

Newsletter of the Hawaii Aloha Chapter, Affiliate of the Military Officers Association of America,

a nonpartisan, nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.

Hawaii State Chapter — Chartered **23 July 1959**; Aloha Chapter — Chartered **27 January 2000**

Hawaii Aloha Chapter — Established **1 May 2015**

Both the national Military Officers Association of America and the Hawaii Aloha Chapter are non-partisan organizations

Volume No. 10, Issue No. 2 <http://www.moaa-hawaii.org> July, 2024

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Mark Webster's Internment Ceremony at Punchbowl, 4 Jun 24



July 2024 General Membership Meeting and Lunch

The next Hawaii Aloha Chapter general membership meeting and lunch will occur on Friday, 26 July, at 11:15 AM. As usual, we'll be at the Oahu Veterans' Center in Salt Lake, and A Catered Experience will provide the food. Our guest speaker will be Patricia Bemis from AARP Hawaii, speaking on "The Six Pillars of Brain Health." A reservation form is attached at the end of this newsletter. Please fill it out and mail it to our mailbox, along with a check for the appropriate amount, by Friday, 19 July.

Future Events

Due to declining attendance over the last few years, your Board of Directors has decided to cancel the September picnic and replace it with a General Membership meeting with a guest speaker. The new date is Friday, 20 Sep, held at the OVC, starting at 11:15 AM. Additionally, the date of our Annual General Membership Meeting has moved from Friday, 15 Nov to Friday, 8 Nov to accommodate a visit from MOAA National. At this meeting, we will also vote in three new Board members.

ROTC/JROTC Awards Ceremonies



Hurricane Season is Here

Our May general membership meeting went very well with 24 folks attending. Our guest speaker was Matt Wall from HI-EMA, and he gave a great presentation on Hurricane Preparedness. We sent you some handouts he provided via email in late May. The Hawaiian Islands hurricane season runs from **June 1 through November 30**, though storms are also known to appear outside of this seasonal window.

Part of maintaining your health is ensuring that you are prepared for emergencies. The Central Pacific hurricane season outlook/forecast was shared on May 21, 2024 and NOAA predicts a [below-normal 2024 Central Pacific hurricane season](#). Even though the "hurricane season" is established, that doesn't mean that tropical storms can't happen at any time. The following websites with comprehensive information and useful tools can help you prepare:

The State of Hawaii (<https://dod.hawaii.gov/hiema/get-ready/>)

Having a "family readiness" plan is the key to being prepared for a disaster that affects you at home. The State of Hawaii (<https://dod.hawaii.gov/hiema/get-ready/prepare-your-family/>) and Hawaiian Electric (HECO)

(<https://www.hawaiianelectric.com/safety-and-outages/storm-center/emergency-preparedness-handbook>) provides a useful disaster checklist that can be used by every Veteran, regardless of location. Staying informed about any dangerous weather or other potential disasters ensures that you are ready when an emergency occurs.

Islands are almost completely dependent on supplies from the mainland, and those supplies may not be able to come if the weather is extreme. You should have 14 days of food and water on hand in case of an emergency, as well as a backup charger for your cell phone, and clothes and hygiene products. The islands could lose power and water services in a disaster, and it could take days or even weeks to restore those services. It's important to be prepared for the worst-case scenario so you're not left without needed supplies.

For those with disabilities, a disaster can be even more challenging. It's important to make sure that you always have at least 14 days' worth of your medications on hand, as you may not be able to get them after a hurricane or other disaster. For more information, please visit: [Inclusive Preparedness Resources | American Red Cross](#)

For older Veterans, both the American Red Cross and FEMA published a comprehensive guide.

[Disaster Preparedness for Srs-English.revised_7-09.pdf \(redcross.org\)](#)

[Disaster Preparedness Guide for Older Adults](#)

HECO Public Safety Power Shutoff (PSPS) Program

With the dry, summer months ahead, we are expanding our Wildfire Safety Strategy by launching a Public Safety Power Shutoff (PSPS) program. Starting July 1, 2024, we may preemptively shut off power in areas that appear at high risk of wildfire during periods of forecast high winds and dry conditions to help reduce the risk of wildfires.

The program will start in the following areas:

- Oahu: Waianae, Makaha, Nanakuli, Maili, and Kaena Point (approximately 2,700 customers)
- Hawaii Island: North Hawaii between Kohala (below 18-mile marker) and Waikoloa, in West Hawaii between Kalaoa and Holualoa, and between Mauna Kea Access Road and Waikii Ranch (approximately 19,300 customers)
- Maui County: West Maui, Upcountry, parts of Central and South Maui, and parts of central Molokai (approximately 26,100 customers)

These initial starting areas have a combination of risk factors for wildfires, including exposure to strong winds, dry conditions, vegetation prone to wildfires, and historically higher rates of wildfires. Over time, we will expand this program to all high-risk areas on the islands we serve. For more information and maps, call our PSPS hotline at 1-844-483-8666 toll-free or go to hawaiianelectric.com/PSPS.

To learn more about PSPS, how it impacts you and how you can prepare for it, please visit <http://hwnelec.co/8QKY50S1iIC>.

1 Million Military Family Members, Retirees Now Eligible For Online ID Card Renewal

By Rose L. Thayer, Stars and Stripes

Military family members and retirees living in the United States can now renew their identification cards online and receive the new cards in the mail through an expansion of a pilot program that began nearly one year ago, the Defense Department announced.

The change impacts about 1 million people carrying the department's Uniformed Services Identification Card, which is issued to family members and retirees so they can access service benefits and privileges. The cards are different from the Common Access Cards issued to military personnel and civilian employees.

Each year, the Defense Department issues 4.5 million ID cards, according to the Defense Manpower Data Center. About 2.5 million of those are US ID cards.

A pilot program for online renewal began in February 2023, and remains limited to those living within the U.S. An expansion to non-U.S. addresses is in the works, according to the department.

"We think modern capabilities like renewing a driver's license online make it easier for people to get what they need when they need it without burdening them with having to take a trip somewhere," Mike Zarlenga with the Defense Manpower Data Center said in a statement. "We're excited about this, and it sounds like people see online renewal as making their lives easier, based on the feedback we're getting."

The change also will free up appointments for military and civilian personnel who must continue to renew in person or for those people getting a military ID card for the first time.

"We want to make sure that people visiting that office can get an appointment when they need one, and they can get their CAC and resume their mission or duties with minimal impact to them or to the department," Zarlenga said.

More information about the online US ID card renewal pilot program, including restrictions and requirements, is available on the cac.mil website.

Going Overseas? TRICARE For Life Goes With You

By TRICARE Communications

FALLS CHURCH, Va. – Do you have TRICARE For Life (TFL)? Are you living, moving, or planning to travel overseas? It's important to know how your TFL coverage works outside of the U.S. and U.S. territories.

"TRICARE For Life works differently overseas," said Michael Griffin, a program analyst with the TRICARE Overseas Program Office at the Defense Health Agency. "Knowing your options for getting care and how to file claims will help you avoid unexpected costs."

TFL Basics

TFL is available to military retirees and their eligible dependents who are eligible for TRICARE and have Medicare Part A and Part B. This is regardless of your age or where you live. TFL is Medicare wraparound coverage. This means that if both Medicare and TRICARE cover a health care service, TRICARE pays last.

Medicare provides coverage in the United States and U.S. territories. It also covers health care services you get on ships in U.S. territorial waters.

But Medicare doesn't provide coverage in any other overseas locations. This means that TRICARE is the primary payer for [TRICARE covered services](#) you receive overseas, unless you have [other health insurance](#) (OHI). If you have OHI, that plan always pays first.

All TFL beneficiaries are subject to the TRICARE catastrophic cap, [deductibles, and cost-shares](#). [Pre-authorization](#) may be required for some care. Use the [TRICARE Compare Cost Tool](#) to find the costs associated with TFL stateside and overseas.

Getting Care Overseas

You have options for where you get care overseas. You can get care at [military hospitals and clinics](#), if space is available. You may also get care from civilian providers, as described in the [TRICARE For Life Handbook](#). You can use the [Overseas Provider Directory](#) to find an International SOS network provider near you. International SOS is the TRICARE Overseas Program administrator. If you see a civilian provider, be prepared to pay up front. Be sure to ask the provider for an itemized bill and be sure to keep your receipt as proof of payment. If you're traveling overseas, you may want to consider [buying travel insurance](#) if you don't want to pay up front for health care.

If you live in or travel to the [Philippines](#), you must get care from a Preferred Provider or Certified Provider. If you need to get emergency care in the Philippines, go to the nearest emergency facility. Contact [Global 24 Network Services](#) before leaving the facility, preferably within 24 hours or the next business day, to coordinate continued care. Global 24 Network Services is a subcontractor of International SOS.

Overseas Claims

After you pay for care, you can [file a claim](#) with International SOS for reimbursement. You must submit proof of payment with all claims for care you receive overseas. Additionally, you must file claims with the claims processor for the overseas areas where you got care. Remember to file within three years of either the date of service or the date of inpatient discharge. Contact your [TRICARE Overseas Program Regional Call Center](#) and choose option 2 for [claims assistance](#).

There may be no limit on the amount TRICARE nonparticipating, non-network providers charge you overseas. Keep in mind, you're responsible for paying your deductible, cost-shares, and any amount that exceeds the [TRICARE-allowable charge](#).

Prescriptions Overseas

TFL makes it easy to get your prescriptions overseas. You can fill prescriptions at military pharmacies or through [TRICARE Pharmacy Home Delivery](#), where available. Use the [Find a Military Hospital or Clinic](#) tool to find nearby military pharmacies.

Non-network overseas pharmacies can also fill your prescriptions. In this case, you'll pay the full cost up front and [file a claim](#) with International SOS for reimbursement. Be sure to submit proof of payment with all overseas pharmacy claims.

This includes an itemized bill or invoice.

No matter where you live or travel, TRICARE For Life has you covered. Check out the [TRICARE For Life Handbook](#) and the [TRICARE For Life Cost Matrix](#) to learn more.

Check Out These July 4 Discounts for Servicemembers, Veterans, and Families

Servicemembers, veterans, and their families can save big this Independence Day, with some deals lasting long after the last fireworks fly.

Check out our list below, which will be updated before the holiday. MOAA members have year-round savings through our affiliate partners; [learn more about those deals here](#).

Attractions

Blue Star Museums: More than 2,000 museums, nature centers, zoos, and other attractions offer free admission to currently serving members and their families through Labor Day. [Learn more here](#), and find participating venues [at this link](#).

Retail

Academy Sports Outdoors: Military members, veterans, and first responders receive 10% off online and in-store purchases through July 6. Get eligibility details and more information [at this link](#).

Bed Bath & Beyond offers up to 50% off during their 4th of July sale from June 25 to July 7. **Shop discounts on home essentials, decor, and kitchenware.**

Duane Reed: Servicemembers and families are eligible for 20% off eligible items July 4-7. A myWalgreens membership is required, and the discount covers in-store purchases only. [Click here for details](#).

Best Buy offers various discounts on electronics and appliances during their 4th of July sale, running now through July 7. Find great deals on TVs, laptops, kitchen appliances, and more.

Black Rifle Coffee Company offers up to 30% off coffee and apparel during their 4th of July sale. This discount stacks with their military discount for additional savings.

Goodyear Tires 4th of July Sale offers up to \$280 off select tires during their 4th of July sale, running through July 5. Take advantage of this great deal for your vehicle.

Lowe's 4th of July sale features up to 40% off appliances and great deals on most items storewide, including tools, home improvement supplies, and outdoor equipment. Plus, Lowe's offers a 10% military discount that is easy to use.

Macy's offers up to 65% off select furniture, mattresses, and rugs during their 4th of July sale from June 19 to July 7.

Target: Servicemembers, veterans, and families can get 10% off storewide on two purchases through July 6 using the retail chain's Target Circle program. Verification is required. [Click here for details](#).

Walgreens: Servicemembers and families are eligible for 20% off eligible items July 4-7. A myWalgreens membership is required, and the discount covers in-store purchases only. [Click here for details](#).

See more discounts at <https://veteran.com/4th-of-july-military-veterans-discounts-freebies-and-more/> or at <https://veteran.com/military-discounts/>

Comprehensive Veterans' Package Stalls in House

By: *René Campos*

MOAA and other veterans' organizations have called on House and Senate leaders to move [a comprehensive, bipartisan bill](#) designed to help veterans and caregivers across generations through both chambers before members leave for the July 4 holiday.

Advocates were disappointed to learn the Senator Elizabeth Dole 21st Century Healthcare and Benefits Improvement Act ([H.R. 8371](#)) did not advance to the House floor before Memorial Day. MOAA and our advocacy partners have been working on this bill's passage over many months alongside House and Senate members and staffs on the Veterans' Affairs Committees. Hearings, committee briefings, roundtables, and informal discussions have resulted in a compromise package addressing several of MOAA's [highest legislative priorities](#) for those we represent and serve.

In response to the House's inaction, more than two dozen groups (including MOAA) sent a letter to House and Senate leaders, including the respective leaders of the Veterans' Affairs Committees, urging them to "put aside politics, work together in good faith to find a path forward through the House and the Senate, and enact this critical legislation before the Fourth of July."

The Senate will be out of session June 22-July 7, while the House will be out June 29-July 7.

Once lawmakers return from their Memorial Day break, they face a growing number of bills and priorities competing for their attention before the Sept. 30 end of the fiscal year. As critical deadlines approach, growing political pressures can impede the legislative process and stall important bills.

The bipartisan package offers [a wide range of improvements](#) to help veterans, caregivers, families, and survivors, including improved access to mental health and long-term care for the veterans who need it. MOAA, like other groups, has been patient and collaborative as proposals were reviewed and negotiated to fit into a legislative package that would benefit the entire veteran community.

MOAA recognizes the difficulty inherent in finding bipartisan, bicameral agreement. The Senator Elizabeth Dole 21st Century Healthcare and Benefits Improvement Act reflects congressional intent to represent, in the broadest way possible, the interest of the entire veteran community. That's why MOAA and our partners are pressing lawmakers to pass this vital legislation as soon as possible ... and why your voice is needed now more than ever.

While the path forward is uncertain, inaction is unacceptable. Congress must do its job by passing this important legislation and remain focused on getting the package signed into law before the July 4 holiday. Doing so would prove to the veteran community that these lawmakers care and recognize their service and sacrifice.

[Click here to contact your legislators](#) and ask them to pass the Senator Elizabeth Dole 21st Century Veterans Health Care and Benefits Improvement Act.

By the Numbers: Protecting Servicemembers' Finances

By: *Kevin Lilley*

The Consumer Financial Protection Bureau (CFPB) "has become an indispensable agency for protecting the legal rights of servicemembers, veterans, and their families," according to a MOAA-backed court brief filed on the winning side of a recent 7-2 Supreme Court decision which [rescued the bureau from an uncertain future](#).

But beyond the words of support – the full brief [is online here](#) – are the tangible results from the CFPB's efforts on behalf of the uniformed services community. Some of these results were part of a recent [bureau blog post](#), which highlighted a few key figures:

\$183 Million

"Redress" provided to servicemembers and victims in 42 cases pursued by the CFPB since its 2011 founding. That includes six cases involving the Military Lending Act – a 2006 law (expanded in 2015) which protects servicemembers from predatory lenders and caps interest rates.

400,000+

Complaints from servicemembers fielded by the CFPB. The year-over-year figure has risen recently – up 27% from 2022 to 2023. The bureau doesn't tackle every complaint, moving more than 73,000 to other agencies for follow-up – Servicemembers Civil Relief Act (SCRA) complaints, for instance, are pursued by the Justice Department.

Do you have a potential financial fraud complaint? Learn more about how to file it with the CFBP [at this link](#).

6%

The interest rate active duty servicemembers, including activated Guard and Reserve members, can request on loans they took out prior to active service, according to the SCRA. Not all servicemembers are aware of this benefit; a CFPB report estimates reserve component members alone missed out on more than \$100 million in savings on auto and personal loans from 2007 to 2018.

1,124

Servicemember complaints to the CFBP involving identity theft in 2022 – about five times what was reported to the bureau in 2014. The bureau provides [educational resources](#) to help servicemembers stop these scams, which can not only cripple their finances, but could put their security clearances at risk.

Support Your MOAA Charities

Bequests and Heritage Society

A bequest – a gift made through your will – allows you to retain control of your assets during your lifetime and distribute them as you wish upon your death. After providing for loved ones, many people choose to include a gift to The MOAA Foundation.

Some of the most common types of bequests include a fixed-dollar amount, a specific property, a percentage of the estate, or the residual portion of the estate. A charitable bequest may reduce estate taxes. Consult an attorney when making or revising a will to ensure compliance with state law and to minimize applicable taxes. Donors who provide for The MOAA Foundation or the MOAA Scholarship Fund either by means of a bequest or a planned gift are eligible for Heritage Society membership. For more information, please email our Development office at foundation@moaa.org or call (800) 234-6622, ext.169.

For bequests to The MOAA Foundation, your attorney may find the following wording useful:

"I give and bequeath _____ (description of property) and/ or the sum of \$ _____ to Military Officers Association of America (MOAA) Foundation, a Virginia nonprofit, charitable organization (EIN: 46-4219250) that is tax-exempt under section §501(c)3 of the Internal Revenue Code doing business at 201 North Washington Street, Alexandria, Virginia 22314-2539. These funds are to be used in support of all MOAA Foundation charitable programs offered by MOAA, its subsidiaries, its councils or its chapters to currently serving uniformed servicemembers and veterans of all ranks, their families and their survivors."

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CALENDAR OF EVENTS

22 Jul 24	0900	Golf Outing, Barbers Point Golf Course, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
26 Jul 24	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker: Patricia Bemis, AARP Hawaii, The Six Pillars of Brain Health, AARP
23 Aug 24	0904	Golf Outing, Klipper Golf Course, (Monday)	Kaneohe Marine Corps Air Station
20 Sep 24	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker/Topic TBD
27 Sep 24	0836	Golf Outing, Leilehua Golf Course, (Friday)	99 Leilehua Golf Course Road, Wahiawa
21 Oct 24	0910	Golf Outing, Barbers Point Golf Course, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
8 Nov 24	1730	Annual General Membership Meeting/ (Friday)	Mongolian BBQ, Tradewinds Club, Hickam Field
11 Nov 24	1000	Veterans' Day Ceremony, (Monday)	Punchbowl
22 Nov 24	0910	Golf Outing, Klipper Golf Course, (Friday)	Kaneohe Marine Corps Air Station
15 Dec 24	1000	Christmas Brunch/Party, (Sunday)	Tradewinds Club, Hickam Field
24 Jan 25	1115,	General Membership Meeting and Installation Ceremony, (Friday)	OVC, Guest Speaker/Topic TBD

2024 Hawaii Aloha Chapter Leadership

Board of Directors

(Term Expires Year Indicated)

Fred W. Brunson, CDR, USN (2025)
808-234-8481

Antoinette "Toni" Correia, LTC,
USA (2024) 808-721-0401

Wesley F. Fong, COL, USA (2026)
808-595-6127 & 808-220-5266

Mike Fricano, Col, USAF (2026)
808-386-8575

John S. S. Kim, LTC, USAF (2026)
808-988-3349 & 808-780-5901

Calvin "Kelly" Lau, MG, USA (2025)
808-373-7938

Jason C. Seal, Col, USMC (2025)
808-277-7536

Fred P. Staedel, Capt, USAF (2024)
808-445-1454

Roberta Sullivan, Surviving Spouse
(2024) 808-623-2243

Officers & Committee Chairs

President: Fred Staedel, Capt,
USAF 808-445-1454

Vice President: Mike Fricano, Col,
USAF 808-386-8575

Secretary: Roberta Sullivan,
Surviving USN Spouse;
808-623-2243

Treasurer: John Kim, LTC,
USAF 808-988-3349

Surviving Spouses: Vacant

Chaplain: Debby Fricano,
Spouse 808-386-8577

Community Affairs: John Ma, BG,
USA 808-486-4805

JROTC/ROTC: Toni Correia, LTC,
USA 808-721-0401

Legislative Liaison: Robert Lee,
MG, USA 808-486-1488

Committee Chairs & Activities

Membership: Vacant

Membership Deputy: Kathy Ebey,
Surviving USN Spouse
808-488-0743

Personal Affairs: Lou Crompton, Lt
Col, USAF 808-526-3022

Programs: Mike Fricano, Col,
USAF 808-386-8575

Publications: Vacant

Veterans Affairs: Vacant

Golf: Leslie Bise, LTC,
USA 808-625-1010

Webmaster: Bob Rinaldo
203-758-1898

Scholarship Fund Trustees

Chairman: Jason Seal, COL,
USMC 808-277-7536



Hawaii Aloha Chapter, MOAA ¶

RESERVATION FORM ¶

Luncheon Meeting ¶

Catered Buffet Luncheon ¶

1115, Friday, 26 July 2024 ¶

Oahu Veterans' Center ¶

1298 Kukila Street, Foster Village, Honolulu, HI 96818 ¶

Lunch: Boneless BBQ Teriyaki Chicken, Breaded Fish with Tartar Sauce, Meat Jun with Sauce, White Rice, Potato Macaroni Salad, Tossed Salad with Italian Dressing, and Cake ¶

Guest Speaker: Patricia Bemis, AARP HI ¶

Topic: 6 Pillars of Brain Health ¶

¶ Member: _____ → _____ Spouse: ¶ _____

¶ Guest(s): _____ → _____ ¶

¶ Cost = \$14.50 per person → ___ → x \$14.50 = \$ ___ → + ¶

Donation to your Chapter's General Fund for Sustaining Operations: \$ ___ → ___ ¶

Total = \$ ___ → Payable in Advance. → A firm head count is required. ¶

Please send in your reservation ASAP to arrive NLT **Friday, 19 July 2024** Make

Checks Payable to: → → Hawaii Aloha Chapter, MOAA ¶
Mailing Address: → → P.O. Box 201441 ¶
Honolulu, HI 96820 ¶

For more information, contact Mike Fricano at 808-386-8575 or HeyRef13@gmail.com ¶