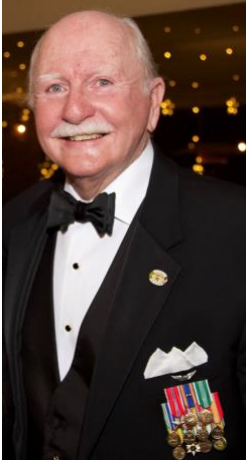


THE MILITARY OFFICERS ASSOCIATION
OF AMERICA



ESTABLISHED 1969

President's Message



Dear Members,

First, here's hoping that all the members and their families have a safe and wonderful 2024.

The board and I are disappointed that our Christmas party scheduled for Tuesday, December 12th at the Vue restaurant had to be cancelled but we needed 25 confirmed RSVPs to ensure we covered the menu and entertainment costs. We did not reach that plateau, unfortunately.

Col. Duke Frey is lining up some great programs for our remaining five meetings this season – starting with Assemblyman Greg Wallis' Field Representative, Felipe Ortiz, who will be our Guest Speaker in January. Assemblyman Wallis represents the 4th California Assembly District. He will share with us the important legislation being considered in Sacramento that will have a direct impact on the Coachella Valley, military retirees and veterans.

Our treasurer, Robert Ramirez will be sending out the luncheon menu and RSVP form for our January 18th meeting at the Vue restaurant later this week. The menu was not ready by press time for our newsletter.

The board and I are still seeking two more members to join the board to ensure we always have a quorum for those meetings. Please contact me at 916-782-4110 or john@marketperspectives.com if you are interested.

It's that time of the year again to renew your membership in the chapter by paying your 2024 dues of \$25 to Robert Ramirez. I would like to see all the member dues paid by the end of January.

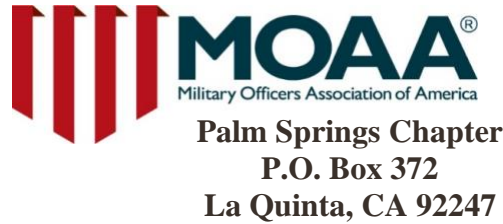
See you at our January 18th meeting at the Vue restaurant at 1130 hours.

THANK YOU FOR YOUR SERVICE AND GOD BLESS AMERICA!!

CPT John Schleimer, USA
PSC-MOAA President



Palm Springs Chapter Military Officers Assoc. of America



December 29, 2023

Dear PSC-MOAA Member:

On behalf of the Palm Springs Chapter of MOAA, I would like to thank you for your past support of our local Chapter and encourage you to continue your membership in our organization. Our Chapter affords all past military officers and surviving spouses to come together on a monthly basis and share friendship and camaraderie and enjoy our luncheon presentations from a variety of outstanding speakers.

We had sent out renewal letters in early January and wanted to follow-up with you to encourage you to renew your membership for 2024. Our Chapter is back in full operation and we have truly enjoyed our gatherings throughout this early part of the year. We hope you will join us in our monthly luncheons in 2024.

Membership dues are \$25 for regular, \$10 for Surviving Spouse per year and you have the option of making additional contributions towards the Chapter's Scholarship Fund, the Junior ROTC Program, The General Fund and/or any other purpose you wish to designate.

If you have access to the internet, we remind you to check the MOAA website at www.moaa.org for up-to-date information on legislative matters, member services and discount information, survivor information, TRICARE and much more.

Our Palm Springs Chapter, MOAA has a proud 55 year history because of the strong support of its members like you over the years. I hope that with this reminder to renew your Annual Membership for 2024 right now, that you will continue to support our Chapter. Thank you for filling out the enclosed Membership Form and including a check to confirm your continuing commitment.

Please do not hesitate to contact me if you should have any questions. My phone number is 760-409-5357 and my email address is r Ramirez4@dc.rr.com.

We sincerely thank you for your continued support of our Chapter.

Sincerely,

CWO4 Robert Q. Ramirez, USN, Ret.



Palm Springs Chapter Military Officers Assoc. of America

MOAA Membership Form 2024

I would like to renew my membership in the Historic Palm Springs Chapter, Military Officers Association of America (PSC-MOAA). In support of this application, I submit the following information.

Name: _____ Date: _____

MOAA National Member? No Yes: Member Number: _____

Desert Address: _____

City, State and ZIP: _____

Telephone No. - Home: _____ Cell: _____

Email Address: _____

Away Address? _____

City, State and ZIP: _____

Home Phone at AWAY address: _____

Birthday (MM/DD): _____

Name of Spouse/Partner: _____ Birthday: _____

Surviving Spouse Dues: \$10.00 \$ _____

Officer Annual Dues \$25.00 \$ _____

Honorary Membership \$25.00 \$ _____

Optional Contribution to:

JROTC: \$ _____

Scholarship Fund: \$ _____

General Fund: \$ _____

Other (Specify Purpose): \$ _____

TOTAL \$ _____

Make check payable to PSC-MOAA and mail with completed membership form:
PSC-MOAA, P.O. Box 372 , La Quinta, CA 92247



FELIPE ORTIZ
GUEST SPEAKER JANUARY 18, 2024

My name is Felipe Ortiz, and I was born and raised in Colombia. At the age of 17, I took a leap of faith and made the life-altering decision to move to the United States, seeking my own American Dream.

Upon arriving in the U.S., my life took a remarkable turn as I embraced the call of duty and enlisted in the Marine Corps. For four intense and transformative years, I served my country with unwavering dedication and pride. Stationed in 29 Palms, California, from 2016 to 2020, I endured challenges and forged unbreakable bonds with my fellow Marines.

During my time in the Marine Corps, I learned invaluable lessons in leadership, resilience, and sacrifice. The experience instilled in me a profound sense of responsibility towards my fellow citizens and the nation I now proudly call home. The camaraderie and sense of purpose I felt while serving in the Marines ignited a lifelong passion for service to others and an unwavering commitment to making a positive impact in society.

Following my honorable discharge from the Marine Corps, I embarked on a new journey, seeking to further my knowledge and understanding of governance and public affairs. I pursued my academic aspirations online at College of the Desert, where I earned my associate degree in Political Science. After obtaining my associate degree, I transferred to Arizona State University, where I continued my education with determination. As I near the completion of my Bachelor of Science in Political Science, I am immensely proud of the academic accomplishments that stand as a testament to my resilience and dedication.

In the present, I have the privilege of serving as a Field Representative for Assemblymember Greg Wallis of the 47th California Assembly District. This opportunity allows me to channel the skills and values I honed during my time in the Marine Corps into meaningful contributions towards advancing the well-being of all Californians. Being part of Assemblymember Wallis' team, witnessing his relentless efforts at the State Capitol to improve affordability and enhance educational opportunities, has been an immensely fulfilling and purpose-driven experience.



Why MOAA's Fight to Maintain TRICARE Pharmacy Access Matters to You

By: Karen Ruedisueli

DECEMBER 18, 2023



Milko/Getty Images

The wife of a MOAA member from Clarksville, Ark., needed a prescription to treat an illness shortly before Thanksgiving – an immediate need that couldn't wait for mail-order fulfillment.

In 2021, the member had three pharmacy choices near his residence – two independent locations and a [Walmart](#). Now, only one independent remains in the TRICARE pharmacy network ... and it will leave in January, he told MOAA. Starting in 2024, TRICARE beneficiaries in the area with acute medication needs will face a 60-mile, 90-minute round trip, sometimes traveling on winding roads that can be hazardous in foul weather.

While most healthy families in metro areas will have access to a nearby TRICARE network pharmacy despite a 24% cut in the brick-and-mortar network since 2022, these reductions have had a disproportionate impact on rural families and those with more complex medical needs.

[SHARE YOUR STORY: [Impact of TRICARE Pharmacy Network Changes](#)]

MOAA appreciates that the Senate report for the [FY 2024 National Defense Authorization Act \(NDAA\)](#) directs the Government Accountability Office (GAO) to conduct an assessment of the network. GAO will provide an independent review of network cuts, including an assessment of access issues for those in remote or rural areas, long-term care pharmacies, and beneficiaries with cancer diagnoses or rare and complex conditions.

MOAA took this issue to Capitol Hill early this year as NDAA discussions began. The smaller network had just gone into effect and lawmakers and professional staff members wanted additional data to evaluate the change, so MOAA advocated for a report on beneficiary impact.

[Reduced retail pharmacy network requirements](#) in the new TRICARE pharmacy contract, known as TPharm5, slashed the minimum number of retail network pharmacies from 50,000 to 35,000 as a cost-cutting measure. Independent pharmacies fled the TRICARE network after being offered contracts with reimbursements that would not even cover their costs.



After this network cut was announced, MOAA heard from hundreds of military families about potential impacts. Many of these families already use the TRICARE mail-order program for maintenance medications but were concerned about how the narrowed network would create barriers to getting acute medications most often needed due to illness or injury.

[RELATED: [MOAA Named to The Hill's Top Lobbyist List for 17th Straight Year](#)]

There are approximately 66,000 retail pharmacies in the U.S. Less than a year ago, there was an 83% chance a beneficiary's pharmacy would be in the network. That's now 64%, and it could drop to 53% based on minimum contract requirements.

What These Cuts Could Mean for You

As MOAA outlined [in our annual TRICARE Guide](#), not having network pharmacy options may not matter for you now, but it could if (or when) you fall into one of these groups in the coming years:

- **Seniors:** Limited transportation options and other challenges can significantly reduce comfortable travel distances.
- **Rural residents:** A smaller network means fewer options, if any remain, in your county.
- **Care restrictions:** You may no longer have access to the pharmacy in your hospital's lobby, or to the only pharmacy used by your future assisted living or long-term care facility.
- **Immediate needs:** Finding medication during a shortage, or tracking down an uncommon prescription, becomes much more difficult with a smaller network.

[READ MORE: [Pharmacy Network Cuts: Will You Get What You Need?](#)]

MOAA appreciates our Clarksville member taking the time to share his story, despite the demands of caring for his wife during her illness and shifting their Thanksgiving plans to Marie Callender turkey dinners "spiked up with a can of Ocean Spray cranberry sauce." Stories like these augment the data and show lawmakers how TRICARE benefit decisions impact real lives.

Have you encountered a shrinking pharmacy network in your area? Have you encountered challenges getting TRICARE-covered prescription medications for a loved one in long-term care? Faced drugs shortages that forced you to fill a prescription at a non-network pharmacy? Please [share your stories with MOAA](#) so we can take them to Capitol Hill and illustrate how pharmacy network cuts hurt TRICARE families.



Share Your Story With MOAA in 2024

By: Kevin Lilley

DECEMBER 27, 2023



Courtesy images except middle left (by Matthew Wilkins/Texas General Land Office), top right (by Staff Sgt. Tawny Kruse/Iowa National Guard), and bottom center (by Jim Watson/AFP via Getty Images)

Every MOAA member has a story to tell. And while we might not be able to tell them all, MOAA's Member Spotlight has proven a valuable tool in sharing accomplishments, advocacy efforts, charitable work, and so many more stories of service with the wider membership.

Chief among those featured this year: Capt. Larry Taylor, whose heroism in Vietnam led to [a long-delayed Medal of Honor](#).

Among other featured members in 2023 (photos are above, clockwise from top left):

- A MOAA national board member whose work in support of women veterans seeking VA care [earned recognition from the Society of Federal Health Professionals](#).
- Members of a MOAA chapter whose "Stuff the Bus" campaign has assisted local schoolchildren in need for more than two decades.
- A history-making Episcopal priest — one of the first women to serve as [a state chaplain in the National Guard](#).
- An Army Reserve major who works to rescue our four-legged friends ... [the big ones](#).
- Chapter members who took to the skies in a biplane as part of [the adventure of a lifetime](#).
- Taylor, whose story was told across [multiple news outlets](#).
- A [16-time medalist](#) at the National Veterans Golden Age Games.
- A Tuskegee Airman who remains "[a timeless man of encouragement and inspiration](#)."

[RELATED: [More MOAA Members in the Spotlight](#)]

Member Spotlight also features monthly items from MOAA's Surviving Spouse Corner, which covered everything from advocacy efforts to lifestyle advice to critical financial and benefit



resources. Access the Surviving Spouse Corner archive [at this link](#), and [find more surviving spouse resources here](#).

What's Your Story?

Do you have an interesting tale to tell? Has your MOAA chapter made a difference in your community? Has a fellow MOAA member reached a remarkable career milestone? If so, we want to hear about it.

Send your story to editor@moaa.org, and don't forget to include photos — high-resolution is best, with names and titles of anyone in the picture.

With your help, we can continue to share positive stories of service from MOAA members around the globe. Reach out today!





Palm Springs Chapter Military Officers Assoc. of America



January

02 Renate Richardson	17 Rosalee Fabricius
03 Steven Price	22 Jeanette Petroff
05 Hansi Hughes	24 George Gallagher
07 John Stout	24 Robert Schneck
08 Priscilla Porter	26 Cynthia Weck
15 Rosalee Schneck	29 Bruce Marble
	30 Jayne Woods



PSC-MOAA TREASURER'S REPORT JANUARY 2024

Beginning Balance:

General Fund	\$ 4272.67
Total General Funds	\$ 4272.67

Deposits

JROTC fund	\$ 130.00
Total Deposits	\$ 130.00
Sub Total General Fund	<u>\$ 4,402.67</u>

Expense's:

General Fund Balance	\$ 4,402.67
Total Merrill Lynch Fund	\$ 19,550.95
Market Gain	\$ 996.02
Merrill Lynch Fund total	\$ 20,546.97

TOTAL AVAILABLE CASH \$ 24,949.64

NOTE:

PSC-MOAA CPL Hunter Lopez Scholarship is the only Scholarship left to Fund.

2024 DONORS TO SCHOLARSHIP FUND, JROTC AND GENERAL FUND:

Duke and Nancy Frey

Many Thanks to all the donors, the Chapter appreciates it very much

Robert Q Ramirez
PSC-MOAA Treasurer



What Is A Veteran?

A "Veteran" - whether active duty, discharged, retired, or reserve - is someone who, at one point in his life, wrote a blank check made payable to "The United States of America," for an amount of "up to, and including his life."

That is honor. And there are way too many people in this country today, who no longer understand that fact.



YOUR **BENEFITS**



Planning Ahead for VA Cemetery Burial

Determining your eligibility now can make it easier for survivors later.

Burial in a cemetery associated with the Department of Veterans Affairs is important to many veterans. It honors their military service, plus it can decrease the costs of their final arrangements. However, jumping through the VA's eligibility determination can be hard for a grieving family. If a veteran chooses to, the veteran can make the process easier for their survivors by obtaining a Pre-Need Determination of Eligibility for Burial in a VA National Cemetery.

In general, veterans and servicemembers and their spouses and certain children might be eligible for burial in a VA national cemetery. The qualifying veteran must not have received a dishonorable discharge.

Spouses may be buried in a VA cemetery even if they remarry after the veteran's death. Minor children are eligible, as are some unmarried adult children.

The VA requires a form and documentation to verify eligibility to be buried in a VA cemetery. Verifying your eligibility in advance will make the process smoother for your survivors. In addition, it will help you make other decisions about your final wishes. If you are pre-planning and pre-paying your arrangements, a pre-need determination can help you know what services you will need to plan and pay for.

Note that filling out this form in advance is optional. If the task isn't done before the veteran dies, survivors just need to

provide the veteran's DD Form 214 to the funeral director. The funeral director can then handle coordinating the veteran's burial in a national VA cemetery.

For those who choose to plan in advance, to obtain this documentation, you will need to fill out an application for pre-need determination of eligibility. This can be done online (www.va.gov/burials-and-memorials/pre-need/form-10007-apply-for-eligibility/introduction), and there is an option to do it without logging into your VA account, or you can print, fill, and mail a paper copy (download it at www.va.gov/vaforms/va/pdf/va40-10007.pdf). You will need your DD Form 214 or other separation documents. Once the VA has reviewed your application, you will receive a written determination via the regular mail.

When you receive your determination, add this to your burial planning paperwork. When it is necessary, your survivor or the assisting funeral director will call the National Cemetery Scheduling Office at (800) 535-1117. Having a pre-need determination of eligibility should eliminate the need for a new application and extra paperwork.

While a pre-need determination will speed the process, it does not guarantee which national cemetery you will be buried in. Availability will be assessed at the time of need. ■■

— *By Kate Horrell, AFC®, ChFC®, a personal financial educator and military spouse*



Premium and Life members can go to www.moaa.org/publications to download a free copy of MOAA's *Your Guide to Military Burials*.

PHOTO: GETTY IMAGES/STEFAN WISSE



Chapter Meeting Schedule

January. 16, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
January 18, 2024 @ 1130	Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN Guest Speaker TBD
February 13, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
February 15, 2024@ 1130	Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN CLUB, Guest Speaker TBD
March 19, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells MARCH 21, 2024 @ 1130 Chapter Luncheon, INDIAN WELLS COUNTRY CLUB, Guest Speaker TBD
April 16, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells.
April 18, 2024 @ 1130	CHAPTER AWARDS CEREMONY. INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN
May 14, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
May 16, 2024 @ 1130	Chapter Luncheon, Awards/Scholarship Ceremony INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN CLUB, Guest Speaker TBD
June 20, 2024 @ 1130	CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN.
July 18, 2024 @ 1130	CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN

JOHN SCHLEIMER, USA, PSC-MOAA President



**PSC-MOAA, Military Officers Association of America
P.O. Box 372, La Quinta, CA 92247**

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