



Charleston Chapter, Military Officers Association of America

November, 2011 Issue 10-2011

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Web site: www.chasmoaa.org

What Is A "Yellow Card" and what does it mean to me?

So, you have come to the 628th Medical Group to see a provider or to drop off and pick up a prescription. When you check in, you are asked to present your "yellow card". What makes this little piece of brightly colored cardstock so important that everyone wants to see it?

Commonly mistaken as the "authorization to pick up medications" card, the yellow card is used to show that non-active duty patients have completed the annual requirement of filling out the Department of Defense Form 2569, Third Party Collection Program (TPC) form.

The Third Party Collection Program was legislated by Congress in 1986. It obligates DoD Military Treatment Facilities (MTF) to bill private health insurance carriers such as Blue Cross/Blue Shield, Mail Handlers, Aetna, etc., for the cost of medical care furnished to retirees and family members covered by their own health insurance policies. This includes all medical benefits such as inpatient care, outpatient care and ancillary services such as pharmacy items.

Private health insurance policies are billed, that is why we use the term third party. MTFs can only collect for services covered by your' third party health insurance plan according to your benefits with the plan. By law, your insurance policy rates cannot go up or be cancelled just because a claim is filed." Health insurance is not like automobile insurance; your rates will not go up when you file a claim.

The yellow Other Health Insurance card has been our way of easily ensuring that the DD Form 2569 has been completed without the inconvenience of having you, our patients, fill out a new form each time a visit is made within the facility.



(Continued on page 6)

November at Red's Ice House

Halloween is behind us, Turkey Day is fast approaching, and Christmas is around the corner! Let's usher in the Season by sharing a night of fellowship and camaraderie at Red's Ice House. Join us at this annual event on Shem Creek and check out our community as it readies itself for Thanksgiving and Christmas. A fun night will be had by all – good friends, good company, great food, and a wonderful kickoff to the festive atmosphere that marks this special time of year.

Place: Red's Ice House, 98 Church Street, Mt. Pleasant, phone 388-0003

Date: Friday, November 18th, 2011

Time: 6:00 P.M. Social Hour (Cash Bar)

Dinner: 6:45 P.M.

Menu: Low Country Shrimp Boil: shrimp, sausage, Potatoes, corn & iced tea.

Cost: \$18.00 per person. Make checks payable to Charleston MOAA

Dress: Casual

RSVP: Check to arrive NLT Tuesday, November 15th

Mail to: Dave Farley, CDR, USN (ret) 126 Cainhoy Landing Road, Wando, SC, 29492

Note: We will present the 2011 Lahm Award at this function, so please plan on attending!

For additional information: Call 881-9542 (home); 708-8110 (cell); or e-mail defarley@bellsouth.net



Legislative Update

CDR Gordon B. Hobgood, USN Ret

View from the Crows Nest:

Newsletter articles are written two to three weeks before publication and can therefore be over taken by events.

Rough seas ahead!

As we approach the date set for the "Super Committee" to report out and submit its far reaching debt reducing legislative proposal to Congress for an "ALL UP or ALL DOWN" vote, it is still noteworthy that nothing is being said publically or privately by committee members. Normally, this would be music to our ears; however, with so much at stake, the secrecy can be cause for concern.

Congressmen and Administration personnel have started staking out their turf, issuing sound bites positioning themselves as against cuts to programs and entitlements, while acknowledging cuts will need to be made ... but from someone else's pet projects or programs. Reminds me of Charles Durning, in his role as Governor in *The Best Little Whorehouse in Texas*, when he sings these lines in "The Sidestep":

*"Ooh, I love to dance a little sidestep,
now they see me now they don't-
I've come and gone and,
Ooh I love to sweep around the wide step,
cut a little swathe and lead the people on."*



Which way is the wind blowing?

Gusting - Blustery. One minute from one direction and then the other. Both parties have sent letters and made speeches in favor of cutting the national debt ... but ... don't touch entitlements or raise taxes. Do they really mean it? Don't think so. The "ALL UP or ALL DOWN" vote leaves our elected representatives plenty of room to *sidestep* in their quest for reelection.

Expect to start hearing bits and pieces out of the "Super Committee" the second or third week of November and a ratcheting up by special interest and lobbying groups. Now is the time to get your oar in the water and let your representatives know how you feel about the issues. Wait until the end of November and your voice will be swept away in the cascading brouhaha.

Where do our representatives stand on issues of concern to military retirees?

Rep. Clyburn, Rep. Scott, and Sen. DeMint: Silent

Sen. Graham:

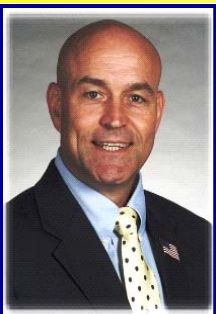
"Thank you for contacting me regarding *military pay and benefits*. As the Senate considers these issues. I will keep your comments in mind ... " ltr of 28 Sep 2011.

"Thank you for contacting me regarding *TRICARE*. As the Senate considers issues related to military and veterans health. I will keep your comments in mind ... " ltr of 28 Sep 2011.

"Thank you for contacting me regarding *veterans impacted by the contaminated environment at Camp Lejeune*. I am currently a cosponsor of S. 277, the *Caring for Camp Lejeune Veterans Act of 2011*, which provides hospital care, medical services, and nursing home care for any illness acquired by veterans and family members who were stationed at Camp Lejeune, North Carolina, ... " (*note: this bill kills federal subsidy funding for all commissaries and exchanges in order to offset costs of the Act*) ltr of 28 Sep 2011.

Beat To Quarters ... This Is Not A Drill:

Get ready for a little sidestepping. Stay alert and be vigilant for new developments and initiatives coming out of Washington. Take the time to write/email/call your elected representatives now. Get involved



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WO1 Gustav “Gus” Isaac, USA

Man of Many Services, Survivor



If anyone ever deserved recognition for a life devoted to service, former U.S. Army Warrant Officer Gustav “Gus” Isaac is your man.

“I am a product of the military and of the government.” Gus said recently. How he became that product and is still working full-time at age 88 is a story of extraordinary circumstances. Consider the following:

Gus was 16 years old in 1939 when he, his parents and his sister escaped from Nazi Germany. The Isaacs were Jewish and the world was on the brink of war.

“My father was able to bribe an influential person so we could leave the country for Bolivia,” he said. That his father was a World War 1 German Army vet also helped in getting the exit permit.

In those days people traveled long distances by ship. The ship carrying the Isaacs dropped them off in Chile since Bolivia is landlocked.

Hitler invaded Poland the day the ship arrived. Had the Isaacs been delayed even a few days, they would never have been allowed to leave.

Not that ‘Gus’ life became a cakewalk. He spent five years working different jobs to keep the family together. He then spent another five years working underground in what a CBS Television program described as one of the most dangerous mines in the world, a tin mine at Potosi, Bolivia, 13,000 feet above sea level.

Finally, in 1949, Gus was offered a chance to come to America. He enlisted in the U.S. Air Force soon after he arrived.

Gus completed boot camp at Lackland Air Force Base, Texas, then headed for Keesler Air Force Base, Miss. He spent about a year learning about radar and electronics.

He never had a chance to graduate from high school, but took and passed the college-level GED test.

Instructors at Keesler often lectured twice each day. Gus would attend both morning and afternoon sessions in order to absorb the material and polish his English. To this day he remains fluent in English, Spanish and German.

“I got all my education from the government here” in the US, he said.

Gus left the Air Force in 1954 but wanted to keep his hand in with the military. During a visit with friends in New York he decided to join the New York Army National Guard. He also accepted an appointment as a National Guard technician. He then spent seven months at Fort Bliss, Texas, learning how to handle the Army’s artillery.

Gus’s tenure in the National Guard also led to his appointment as a warrant officer, W-1. It’s a move that eventually made him eligible to join MOAA earlier this year.

Due to illness in his family, Gus and his wife, Ellen, decided to move south, to Charleston, in 1957 where he started working for the Charleston Naval Shipyard. He eventually became a foreman, then transferred to the NAVELEX, the forerunner of the Naval Space and Warfare Systems Center at the Charleston Naval Weapons Station.

He spent two years in the Panama Canal Zone working for NAVELEX, then returned to Charleston. He received the Navy’s Meritorious Civilian Service award in 1985 and retired from the Navy’s civil service three years later. But retirement didn’t mean he had to quit working.

Gus began working for Scientific Research Corp., or SRC, in North Charleston in 1999 after working for two other civilian firms.

“I’m a program administrator,” he said. “I assist our Quality Assurance Program Manager,” making sure the quality of our company’s products and services meet our customers’ needs. Most of those products are geared toward national defense.

In the meantime, Gus shows little interest in real retirement.

“I told my boss that I was thinking about retirement. He said ‘I don’t want to hear about it!’”

Sounds like your boss was right on, Gus.



Gus Isaac today



President's Pen

November already!! Veterans Day is quickly approaching and it is sad that so many in this country have forgotten why they can live free lives. There is no draft, no national service, an all – volunteer force. No one is required to give back to this great country that allows them to do just about anything they please. Thousands have made the ultimate sacrifice and too few remember that they need to be thankful to them!! Hopefully, some of our younger generation will take advantage of some of the events that weekend to learn more of their heritage.

There are several Veterans Day weekend events at Patriots Point. Should your schedules allow, the Charleston Community Band will perform a concert honoring veterans on Friday; Saturday will feature the first annual Run for the Yorktown 5K and a music concert organized by the Awendaw Green featuring local songwriters and singers. Admission to Patriots Point will be FREE for veterans on Friday, Saturday and Sunday.

Beverly and I attended the second Bi-Annual State Council of Chapters Conference in Myrtle Beach. Several outstanding speakers were featured covering topics of interest to all attendees covering financial planning, redevelopment of Myrtle Beach Air Force Base, TriCare, Air Force Village (retirement community), veterans affairs and a moving Memorial Service honoring those lost since the 2009 conference. VADM Norbert Ryan, President, MOAA National was the keynote speaker at the State Council Banquet.

Please join Terry, members from the Fort Dorchester Air Force JROTC cadets and chapter members for a visit with veterans on Saturday, 12 November 2011, at the VA Medical Center in Charleston. Contact Terry for meeting instructions at Joint Base Charleston.

Don't forget, Representative Tim Scott has invited veterans from "America's Greatest Generation" and the survivors of deceased WWII veterans to join him aboard the USS Yorktown at 8:30 am on Saturday, November 5, 2011, to recognize the magnificent service rendered by these selfless Americans who we are still blessed to have with us and who reside in the First Congressional District of South Carolina. Please contact Roger Yongue or Earl Copeland in the Charleston District Office at 843-852-2222.

Ernie

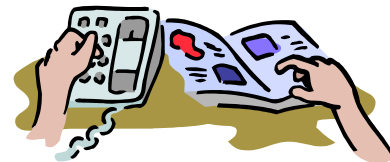
Personal Affairs

Publications available from MOAA

The following publications are available from MOAA, 201 N. Washington St. Alexandria, VA. 22314-2539, 1-800-234-6622 www.moaa.org:

Your Guide to Military-Oriented Burials; Auxiliary Checklist; Survivors Checklist; Turning the Corner - Surviving the loss of a loved one; Aging into Medicare and TRICARE for Life; Help your Survivors Now, A Guide to Planning Ahead; Survivor Benefit Plan, Security for your Survivors

Other publications are available from your local funeral directors office, Defense Finance and Accounting Service - Cleveland, Ohio, The American Red Cross, The Joint Base Charleston Legal Office and the Joint Base Charleston Casualty Assistance office



Upcoming Events

Mark your calendars for these upcoming chapter events:

Thursday, Nov 10th - Chapter Board Meeting, 12:15

Saturday, Nov 12th - VA Hospital Visit, 10:00

Friday, Nov 18th - Red's Ice House, Lahm Award

Friday, Dec 9th - Chapter Board Meeting, 12:15

Friday, Dec 16th - Dec Luncheon, Carraba's

Friday, Jan 13th - Chapter Board Meeting, 12:15

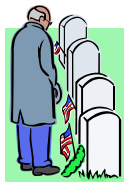
Veterans Day Weekend at Patriot's Point

Patriots Point will be celebrating Veterans' Day weekend this year with several different events.

On Friday, 11 November, the Charleston Community Band will be performing a concert in Hangar Bay III on the USS Yorktown honoring our veterans.

Saturday, 12 November, will see the first annual Run for the Yorktown 5K at Patriots Point. Info on the race can be found at <http://www.runfortheyorktown.com>.

On Sunday, there will be a music concert organized by Awendaw Green featuring local songwriters and singers. Admission to Patriots Point will be FREE for veterans Friday, Saturday and Sunday. Come out and enjoy a great Veterans' Day Weekend at Patriots Point.



VA Hospital Visit Scheduled

Our next visit to the VA Hospital is scheduled for Saturday, November 12th., the day after Veterans Day. It is an opportune time to spend some time with our great veterans.

Plan on joining us for this worthwhile visit. Contact Terry Joyce at 871-6360, and let him know that you will be joining us. We usually meet at the CAFB Club at 0915, and convoy down, or you can meet us at the Hospital at 10:00. Please join us. The Fort Dorchester JROTC will be joining us.

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CWO LEE BROADWELL MEMORIAL FUND.
(From Military Order Of World Wars (MOWW))

Since we established this fund to honor Lee Broadwell, who worked so hard and diligent to found the Chapter, it has provided the money needed to support out Patriotic Education (PE) activities.

Our 2012 needs include scholarships for attendees to the Youth Leadership Conference onboard YORK-TOWN 19-22 June 2012; Massing of the Colors in the Summerall Chapel on The Citadel Chapel on 4 March 2012; MOWW medals to be presented to Low Country ROTC/JROTC cadets ; certificates to Boy Scouts attaining Eagle Scouts and Girl Scouts Attaining Gold Award. These are important activities that are the major focus of our Order.

Since last January the PE activities cost about \$18,000.00. The current balance of the PE fund is \$14,703.00. This amount will provide the seed money to support our PE activities in 2012. Because of the uncertainty of the amount National Headquarters will provide this year, we estimate that we need to raise about \$3,500.00 to fully support the program. Since June there have been no contributions to the Broadwell fund.

Please consider contributing to this fund which supports the primary function of the Chapter and Order. All contributions are full tax deductible and is a great way to honor a Companion, relative, friend or person of importance to you. If you need additional information regarding the PE activities or the fund please contact Watt Jordan (884-4429 or wjordan8@bellsouth.net.

Yellow Card (continued from page 1)



The form is filled out once a year or more often if you have an inpatient stay, any ambulatory procedure visit (outpatient surgery) or a change in insurance status. Per DoD Instruction 6010.15m, Chapter 4, all non-active duty beneficiaries are required to fill out a DD Form 2569, whether or not they have other health insurance.

Healthcare is expensive and costs are continuously rising. The law requires all MTFs to recover some of these costs if you are covered by a civilian insurance company. We understand that healthcare is an earned service benefit. Billing your private insurance carrier will help us offset the cost of care and allow for improvements to the quality of care you receive at the MTF. The money collected will go towards medical equipment, supplies and facility upgrades. Since 2009, we have collected more than \$2.1M to help with these costs for our medical facility.

The TPC program only works if we have current and accurate information for other health insurance policies you carry.

When you visit your military treatment facility, you will be asked to provide other health insurance information. Please; help us help you by filling in the requested information. Our aim is to provide you and your family with quality healthcare service. Your active role in assisting us by identifying your other health insurance policies directly contributes to us providing you with quality healthcare.

If you would like more information regarding the TPC program, see your MTF TPC representative or call our toll-free OHI hotline at 1-800-355-3785, Monday through Friday between 7:30 a.m. and 4:30 p.m. (CST). Source: Joint Base Charleston "*The Patriot*"

2011-2012 OFFICERS and BOARD OF DIRECTORS

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2nd VP MEMBERSHIP	COL Allan T. Smith, USAF (thru 2012)	572-2011	alandmarty@comcast.net
PAST PRESIDENT	COL Josiah W. Fuller, USA (thru 2012)	821-0169	ButchFuller@aol.com
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DIR. LEGISLATIVE	CDR Gordon Hobgood, USN (thru 2014)		oxxo@aol.com
DIR. T.O.P.S/PUBLICITY	MAJOR Terry Joyce, USAF (thru 2013)	871-6360	wjoyce@sc.rr.com
ASST AWARDS DIR	COL Steve Rowe, USA (thru 2013)	303-7438	srowe@carolinaone.com
RECRUITING CHAIR	COL Beverly R. Brockman USA (thru 2013)	875-4465	bbrockman@sc.rr.com

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EDITOR	COL Josiah (Butch) Fuller, USA	821-0169	ButchFuller@aol.com
CHAPLAIN	CAPT Henry Lovelady, USN	553-9581	capthentryl@comcast.net
SCHOLARSHIP	COL Rudy Smart, USAF	824-1263	rsmart1@gmail.com

News and Views herein are not necessary those of any Government Department or of other Chapters or Members. **Prospective Chapter Members:** if you are not a member of the Charleston Chapter, MOAA, you have received this copy as a courtesy invitation to call any Officer or Director for information about joining.

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Charleston Chapter MOAA Membership Application Renewal Change of Address (circle one).
Chapter Dues: \$10.00 a year for Regular membership. Auxiliary membership \$5.00 per year. Multiple year dues are encouraged in order to reduce paperwork. Make check payable to "Charleston MOAA". Mail to: Charleston MOAA, P.O. Box 70421, Charleston SC 29415-0421.

Last Name _____ First Name _____ MI _____

DOB _____ Rank _____ Service _____ Spouse's Name _____

Address _____ City _____ State _____ Zip _____ - _____

Phone Number _____ Email _____

If you are a member of National MOAA, please provide your membership number _____

Your status (circle one) Retired Active Duty Reserve National Guard Former Officer Auxiliary

Dues for Year (s) _____ Signature _____

MEMBERSHIP NEWS

Total Membership: 427

Auxiliary Members: 93

Honorary Members: 27

Receiving E-Mail Newsletters: 103

MEMBERSHIP DUES 2012

To those members who have not yet paid their annual dues, please note that your Membership is highly valued and we sincerely hope to continue counting you among us as we press on to further the goals and objectives of this Chapter. To remain a Chapter member, please submit your dues by **1 January 2012**.

Please remember that the Chapter's annual dues are expected at the beginning of each year. Check the mailing label on this newsletter, where it says, "**DUES PAID THRU.....**" **date** to see if your dues are current for the year 2012 or beyond.

If not, please mail your dues at your earliest convenience (\$10.00 for members or \$5.00 for Auxiliary members) payable to **Charleston MOAA**. Along with your dues please complete the Membership Application/Renewal form inside the back page of this Newsletter. Attach your check to the application and mail both to:

Charleston Chapter, MOAA

P.O. Box 70421

Charleston, SC 29415-0421.

Thanks in advance.

Dues Questions

Questions concerning your status should be directed to:

Al Smith, Membership VP. 572-2011

alandmarty@comcast.net

WELCOME ABOARD!

CAPT Walter L. (Len) Dillinger, USN (Ret.)

1188 Royal Links Drive

Mount Pleasant, SC 29466-6941

COL Ronald (Dave) D. McNeil, USA (Ret.)

812 Post Oak Drive

Mount Pleasant, SC 29464

MEMBERS WHO HAVE PAID DUES FOR 5 OR MORE YEARS

Two additional member has joined the ranks of those who have paid their dues for five or more years. In addition to those previously recognized, we are pleased to extend our wholehearted thanks to the following members:

Barbara A Goldhammer, AUX

Josiah W. (Butch) Fuller, USA (Ret.)

CHANGE OF ADDRESS

LCDR Johnnie E. Bizzelle, USN (Ret.)

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