



## PMOAA BEACON

*Home of the Blue Angels - Pensacola, FL  
A 5 Star Chapter 2003 - 2019, 2021 - 2023*

*Printed Newsletter Award -  
2008, 2010, 2011, 2019 - 2023*

*Website Winner -  
2010, 2011, 2012, 2018 - 2023*

*<https://pmoaa.org>*

*March 2025*



### President's Corner



The February 13 meeting of the Chapter at PYC was important and poignant. We opened with the Presentation of Colors by the Air Force Junior ROTC Color Guard from Pensacola High School. They were sharply dressed and executed their duties precisely and professionally. These young people made us all proud by presenting themselves and the Colors in a totally "spit and polish" manner.



We then installed two Officers (me as President and Karen Vinson-VanHouter as First VP) and two new Directors (Judy Dickson and Meredith Yeager) for the 2025-27 term (two years). Congratulations and thank all of you for agreeing to serve the Chapter in these important leadership roles.



LTC Karen Vinson-VanHouter, CAPT Ken Pyle, Mrs. Judy Dickson. Officiating is CPT Dean Kirschner. And not appearing in this picture CAPT Meredith Yeager.

The more important and poignant action at the meeting was the annual Memorial Service honoring those members and spouses who passed away in 2024. Nine members and four spouses were remembered in a solemn candlelight service. Thank you to Father John Licari who officiated and offered the following prayer:

*"Lord, grant that we may hold dear the  
memory of your servants, never bitter  
for what we have lost nor in regret of the past,  
but always in hope of the eternal  
Kingdom where you will bring us together  
again. We ask this in your name. Amen*



Many thanks to RADM Joan Engel, USN (Ret) for putting the service together and executing with care and reverence for these members' service.

Four of our members and leaders of the Chapter were recently recognized by the Florida Council of Chapters, the state-wide organization to which all Florida MOAA Chapters belong. Each received a framed certificate acknowledging their leadership, effort and accomplishments within the Pensacola Chapter. Those honored were CDR Susan Ulloa, Maj Charles Booton, LTC Paul Chlebo, and LTC Karen Vinson-VanHouter.



CDR Susan Ulloa



Congratulations to all these great members of our Chapter. We appreciate all of you and your contributions to our success.



LTC Paul Chlebo



LTC Karen Vinson-VanHouter



Maj Charles Booton

Losing nearly 10 percent of our membership in one year is a significant loss and we must, in these patriots' honor, re-double our efforts to bring new members into our Chapter. Invite eligible veterans, active and retired to come to a meeting. Invite surviving spouses you know. It matters that you make the ask. It is the most impactful and effective recruiting method. Show them the fun and camaraderie we share at our meetings. We need your help in keeping the Chapter strong and viable.

Our Chapter, in years past, provided stipends (cash) to the JROTC units in the local high schools. No one seems to know why the support was dropped, but I would like to challenge you members to step up with enough donations each year to re-start the program. My initial thoughts are to provide \$500 per unit (9 units) per year which equals \$4500 per year. Another source of funds could be for us to develop relationships with select local businesses to become sponsor-partners in this work for the JROTC students. Please let me know if you will be able to provide a donation. We will keep it in a separate fund so your dollars will go only to the JROTC units.

Our program for the March 20 dinner meeting at The Oaks aboard NAS Pensacola will be our own members, Karin and Tey Wiseman with Luke, their therapy dog. The Wiseman's and Luke are involved with "Canines for Christ", a Christian-based, canine-assisted therapy ministry that uses dogs to share God's message of love, hope, kindness, and compassion in the community. A few places where they serve are: Hospitals, Nursing Homes, Schools, Hospice Centers, Police Departments and Courts. We hope to see you on March 20.



Photos above courtesy of Jean Booton

**Your President,  
Ken Pyle**

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Again, this year, PMOAA hosted a table at the Lion's Club 75<sup>th</sup> Outstanding Flight Instructor's Award Banquet at Scenic Hills Country Club on February 25. Four of our members represented PMOAA:

CDR Susan Ulloa, CAPT Sue Varenholt, Mrs. Judy Dickson and CAPT Meredith Yeager.



Thanks Susan and Meredith for the pic.







## LEGISLATIVE AFFAIRS

“May you live in interesting times” is often attributed to be an ancient Chinese curse which has never been corroborated as such. It is a popular English expression that seems appropriate for today. While many claim that we are living in an era of

great division within America, unprecedented some say, it seems to me that the Civil War was an era of greater division. Of course, during the Civil War we didn't have social media to allow billions of people to follow and opine on it. There is currently, and I suspect will continue for some time, upheaval in the agencies of the federal government and that includes DoD. As a retired officer and as a DoD employee, I have seen my share of fraud, waste and abuse so there is room for improvement which should help free up valuable dollars for the things needed to defend our great nation. We can support those efforts by being part of the action. A way to do that is to sign up for the MOAA legislative alerts visit:

[https://moaa.quorum.us/sign\\_in/](https://moaa.quorum.us/sign_in/).

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays via email. You can sign up for the newsletter at [www.moaa.org](http://www.moaa.org). Please let me know how you think I can make this column better for you by sending an email to me at [p3dave@yahoo.com](mailto:p3dave@yahoo.com).

Also, if you are not aware, the Florida Council of Chapters (FCoC) publishes a newsletter every other month. It can be viewed here at <https://flmoaa.org/news/>

Your voice needs to be heard by our Florida Congressional Delegation. Please use some or all of the links available within this Legislative Affairs column and subscribe to the automatic notifications I mentioned above. The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC at [flmoaa.org](http://flmoaa.org) and an affiliate of the [Military Officers Association of America \(MOAA\)](http://MilitaryOfficersAssociationofAmerica.org) who together are the nation's largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. MOAA has several critical legislative issues they are championing. Become an advocate and **Take Action NOW!** at <https://moaa.quorum.us/>

In this issue:

- Taking a Tax Mulligan
- COLA Update: 2026 Retiree Pay Adjustment Trending Toward 5-Year Low
- How MOAA Plans to Build Momentum in the 119<sup>th</sup> Congress
- Does the Smaller TRICARE Pharmacy Network Put Your Health Care at Risk

### Taking a Tax Mulligan

*(This article by Col. Curt Sheldon, USAF (Ret), CFP®, originally appeared in the February 2025 issue of Military Officer, a magazine available to all MOAA Premium and Life members. Learn more about the magazine [here](http://here); learn more about joining MOAA [here](http://here).)*

Just like a mulligan gives a golfer the opportunity to take a shot over, the IRS allows you a do-over on your taxes, too —

at least in some cases. Let's take a look at some of the more common ones.

#### First-Time Penalty Abatement

Occasionally, we make mistakes. And occasionally, the IRS will assess a penalty on those mistakes.

But don't pay that penalty right away. You might be eligible for first-time penalty abatement. Not all penalties qualify for first-time abatement. Here are the common ones that do.

- Failure to File Penalty
- Failure to Pay Penalty
- Failure to Deposit (this generally applies to business owners with employees)

First-time abatement is not automatic. You need to have a history of good tax compliance. This means you have filed the same return type, if required, in the previous three years before you received the penalty. Also, you won't qualify for first-time abatement if you received any penalties during the prior three years unless the penalty was removed for an acceptable reason other than first-time abatement.

If you think you are eligible for first-time abatement, follow the instructions on the IRS notice that assessed the penalty. Some requests for penalty abatement can be accepted over the phone.

You can also send a written statement or file an [IRS Form 843](http://IRSForm843), “Claim for Refund and Request for Abatement.”

#### Waiver of Excise Tax on Missed Required Minimum Distributions

If you have funds in a pre-tax account, such as a traditional individual retirement account (IRA), at some point in the future, you will be required to start taking out funds from those accounts and start paying taxes on the money. If you miss a required minimum distribution (RMD), you will be subject to a penalty of up to 25% on the missed RMD.

You might be able to get the penalty reduced to 10% if you meet the following criteria. First, you must withdraw funds to meet the RMD during the correction period, and second, you must submit a return reflecting the additional tax. The correction period ends at the earliest of:

- The date of the mailing of the deficiency notice imposing the excise tax
- The date the tax is assessed
- The last day of the second tax year that begins after the year in which the additional tax is imposed

The penalty can also be completely waived.

Waivers are granted for reasonable cause. To get a reasonable cause waiver, you should take the distribution as soon as you identify the problem and take measures to ensure it doesn't happen again.

Additionally, complete [IRS Form 5329](http://IRSForm5329) Lines 52-55, and file it as a standalone form. Follow the instructions for lines 52-54. You'll annotate the amount of shortfall you want relief for and enter “RC” on the dotted line next to line 54. If you are looking for a waiver of the complete amount, leave line 55 blank. If you enter a tax there, the IRS will assess it.



### Excess Roth IRA Contributions

Not everyone can contribute to a Roth IRA. You or your spouse must have earned income. But you can't have too much income, either. For those who file as married filing jointly, you're not allowed to contribute to a Roth IRA if your modified adjusted gross income, which for most taxpayers is the same as adjusted gross income (AGI), exceeded \$240,000 in 2024. The ability to contribute to a Roth IRA starts to phase out at \$230,000 in 2024.

If you don't file as married filing jointly or married filing separately, the limit is \$161,000 with the phase-out starting at \$146,000. For married filing separately, the limit is \$10,000 of AGI with the phase-out starting at \$0.

These limits catch a lot of people leaving the military and starting a second career off guard. What do you do if you discover you made excess contributions to a Roth IRA? What you don't want to do is leave them in the Roth IRA. There is a 6% excise tax for each year the funds stay in the IRA.

To avoid the excise tax, you need to withdraw the excess contributions and the earnings on them prior to filing your tax return (plus extensions). Your financial advisor or the IRA custodian might be able to calculate the earnings for you. But you might have to do it yourself. To calculate the earnings, use this formula:

#### **Earnings = Excess Contribution x ((ACB – AOB)/AOB)**

- **ACB stands for adjusted closing balance:** The current value of the IRA minus any distributions made since the excess contribution was made.
- **AOB is adjusted opening balance:** This is the value, including the excess contribution, of the account when the excess contribution is made.

*Example:* Joe Smith contributed \$5,000 to a Roth IRA in 2023. In 2024, he retired from the military and started a second career. Due to the new career, his earnings exceeded the limits above. Prior to retirement, he contributed **\$7,000** to a Roth IRA. Just prior to that contribution, the IRA was worth \$6,000, which makes his AOB **\$13,000**. The current value of his Roth IRA is **\$14,000**. What are the earnings on his excess contribution?

**Earnings = \$7,000 x ((\$14,000 - \$13,000)/\$13,000) = \$538.46**

The earnings are taxable unless the excess contributions and earnings are recharacterized into a traditional IRA. The distribution is reported on his 2024 tax return even if it takes place in 2025.

(Note: It is recommended that you consult a professional tax advisor for complex issues)

### COLA Update: 2026 Retiree Pay Adjustment Trending Toward 5-Year Low

By: Kevin Lilley

After near-record raises in the early 2020s, the cost-of-living adjustment (COLA) received by military retirees, VA disability and Social Security recipients, and others receiving certain federal compensation is on track to continue a recent downward trend.

An early prediction estimates [an increase of 2.1%](#) for the 2026 calendar year – lower than the [2.5% increase](#) for this year and

well off the previous two annual adjustments (8.7% and 5.9%), which came in the wake of the COVID-19 pandemic.

Those figures represented the largest two-year increase in the formula used to calculate Social Security COLA since the early 1980s, when inflation led to double-digit increases. Military retiree COLA was calculated under a different formula at that time and did not reach those levels.

The calculation relies on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), but only data from the final three months of the fiscal year (July, August, and September) are used – to determine the upcoming increase and to set a baseline for the next year. While this measurement differs from the CPI often cited in media reports, [projections for the U.S. inflation rate](#) point to a final figure around 2% over several years.

#### **Why MOAA Tracks COLA**

Projected rates may help retirees plan their financial future, but MOAA's main priority regarding COLA continues to be protecting the value of service-earned benefits. Without this annual increase, retiree pay (and VA disability benefits) would fall behind rising prices – and recipients wouldn't be getting the value they deserve.

This isn't a recent fight for MOAA: The Military Coalition (TMC), a group of advocacy organizations representing about 5.5 million members of the wider uniformed services community, was founded in response to [COLA threats in the mid-1980s](#). More recently, MOAA and TMC successfully overturned the "[COLA minus 1 percent](#)" provision passed in a 2013 continuing resolution.

While no active legislation points to a COLA reduction, a Congressional Budget Office report on reducing the budget released every two years again suggested a new COLA calculation: Using "Chained CPI" would save the government \$278 billion over 10 years, [per the report](#) ... which doesn't mention that the money would be taken out of the pockets of military retirees and Social Security recipients, among others.

MOAA will continue to monitor any movement on this budget option or other proposals which would result in a COLA reduction. Keep up with the latest on this and other key advocacy issues via *The MOAA Newsletter* or by visiting our [advocacy news page](#).

### How MOAA Plans to Build Momentum in the 119th Congress

By: Brenden McMahon

(A version of this article originally appeared in the February 2025 issue of *Military Officer*, a magazine available to all MOAA Premium and Life members. Learn more about the magazine [here](#); learn more about joining [MOAA here](#).)

MOAA remains poised to advocate for servicemembers, veterans, and retirees and their families and survivors in its work with the 119th Congress over the next two years. This work directly protects benefits that members and their families rely on, from health care coverage to retirement pay and support for military families.

Without strong advocacy, these critical benefits could face reductions or limitations. MOAA's efforts ensure members have a voice on Capitol Hill, influencing lawmakers to prioritize policies that sustain their quality of life.





To build momentum early in the legislative session, MOAA will host a welcome reception in the first quarter of 2025, connecting with new and returning lawmakers to share its priorities. This event is more than a formality — it's the foundation for fostering relationships that will carry our advocacy efforts forward.

### Why This Congress Matters

The 119th Congress began with 100 lawmakers holding military experience, the largest number in eight years and an increase of three members over the previous session. Of these, 32 began their military service after January 2000 (including former Ohio Sen. JD Vance, who resigned his seat Jan. 10 to become vice president), and 37 others spent part of their careers serving after that date (including former Rep. Mike Waltz, who retired from Congress Jan. 20 to serve as President Donald Trump's national security adviser).

This shift underscores a generational change, with more members of Congress bringing post-9/11 military experience to the legislative process. This change is significant for two reasons. First, it indicates that a new wave of leaders with firsthand military experience is shaping the legislative agenda. Second, it highlights how voters increasingly value military service as a qualification for leadership.

These dynamics present opportunities for MOAA to connect with lawmakers who might have a deeper understanding of the challenges servicemembers and their families face. By working with these legislators, MOAA can better advocate for priorities that resonate with their lived experiences.

### The Legislative Landscape

Congress operates in a challenging environment, with an increasing number of bills, fewer floor votes, and a growing reliance on omnibus packages. Hyperpartisan politics and fiscal constraints further complicate the path to meaningful legislation.

For MOAA's members, these trends matter because they affect how and when critical decisions on benefits, pay, and support systems are made. Without vigilance, smaller but impactful changes — like TRICARE fees and pay caps — could erode the benefits members have earned.

MOAA's strategy is built to adapt to this environment. By remaining nonpartisan and focusing on collaboration across party lines, MOAA ensures its priorities are not sidelined by political gridlock. This approach is key to navigating today's legislative hurdles and delivering results for members.

### Key Advocacy Topics

MOAA's top-tier priorities for 2025 reflect the pressing needs of its constituencies:

- **Currently serving:** Improving military housing to support readiness and quality of life.
- **Retirees/veterans:** Advancing the MOAA/Disabled American Veterans (DAV)-authored report [Ending the Wait for Toxic-Exposed Veterans](#) to ensure timely delivery of earned benefits.
- **Family/survivors:** Passing the Military Spouse Hiring Act to expand employment opportunities.
- **DoD health care:** Enhancing stability and accountability in the military health system.

- **VA health care:** Improving caregiving support for veterans' families.

These issues directly affect MOAA members and their families, from housing conditions to access to health care. Advocacy on these topics ensures critical support systems remain robust and accessible.

### Enduring Priorities and Redline Issues

Enduring priorities are long-term goals that remain important to MOAA's advocacy mission, requiring sustained attention across legislative sessions. Redline issues arise when a service-earned benefit is threatened by actions from Congress, the executive branch, or other federal entities.

In such cases, MOAA immediately shifts focus, elevating the issue to a top-tier priority to ensure swift and effective advocacy that protects servicemembers, retirees, and veterans and their families.

### Adapting to New Leadership

With shifts in chamber control, MOAA's advocacy must remain dynamic. The association will focus on building relationships with key committees:

- **House:** These include Veterans' Affairs, Armed Services, Appropriations Defense and Military Construction-VA subcommittees, and Ways and Means.
- **Senate:** Veterans' Affairs, Armed Services, Appropriations Defense and Military Construction-VA subcommittees, and Finance.

These committees play critical roles in advancing MOAA's priorities, from funding key programs to addressing policy changes.

### Advocacy Actions

MOAA's early efforts in 2025 will prioritize education and engagement. The welcome reception is designed to provide an opportunity to introduce lawmakers to MOAA's mission and share materials like the *Ending the Wait* report.

Initial outreach through letters and meetings will ensure legislators understand the stakes and align with MOAA's priorities.

### The Importance of Member Engagement

MOAA's advocacy is only as strong as its members. By staying informed and participating in campaigns in our [Legislative Action Center](#), members amplify MOAA's voice on Capitol Hill. The spring 2025 advocacy event, Advocacy in Action, will be a critical opportunity for members to engage directly with lawmakers and push for progress on key issues.

Protecting benefits is not just MOAA's mission — it's a shared responsibility with its members. Together, this partnership ensures those who serve and their families continue to receive the support they have earned.

### Does the Smaller TRICARE Pharmacy Network Put Your Health Care at Risk?

By: Karen Ruedisueli

The TRICARE retail pharmacy network cuts that occurred in late 2022 meant hundreds of thousands of beneficiaries lost their pharmacy, while at least 98,000 of those were left without





## PMOAA Scholarship Update

There is an outstanding opportunity for qualified students to take advantage of individual \$3,000 scholarships offered annually.

PMOAA is well known for the generosity of its members in funding and awarding these annual scholarships. One hundred percent of these donations go directly to help deserving children / step-children, grandchildren / step-grandchildren and spouses of active duty, honorably discharged veterans, reservists or retired military personnel (both officer and enlisted) of all eight Uniformed Services. Surviving spouses and children whose military parent retired and subsequently expired are also eligible.

At the time of application, the **applicant and/or military sponsor** must be:

1. **A resident and/or dependent/grandchild of a resident of the three areas served by the Pensacola Chapter at the time of the application; i.e. Escambia and Santa Rosa Counties of Florida and South Baldwin County, Alabama.**
2. **If enrolled in good standing with the University of West Florida ROTC program, then waive the parent / grandparent / guardian veteran prerequisite.**
3. **Must have completed one or more years from an accredited four/year U.S. College or University Bachelor Degree Program and have a cumulative average of at least a 3.5 GPA as an undergraduate.**
4. **Must be considered by the college / university to be a full time undergraduate student for the upcoming academic year.**

As mentioned, scholarships are **\$3,000 each** and awarded on an annual basis. Recipients are selected based on: **verification of eligibility, career objectives, community and college activities, 750 word essay, transcripts verifying cumulative 3.5 GPA and quality of application.**

The essay topic is: ***"Identify the impact of social media on our culture and the workplace."***

Application deadline: emailed or postmarked no later than **April 25, 2025.**

Qualifying applicants can visit [Pmoaa.org/CommunityServices/Scholarships](https://Pmoaa.org/CommunityServices/Scholarships) and click [Criteria and App](#) at the bottom of the page for application completion details.

Judges are PMOAA members. **This year's Scholarship Awards Dinner Ceremony is scheduled for July 31, 2025** for recipient congratulations as well as

disbursement of funds. Funds are paid directly to the institution on behalf of the awarded student.

Thank you in advance for your attention and distribution toward applicable student candidates.

Respectfully,  
**Maj Charles Booton, USAF (Ret)**  
**Scholarship Chairman**  
[Scholarships@PMOAA.org](mailto:Scholarships@PMOAA.org)



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## SCHOLARSHIP DONATION FORM

(Donations can also be made on-line at [PMOAA.ORG](https://PMOAA.ORG))

Please accept my/our gift of \$\_\_\_\_\_ to support the PMOAA Scholarship Fund.

This gift is being made in honor of, or in memory of:

Donor Information:

Name

Address

Phone

Email

Please send an acknowledgement to:

Name

Address

Phone

Mail your donation payable to:

**PMOAA, P.O. Box 17728 Pensacola, FL 32501**

Thank you for your support!





## The Surviving Spouse Assistance Committee Corner

### Safeguarding your identity – Keeping your data safe from Identity Theft & Fraud

*(Edited from Shift Colors – Spring, Summer 2024)*

In the past, identity theft was thought of as possibly a home or business invasion. But now the internet is involved in just about everything, so it is now necessary to be extra cautious and protect your online data. Widows and widowers of a military veteran are especially targeted, so online protection is even more important. A good antivirus program, a VPN and limiting your online presence provides a good deterrence.

Identity theft occurs when hackers obtain sensitive Personally Identifiable Information (PII) like credit card numbers, bank or investment account information, social security numbers, etc. that can be sold on the dark web.

1. Phone Scams
2. Email Scams
3. Phishing Scams
4. Spoofing Scam
5. Forgery
6. Malware

The above are the typical scams that occur regularly. Changing passwords frequently and using strong passwords helps deter access to accounts. Now the internet also requires a fingerprint, face recognition, or authenticator code, etc. as part of identifying your access.

When answering an email, be cautious. Do you know the author of that email? If it is an unknown address, be careful about opening or clicking on a link as it could cause malware to be installed on your computer and receive your personal information.

When the phone rings, if you do not recognize the number, then it is best not to answer. Also, be cautious if answering as the caller may be spoofing and trying to impersonate a relative and asking for money. They usually ask for you to purchase a gift card and send it to them or wire them some money.

Another form of malware is when they manage to get into your computer and hold it for ransom. If you have an Apple computer, usually all you have to do is shut down the computer and then restart it since most malware does not work on iMacs. Then you will need to have your computer checked for malware.

Another thing that helps protect you when on the internet is to be cautious of popups and links on websites. An Ad Blocker software can help in this regard.

Identity theft and fraud can be reported to the Federal Trade Commission (FTC). Here is a link:

<https://www.identitytheft.gov>

If a veteran believes their identity has been stolen, they can also contact the VA at (855)-578-5492. Here is a link to download a booklet that can help: <https://benefits.va.gov/benefits/docs/fraud-protection-kit.pdf>

Looking forward to Spring and warm weather.

**Judy Dickson, Chair**

**Surviving Spouse Assistance Committee**

**Karen Vinson-VanHouter, Karin Wiseman and Bill Mayer**

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**Don't forget, you can view any Beacon since January 2016 on the PMOAA website at**

<https://pmoaa.org/Newsletter>

## 2025 PMOAA CALENDAR OF EVENTS

Most member meetings are held on the 3<sup>rd</sup> Thursday of each month except for June, July, and December. And April will be held on a Wednesday. Board meetings are held at 1600 on the Tuesday following the member meetings (some exceptions apply). Locations are subject to change (PYC is Pensacola Yacht Club; Mustin is Mustin Beach Club on NAS Pensacola; Oaks is The Oaks on NAS Pensacola).

### MEMBER MEETINGS

Mar 20 - St. Patrick's **Dinner**  
Apr 16 (**Wednesday**) Dinner  
May 15 - **Dinner**  
June 12 - **Picnic Dinner**  
July 31 – Scholarship Banquet  
Aug 1- **NO MEETING**  
Sept 18 - **Dinner**  
Oct 16 - **Dinner**  
Nov 20 - Annual Biz Mtg  
Dec 4 - Christmas Party

### BOARD MEETINGS

Oaks Mar 25 PYC  
PYC April 22 PYC  
Oaks May 20 PYC  
Oaks June 24 El Paron  
PYC July 22 El Patron  
Aug 26 El Patron  
PYC Sept 23 PYC  
PYC Oct 21 PYC  
PYC Nov 18 PYC  
PYC Dec 16 PYC

*Menus and speakers TBD at a later date.*

Now and Always  
We'll be There.

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PLANS

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## March St. Paddy's Day Dinner BUFFET

Thursday, 20 March 2025  
Social: 1730 – 1830  
Dinner: 1830

### Oaks Restaurant at AC Read Golf Course

799-1313 Duncan Road  
NAS Pensacola

Cost is \$38 per person

#### Buffet Menu

Stuffed Flounder  
Rosemary Pork Loin  
Roasted Corn  
Roasted Cauliflower  
Mixed Green Salad  
Bread/Rolls  
Chocolate Cream & Cherry Pie  
Coffee, Iced Tea and Water

Cash bar available in the bar (Bar Closes at 1830)

**Please R.S.V.P. by Sunday, 16 March 2025 to**  
LtCol Bob Nelson (Ret)

**On line at March Dinner RSVP**  
Email: [rsvp@pmoaa.org](mailto:rsvp@pmoaa.org) or  
Phone: 719.322.4130

#### **Guest Speaker:**

**Karin and Tey Wiseman with Luke, their therapy dog**

No Exceptions. Meals are ordered based on accepted reservations. Phone/email/web reservations are considered committed. *US Mail reservations or payments not accepted.* **Web Reservations – Be sure you receive an email confirmation, otherwise your reservation was not recorded. If you didn't RSVP, please do not attend.**

**Deadline for RSVP is: 3/16/2025**

**NAS Access Details:** DoD/Military ID card holders should enter the base as usual from either the Main Gate/Navy Blvd entrance or the Blue Angel Gate (West Gate)/ Blue Angel Parkway. Those without a Military/DoD ID **must** be escorted aboard the Base in the same vehicle with someone having a Military/DoD ID, retired or active. Escorts will be at the Main Gate/Navy Blvd entrance. All occupants **must** have some form of legal picture ID.

Note: If you need assistance getting on base, please click [NAS Access](#) (email) or contact Molly Werner at 850-292-9756 or Bob Nelson at 719.322.4130 (call or text).



## 2025 PMOAA MEMBERSHIP SIGNUP/RENEWAL FORM



(Please Print  
Existing members – only information changes needed)

Today's Date: \_\_\_\_\_

FULL NAME: (Last) (First) (Middle)

RANK/SERVICE: \_\_\_\_\_

Circle:

Active Duty Retired Reserve Guard Former Surviving Spouse

SPOUSE/SIGNIFICANT OTHER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE NUMBER: (Home) (Cell)

EMAIL ADDRESS: (For Official Chapter Communications/Use)

Member of National MOAA: **Y / N**

My MOAA Number is: \_\_\_\_\_

Life member: **Y / N**

[ ] If not a member of MOAA National, please check here to receive a **FREE Basic MOAA** membership.

**Please check all PMOAA activities in which you, or your spouse, can assist:**

<input type="checkbox"/> Chapter Officer	<input type="checkbox"/> Website Administrator
<input type="checkbox"/> Chapter Director	<input type="checkbox"/> Membership Recruiting
<input type="checkbox"/> Survivor Assistance Committee	<input type="checkbox"/> <b>Beacon</b> Editor
<input type="checkbox"/> Accounting/Finance	<input type="checkbox"/> Public Relations/ Advertising
<input type="checkbox"/> ROTC/JROTC Liaison	<input type="checkbox"/> Program/Event Coordinator
<input type="checkbox"/> Scholarship Committee	<input type="checkbox"/> Photographer
<input type="checkbox"/> Legislative Affairs	

#### **PMOAA Membership Dues:**

\$30.00/year (**E-Beacon**)

\$42.00/year (**Mailed Beacon**)

#### **SCHOLARSHIP CONTRIBUTION**

#### **TOTAL ENCLOSED**

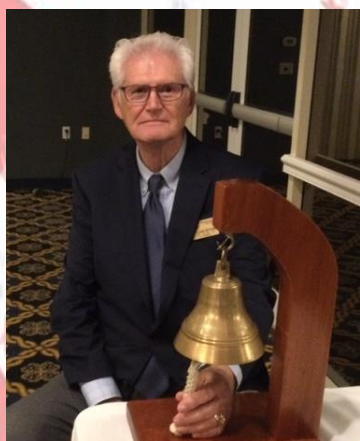
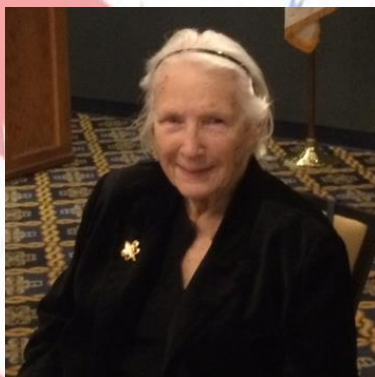
Make check payable to **PMOAA** and mail to:

**PMOAA Membership**

**P.O. Box 17728**

**Pensacola, FL 32501-7728**





Photos this page are courtesy of Christine Frazier and Jean Booton.





## TRANSITIONING TO TRICARE FOR LIFE CLASS

If you or a family member are nearing the age of 65, this class will help walk you through the transition to TRICARE For LIFE. Information and resources you need will be presented. The classes will be offered on the second Tuesday of each month. The next class will be March 13<sup>th</sup> from 0900-1030. For more information about the class, questions, or to sign up, please call 850-505-7171. These classes will be held at Naval Hospital Pensacola in the 2<sup>nd</sup> Floor Family Conference Room. If you cannot make the class or for specific questions relating to your transition, you can call **Health Benefits and Customer Relations** at 850-505-6654. **Be sure to start looking into this before your 65<sup>th</sup> birthday.** It takes time to process the transition from TRICARE to Medicare / TRICARE For LIFE. Some of the things included in this process are signing up for Medicare, updating your information in DEERS and getting a new Military ID card. **It is a good idea not to wait until after your 65<sup>th</sup> birthday or you risk creating a gap in coverage.**

## Here's Why You Should Download Your Military Health Records Before April 1

(Taken from an article by Kevin Lilley – February 19, 2025)

TRICARE users have less than two months to download their medical records via the TRICARE Online Patient Portal, which will decommission April 1 as part of DoD's move to the MHS GENESIS electronic health record.

These records include lab results, immunizations, medication lists, allergies, and a range of other medical data. Your military treatment facility providers will continue to have access to your complete health records.

Beneficiaries should download their records before the changeover to ensure they have a complete digital copy of their legacy health records for personal use.

TRICARE Online Patient Portal users can download step-by-step instructions, with visual aids, [at this link \(PDF\)](#). Begin by [logging in at TRICAREOnline.com](#) – those without a Common Access Card (CAC) or DS Logon credentials can access their materials by following instructions at the "Create New Account" prompt. Tricare On-Line Patient Portal will no longer be available to users after 1 April 2025.

After clicking the "Health Record" option on the homepage, choose "Download My Data" and select the relevant dates, categories, and individuals. Materials dating back 30 years are available to beneficiaries, according to the DHA statement, and include full records for children up to age 12 and limited records from ages 12 to 17. You can request printed results for adolescents from your child's clinic or provider.

Beginning April 1, if you want your legacy health records, you'll have to request a physical copy from your [military hospital or clinic's](#) records management office.

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