



# THE MARYLAND VFW COMBAT VETERAN

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William Miller, Commander  
Dept. of MD Veterans of Foreign Wars

Comrades, Sisters and Brothers,

Membership numbers are moving in the right direction. We are currently at 82.4 percent, and I'm hoping to be at 85% by the time you read this. As you know, the National Commander in Chief has put us in competition with the state of Tennessee. As of now, we are winning the race by a few percentage points and he's wearing the Ravens/Oriole shirt and I am not wearing the bright orange Tennessee Volunteers hat. Let's keep it that way.

The upcoming months hold many program and membership opportunities. Veterans Day is nearing, and all Posts should be planning ceremonies for this solemn occasion. Don't forget to report it and your other activities on your Community Activities Report. Looking forward to all your successes on behalf of our Veterans.

Last, but certainly not least, I want to wish all my comrades, brothers and sisters a Happy Holiday Season, and a Prosperous

2018. As always, I'll be looking forward to seeing you as I travel throughout the great state of Maryland.

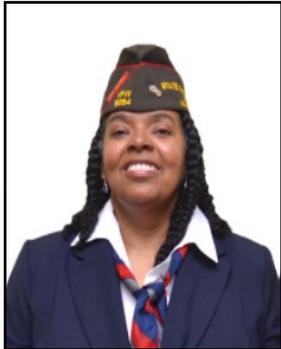
*"Giving Star-Spangled  
Veterans Service Daily"*

Yours in Comradeship,  
*Bill Miller*

*Happy  
Holidays*



**PROUD  
AIR  
FORCE  
VETERAN**



**Denise Perry**  
Sr. Vice Commander  
Dept. of MD VFW

Comrades,

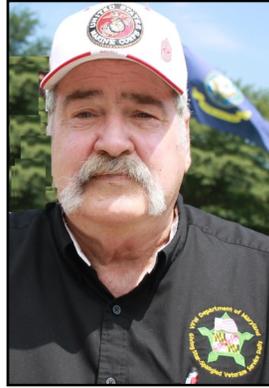
We are half way through the VFW year, I hope everyone is doing well and on your way to achieving your goals.

The 50/50 Life membership program is a great tool to keep existing members and

recruit new ones. There have been some problems regarding credit card payments, but overall the program has been successful.

State JVC “J. J. Everett and I participated on two outreach events over the past two months. The Air Force “Air, Space and Cyber Conference” at the National Harbor in September and the Baltimore County “Senior Expo-Veterans Muster in October. Both events had a large number of participants, but totally different demographics. There were mostly high-ranking Air Force officers or highly trained enlisted Airman at the event so most of them heard of the VFW but they didn’t have a good understanding of our programs or the services we offered. Most of the people at the Expo knew about our programs but a lot of them had Veteran-related issues themselves or a Veteran family member that

See *SVC*, page 5



**JJ Everett**  
Jr. Vice Commander  
Dept. of MD VFW

Comrades,

First, I would like to thank the Department, Districts and Posts that have supported me for this position. I had just attended the JVC Conference and training at National Headquarters and I have learned a lot. As of today, I'm still learning.

I have attended several District and Post meetings as well as visiting Posts trying to find out what we need to do to move forward. I have met many Veterans and have been well received with suggestions.

Already we have completed our first quarter and contestants' essays have been submitted for Patriot's Pen and Voice of Democracy and are currently being evaluated. Teacher of the Year, Police, Fire and Paramedic nominees should be submitted as soon as possible to the Department. Also let us not forget our Scouts and Sea Cadets nominations for this year to complete our programs.

We are entering the Fall season, children are settled back in school, buses are running, and it is very important to reemphasize road safety. I would like to reiterate

See *JVC*, page 3

THE MARYLAND VFW COMBAT VETERAN

**STATE COMMANDER**  
William Miller

**ADJUTANT**  
Douglas MacArthur

**EDITOR**  
Jacquelyn Kimball

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**WEBSITE**  
www.vfwmd.org

**VFW**   
VETERANS OF FOREIGN WARS  
**NO ONE DOES MORE FOR VETERANS.**



Douglas MacArthur  
Adjutant  
Dept. of MD VFW

Comrades,

As the Holiday Season approaches, there will be excited children everywhere. Please be more aware of our children around their school bus pick-up and drop-off sites. Store parking lots will also be filled with excited children hoping to sneak a peek at Santa and give him their wish list. As the weather gets

colder, driving may become a bit of a challenge. I guess what I am saying is, please, please be careful and watch out for our children, especially during this holiday season.

Our next CoA meeting will be on November 18, 2017 at Elkton Memorial Post 8175 starting at 12pm – Summer Uniform (Commander’s Shirt, Khaki pants).

If you have any questions, please don’t hesitate to contact me at 410-752-6474. Please forward all faxes to the Department Hqtrs. at (410-783-2939).

I would like to wish everyone a very Happy Holiday Season (Merry Christmas, Happy Yule, Pleasant Winter Solstice, Happy Hanukkah, and Joyous Kwanza) and a healthy prosperous New Year.

In Comradeship,  
*Doug MacArthur*

## Be Enthusiastic About What the National Home Represents

*JVC, from page 2*

that each Post relies on its members to survive. This means attending events, fund raisers and even volunteering.

Every VFW member has earned the right to be a part of this great organization by having signed that blank check. It is every member's responsibility to leave no Veteran behind.

Currently, there are problems in this Country. One of the most important concerns is Suicide Awareness. Please if you see someone that needs help, make that call! It's more prevalent than you think. Study the five (5) signs: Not feeling like you, feeling agitated, feeling withdrawn, not caring for themselves and feeling hopeless. The National Commander stated that of every ten Veterans that have committed suicide - only four were in the VA System. We need to change that. When we do our Open Houses at Post level, we need to supply not only our Veterans but our Community as well with information/ pamphlets on Suicide Awareness. If your Post and/or District needs a supply of these pamphlets, please contact the Department and they will send them to you.

Being the National Home Chairman, I would like to thank everyone for their support and donations to this very worthy cause. I would ask all our members to be enthusiastic about what the National Home represents and the never-ending work that they perform. Please help in increasing our membership. They need our continued support.

Please if you have not done so already, purchase your Buddy Poppies. It helps support our Veterans.

Currently we still offer Life Membership in the Department of Maryland for half of the cost. If interested, contact your Post Commander for the application.

In closing, I would like to wish everyone a Happy Thanksgiving and Seasons Greetings.

In Comradeship,  
*JJ Everett*  
State Jr. Vice Commander



**Victor Fuentealba**  
 Judge Advocate  
 Dept. of MD VFW

Comrades,

In case you missed the article in the September issue of the VFW magazine, a reminder that you can now register to be eligible to make purchases from military exchanges beginning November 11th, 2017. To register, you can visit VetVerify.org on the Internet or call 1-844-868-8672.

As of Veterans Day, 2017, you will be able to purchase all types of items from the exchanges, except uniforms, tobacco products and alcohol. Purchases must be made on-line and it is estimated that about 15 million veterans will be eligible for this new benefit. I registered on-line a few days ago and found the process to be simple and quick.

*Vic Fuentealba*



**Frank Bennett**  
 Surgeon  
 Dept. of MD VFW

Comrades,

Keep your reports coming in. Remember you only need one to be 100%. The more reports you send in means the more we are doing for our veterans and community.

Soon it will be time to think about all of your reports regarding Youth, Americanism, Hospital and Safety.

I encourage you to:

- ◆ Conduct a blood pressure clinic;
- ◆ Visit our Comrades in the VA Hospitals;
- ◆ Give out Cancer and Diabetes literature;

Time is getting close to setting our clocks back. Remember when setting your clock back to change batteries in your smoke detectors also.

It will be getting dark early, so check to ensure that you have adequate lighting on the outside of your home. Clear gutters and drains of leaves. Keep your sidewalks clear of litter.

Yours in comradeship,  
*Frank Bennett*



**Tom Kimball**  
 PSC  
 Dept. of MD VFW

On October 10, 2017, 45 Members of the Districts 4 & 16 VFW and Auxiliary gathered at the Mt. Herman Road BURGER KING® Restaurant in Salisbury to show our appreciation for their support of the VFW's Unmet Needs Program. BURGER KING®

Franchise Owner, Mike Di Severia, who has BURGER KING® Restaurants in Salisbury and Montgomery County has pledged to support the Unmet Needs Program.

Since 2007, participating BURGER KING® franchised restaurants have raised more than \$4.3 million in support of the program. Over 900 locations nationwide participated in last year's fund raising campaign. For more than a decade BURGER KING® restaurants and their loyal patrons have demonstrated a very impressive amount of support for the members of our armed forces. Through Unmet Needs we have helped more than 4800 service mem

See BURGER KING®, page 8

## Know the 5 Signs of Mental Distress

SVC, from page 2



needed help. We handed out hundreds of the VA Crisis materials (that I brought to the September C of A) and the VFW “Know the 5 Signs” of mental distress cards. We didn’t sign up any new members, but we may have sown the seed so that when they are approached again they may be ready to join. Most importantly the mental health information we gave out may cause someone to seek help.

I was appointed as the Assistant Quartermaster in mid-September to assist the Quartermaster as he recovers.

I wish you all “Happy Holidays” and hope you spend time with family and friends.

*Denise Perry*

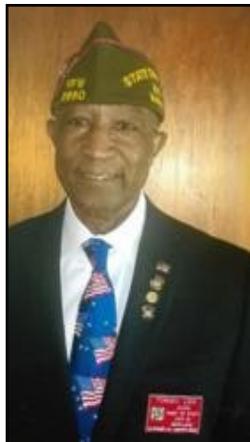
State Sr. Vice Commander

## National Legislative Committee

By Denise Perry

I hope all of you are receiving the *VFW Action Corp.* The VFW testified before the House Committee October 24<sup>th</sup> on the VA Health Care, Choice Program and the provisions in the VA Veterans Coordinated Access & Rewarding Experiences (“CARE”) Act. Some of the provisions of the Care act that are of concern is that it allows veterans using a VA medical center that performs poorly to elect community care instead. This may allow VA to siphon patients away from a medical center that is underperforming instead of implementing a comprehensive plan to rehabilitate any poorly performing VA medical center.

Another provision in the plan that would have veterans, including those with service-connected disabilities, pay a modest portion of program costs by rounding down monthly benefit checks to the nearest dollar. DOD is implementing changes to Tricare and Tricare prime. The changes would result in higher co-pays for currently serving active-duty family members and retirees than for those individuals that enter service after Jan. 1, 2018. Read the “Military Times” article (on pages six and seven) for more explanation of the changes.



During the next three months it will be the busiest time of the year. I have visited various post and will be visiting others soon. One of my most important concerns is helping assist post that are having financial difficulties. If anyone needs assistance please feel free to contact me; I will be more than happy to assist you in resolving any problem. Sometimes we may hear a person, but not truly listen, I’m here to listen to you. My information is located in the Department Directory. Feel free to contact me.

Chief of Staff

*Tensel Lide*

## Here's How the 2018 Tricare Changes



Jonathan Serna, a registered nurse at the William Beaumont Army Medical Center, checks on Henrie Schneider during Schneider's stay at WBAMC's Surgical Ward, April 11. (Marcy Snchez/ William Beaumont Army Medical Center) Military.com | 6 Oct 2017 | by Amy Bushatz

### Impact Retirees

A series of changes to Tricare ushered in through a periodic contractor update or ordered by Congress have major impacts on current and future military retirees, including how they enroll in coverage and what they pay out of pocket.

#### Fast Facts:

- Tricare for Life users are not impacted.
- Tricare plan names, region borders and managing contractors are changing Jan. 1.
- All Tricare Standard retirees and Tricare Retired Reserve users will see point-of-service fee changes.
- Retirees of the future force will face annual enrollment fees for all plans; current retirees continue to pay an enrollment fee for Tricare Prime only. Read how the changes impact other users, including active-duty families and those with Tricare Reserve Select.

### Contractor, Region and Program Name Changes

Starting Jan. 1, Tricare's Extra and Standard plans will be rolled into one system known as Tricare Select, thanks to legislation passed by Congress last year. At the same time, a regular Tricare contract update is ushering in changes to Tricare's regions and contractors. Rather than the three region system used today, Tricare will divide into two regions -- Tricare East and West. Tricare East will be managed by Humana Military. Tricare West will be managed by Health Net Federal Service.

#### Related Content:

- Many Tricare Users Will Face Higher Out-of-Pocket Costs in 2018
- Here's How Tricare's 2018 Changes Affect You
- Obamacare Repeal Would Increase Uninsured Veterans: Report

### Changes to How -- and When -- You Enroll

Currently, all Tricare users, including retirees, can switch between coverage plans throughout the year for any reason. But beginning in 2019, all Tricare users will be blocked from switching between plans at will. Instead, they will need to wait for a "qualifying life event," such as the birth of a baby or a move, or change during an annual open enrollment period each fall.

During open enrollment, users have two options, Tricare officials said. They can choose to change their plan, or they can do nothing and stay in their current plan. Retirees who want to use Tricare Prime will also need to pay their annual enrollment fee, just as they do now, officials said. Whether Tricare users must take action each fall or risk losing their plan has been a point of confusion as the new system rolls out. Tricare clarified Oct. 6 that all users will remain enrolled year after year, assuming they pay

See **Tricare**, page 7

## Future Troops Will Face Different, Often Higher, Fees

*Tricare, from page 6*

their enrollment fees and remain eligible for coverage, officials said. Users do not need to do anything to remain in their current plan other than pay any annual fee during or after open enrollment, they said.

### Enrollment Fee Timing Moved

Right now, Tricare Prime retiree users pay an annual enrollment fee every October. Starting in 2018, however, Tricare will switch to a calendar year system. That means users will start paying those annual fees -- \$282.60 for an individual user and \$565.20 for a family -- in January instead. The fee amounts are adjusted annually based on a cost-of-living calculation. The enrollment fee also counts toward the annual \$3,000 "catastrophic cap" -- the most any retiree family will pay out of pocket per year.

For the remainder of this year, retirees will pay a pro-rated enrollment fee. Tricare officials said users will be contacted by the current regional contractors with more information on where and how to pay that fee. Thanks to the contractor change, some Prime users will also need to change where they send that annual payment starting in January. Officials said those users will be contacted by the new contractors with that information.

### Three Months of 'Free' Coverage

In the past, annual deductibles and caps have reset on Oct. 1 with the start of the new fiscal year. But because the system is switching to a calendar year system, caps will instead now reset in January. That means for 2018 only, all users who have hit their cap have an extra three months -- October, November and December of this year -- to receive care without additional fees. Those who have not yet hit their cap or deductibles will continue to pay toward the fee ceilings.

## Retirees Could Face Higher Fees Later

Starting in 2021, retirees who use Tricare Standard, which will be known as Tricare Select, may also face an annual enrollment fee of \$150 for an individual and \$300 for a family. That change, however, is dependent on future congressional action and Tricare meeting a series of benchmarks between now and then.

### Flat Rate Out-of-Pocket Costs

Thanks to a change in how point-of-service charges are calculated, some users, including retirees in the new Select system, may see higher out-of-pocket fees. Currently, those costs are based on a "percentage of allowable charges" system predicated on a variety of factors, such as region, type of doctor and type of appointment. Going forward, however, Tricare is moving to a flat-rate system based on average costs across the system. That means while some users will pay less at appointments, others will pay more.

Starting in January, retirees on Tricare Select, currently known as Tricare Standard or Tricare Extra, will pay \$35 per visit for in-network primary care and \$45 per visit for in-network specialty care until they hit their cap. In-network emergency room visits will run \$116, and in-network urgent care use will cost \$35. Retirees who use Prime will pay \$20 at point-of-service outside a military treatment facility for in-network primary care; \$30 for in-network specialty care; \$60 for in-network emergency room use; and \$30 for in-network urgent care. All other fees are available on Tricare's website.

## Future Troops Will Face Different, Often Higher, Fees

Troops who join after Jan. 1, 2018, and later retire, commonly called "future retirees," will face an entirely different series of costs, including new and higher registration fees, higher catastrophic caps and a different series of flat fees at the point of service.

*-- Amy Bushatz can be reached at amy.bushatz@military.com.*

## Veterans Memorial Unveiled



A small crowd of people came out on August 19 to honor fallen veterans at the unveiling and dedication of VFW Post #10159 Veteran's Memorial Monument. The Memorial was unveiled at a ceremony during their annual Unity Day Celebration. It was an emotional

day for both attendees and organizers.

"Today we dedicate this monument to all fallen veterans. This Monument honors those comrades who have given all for the United States of America", said Reginal Elzey, Post Commander. The Flag of the United States of America, as well as, flags representing all branches of the Military were raised at the ceremony.

Among those in attendance were Salisbury Council Person, April Jackson; Department Jr. Vice Commander, J. J. Everett, National Council Member, Brian Sturgis; Department Auxiliary Treasurer, Carole Betro; and, Department Trustee, Bryan Lankford. "Our presence here is in solemn commemoration of all these men and women. An expression of our tribute to their devotion to duty, their courage and their patriotism." Said Past Department Commander, Thomas Kimball who served as Master of Ceremonies.



"This Monument will help us remember the sacrifices that have been made and continue to be made every day so that we can enjoy freedom," said Calvin Mitchell, Post House Committee Chairman.

## 2017 Special Olympics Interscholastic Tournament



"On Thursday, October 19, 2017, on behalf of Department Commander Bill Miller, Edward Holland, Department Chair, Law Enforcement/Firefighter/Emergency Medical Technician Programs, served as the Master of Ceremony at the Special Olympics' 2017 Interscholastic United Tennis District 8 Tournament held in Charles County. Several student-athletes, coaches, teachers, parents, families, and guardians involved from nine different high schools attended the tournament."

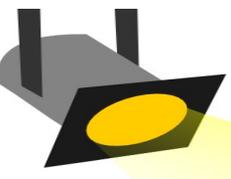
## BURGER KING® Major Supporter of VFW Unmet Needs Program

*BURGER KING® , from page 4*

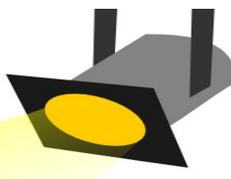
bers and military families. BURGER KING® franchisees' generosity enables the Veterans of Foreign Wars to assist our nation's military families when they need it most. The Unmet Needs Program is supported entirely by generous donations from VFW members and supporters, and corporate sponsors like BURGER KING® franchise owners.

There are many restaurants who will offer free meals to veterans on Veterans Day, I hope that we will go out and enjoy the hospitality and go back at a later date and show our appreciation for what they have done to honor us. The Golden Coral, Salisbury, Maryland location will offer dinner to veterans on Monday November 13, 2017, show up and let the owners know we appreciate what they do for us.

*Tom Kimball*



# DEPT. OF MD VFW



# In the Spotlight





# Auxiliary News



All're  
Needed  
To  
Succeed

VFW AUX  
Dept of MD  
2017-2018



**Linda MacArthur, Secretary  
Dept. of MD VFW Auxiliary**

Comrades, Brothers and Sisters,

We have several events coming before the end of this year and I have updated to Calendar below to reflect those events.

November	11	Veterans Day
November	14	District 11 Official Visit, Brooklyn-Curtis Bay Post 2916, dinner at 7:00pm/ meeting at 8:00pm
November	18	District 2 Official Visit, Free State Post 8950 at 1:00pm
November	19	District 4 Official Visit, E. E. Streets Post 5118 at 1:00pm
November	23	Thanksgiving Day
December	10	Council of Administration Meeting, Aberdeen Memorial Post 10028, Aberdeen, MD – Starts at 10:00am
December	10	Auxiliary Christmas Conference, Aberdeen Memorial Post 10028, Aberdeen, MD – Starts at 11:00am
December	25	Christmas Day

A reminder to all VFW Auxiliary Officers, your dues must be paid by December 31, 2017 or National will automatically remove you from Office, which means your Auxiliary Sr. Vice President will move into the position of President and the Jr. Vice President will move into the position of Sr. Vice President automatically. A vote must then be held for the office of Jr. Vice President. This also includes Auxiliary Secretaries and Treasurers. Once National removes you from Office, you cannot hold office again until the next Auxiliary year which begins on July 1, 2018. Your Auxiliary will need to elect a new Treasurer and appoint a

See **Secretary**, page 9

## Officers Dues Should Be Paid Prior to the End of 2017

*Secretary, from page 8*

new Secretary in this event. So please be sure that your dues are paid prior to the end of 2017.

Also, if you should change your President, Treasurer or Secretary for any reason, you should notify Department as soon as possible so that this change can be made to the Department records as well as notifying the National Organization so they can update their database so there is no lapse in communication.

As we move into the Holiday Season, please remember those less fortunate in our Communities. Now is the time to plan those Thanksgiving Baskets and get the names from your local church, schools or Social Services of those Families who would not have Thanksgiving, or for that matter, Christmas without our love and support.

And especially remember our troops, both at home and abroad during this Holiday season. They too may be struggling and in need of our help and support. Contact your local FRG (Family Readiness Group) representative to find out if there are military families that can use your assistance during the Holiday Season.

To all of my Comrades, Brothers and Sisters I wish you a Happy Thanksgiving, a Joyous Christmas and a prosperous New Year. Stay warm and safe during the upcoming winter months!

*Lyn MacArthur*



# DEPT. OF MD VFW AUX

# In the Spotlight

