

#### **Veterans-For-Change Newsletter**

A Voice of the Veterans

Week Ending Sunday, November 04, 2018

Volume 9, Issue 43



#### This-N-That

Mid Term Elections are just a few days away and while members of Congress rally for their own party, Veterans are dying all around them!

Veterans are committing suicide at an alarming rate, wile other Veterans are dying from illnesses that could have been treated from the get go but were all denied benefits and medical care, do we see any of them showing concern, compassion, action? NO!

Every Veteran who is sick, suffering, in pain, **ALL NEED HELP!** But help doesn't and can't always come

from the various organizations for Veterans, it also has to *come from within the forces*.

If Veterans were to get on the phones, send off the E-Mails, and those who have an all-in-one printer with fax capabilities to send faxes, and to repeat these actions every week, imagine just how much could be accomplished!

I know I have come to this watering hole many times over the years, and Veterans-For-Change has given it's best trying to create a group of pro-active Veterans which for a while worked, however, the group numbers weren't sufficient to meet the goals.

So coming to all our readers, be you a Veteran or not doesn't matter. Taking the actions is important. And we're choosing Friday to be the day we all make the calls, send the E-Mails, and if able to send the faces.

Please keep in mind when communicating with your reps in DC, be kind, respectful, to the point, then thank them for their time! Trust me you can catch a lot more politicians with honey than you can with Vinegar and also trust me, they do have the ability to block your number should you yell, scream, use profane language.

This week and next, we need YOU to make the calls,

send the E-Mails and if able send faxes requesting that your Senators please pass HR 299 when it comes to the floor.

And I'd also like you to pass this request on to your E-Mail address book and ask all your friends and family to do the same, then to forward on to their address book too!

We need at least 4 MILLION people to help in this endeavor. And when time comes for a new topic to cover, hopefully Blue Water Navy Vets too will jump in to help in other areas of concern.

Please help us to get this bill passed before December!

On behalf of our Volunteers nationwide and myself, we wish you and your family good health!

Respectfully, Jim Davis

Founder

Jim.Davis@Veterans-For-Change.org



### Restructuring of Health System Slows to Curb Readiness Risk

As envisioned and directed by Congress two years ago, this was to be the month that the five-year-old Defense Health Agency (DHA) assumed management responsibility for all Army, Navy and Air Force health care facilities, which includes 59 hospitals and 360 clinics across the nation and at U.S. bases overseas. But given the complexity of such transfers, and to protect medical readiness, Congress in August extended its original deadline for consolidating health care facility operations. For more details, see this article.



## VA Computer Problems Cause Hardships for Student Veterans

According to a report from NBC News, a computer software issue has resulted in major problems for the VA and as a result it is struggling to pay student veterans the housing allowance and other benefits

provided to them via the GI Bill.

The problems range from paying some veterans too much, some too little or some nothing at all. It is up to two months late on payments in other cases, forcing potentially thousands of former service members to have severe financial problems.

According to the VA the issue stems from an IT problem caused by changes to the law when President Donald Trump signed the Forever GI Act last year. New standards for calculating housing stipends were to be implemented on Aug. 1, but it caused "severe critical errors" during testing that resulted in incorrect payments.

Because of that the VA decided to postpone the deployment of the system. It is now paying students under 2017 rates, thus ignoring the 1 percent increase for 2018. It plans to reimburse students the difference they are owed at some point in the future.

Until it processes every veteran's enrollment documents the VA won't know how many veterans are affected by the delayed payments but it expects that 360,000 veterans will have to be paid the 2017 rate. The VA has hired 202 temporary employees to process the claims and it hopes the problem can be solved by the end of the year.

Rep. David Roe, (R-Tenn.), the chairman of the Committee on Veterans' Affairs, began looking into the matter in mid-September. In a letter to Under Secretary for Benefits Paul Lawrence on Sept. 28, Roe wrote that the problem appeared to stem from student certifications not properly transferring from one system to another, causing "students' certification [to be] lost and not making it to the payment program that provides the monthly living stipend." He also noted that this was of particular concern because the VA's workload for education claims increased by 52 percent between Sept. 22, 2017, to Sept. 21, 2018 - from 163,771 to 248,396.

Source: TREA



REMEMBER THOSE WHO SERVED



ALL GAVE SOME, SOME GAVE ALL



## Veterans Skeptical of \$10 Billion Computer System to Improve VA Service

Spokane will lead the \$10 billion effort to revamp the U.S. Department of Veterans Affairs' medical records system, but questions remain about what veterans can expect and the computer program selected to make those changes. For more details, see this article.



### Will Your Dentist Scream or Beam After Halloween?

After Halloween, you may be left with a mound of candy to tempt your sweet tooth. But Halloween is just the beginning. With the holiday season right around the corner, the next few months will likely include even more treats. It's important to be mindful of your dental health and not let healthy habits slip during this annual time of celebration. TRICARE dental coverage, combined with good dental habits will help you keep your teeth healthy year-round.

Read the full article here.



#### **Veterans-For-Change Web Site**

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly "One-Stop-Shop" website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the

VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with for Mental Health and are currently seeking a new Licensed Mental Health Worker, where you can seek help or just ask questions.

We average **2,100** hits per day, and downloads average **1,716** per day with a total **4,476,507** visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's **FREE of charge!** You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

#### www.veterans-for-change.org

- Documents Library with over **16,729** documents online (Updated: **10/30/18**)
- FAQ's with more than 1,600 FAQ's and answers
- Multiple Forums
- o Afghanistan Veterans

- o FMP Foreign Medial Program
- o Gulf War & Desert Storm Veterans
- o Iraq Veterans
- o Korean Veterans
- o Men Veterans Forum
- o Mental Health for Veterans (Counselor Needed)
- o Political Issues
- o Suggestion Box
- o The Mess Hall
- o VA Hospitals and Medical Centers
- o Veteran Affairs
- o Vietnam Veterans
- o Welcome Mat
- o Women Veterans Forum
- o WW II Veterans
- Job Postings
- Memorial Pages (*Updated: 10/30/18*) (37 Added)
- News (Articles On-Line: 7,929)
- Polls
- Web Links, more than **4,407**, Added **119 New Links** (*Updated: 10/30/18*)

If you have a submission for the memorial pages, E-Mail: Jim.Davis@veterans-for-change.org



### 2018 Veterans Day Deals, Discounts and Freebies

A compiled a list of Veterans Day discounts on restaurants, goods, services and events for 2018 on this page, with discounts organized by category. Visit often as the list is updated frequently.



## Air Force Ends Purchase of Pricey Coffee Cups After Senator Complains

The Air Force isn't going to put in an order for more thousand-dollar coffee cups anytime soon. Air Mobility Command officials on Wednesday said that leaders have instructed units they've entered a "do not order until further notice" on hot cups that can reheat beverages on refueling tankers and cargo aircraft. For more details, see this Defensetech post.





#### This month's featured song:

#### **Goodbye To West Virginia**

November's featured song was written by Sgt George Jeffrey

This song was performed and produced by:

LT Bobby Ross

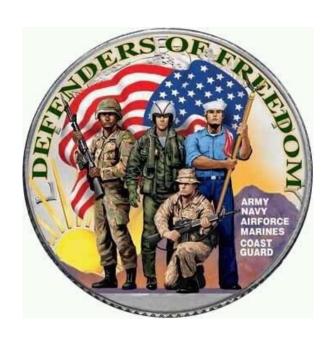
Featured videos of other songs by LT



# Army Chaplain Darren Turner Talks About 'Indivisible,' a Movie Based on Military Life

"Indivisible" is an unapologetically faith-based movie that tells the story of Army Chaplain Darren Turner and what happened during and after his deployment to Iraq. It's not quite the story you might expect and raises some interesting questions for anyone who's experienced combat or has a friend or family member who did. For more details, see this Under the Radar post.







### Vets Day Deal Sneak Peek: Free Dinner at Golden Corral

Golden Corral Restaurants' Military Appreciation Night free dinner will be available on Monday, November 12, from 5 p.m. to 9 p.m. The dinner honors any person who has served in the US Military (retirees, veterans, active duty, National Guard or Reserves). See this article for details.



## First Ever DoD Audit Is Finished - Finally

After "only" 26 years, the Department of Defense has finally completed its first audit. Now, however, DoD officials are afraid it could generate a public backlash when it is revealed how DoD has spent its trillions of dollars.

The audit will be released Nov. 15 or 16.

TREA has written and complained about this for years. When DoD has gone hunting for money because it complains it wasn't given enough by Congress, it has inevitably looked at what it spends on retirees and retiree health care and has relentlessly sought to cut those benefits.

Yet while complaining about not having enough funds, the fact is DoD officials did not know where all of its money was or what it was spent on. For years we have heard stories about vast sums of money spent on ridiculous things or piles of cash that turned up or went missing in Iraq or Afghanistan.

We think DoD should be worried about public backlash, but transparency is vital in a free society. We, the taxpayers, deserve to know where our money is being spent.

According to the testimony given to the House Armed Services Committee last January by one DoD official, the Pentagon was expected to spend close to \$1 billion to carry out its first expansive audit and start fixing problems the auditors identify.

We think it's money well spent.

Source: TREA







## Tired of Wasting Money on TRICARE Out of Pocket Costs?

Get a TRICARE supplement that pays your cost shares and can pay 100% of covered excess charges. Get valuable coverage now.





### VA to Host Ribbon Cutting Ceremony for Women's Primary Care Clinic (Jacksonville)

All women Veterans are invited to a ribbon cutting ceremony on Monday, November 5, 2018 beginning at 1:00 p.m. for the recently relocated Women's Primary Care Clinic at the Jacksonville VA University Clinic (3901 University Blvd. South, Jacksonville, 32216).

The new Women's Primary Care Clinic provides enhanced service for women who are the fastest growing group within the Veteran population. The relocation of the clinic offers an increased level of dignity, privacy and security for women Veterans. High quality health care and patient education is provided by women to include a Gynecologist, Pharmacist, Psychologist, and Social Worker.



### CONTACT YOUR MEMBERS OF CONGRESS!

To Call your Representative: 202-225-2305

To Call your Senators:

202-224-3841 or 202-224-3553

To call Different Members of Congress:

202-224-3121

**TOLL FREE: 866-272-6622** 

**PLEASE... STOP Making Excuses!** 

www.veterans-for-change.org



## VA Celebrates National Family Caregivers Month

WASHINGTON – The Department of Veterans Affairs (VA) is marking November as National Family Caregivers Month by honoring the service of 5.5 million family members and friends who have dedicated their lives to provide much needed care for chronically ill, injured, or disabled Veterans.

"Caregivers make tremendous sacrifices to be there every day and address the daily needs of Veterans who served this Nation," said VA Secretary Robert Wilkie. "These mothers, wives, fathers, husbands and other loved ones deserve our recognition and support."

Passage of the VA MISSION Act of 2018 will fundamentally transform elements of VA's health care system, including the caregiver support program. Implementation of the Act will expand the eligibility for VA's Program of Comprehensive Assistance for Family Caregivers to eligible Veterans of all eras of service—fulfilling the President's commitment to help Veterans and their families live a healthy and fulfilling life.

This future expansion will occur in two phases, starting

with eligible Veterans who incurred or aggravated a serious injury in the line of duty on or before May 7, 1975, with further expansion beginning two years after that. Currently, VA is developing an implementation plan for the MISSION Act and encourages all caregivers and Veterans to learn about the many resources already available to all caregivers by visiting http://www.caregiver.va.gov or by calling the Caregiver Support Line toll-free at 1-855-260-3274.

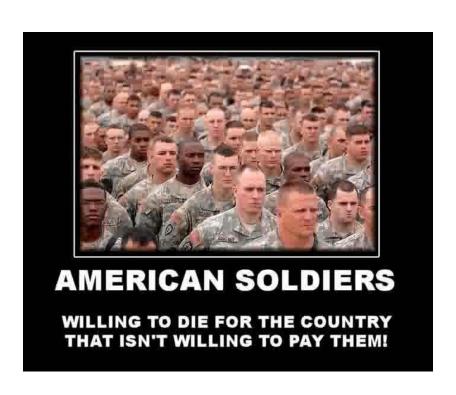
Caregivers provide a valuable service to Veterans by assisting them beyond the walls of VA medical facilities with much-needed support such as accessing the health care system, providing emotional and physical support, and enabling many injured Veterans to stay in their homes rather than living their lives in an institutional setting.



## Your 2018 VA Loan Limit has Increased to \$453k - Use Your Benefit Now

VA Loan limits have increased to \$453k. Take advantage of this great benefit and lock in a low rate for as little as \$0 down. Use your VA loan benefit today.







### Navy MWR Program Gets Cash Infusion

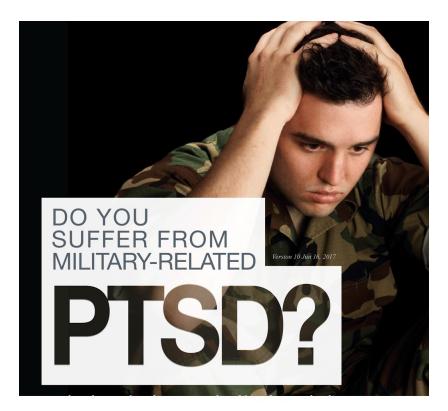
The Navy Trademark Licensing Office recently transferred more than \$1 million for the first time to the Navy's Morale, Welfare and Recreation (MWR) program, a quality-of-life program for Sailors and their families. This money comes from royalties collected from the sale of licensed products using Navy trademarked logos, and goes toward community recreational programs supported by MWR. Currently, the Navy trademark appears on thousands of officially licensed products. MWR is not the only Navy program to profit from the trademark office. The Navy Wounded Warrior-Safe Harbor program also benefits by receiving product samples that are distributed to warfighters enrolled in the program at Warrior Games or at medical treatment facilities. For more information, about the Navy's Trademark Licensing program, visit the U.S. Navy website.



Join TRICARE for November 15 Webinar on TRICARE Open Season, Federal Benefits Open Season Open season is an annual period when you can enroll in or change your health care coverage plan for the following year. TRICARE beneficiaries will experience open season for the first time, from Nov. 12 to Dec. 10, 2018. Enrollment choices made during this period will take effect on Jan. 1, 2019. To learn more, you can join TRICARE for the "Open Season is Here! Your Guide to TRICARE Open Season and Federal Benefits Open Season" webinar on Nov. 15, from 1 to 2 p.m. ET.

Read the full article here.





Veterans Crisis Line: 1-800-273-8255 & Press 1 Ntl Call Center for Homeless Vets 1-877-424-3838



### DoD Employees: Heed the Hatch Rules

Department of Defense (DoD) civilian employees must be aware of the law limiting political activities in the federal workplace, during duty hours, or on federal property at any time. The Hatch Act limits actions by federal employees. While on duty, employees may not use government computers to send or forward political content or post it to social media sites. Advice to civilian employees on how to avoid violating the rules on social media and email are available on the U.S. Office of Special Counsel website. The guidance concerning political activity for military members is found in DoD Directive 1344.10.



### Fraud Training for AF Personnel

The ability to spot fraud during weapons systems acquisition will be the focus of an upcoming Northeast Fraud Working Group meeting Oct. 30 at Hanscom Air Force Base, Mass. Three speakers will teach Hanscom AFB personnel how to spot fraud during the Oct. 30 meeting at the Brown Conference Room at Hanscom AFB's Building 1305, 10 a.m. to 12:30 p.m. To register, personnel with common access cardenabled computers can navigate here and click on 'Apply for a CL event' in the left-hand menu, then select 'Northeast U.S. Fraud Working Group meeting' from the 'event' drop down menu. Continuing professional education, or CPE, credit hours are issued via certificate at the event.



## 5 Reasons Why Vets Should Consider Careers in Law Enforcement

Just because you didn't serve with the military police doesn't mean a career in criminal justice is off the table. One of the most important lessons you can learn about your service to this country is your MOS doesn't dictate your future. And this is especially true for careers in criminal justice. For more details and connections to law enforcement job postings, see this article.



# VA Prioritizing all Pending Veterans Benefits Appeals Claims for Victims of Hurricanes Florence and Michael

WASHINGTON — Veterans impacted by recent hurricanes Florence and Michael will now have their pending appeals claims for benefits prioritized by the U.S. Department of Veterans Affairs (VA), department

officials announced.

VA's Board of Veterans' Appeals has determined that the significant effects of hurricanes Florence and Michael were sufficient cause for the Board to advance the appeals for counties in Florida, North Carolina, South Carolina and Georgia determined to be disaster areas by the Federal Emergency Management Agency (FEMA).

"Accelerating the decision process on pending appeals claims for those Veterans and their families affected by hurricanes Florence and Michael is the right thing to do," said VA Secretary Robert Wilkie.

By regulation, the Board may advance appeals on its docket by a motion of the chairman if sufficient cause is shown. All Veterans and other appellants with an appeal currently pending before the Board whose addresses of record are in one of the affected counties will have their appeal automatically advanced on the Board's docket. No action from Veterans or appellants are needed if their addresses are current. Visit the list of counties affected by hurricanes Florence and Michael at this link: https://www.bva.va.gov/.

The advancement on docket (AOD) for these two storms is expected to last for six months from the date of the events. Therefore, Florence counties will be AODed from Oct. 1, 2018, to March 31, 2019; and counties affected by Hurricane Michael will be AODed from Nov. 1, 2018, to April 30, 2019. The Board will reassess AOD for these two storms once the sixmonth periods end.

The Board's mission is to conduct hearings and decide appeals in a timely manner. For more information about VA's Board of Veterans' Appeals, visit www.bva.va.gov/.







## Should You Hire a Lawyer to File a VA Disability Claim?

You may have heard horror stories about veterans just like yourself having problems getting benefits from the Department of Veterans Affairs. You may have also heard the time-honored phrase "get yourself a lawyer before you deal with the VA" from your friends. Should you hire a lawyer? How do you pick a lawyer? How much does a lawyer cost? We attempt to answer those questions in this article.



## Using Your VA Home Loans to Buy Foreclosed Homes

VA loans can be used to purchase foreclosed properties as long as the VA guidelines are met. Foreclosures are controlled by the servicer of the loan and are usually sold in two different ways. For more details, see this article.







## Commissary Users Rack Up \$4 Million in Rewards in First Year With Star Card

One year ago, Defense Commissary Agency (DeCA) stores on military bases worldwide started accepting the Military Star Card as a form of payment. Since then, shoppers have spent \$204 million on groceries with the card, AAFES officials said in a press release sent today. That's about \$4 million in AAFES rewards gift cards. Is the card program good for the troops, though? For more details, see this Paycheck Chronicles post.



### Exchange 2018 Toy Book Is Available

The Army & Air Force Exchange Service is offering its 2018 Toy Book, which features toys tested and approved by military children plus sweepstakes and exclusive online and in-store offers. In addition to the hottest holiday toys, highlights of this year's guide also include: (1) a gift card with purchase; (2) exclusive savings on select toys online every Tuesday; and (3) shoppers can enter online at ShopMyExchange.com for a chance to win. The Exchange is also offering feefree layaway through Dec. 24. Visit www.shopmyexchange.com to browse the season's hottest toys.





### H.R. 6959, Burn Pit Registry Enhancement Act

On September 27, 2018, Representative Raul Ruiz (CA) introduced H.R. 6959, the Burn Pit Registry Enhancement Act. This bill would direct the Secretary of Veterans Affairs to ensure that the burn pit registry may be updated with the cause of death of a deceased registrant.

In June 2014, the VA launched the Airborne Hazards and Open Burn Pit Registry to allow eligible veterans and service members to document their exposures and report health concerns. As of September 26, 2018, more than 157,000 veterans and service members have completed and submitted the registry questionnaire.

DAV strongly supports H.R. 6959 as it will enhance the burn pit registry by including diseases related to a veteran's cause of death. This legislation is in accord with DAV Resolution No. 090.

Please use the prepared electronic letter or draft your own to urge your Representative to support and cosponsor H.R. 6959. As always, we appreciate your support for DAV and your grassroots activism in participating in DAV CAN. Thank you for all you do for America's ill and injured veterans and their families.

#### **Take Action**



## Veterans' Lives, Experiences Celebrated at New Museum

Developers of the \$82 million, 53,000-square-foot National Veterans Museum and Memorial, which opened Saturday in Columbus, Ohio, seek to inspire and educate visitors with inventive interactive displays. It shows military families cleaved and reunited, it visually visits young recruits aboard military vessels, it tells love stories, it mourns wrenching losses. All this is done through state-of-the-art interactive graphics, shifting photo images, documentary-style videos, oral history interviews and other engaging approaches. For more details, see this article.



#### **Veteran Crisis Resources**

Veterans Crisis Line 1-800-273-8255 and Press 1
Military Crisis Line 1-800-273-TALK (8255)
National Call Center for Homeless Veterans
1-877-4AID-VET (424.3838)
VA Caregiver Support Line 1-855-260-3274



## VA amends regulations on VA pension and other needs-based programs

The U.S. Department of Veterans Affairs (VA) recently amended its regulations governing entitlements to VA pension and Parents' Dependency and Indemnity Compensation, which are need-based programs.

"The amended regulations bring consistency to the pension process and ensure benefits are available for Veterans and survivors with financial need," said VA Secretary Robert Wilkie. "They will help maintain the integrity of and provide clarity to our needs-based pension program."

VA's pension program provides monthly benefit payments to eligible wartime Veterans and their

survivors with financial need.

The pension regulations, which were updated Oct. 18, cover the following:

Establish a clear net-worth limit for income and assets for Veterans to qualify for pension,

Establish a 36-month look-back period to review asset transfers at less than fair market value that reduce net worth and create pension entitlement,

Establish up to a five-year penalty period to be calculated based on the portion of the covered assets that would have made net worth excessive, and

Updates medical expense definitions for consistency with VA internal guidelines.

The changes are intended to ensure VA only pays benefits to those Veterans with a genuine need. For more information on VA's pension program, visit www.benefits.va.gov/PENSION/.

Source: TREA



## TRICARE Tool for Comparing Plan Costs

Do you have questions about your TRICARE costs? You can view and compare costs between TRICARE plans using the TRICARE Compare Cost Tool. The "compare plans" feature is especially helpful if you are thinking about changing your health care plan during the upcoming TRICARE Open Season (Nov. 12 - Dec. 10). During TRICARE Open Season, you can enroll in TRICARE Prime or TRICARE Select, switch between the two plans, and switch from individual to family coverage. Find more information, visit the TRICARE website and to use additional TRICARE online tools.



### Links to Other Stories

- 2nd Navy SEAL Charged Over Alleged Killing Of Detained ISIS Fighter
- 2. 7 Investigates: Veterans' emergency care loophole remains as candidates campaign on Veterans' records
- 3. Air Force Stops Ordering \$1,280 Coffee Cups
- 4. Best for Vets Colleges: The best schools for military students in 2019
- 5. Brief screening key to referral for VA chronic pain treatment
- 6. Call Wait Times Down 75 Percent For VA Debt

#### **Management Center**

- 7. Celebrities and Veterans teamed up to raise millions to fund mental healthcare for post-9/11 Vets
- 8. Discussing the impacts of Agent Orange
- 9. FMCSA passes rule for Veterans to waive commercial learner's permit, multiple endorsement exams
- Former VA Psychiatrist Convicted for Witness Tampering, Patient Sex
- 11. Investigating ways to help Veterans safely stop long-term opioid use
- 12. Iowa study aims to help Vets with TBI struggling with migraines, light sensitivity
- 13. JGIM Supplement features VA research on alternate approaches to pain
- 14. Local Groups Protest VA Privatization
- 15. Marines Confirm That Yes, They Drew That New Sky Penis Over California
- 16. More Veterans in Congress will mean more representation for our Vets
- 17. National Plan To Address Alzheimer's Disease:2017 Update
- 18. Oversight hearing on Oct. 31, more Agent Orange soil sampling
- 19. Pioneering new connections for our disabled Vets
- 20. Rating Knee Disabilities Knee Replacements
- 21. Senate stalls on a bill to help student Vets, even as GI Bill processing delays spike

- 22. Sergeant Becomes First Female Marine To Get Through 2nd Phase Of MARSOC Training Pipeline
- 23. Soldiers Keep Getting Free Burgers, But Army Wants to Keep It a Secret
- 24. Study data lacking on benefits and risks of medical marijuana for chronic pain and PTSD
- 25. Summer may be gone, but West Nile Virus remains a threat
- 26. Tests show PFAS, dioxin-like chemicals in Otsegoarea wells
- 27. The Air Force Accidentally Dropped A Humvee Over North Carolina
- 28. The Army Tried To Bury A Critical Report On All Its Failings In The Iraq War
- 29. VA Announces Milestone in Modernizing Veterans' Claims Processing
- 30. VA Loopholes Still an Issue for Non-Emergency Room Care
- 31. VA researcher is strong advocate for combining therapies for chronic pain
- 32. VHA Pain Management Strategy
- 33. Washington Veterans Are Unconvinced A New \$10 Billion Computer System Will Actually Improve VA Service
- 34. White matter damage linked to chronic musculoskeletal pain in Gulf War Veterans
- 35. Women's health remains priority for doctors turned medical museum volunteers

You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's **FREE**. Your comments and rankings tell us what type of information you want most.

Check us out today: www.veterans-for-change.org



# VA Pension Program Update - Entitlement Regulations Amended

The U.S. Department of Veterans Affairs (VA) recently amended its regulations governing entitlements to VA pension and Parents' Dependency and Indemnity Compensation, which are need-based programs. "The amended regulations bring consistency to the pension process and ensure benefits are available for Veterans and survivors with financial need," said VA Secretary Robert Wilkie. "They will help maintain the integrity of and provide clarity to our needs-based pension program." VA's pension program provides monthly benefit payments to eligible wartime Veterans and their survivors with financial need. The pension regulations,

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## Navy League Announces Military Family Scholarship

The Navy League and the Naval Education and Training Command (NETC) have announced the requirements for the Alaska Sea Services Scholarship for academic year 2019-2020. The program awards up to four \$1,000 scholarships annually for undergraduate education. Applicants must be the dependent (child or spouse) of a legal resident of the state of Alaska who is, or was at the time of death/designation as missing-in-action, a Regular or Reserve U.S. Navy, Marine Corps or Coast Guard member on active duty, inactive duty or retired with or without pay. Applications will close on March 1, 2019. For more information, visit the Navy League website or contact either Navy League's Ryan Donaldson at (703) 528-1775/(800) 356-5760, or Dr. Cheral Cook at (850) 452-3671/DSN 459.





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### AF Updates Tyndall Evacuation Information

The Air Force has announced that all active duty military and civilian evacuees, along with their dependents, are authorized to return from safe haven location to a continental U.S. residence pursuant to the following guidance. First, the local government where your residence is located must have lifted evacuation restrictions. Second, personnel must understand that upon return to their residence, safe haven allowances will cease. Tyndall AFB and parts of the local area are still without basic services and utilities, and many hazards remain. For more information and questions, contact the AFPC Total Force Center 210-565-0102.



#### \* RED ALERT \*

Everyone Call The Senate Committee
On Veterans Affairs Members Ask
Them To Support and Vote to pass
HR 299 Blue Water Navy
Vietnam Veterans Act Of 2018 to the
Full Senate for a Vote!

Jon Tester (D - MT)202-224-2644-Tony Murray, Patty (WA)202-224-2621-Ryan Sanders, Bernie (VT)202-224-5141-Matt Brown, Sherrod (OH)202-224-2315-Anna Blumenthal, Richard (CT)202-224-2823-Ethan Hirono, Mazie (HI)202-224-6361-Adam Manchin, Joe (WV)202-224-3954-Emily

> Please Ask everyone to Make The Calls and Share this with Everyone!

Thank You Michael F Kvintus Sr. BWNVVA National Vice Commander



### Exchange Offers Gift Cards to Students

The Army & Air Force Exchange Service's You Made the Grade program is rewarding military students who excel in the classroom during the 2018-19 school year. Through You Made the Grade, first-through 12thgraders, including homeschooled students, with a B average or higher are eligible to receive a \$5 Exchange gift card every grading period during the 2018-19 school year. Students must present a valid military I.D. and proof of a B average or higher during any 2018-19 school year grading period at their local Exchange's customer service area. For more information, contact your local Exchange. Visit the Discount Center to find more deals and

discounts for service members and military families.







# Agent Orange C-123 Aircraft Update - Exposure Presumption Now Official

The Department of Veterans Affairs (VA) is adopting as final an interim final rule published on June 19, 2015, to amend its adjudication regulation governing individuals presumed to have been exposed to certain herbicides. Specifically, VA expanded the regulation to include an additional group consisting of individuals who performed service in the Air Force or Air Force Reserve under circumstances in which they had regular and repeated contact with C-123 aircraft known

to have been used to spray an herbicide agent ("Agent Orange") during the Vietnam era.

In addition, the regulation established a presumption that members of this group who later develop an Agent Orange presumptive condition were disabled during the relevant period of service, thus establishing that service as "active military, naval, or air service." The effect of this action is to presume herbicide exposure for these individuals and to create a presumption that the individuals who are presumed exposed to herbicides during reserve service also meet the statutory definition of "veteran" (hereinafter, "veteran status") for VA purposes and eligibility for some VA benefits. This rule is effective October 22, 2018. This final rule is applicable to any claim for service connection for an Agent Orange presumptive condition filed by a covered individual that was pending on or after June 19, 2015.



### Latest Reservist Newsletter Available

The October 2018 edition of the Readiness Report newsletter for Individual Reservists is now available for digital download from the Air Reserve Personnel Center website. The Readiness Report is the official publication of Headquarters Individual Reservist Readiness and Integration Organization and is published monthly to deliver news and information to Air Force Individual Mobilization Augmentees and Participating Individual Ready Reservists.



### Office of Inspector General

- 1. Disseminating Information on Successful Use of Data Analytics Could Help States Manage Fraud Risks
- 2. DOD Should Demonstrate How Its Plan to Transfer the Administration of Military Treatment Facilities Will Improve Efficiency
- IRS Needs to Improve Data Controls for Some Award Determinations



Support for AF Spouses

Air Force Key Spouses and Key Spouse Mentors serve as part of the Air Force Key Spouse Program and are selected and appointed in writing by unit commanders to act as official unit representatives. Key Spouses serve as part of the commander's support team that usually consists of the commander, first sergeant, unit superintendent or a senior noncommissioned officer. Key Spouse Mentors support Key Spouses by sharing their expertise, providing encouragement and advocating for the program. As dedicated volunteers, Key Spouses assist with everything from maintaining family contact rosters to organizing unit care packages for deployed squadron members. For more information, visit the Key Spouse Program webpage.



## Presidential Proclamation on National Family Caregivers Month

During National Family Caregivers Month, we pay tribute to the millions of Americans across our Nation who selflessly care for family members who are chronically ill, elderly, or who have a disability. We recognize the challenges of caregiving and celebrate the joys of bringing support and comfort to a loved one. We express our gratitude to them for the work they do daily to ensure their loved ones are able to live in their homes and communities.

Family caregivers are the foundation of our country's long term support system. Every year, nearly 44 million caregivers assist loved ones with a vast array of essential tasks, including eating, bathing, dressing, managing finances, childcare, administering medications, and arranging doctor visits and transportation. In performing these challenging duties with patience and compassion, family caregivers embody selfless service and sacrifice.

My Administration is strongly committed to ensuring that family caregivers have the support they need. Earlier this year, I was pleased to sign into law the RAISE Family Caregivers Act, which will help support the millions of family caregivers across our Nation and the individuals who rely on them. This bipartisan legislation directs the Secretary of Health and Human Services to develop and make available strategies for recognizing and supporting family caregivers. It also establishes an advisory council that will leverage expertise from across my Administration and our Nation to address topics such as respite services and options, workplace flexibility, and financial security. It

will also help people navigate the healthcare system and produce further recommendations for supporting family caregivers. Similarly, the Supporting Grandparents Raising Grandchildren Act, which I signed on July 7, 2018, will help our Nation better address the needs of people who provide full-time care for their grandchildren. Sadly, the number of people caring for grandchildren is growing, as the opioid crisis continues to ravage families across our country. I was also pleased to sign into law the VA MISSION Act of 2018, which expands caregiver assistance to eligible veterans who served our country before September 11, 2001.

As anchors for their loved ones, our Nation's family caregivers promote a culture that values the dignity of life at all stages and the importance of family. This month, we acknowledge the dedication and compassion of all those who work to improve their family members' lives, and we renew our commitment to supporting them in their labor of love.

NOW, THEREFORE, I, DONALD J. TRUMP,
President of the United States of America, by virtue of
the authority vested in me by the Constitution and the
laws of the United States, do hereby proclaim
November 2018 as National Family Caregivers Month.
I encourage all Americans to acknowledge, and

express our gratitude to, all who provide compassionate care to enhance the lives of their loved ones in need.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of October, in the year of our Lord two thousand eighteen, and of the Independence of the United States of America the two hundred and forty-third.

DONALD J. TRUMP



"We Proudly Support our Military Personnel & Families"



## VA Debt Update - Debt Waiver Request

When you request a waiver, you are requesting that VA's Debt Management Office terminate collection action on a debt. If a waiver is granted in full or part, you will not be required to pay the amount that was

waived. Veteran Benefits Administration (VBA) overpayments are governed by the Department of Veterans Affairs under US Code Title 38 – Veterans Benefits. Requests for waiver of repayment are processed in accordance with VA Financial Policy Volume XI.

https://www.benefits.va.gov/gibill/resources/education\_resources/school\_certifying\_officials/payment\_info.asp provides additional information.

What are the eligibility requirements for a waiver?

To be eligible for waiver considerations, you must be a Veteran, a payee or beneficiary including a fiduciary, a representative acting on behalf of a debtor such a parent, sibling, or a representative of an estate in the case of a deceased payee.

How do you apply for a waiver?

To apply for a waiver, you must submit the following items:

Written letter that explains why you are requesting a waiver. The letter should explain why you feel you should not be held responsible for payment of the debt or why collection of the debt would be unfair and create a financial hardship.

Completed and signed Financial Status Report form Mail your waiver and your completed and signed

Financial Status Report form to: US Department of Veterans Affairs, Debt Management Center, P.O. Box 1193, St. Paul, MN 55111

Can You request an oral hearing?

You have a right to request an oral hearing in conjunction with your waiver request. If you choose to have an oral hearing to present evidence before your request is considered, state so in your request for a waiver. If you request an oral hearing, you will be notified of the date, time, and location, prior to your waiver request being referred for consideration.

Time limitations associated with the waiver request.

Education, Pension and Disability Waiver Request -If you are requesting a waiver for an education,
pension or disability compensation debt, you must
submit your request within 180 days of the date you
were originally notified of your debt.

Loan Guaranty Waiver Requests -- For loan guaranty program debts, you have one year from the date you sign the certified mail receipt for the original notification letter.

Note: If DMC receives your request for waiver within 30 days of the day of notification, they will suspend any offset action from your current benefits until a decision regarding your request for waiver is rendered.

What does it mean when your waiver is granted?

If a waiver is granted in full or part, you will not be required to pay the amount that was waived. A waiver cannot be granted if DMC determines there is:

Fraud

Misrepresentation

Bad faith on your part that led to the creation of the debt

How are you notified of your waiver decision?

You will be notified in writing when a decision regarding your request for waiver is rendered.

Denied Waiver Request -- If your request is denied, you will be notified of your appeal rights.

Full Waiver Granted -- If your request is granted in full, no further collection action will be taken.

Partial Waiver Granted -- If a partial waiver is granted, you will be notified of the balance and you will be provided appeal rights.

Note: If a balance exists on your account after waiver action is completed, you will be asked to contact us and make arrangements to pay your debt. If you are drawing VA benefits, action will be taken to begin offsetting those benefits to recoup any balance that was not waived

According to the Department of Education's (DOE) website, students must repay loans even if they don't complete their education, can't find a job related to their program of study, or are unhappy with the education received. However, certain circumstances might lead to loans being forgiven, canceled, or discharged as defined in US Code Title 20. The link at https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation?src=ft provides information on the types of forgiveness, cancellation and discharge available.



## TRICARE Coverage for Activated Reserve, Guard

According to an addition to the FY 2018 National Defense Authorization Act (NDAA), Reserve and Guard members involuntarily activated to support contingency operations with a 12304b designation on their orders will receive TRICARE benefits upon the 180 day mark prior to their activation or the active duty order date, whichever is later. Members should contact their Military Personnel Section or the Unit Deployment Manager if they have questions regarding their TRICARE eligibility. For more information, visit the TRICARE website.





- 1. Aurobindo Pharma Limited Issues Voluntary Recall of Irbesartan Drug Substance due to the Detection of Trace Amounts of NDEA (NNitrosodiethylamine) Impurity Found in the Active Pharmaceutical Ingredient (API)
- 2. Device Failure Associated with Getinge's

- Maquet/Datascope Intra-Aortic Balloon Pumps Letter to Health Care Providers
- 3. FDA: Contaminated Irbesartan Now Under Voluntary Recall
- 4. Food Recall of Fit & Active Southwest Veggie Stuffed Sandwiches Due to Possible Listeria monocytogenes and Salmonella Contamination in Vegetables
- 5. Jeffrey Shuren, M.D., J.D., director of the FDA's Center for Devices and Radiological Health and Janet Woodcock, M.D., director of the FDA's Center for Drug Evaluation and Research on agency's warning to consumers about genetic tests that claim to predict patients' responses to specific medications
- 6. Maribel's Sweets Inc. Allergy Alert on Undeclared Milk Allergens in Chocolate Bars
- 7. Roche Diagnostics Recalls CoaguChek XS PT Test Strips Due to Inaccurate INR Test Results
- 8. Sciegen Pharmaceuticals, Inc. Issues Voluntary Nationwide Recall of Irbesartan Tablets, USP 75 Mg, 150 Mg, and 300 Mg Due to The Detection of Trace Amounts of NDEA (N-Nitrosodiethylamine) Impurity Found in The Active Pharmaceutical Ingredient (API)





#### **SURVIVAL IS FUN**





## Tax & Credit Information



- 1. 401(k) contribution limit increases to \$19,000 for 2019; IRA limit increases to \$6,000
- 2. Does Retirement Have You Spooked?
- 3. Election Workers: Reporting and Withholding
- 4. Get Ready for Taxes: Learn how the new tax law affects tax returns next year
- 5. Newly revised publication helps taxpayers understand changes to backup withholding
- 6. November 15 deadline coming up for calendar-year tax-exempt organizations that requested six-month form extensions
- 7. Tax Cuts and Jobs Act: A comparison for businesses
- 8. Taxpayers can get tax help after hurricanes and other natural disasters



Right to Die Program - Denied to Vets Residing in California Veteran Homes

Not long after California enacted a law allowing terminally ill people to obtain life-ending prescriptions, the state Department of Veterans Affairs (known as CalVet) adopted an emergency regulation making it clear that residents of its eight veterans homes would not be allowed to take advantage of the new law's provisions. The emergency regulation prohibits CalVet staff from providing aid-in-dying drugs or assistance to residents of the agency's homes, and specifies that any resident who wants to take an aid-in-dying drug, even if it is provided by an outside doctor, must first be "discharged" from the residential facility where they live.

It is cruel and unfair to deny these 2,400 old and disabled veterans the same right afforded other Californians under the 2016 End of Life Option Act. But CalVet officials claimed the harsh regulation was necessary to keep the agency from losing millions in federal funding under the 1997 Assisted Suicide Funding Restriction Act, which prohibits federal funds from being used "to pay for items and services (including assistance) the purpose of which is to cause (or assist in causing) the suicide, euthanasia, or mercy killing of any individual."

The veterans homes located in Los Angeles and other California cities provide a place to live as well as

medical and rehabilitative care to former active-duty military members and their spouses who are over 55 or disabled. Veterans homes are also open to homeless vets in need of care. Though primarily funded by the state's taxpayers, the U.S. Department of Veterans Affairs pays for nearly \$68 million of the homes' \$350-million budget. CalVet can and should find a way to comply with federal rules without forcing residents of its veterans homes to leave in order to seek aid in dying.

The federal prohibition makes it clear that doctors in veterans homes should not provide life-ending prescriptions, and though we disagree with that rule, the government has the right to make it; no hospital, doctor or healthcare employer is under any obligation to participate in the right-to-die program. But nothing in the text of the federal law indicates that it is necessary to evict sick people from their homes if they wish to obtain an outside physician's prescription for the life-ending drugs and ingest them on their own.

Other states that have legalized so-called medical aidin-dying have interpreted the federal prohibitions in various ways. Like California, Colorado and Vermont require residents of veteran homes to leave the facilities if they wish to end their lives. But Washington and Oregon allow veterans home residents to stay while they get the lethal prescriptions from outside doctors and even when they take them, though staff is not allowed to assist in any way. Oregon's Death with Dignity Act has been on the books for more than 20 years, and there have been no challenges under the federal prohibition.

Earlier this month, two veterans groups along with two residents of a veterans home in Yountville sued CalVet, claiming its restriction is punitive. Dying people may not have the strength or means to relocate to a new nursing home or hospice. Many veterans who move into veterans homes choose to do so because of subsidies for those with limited financial means, and most of them remain in the homes for the rest of their lives. The groups argued that CalVet could use accounting barriers to comply with the federal prohibition.

California's End of Life Option Act passed in large part because of the moving story of 29-year-old Brittany Maynard, who was diagnosed with an aggressive and terminal brain cancer. After weighing her end-of-life options, Maynard and her family decided to leave the Bay Area and move to Oregon so that she could access that state's aid-in-dying law. When California lawmakers finally made it legal for physicians to prescribe life-ending drugs the following year, it was

with the promise that no dying Californian would be forced to choose between leaving home and suffering in their final days. But CalVet has broken that promise for the men and women living in veterans homes.

CalVet can and should find a way to comply with federal rules without forcing residents of its veterans homes to leave in order to seek aid in dying, as Oregon and Washington have done. Not just to avoid the time and cost of a lawsuit, but because it is the compassionate and correct thing to do.



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