

# AFA Texas News

**Volume 20 Issue 1**

Official Newsletter of Air Force  
Association Texas

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The Air Force Association is a civilian, nonprofit aerospace organization, and is privately operated and financed. Our mission is to advocate and support the men and women of the United States Air Force, to educate the members and the public at large as to what these men and women do, and to advocate and support the military preparedness of the United States in order to maintain the security of this nation and its allies.

## ***Spring Texas State Meeting***

The Spring Texas State AFA Annual Awards meeting was held as a virtual meeting due to virus shutdowns.

**Spring 2020**

## **Future Meetings**

Summer 2020: 30 July – 2 Aug Seidel

Fall 2020: San Jacinto

Spring 2021: Austin

Summer 2021: TBD

**May 2020 Edition**



# Spring State Meeting Notes

The biggest update is the **change of date for the Summer Convention from 16-20 July to 30 July to 2 August** which will be a Texoma Convention as the Oklahoma chapters will be joining us. More information will be forthcoming by May. If your chapter would like to make a bid to host a meeting, please contact VP Programs Ralph Chalfant at [lsuralph72@yahoo.com](mailto:lsuralph72@yahoo.com).

AFA's IT system is still an issue. Until further notice, Semi-Annual chapter and state reports will not be via the Field Portal, but on Word/Excel forms supplied by AFA about May 1<sup>st</sup>. In the meantime, recommend keeping a *diary* of events as they occur. It makes report-time so much easier.

Chapter Presidents: The Field Portal is still good for monitoring / maintaining your membership roster. Make sure they are updated appropriately.

There are several required positions that need to be identified on the chapter's leadership roster: President, Exec VP, Secretary/Treasurer. Additionally, a Membership Chairman must be identified. If that position is not specifically filled, the Chapter President should put his/her name in that box.

Riq Baldwin has prepared a very useful set of training modules to help you understand how to work with the various components of the Field Portal. Go to:

<https://www.afa.org/membership/trainingmodules>

You don't need to be logged in to access these

There is also a training module for IRS 990 submittal – **must be done by 15 May**.

Chapter Support payments have been made – If you didn't get a support payment it is because you didn't submit the required reports and plans.

Awards: National Award nominations are due to VP Awards Gary Copsey at [gary.copsey@gmail.com](mailto:gary.copsey@gmail.com) by 10 Apr and Teacher of the Year Nominations are due to VP Aerospace Education Ric Hamer at [rhamer@aol.com](mailto:rhamer@aol.com) by 20 May. AFA Texas award nominations are due to VP Awards by 15 May.

Nominations for Emerging Leader Program are due to National by May 1. Mac advises that there are more nominations this year than there are positions to be filled – i.e., selection will be very competitive. Need to get nominations in to AFA Texas President Paul Weseloh so he can get to the Texoma Region President Mike Winslow for review and submission.



# **News You Can Use**

## **The Grey-Haired Brigade is Here**

The typical US household headed by a person age 65 or older has a net worth 47 times greater than a household headed by someone under 35, according to an analysis of census data. 47 times! They like to refer to us as senior citizens, old fogies, blue hairs, geezers, and in some cases dinosaurs. Some of us are "Baby Boomers" getting ready to retire, others are from the Greatest Generation already retired. We walk a little 44 slower these days and our eyes and hearing are not what they once were. We worked hard, raised our children, worshiped our God and have grown old together.

In school we studied English, history, math, and science, which enabled us to lead America into the technological age. We still use two spaces after a period when typing. Most of us remember what outhouses were, many of us with firsthand experience. We remember the days of telephone party-lines, \$.25 gasoline, and milk and ice being delivered to our homes.

We are probably considered old fashioned and outdated by many. But there are a few things you need to remember before completely writing us off. We won WWII, fought in Korea and Viet Nam. We can quote "The Pledge of Allegiance," and know where to place our hand while doing so. We wore the uniform of our country with pride & lost many friends on the battlefield. We didn't fight for the Socialist States of America; we fought for the "Land of the Free and the Home of the Brave." We wore different uniforms but carried the same flag.

We know the words to the "Star Spangled Banner," "America," and "America the Beautiful" by heart, and you may even see some tears running down our cheeks as we sing. We have lived what many of you should have read in history books, and we feel no obligation to apologize to anyone for America.

Yes, we are older and slower these days but rest assured, we have at least one good fight left in us. We love this country, fought and died for it, and now we are going to save it. It is our country, & nobody is going to take it away from us. We took oaths to defend America against all enemies, foreign & domestic, & that's an oath we plan to keep. There are those who want to destroy this land we love but, like our founders, there is no way we are going to remain silent.

It was mostly the young people of this nation who elected the Congress that promised "Hope and Change"--- which in reality was nothing but "Hype and Lies" from your college professors. You youngsters need to taste socialism & see evil face to face to understand you don't like it after all

We may drive a little slower than you would like, but we get where we're going. So, the next time you have the chance to say the Pledge of Allegiance, stand up, put your hand over your heart, honor your country, & thank God for the old geezers of the "Gray-Haired Brigade."

## **TRICARE Prime**

### **36,000 Enrollees to Get Refunds**

About 35,000 military retirees will soon receive cash refunds from Tricare, thanks to a policy change made last year that affects how Tricare calculates annual out-of-pocket maximum payments. The rebates impact retirees with Tricare Prime who paid more than \$2,400 out of pocket towards their annual maximum payment in 2018 and 2019. They do not impact Tricare for Life or Tricare Retired Reserve users. The annual maximum out-of-pocket payment, or "catastrophic cap," for any retiree family with a service member who joined the military before Jan. 1, 2018, is set at \$3,000. For those who joined after Jan. 1, 2018, the annual retiree cap is about \$3,600. Those who joined before 2018 pay about \$600 per year for plan enrollment, while those who joined after 2018 will pay about \$1,000.

A set of sweeping Tricare reforms ordered in 2018 directed that the annual fee paid by retirees to use Tricare Prime no longer counted toward the yearly out-of-pocket max. That meant some families were faced with an increase of about \$600 in their yearly Tricare spending, up to \$3,600 for most retirees. But that change was reversed last summer, retroactive to 2018, allowing the enrollment payment to count toward the cap once again and reducing the amount of money retirees might pay out of pocket each year by about \$600 for most users.

Retirees should watch their mailboxes for refund notification letters from Tricare's contractors, HealthNet in the west region and Humana in the east, Tricare officials told Military.com today.

The letters will start going out April 20, they said. from access to many on-base medical facilities, instead requiring them to be seen off base. That means retirees on Tricare Prime will increasingly be paying out of pocket for care -- and coming closer to hitting that annual out-of-pocket maximum.

The reimbursements will be in the form of an account credit automatically applied to future enrollment fees, officials said. Retirees will also have the option of requesting a cash refund, they said. The Defense Health Agency, which oversees Tricare, announced a plan early this year to bar retirees

While retirees using Tricare Prime face no out-of-pocket costs if they are seen by an on-base providers, they do cost shares when seen off-base, including \$20 per primary care visit and \$31 for specialty care. [Source: Military.com | Amy Bushatz | April 17, 2020 ++] \*\*\*\*\*

## Thyroid Disease

60% of People With it Don't Know They Have It

Many of us worry about being diagnosed with a life-threatening illness. Cancer, heart disease and Type 2 diabetes loom large in our fears, especially as we grow older. But we often overlook one generally less life-threatening but still potent condition, thyroid disease, which is more common than heart disease or diabetes, according to the University of Michigan. In fact, up to 60% of Americans with thyroid disease — as many as 12 million people — don't realize they have the illness. People who are at a greater risk of developing thyroid disease include women, people over age 60 and people with a history of an autoimmune disease or a family history of thyroid disease. The thyroid is a small gland that sits in your lower neck. Sometimes described as being shaped like a butterfly, this gland is important because it secretes hormones that impact nearly every organ in your body.

When something goes wrong with the thyroid, it can hamper regulation of the body's metabolic processes and control of the body's temperature. And plenty can go wrong with this gland. In some cases, your body secretes too much thyroid hormone. Known as "hyperthyroidism," this condition speeds up body processes, leading to symptoms such as:

- Nervousness or anxiety
- Increased sweating and heart rate
- Trouble sleeping
- Weight loss
- Frequent bowel movements

By contrast, sometimes the body secretes too little thyroid hormone, a condition called "hypothyroidism," which slows down body processes. Symptoms may include:

- Intolerance to cold
- Fatigue
- Dry skin
- Mood swings and depression
- Constipation

The only sure way to know if you have thyroid disease is to see your doctor and have your blood tested to measure your thyroid hormone levels. If the results show a problem, further testing may be necessary to find the cause of the issue. The good news is that most thyroid conditions are easily treatable, according to the University of Michigan. Medications often can correct the problem. In some cases of hyperthyroidism, you may require radioactive iodine treatment or surgery.

[Source: MoneyTalksNews | Marilyn Lewis | April 17, 2020 ++]

## Umbrella Insurance What It Is & Do You Need It

Umbrella insurance does exactly what its name implies: It offers extra protection. It's an extra layer of liability insurance; something you buy in addition to the liability insurance you already have in your home and car insurance policies. And what does liability insurance do? It pays people you accidentally harm. So, if you think of a jacket as your existing liability insurance, an umbrella policy is there to give you even more protection. Most people don't need an umbrella policy because they're adequately insured by their home and car policies. So who does? In a word, rich people. The minimum umbrella policy is typically a million bucks, so unless you're high net worth, you probably don't need one.

Umbrella policies kick in after your other insurance, like your car or home coverage, is used up. They might also cover things your existing policies don't, like maybe libel or slander. Example: Say your Doberman bites one of your party guests, and they sue you for a \$1 million. You have a homeowner's policy, but your liability insurance tops out at \$500,000. In this case, your umbrella policy will pay the remaining \$500,000. Because umbrella coverage only kicks in after your regular policies give out, it's not very expensive. According to the Insurance Information Institute, the average cost for \$1 million of coverage is only \$150 to \$300 per year.

The companies pedaling these policies normally have minimum coverage limits. They won't let you reduce your existing liability coverage to bare minimum on existing policies in anticipation of the umbrella policy covering the difference in liability. To get umbrella insurance, you'll typically need a homeowners policy with a minimum of \$300,000 in liability coverage and a car policy with a similar minimum. Until you meet the minimums set by the umbrella insurance company for your car and home policies, you won't be able to get umbrella insurance. [Source: MoeyTalksNews | Stacy Johnson | March 30, 2020 ++]

## Social Media Quiz Scams

Could Give Scammers your Personal Info With most of the US and Canada under orders to stay at home, many people are turning to social media for a fun distraction. Taking a Facebook quiz may seem like a harmless way to pass the time, but it could also give scammers your personal information.

### How the Scam Works:

- You see a fun quiz on Facebook or another social media platform. What's the harm, you figure? You answer a few questions and prove how well you know a friend. Or you take a short personality test to match with a character from your favorite TV show
- These quizzes ask seemingly silly or meaningless questions, but scammers can use that information for nefarious purposes. For example, some quizzes collect personal information by asking questions like: "What is your mother's maiden name?" or "What is the name of the street you grew up on?" These are common security questions for banking and credit card accounts. Sharing this information can lead to your accounts being hacked, and your personal and financial information being stolen
- Not all social media quizzes are a data collection scam, but BBB cautions users to be careful about what they share online. Social media data and quiz answers can be used to steal your identity or enable a scammer to impersonate you to your friends and family.

### Tips to Avoid Social Media Scams:

- Be skeptical: Before you take a quiz, figure out who created it. Is it a brand you trust? Just because something appears to be fun and innocent, doesn't mean there isn't an inherent risk.
- Adjust privacy settings: Review your social media account's privacy settings and be strict about what information you share and be mindful of who you are sharing it with.
- Remove personal details from your profile: Don't share information like your phone number or home address on social media accounts.
- Don't give answers to common security questions: Be cautious if the questions in a quiz ask for things like your mother's maiden name, street you grew up on, or name of your high school.
- Monitor friend requests. Don't accept friend requests from people you don't know. Also be wary of a second friend request from someone you are already connected with; the second profile may be an imposter trying to access your data and your Friends list.