1969, Requin was towed to Florida where she served as a Naval Reserve training ship. February 21, 1990 Senator John Hines introduced Senate Bill S2151 which allowed Requin to be transferred as an exhibit at the Carnegie Science Center in Pittsburgh PA.

Base Commander Huey Dietrich: Let us at this time, with a moment of silent prayer, remember our Shipmates who made the supreme sacrifice that we may gather here in Peace. We dedicate this meeting to our Shipmates on Eternal Patrol, to perpetuate their memories in our lives and to honor our Shipmates on active duty in the service of the first line of defense of our Nation.

Boats Lost:

| | |
|-----------------------|----------------|
| USS PERCH (SS 176) | March 3, 1942 |
| USS GRAMPUS (SS 207) | March 5, 1943 |
| USS H-1 (SS 28) | March 12, 1920 |
| USS TRITON (SS 201) | March 15, 1943 |
| USS KETE (SS 369) | March 20, 1945 |
| USS F-4 (SS 23) | March 25, 1915 |
| USS TULLIBEE (SS 284) | March 26, 1944 |
| USS TRIGGER (SS 237) | March 26, 1945 |

We also honor our departed shipmate of the Requin Base lost in March, John Mills. Finally let us remember all the brave submariners who died performing their duties aboard submarines, some individually and some in groups, but where the submarine itself was not lost.

Chaplain Carl Stigers gave the Invocation.

Chief Of The Boat Clyde Porter led the Base in the Pledge of Allegiance.

Members introduced themselves and the boats they qualified on.

Base Secretary Jeff Simon reported that Minutes of the last meeting were published in the SVD.

Treasurer Lee Bookwalter's report was presented and approved by the members present.

Other Reports:

Binnacle List: Aaron Ellis, Dave Dietrich, Edie Dietrich, Mike Markel

Membership stands at 175

Eagle Scouts presentations are down this year due to changes in the Boy Scout organization.

Kap(ss)4Kid(ss) will partner with Lending Hearts to sponsor children and their families on the USS Requin at the Science Center on July 9th. Efforts underway to combine this activity with the July base meeting.

Memorials & Ceremonies:

Carnegie Parade May 29

Sewickley Parade May 30 (1000 hours)

Coraopolis Parade May 30 (1330 hours)

Possible Veterans Day parade in Pittsburgh November 11

Old Business:

Ideas are need to plan and organize an event this year to honor WWII Veterans.

A report will be presented next month regarding Base Boosters.

National Awards submittals are due. See website for details.

Members who attend a base meeting between January and June of 2016 will automatically be entered into a drawing for a 40 inch television and a stay in Cincinnati Hotel. These prizes are left over from the USSVI Convention.

New Business:

Holland Club inductees will be honored at the next meeting on April 16.

Crew members from the USS Pittsburgh will be in town April 3-6.

The winners of the 2016 Regional Sea Perch Competition held in Pittsburgh in February were Hopewell High School (top High School Team) Harrison Middle school was the top Middle School team. Both received an invitation to the 2016 National SeaPerch Competition and need help to raise funds which will allow them to compete at the National Competition in Baton Rouge, LA. The SeaPerch Program provides students with the opportunity to learn about robotics, engineering, science, and mathematics (STEM) while building an underwater ROV as part of a science and engineering technology curriculum. Donations to support this program can be made by going to GoFundMe.com and searching for 2016 Sea Perch Support Fund or type www.gofundme.com/4eqq9a9s

into your Internet Browser.

For The Good Of The Order:

Letters from Governor Tom Wolf and Home Depot were read.

Books and Koosies are being donated to the base from an author who attended last year's convention.

If members desire, the base's Games Of Chance license will need to be renewed.

Members interested in attending the Veterans Breakfast Club should contact Huey Dietrich for details.

Members are encouraged to go to the National website and vote in the this year's elections.

Chaplain Carl Stigers gave the Benediction and blessing of today's meal.

Adjournment: The meeting was adjourned.

Next meeting: Leetsdale, PA VFW at 1230 hours on April 16, 2016.

St. Marys Submarine Museum ► WWII Archives Coming Online

More than 1,600 World War II submarine war patrol reports fill the file cabinets in the St. Marys Submarine Museum. Many of the records were classified confidential or top secret at the time they were filed. The records were scheduled to be shredded until a high ranking admiral decided the information has important historical value. Museum workers and volunteers have been meticulously transcribing the reports digitally since 2008 and have recently completed the arduous task. It's the largest collection of WWII submarine war patrol reports outside the Navy Archives. Retired Master Chief John Crouse, the first museum manager, worked on the project until his unexpected death in 2010. His replacement, Keith Post, said he had too many responsibilities when he was asked to serve as interim museum manager to work on the archives. "After John died, the project went into mothballs," he said.

A museum volunteer, Paul Denzier, learned about Crouse's work to type each record into digital format. The format allows readers to conduct word searches on all the records and to cut and paste any information they want to copy. "The only way to do it was to type it in longhand," Denzier said. More than 40 volunteers worked to type the reports, which were required to be written by the captain of each boat when returning from a war patrol. The reports range anywhere from five pages to more than 120 pages, he said. Some of the reports were compelling, written by what Denzier said must have been aspiring writers. "Some were short, snappy and to the point," he said. "Some wrote good action reports you couldn't put down. I'd be writing them at 3 o'clock in the morning." One team member is making charts tracking the location of individual submarines during their patrols, including where they faced enemy fire and where they attacked or sank enemy ships. The charts of nearly 1,100 of the war patrols have been completed, he said. Post said the digital records will be available to review at the museum and they will be online in about six months. [Source: The Brunswick News | Gordon Jackson | February 22, 2016 ++]

Vet Groups ► Fighting Enrollment Decline

Their loyalty is as strong as their patriotism. As members of veterans organizations, those who have served in the armed forces can be seen at the funerals of fellow veterans where they quietly stand guard, waiting to perform a 30-second military rite. They travel to local schools on Veterans Day, and go cemetery-to-cemetery giving speeches to crowds on Memorial Day with paper poppies pinned to their shirts. The color guards often are seen at sporting events or marching proudly down the main streets of America during summer parades, carrying the flags of their state, their fraternal organization and their country. Many local VFW and American Legion halls are open for fish fry Fridays, and put on steak feeds once a month. The American Legion sponsors high school students to go to Badger Boys State, a week-long seminar about the workings of government. Veterans groups often are visible in the community as they work to raise funds not just for their own organizations, but for local food pantries, Veterans Administration hospitals and other local community services. But look closely at that color guard marching down the street or at the cemetery at the ready to perform military rites. Most, if not all, of its participants likely are at least 60 years old.

Declining Membership. Membership in the VFW and American Legion is decreasing as the highest population of veterans — those of World War II — passes away. The Veterans of Foreign Wars is the oldest of veterans fraternal groups, formed by soldiers of the Spanish American War in 1899, becoming known as the VFW in 1913. Membership in the VFW is open to those who have received a campaign medal for overseas service; have served 30 consecutive or 60 non-consecutive days in Korea; or have ever received hostile fire or imminent danger pay. VFW membership has dropped with the losses among the aging WWII veteran population. As of 2014, the number of living WWII veterans in the U.S. dropped below 1 million, with death rates of about 430 a day, according to the U.S. Department of Veterans Affairs.

With VFW national membership at 1.3 million — down from its 1992 peak of 2.1 million — the average age among VFW members is 70. "We have 180 members and six or seven WWII guys left," said Prairie du Sac Lachmund-Cramer VFW Post 7694 commander and Vietnam veteran Bart Mauch. "Our honor guard does military rites and we did 23 funerals last year. Since 1995, we've done 312 funeral military rites." Most of the members of the Prairie du Sac VFW are Vietnam era vets. The post's elderly veterans

who pass away are not being replaced by younger servicemen and women. Vietnam veteran Tom Schuster lives in Madison, but belongs to the Sauk Prairie VFW because that's his hometown. "It's really hard to communicate with younger guys because they just don't want anything to do with joining," Schuster said.

Different Era. Schuster has been a VFW member for 10 years, a relatively short time compared to many members. He said that has more to do with coming home to a national attitude that showed no respect to Vietnam vets in the early 1970s. He said he felt the same attitude with VFW groups 40 years ago. "When I got out of the service, I went into Madison to join the VFW and they didn't want us because we were Vietnam," Schuster said. "They did not think Vietnam veterans fought a war." The American Legion, which was created by an act of Congress in 1919 and spearheaded the original GI Bill for veterans returning from World War II in the 1940s, has seen its national membership decrease to 2.4 million, down from 2.7 million a decade ago and 3.1 million 20 years ago. Eligibility for the American Legion is less stringent than for VFW members. It's open to all war-time veterans whether they served in combat or not.

Dale Oatman, state-wide commander for the American Legion based in Portage, also likened recruitment difficulties with younger members to the distancing and alienation Vietnam veterans felt in the 70s from the American public. "Forty years later Vietnam vets have started coming on board," Oatman said. "They are the largest group out there right now. If that will happen with the new generation, I don't know The Burton-Koppang American Legion Post in Mauston has the largest membership in Juneau County with 175 veterans. Post adjutant Jim Bittick said most members are in their 60s and 70s. "Our pool of prospective members is shrinking," Bittick said. "You have to be a vet when America was at war. That number is shrinking. Less than one percent of the population goes into the military now." Bittick pointed out that most fraternal organizations such as the Lions Club, Kiwanis and other groups struggle to attract younger members. "People in their 40s and younger don't seem to be interested," he said.

Gary Thompson, vice commander of the Harold Larkin Memorial American Legion in Wisconsin Dells and a Vietnam veteran, said the post has few young members. "We can't figure out why. We're just not getting them," he said. "A lot of it is job related for them, or they don't want to get involved in military politics." The same is true at the Baraboo American Legion. "Its like going to the geriatric ward at our meetings," said Baraboo Legion public information officer Tom Gaukel. "There's usually about 30 people there, and of the 30, there may be two that are less than 65 or 70 years old."

Smaller Military. A primary reason for dwindling membership in veterans organizations is the military employs fewer people than in the past. According to figures obtained from the U.S. Department of Defense, in December 2015 there were 1.3 million active military personnel in the Army, Navy, Air Force and Marine Corps combined, compared to more than 16 million during WWII and 8.7 million during the Vietnam War. "Weapons technology means fewer need for the military personnel," Oatman said. "It doesn't take as much support to operate an air craft. The Stealth aircraft has fewer on its crew. Drones are not manned. Some satellites are controlled from within the U.S." The ability of veterans' groups to recruit also was hampered by the Patriot Act, enacted by Congress in 2001 after the attacks on 9/11. The Act ended the Department of Veterans Affairs' practice of publishing lists of returning veterans. Oatman said recruiting new members has been "a tough nut to crack." The age of members has made the organizations slow to keep up with advancing technology frequently used by younger generations. Some local commanders admit it's only been in the last three or four years that their post has created a website or a Facebook page, if they have one at all.

Reedsburg Thurber-Greenwood VFW member and Vietnam veteran Art Krolikowski said his post has tried recruitment activities such as hosting Packers Days or family events to attract the younger servicemen and women. "What happens is they come, but don't come back," Krolikowski said. "They're busier than heck. Their kids may be in sports and both people in the household are working. We find a lot of them aren't coming back until they've been out of the service 15 years or so." "National American Legion has come up with a new marketing commission, in part, so they can address membership," Oatman said. "We'd certainly like to get more veterans on board." Oatman said younger veterans should consider the work that American Legion members do around the state for veterans. He said their efforts include addressing economic and health issues while working to improve benefits and quality of life.

On 4 FEB, Wisconsin American Legion state leaders testified before a State Assembly committee about proposed legislation that would eliminate the requirement that each of the state's 72 counties maintain a veterans service officer to assist veterans with their VA benefits. "We'd like younger veterans to see what's going on and get on board with the American Legion because we're fighting for our cause," Oatman said. American Legion State Adjutant David Kurtz said advocacy work is a big reason younger veterans should participate in their local American Legion or VFW. "The things we're engaged in at state capitol for legislative issues effect the delivery of services," Kurtz said. "We are protecting and defending the benefits veterans have earned. "We're representing their best interests every day."

Kurtz said the organization would like to get younger veterans involved in Camp American Legion near Rhinelander. The camp is a free rehabilitation camp offered to any discharged veteran with a physical or psychological illness, injury or disability, or active

duty military person who has returned home within the last nine months and any survivor family members who have lost a service member in the last year. “We have veterans and their spouses and children who come to the camp needing a degree of reintegration for someone gone for six months or a year so they can reestablish relationships,” Kurtz said. “We have entire family support groups and peer counseling for post-traumatic stress issues that’s not a clinical setting, but has trained peer counselors.”

Heart-Healthy Breathing ► Techniques To Help

Stress can take its toll on your mental and physical health, including your heart health, but there are breathing techniques to help! When you’re less focused on your breathing, it’s typical to breathe erratically—especially when you face the stressors of day-to-day life. But when you have longer, slower exhales—breathing at about 4-second-inhale and 6-second-exhale paces—your heart rate rhythmically fluctuates up and down. This rhythmic variability in heart rate mirrors your inhales and exhales so that you have maximum heart rate at the end of the inhale and minimum heart rate at the end of the exhale. More importantly, this physiological shift could help you feel less stressed, anxious, or depressed—and experience better heart health. Listen to <http://www.tricare.mil/podcast> for more on how to breath healthy.

It’s easy to go through the motions of breathing while absorbed in your own thoughts; instead, take notice of your breathing and other body sensations. Regularly tuning in to your body sensations could help you feel more resilient and ready to:

- Adapt to change
- Deal with whatever comes your way
- See the brighter, or funnier, side of problems
- Overcome stress and
- Feel stronger

Check out the Human Performance Resource Center at www.hprc-online.org for paced breathing MP3s and additional mind-body exercises. Start training your breathing and becoming more mindful today! [Source: TRICARE Beneficiary Bulletin #340 | Lorraine Cwieka.] February 26, 2016 ++]

TRICARE For Life Update 03 ► DoD Budget Proposed Changes

The following explanation and chart are directly from the DoD Budget:

Implement Enrollment Fee for New Tricare-for-Life Beneficiaries and Increase Pharmacy Co-Pays — In conjunction with the TRICARE Plan changes, the Department again seeks to adjust pharmacy co-pay structures and establish a modest annual enrollment fee for the TRICARE-for-Life coverage for Medicare-eligible retirees.

TRICARE-for-Life Annual Family (Two Individuals) Enrollment Fees*

| | % of Gross Retired Pay (GRP) | | | | | |
|----------------------|------------------------------|---------|---------|---------|---------|---------|
| Retired Pay | FY2016 | FY 2017 | FY 2018 | FY 2019 | FY 2020 | FY 2021 |
| | N/A | 0.50% | 1.00% | 1.50% | 2.00% | 2.00% |
| Ceiling | \$0 | \$150 | \$300 | \$450 | \$600 | \$632 |
| Flag Officer Ceiling | \$0 | \$200 | \$400 | \$600 | \$800 | \$842 |

* Individual fees are 50 percent of family fees (e.g., 1 percent of GRP in FY 2020 and after). Ceilings indexed to retiree National Health Expenditures (NHE) per capita after FY 2020.

NAUS Note: Along with members of The Military Coalition, NAUS opposes any enrollment fee for TRICARE-for-Life. TFL is an earned benefit. Service members who qualify for TFL have more than earned the benefit due to their multiple years of service and an additional fee for a benefit that was promised is an insult. We owe these men and women a large debt of gratitude for their service. We will fight any enrollment fee.

MOAA is particularly concerned at this plan to means-test service-earned health care benefits. No other employer means-tests retired employees' health benefits. MOAA objects to such means-testing, which would impose successively greater financial penalties for longer and more successful service. It is particularly inappropriate to seek to impose additional fees on TFL-eligibles for three other reasons.

- First, this population is already paying the highest fees of any military beneficiaries, as TFL requires enrolling in Medicare Part B and paying the associated premiums, which start at \$2,500 per year for a married couple and can run far higher.
- Second, the expressed intent of Congress in enacting TFL was that Medicare Part B premiums would be the only enrollment fee

for TFL, acknowledging that Medicare would be paying 75 percent of these beneficiaries' health costs. DoD and Hill leaders at the time opined that a career of service and sacrifice constituted a full, pre-paid premium for TFL coverage of the other 25 percent.

Third, the Pentagon's costs for TFL have dropped dramatically - from \$11 billion in FY11 to an estimated \$6.4 billion in FY17, as Defense actuaries now have 15 years of actual experience with the program and can more accurately project program costs. Rather than "spiraling out of control," DoD health costs for this group are spiraling downward - so why the need to charge them an additional fee?

[Source: NAUS Weekly Update & MOAA Leg Up | February 19, 2016 ++]

TRICARE Cost Share 2017 ► Under Age 65 Budget Proposed Changes

Retirees under age 65 will also see huge increases under the budget plan, with lots of fee and copay changes. Among the more complex changes are proposed cost-shares for various kinds of provider visits. TRICARE Prime enrollees would see some increases in fees for seeing civilian network providers. TRICARE Standard beneficiaries would pay flat fees (and would not have a deductible) if they see civilian providers in the network. If they see out-of-network providers, they would still pay 25 percent of TRICARE-allowed charges, but would see their current deductible doubled - from \$150/\$300 (single/family) to \$300/\$600. The chart below summarizes the various cost-share changes for different types of provider visits.

| Services | DoD Proposed TRICARE Outpatient Cost Sharing for Retirees Under Age 65 | | Out-of-Network |
|---------------------------------------|--|--------------------------------------|----------------|
| | In-Network | In-Network | |
| | TRICARE Prime** | TRICARE Standard | |
| Clinical Preventative Services | \$0 | \$0 | \$0 |
| Primary Care Visit | \$0 MTF \$20 network referral | \$0 MTF \$25 network referral | 25%* |
| Specialty care visit (PT,OT, speech) | \$0 MTF \$30 network referral | \$0 MTF \$35 network | 25%* |
| Urgent care center | \$0 MTF \$30 network referral | \$0 MTF \$35 network | 25%* |
| Emergency department - emergency care | \$0 MTF visit \$75 network | \$0 MTF \$ 90 network | 25%* |
| Ambulance MTF or network | \$20 trip | \$25 trip | 25%* |
| Durable Medical Equipment/supplies | 20% of MTF cost or network negotiated fee | 20% of MTF or network negotiated fee | 25%* |
| Ambulatory surgery | \$0 MTF \$100 network referral | \$0 MTF \$100 network | 25%* |

*Percentage of TRICARE maximum allowable charge after \$300 single/\$600 family deductible is met.

**If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the \$300 individual/\$600 family deductible is met.

- Prime beneficiaries who use out-of-network care without a referral would be subject to steep point-of-service fees: 50 percent of allowable charges after paying a \$300/\$600 deductible.
- In addition, the DoD plan proposes charging all military retirees under age 65 an annual enrollment fee for participating in either TRICARE Prime or Standard.
- The Prime enrollment fee would rise to \$350/\$700 (single/family) vs. the current \$283/\$565.
- The new enrollment fee for Standard would be even higher - \$450/\$900 (single/family) - plus the \$300/\$600 deductible for out-of-network care.
- Retiree copays and cost sharing also would apply to survivors (except those whose sponsors died on active duty) and TRICARE Young Adult beneficiaries with a retired sponsor.

- TRICARE Select and TRICARE Retired Reserve beneficiaries would continue their current premium levels, and their deductible and cost-shares would be the same as proposed for TRICARE Standard.

Care in Military Treatment Facilities (MTF) would continue to be provided at no cost.

Active duty family members would not see the same drastic increases, unless they use out-of-network providers, in which case they also would incur the \$600 family deductible (and high point-of-service charges if they don't have a referral).

DoD Proposed TRICARE Outpatient Cost Sharing for Active Duty Family Members

| Services | In-Network | | Out-of-Network |
|---------------------------------------|---------------------------------|----------------------------------|----------------|
| | TRICARE Prime** | TRICARE Standard | |
| Clinical Preventative Services | \$0 | \$0 | \$0 |
| Primary Care Visit | \$0 MTF \$0 network referral | \$0 MTF \$15 network referral | 20%* |
| Specialty care visit (PT,OT, speech) | \$0 MTF \$0 network referral | \$0 MTF \$25 network | 20%* |
| Urgent care center | \$0 MTF \$0 network referral | \$0 MTF \$25 network | 20%* |
| Emergency department - emergency care | \$0 MTF visit \$0 network | \$0 MTF \$50 network | 20%* |
| Ambulance MTF or network | \$0 trip | \$15 trip | 20%* |
| Durable Medical Equipment/supplies | \$0 MTF \$0 network referral | 10% of negotiated network fee | 20%* |
| Ambulatory surgery | \$0 MTF \$0 network referral | \$0 MTF \$50 network | 20%* |

*Percentage of TRICARE maximum allowable charge after \$600 family deductible is met (\$200 for families of E1-E4).

**If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the deductible is met.

- Active duty family copays and cost sharing would apply to survivors whose sponsors died on active duty, TRICARE Young Adult beneficiaries with an active duty sponsor, and the Transitional Assistance Management Program.

All fees, deductibles, and copays for all categories of beneficiaries would be increased annually by a national health care expenditure index, projected to rise over 5 percent annually. See this month's *As I See It* column at <http://www.moaa.org/Content/Take-Action/As-I-See-It/With-Proposed-TRICARE-Fees,-Time-Is-NOT-on-Your-Side.aspx> for an assessment of the impact this would have over time.

Needless to say, MOAA believes this wide array of fee increases would impose disproportionate financial penalties on retired military beneficiaries. In addition to our concerns about the fees, we want to see more details on how DoD plans to improve beneficiaries' timely access to quality care. [Source: MOAA Leg UP | February 19, 2016 ++]

Insomnia Update 02 ► Causes and Symptoms

Insomnia is when you have a hard time falling or staying asleep, or you wake up too early. It can happen for short periods of time and then go away. But for some people insomnia is an ongoing (chronic) problem. Insomnia can make it hard to function during the day. It can cause problems at work or school, and with relationships. It can cause concentration and mood problems. But insomnia can be treated to help you get back to a healthier sleep cycle.

You may have insomnia for a few nights in a row from time to time. This is called acute insomnia. Or your sleep trouble may be ongoing for a longer period of time. This is called chronic insomnia.

Acute insomnia can be caused by things such as:

- Stress

- Jet lag
 - Short-term illness or pain
 - Medications for colds, allergies, or pain
 - Hormonal changes due to menstruation, pregnancy, or menopause
- Major life changes (death, loss of job, moving, divorce)

Chronic insomnia can be caused by behavior, lifestyle, and other factors such as:

- Lying in bed awake, trying too hard to sleep
- Sleeping later than usual in the morning
- Taking naps during the day
- Ongoing stress
- Using the computer at night
- Shift work that changes your sleep hours
- Drinking too much alcohol before bed
- Caffeine, nicotine, or heavy meals late in the day

Thoughts and beliefs such as “I’ll never get to sleep”

Chronic insomnia can happen at the same time as other health problems such as:

- Ongoing illness or pain
- Medications for heart disease, asthma, thyroid, birth control
- Depression or anxiety
- Posttraumatic stress disorder (PTSD)

A sleep disorder such as apnea or restless legs syndrome

Symptoms of Insomnia. Can include:

- Trouble falling asleep
- Waking in the night
- Trouble getting back to sleep
- Waking up too early in the morning
- Not feeling refreshed by sleep
- Daytime tiredness
- Low energy
- Mood problems (irritability, depression)

Trouble concentrating

Diagnosing Insomnia. Your health care provider will ask about your sleep schedule and your daily routine. Tell him or her how you feel during the day. He or she will ask about your medical history. Tell him or her about all your symptoms, and any other health problems. Tell the health care provider about all medications and supplements you take. Your health care provider may ask that you do:

- A sleep diary (for a week or more). A sleep diary helps you track information about your sleep. This includes information such as your bedtimes and wake times and how rested you feel.

A sleep study. This is a painless test done in a hospital or clinic overnight. It uses wires and electrodes attached to your body while you sleep. These measure brain waves and other signals from your body during sleep. This helps to diagnose medical sleep disorders but is not necessary for an insomnia diagnosis.

Treating Insomnia. Acute insomnia often goes away on its own. In some cases, medication can also be used. Talk with your health care provider about the risks and benefits of sleep medications. Chronic insomnia is often treated with cognitive behavioral therapy for insomnia (CBT-I). This is a type of therapy to help change thoughts and habits. It is shown to work well in treating insomnia. There are several CBT-I methods. Some can help you make lifestyle changes. Others can help you relax or change your thoughts.

[Source: Health Encyclopedia http://www.veteranshealthlibrary.org/Encyclopedia/142,41433_VA | Feb 2016 ++]

