MOAA®
Military Officers Association of America
PENSACOLA CHAPTER

THE BEACON NOVEMBER 2026

MOAA PRINTED NEWSLETTER 5-STAR AWARD

MOAA 5-STAR CHAPTER 2003-2019, 2021-2025



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PRESIDENT'S MESSAGE

Captain Ken Pyle, USN (Ret)

October is supposed to be filled with warm days, cool nights, low humidity and views of the wonderful water and trees that surround us. I believe for many of us, this October was more chaos than "cool." Hopefully, you are recovering from the hurricane and the winds that accompanied it. We live on Perdido Key which was spared most of the damaging winds. But I know that was not the case in much of Escambia and Santa Rosa counties. Our prayers are with you as the restoration of lives and property proceeds. May God's blessings be with you.

The Annual Business meeting is on Thursday, November 19 at PYC starting at 1730. At the meeting we will elect new officers and directors for the coming two-year cycle. We also will approve the 2027 budget and receive Committee Reports from the Board. The program will include "Healing Paws for Warriors" after the October meeting was cancelled. "Healing Paws for Warriors" is associated with PVA (Paralyzed Veterans of America) which is dedicated solely to helping Veterans with spinal cord injuries and disorders (SCI/D) and diseases like MS and ALS. Please join us for "Camaraderie with a Purpose" and to learn more about this wonderful Veterans Service Organization.

The Christmas Party will be on Thursday, December 3rd starting at 1730. That is only two weeks after the November 19 meeting, so please sign-up Thanksgiving week or sooner. We will have the sign-up page ready NLT November 20 with a deadline for sign-ups on Monday, November 30. The entertainment will be the "Blue Anchor Belles" singing your favorite songs, maybe even a Christmas Carol or two.

Mr. Will Stanger with Veteran Healthcare, an affinity partner with MOAA, will give a brief talk at the November meeting on the Medicare Open Enrollment period. He will have information about Medicare Advantage programs options available locally. Their website is www.veteran.healthcare .

Elsewhere in the Beacon, you will see an invitation to attend the Pensacola Premier of "Return of the Intruders" at the National Naval Aviation Museum on 18 November. Please use the Eventbrite link to learn more and sign-up for this free event.

We hope you will join us on November 19 and for the Christmas Party on December 3rd. **Have a blessed Thanksgiving as we prepare for the holidays.**

Your President, Ken Pyle

UPCOMING EVENTS

Mark your calendar and enjoy the camaraderie:

See you for Dinner NOVEMBER 19th at PYC

Menu:

Vegetable Medley w/Asparagus, Cherry Tomatoes and Squash
Rosemary and Mascarpone Mashed Potatoes
Chicken Piccata topped with Lemon Caper Butter Sauce
Carving Station with Herb Crusted Beef Tenderloin
Chef's Choice Dessert
Coffee, Iced Tea and Water

To make your reservation, send email to RSVP@pmoaa.org

Cost is $45.00 nper person. Soocial Hour at 17:30.



MEMBERSHIP
by Sue Varenholt, 2nd VP

The process of getting the recruiting postcard sent is well on its way. We have worked with Evergreen Printing to print, address, stamp, and mail the card. We are waiting for approval by the USPS of an application for a Bulk Mail permit, which will save us 50% on postage. Our first batch of 600 is from the Near Real Time Report, which is the list that National compiles of those living in our area who are National members that have not joined local chapters.

Remember, you can help expand our ranks by encouraging officers you meet to join the local chapter.Talk it up and point them to our web site!



Surviving Spouse Corner

by Judy Dickson

Preparing for the Holidays and Beyond

The holidays can be an especially stressful and emotional time, particularly when the loss of a spouse is recent. As we approach the holiday season, it is a time for reflection, remembrance, and compassion. Our hearts are never fully prepared for the loss of someone we love, and navigating the days ahead can sometimes feel overwhelming. During times of grief, when emotions seem paralyzing and sadness feels difficult to bear, one source of comfort may come from giving to others. Channeling our pain and difficult emotions into positive acts of kindness can make a meaningful difference in the lives of others and, in turn, help lift our own spirits. One practical step to ease the burden on a surviving spouse is to prepare and organize important personal, legal, and financial information in advance. Husbands help your spouse by downloading MOAA's: **Help Your Survivors Now:** A Guide to Planning Ahead Be proactive. End-of-life documents are, in reality, documents that help protect and care for the people we love throughout life and beyond. Taking the time to organize these important details now is an act of love that can bring peace of mind to you and your family. Having a single document that identifies assets, where they are located, and how they should be distributed can be invaluable. Don't forget to include details about insurance policies and VA benefits, **the service member's DD-214,** as well as information about any USAA Subscriber Accounts. Also include the names of individuals or charities designated to receive specific gifts or bequests. **It is also helpful to write down your wishes for end-of-life arrangements.** Consider including funeral or memorial service preferences, a favorite song and the person you would like to perform it, burial preferences, and whether you wish to receive military honors. Sharing these wishes and in writing can spare loved ones from having to make difficult decisions during an already painful time.

A helpful checklist from MOAA:

https://www.moaa.org/uploadedfiles/content/publications_and_media/moaa_publications/publication_downloads/survivor_prep_2024-_checklist.pdf Finally, remember that you do not have to navigate grief alone. If you feel that group support would be helpful, visit GriefShare.org to find a support group or session in your area. As we enter the holiday season, let us remember those who are grieving, reach out to those who may be struggling, and offer kindness, understanding, and support. Sometimes, simply knowing that someone cares can make all the difference.

Judy Dickson, Karin Wiseman, Karen Vinson-VanHouter, Bill Mayer, Christine Cook. and Carol Olson, The Surviving Spouse Committee Link to PMOAA Digital Asset & Quicklist files on PMOAA website: https://pmoaa.org/Surviving-Spouse-Assistance



Chaplain's Corner

by CAPT Fred Zobel, USN (Ret)

Hopefully, you and your loved ones fared the storm well. I know many trees are down, power disrupted for several days, and the 'sights and sounds' of a hurricane downright unnerving and scary. Here at our condo complex, many residents who stayed during Isaias experienced a sense of friendship by others in that there were many offers of help and concern.

Years ago, Father Henri Nouen, a Dutch Priest, scholar, theologian, pastor, writer, once said this about friendship:

> **"When we honestly ask ourselves which persons in our lives mean the most to us, we often find it is those who, instead of giving advice, solutions, or cures, have chosen rather to share our pain and touch our wounds with a gentle and tender hand."**

That would be the friend who is with us in our darkest and brightest hours, the person who can tolerate not knowing, not curing, not healing, and faces with us the reality of our powerlessness as a human being. That is the friend who cares.

The first Sunday in November for those of the Christian faith is "All Saints Day." However, I prefer that the day belongs to everyone, regardless of their faith, as we all have Saints in our lives who have loved us, mentored us, and stood by us when we needed it most. That includes being a friend who can raise us up when our spirits are low, and kick us in the rear when our egos and sense of personal importance make us look foolish.

I encourage you this first of November to contact a person who is a Saint in your life, and tell them "Thanks." And, if you receive the same acknowledgement from one who sees you as a Saint, then pat yourself on the back knowing full well that you've brought blessings to others.



LEGISLATIVE AFFAIRS

By CAPT Dave Mitchell, USN (Ret) Legislative Committee Chair

The 2026 Atlantic hurricane season prior to October had been very quiet but with the coming of Isaias that changed for the emerald coast. Like most of you we diligently did our storm prep and then hunkered down as the storm headed in with us in the bullseye. Fortunately for my family it veered a little to the east, sparing the worst part of the storm. I know that not all our members have fared as well, and I hope you have experienced no serious injuries and are well on your way to recovery from this hurricane.

Early voting has begun for the mid-term elections and while I don't recommend any specific candidate or party I do recommend you look at a candidate's record and statements concerning their support of issues impacting the military and veterans. We need elected officials that will work for a strong military and support our veterans who have sacrificed so much to continue this great experiment we call America!

MOAA is currently working several initiatives for the benefit of all the uniformed services and unlike the old days where we would have to prepare a letter, find an envelope, buy a stamp and mail our input, today we can "click the button" and instantly send letters to our elected representatives. It's easy, fun and they always respond so if you are looking for a little interaction.... take action now!

I have chosen a few articles from recent weekly MOAA newsletters, I hope you enjoy them and take action where appropriate. You 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/ .
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 at 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 dave.mitchell@pmoaa.org .
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 and an affiliate of the Military Officers Association of America (MOAA) 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:

- **Why the NDAA Matters to Your Health Care**
- **Drive Act Would Help Veterans Afford the Trip to Care**
- **FAQ: Getting the Most Out of Medicare**
- **Major Richard Star Act Discharge Petition Clears Threshold**

Why the NDAA Matters to Your Health Care

By Kevin Lilley
From October 21st MOAA Newsletter

From preserving access to care for beneficiaries impacted by military treatment facility (MTF) restructuring to ensuring a strong pharmacy network, the FY 2027 National Defense Authorization Act (NDAA) includes critical updates to your health care.

Some updates will have near-immediate impacts, while others take the form of studies and pilot programs that will shape coverage in the coming years. Here's a look at three key passages and programs, why MOAA supports them, and where they stand in the NDAA process, which will pick up in earnest when lawmakers return to Washington after the election.

Halt to MTF Restructuring

· What: The House NDAA would halt plans to close or cut services at more than 40 MTFs and require updated reporting criteria for any proposed MTF downsizing or closure.

· What Else: The Senate NDAA does not include specific language to undo these changes, but a separate provision would require "comprehensive review" for any Pentagon moves to "downsize, realign, or otherwise reduce the scope of services" at MTFs. The process mandates a "consultative discussion" with the House and Senate Armed Services Committees at least a year prior to any such changes.

· MOAA's Role: Maintaining access to care is a key part of a world class health care benefit. We will continue to support proposals like these in the NDAA and other venues to ensure any cuts or access restrictions are supported by a rigorous analysis of civilian care availability and include mitigation efforts that will allow beneficiaries to find reliable care alternatives.

[RELATED: House and Senate NDAA Versions Differ on Your 2027 Raise]

A Strong Pharmacy Benefit

· **What**: Both House and Senate NDAA versions require an audit of the TRICARE pharmacy program, to include "the adequacy of the retail pharmacy network." The audit must pay special attention to rural and underserved areas.

What Else: The provisions require the audit to assess "meaningful geographic access standards beyond drive-time " as part of the evaluation, as well as "continuity of care and beneficiary preference" standards.

MOAA's Role: We've heard from many of our members about pharmacy access problems that speak to the need for this independent evaluation of the TRICARE retail pharmacy network. MOAA already successfully advocated for an initial report on beneficiary impact of retail pharmacy network cuts that indicated an additional 98,000 beneficiaries no longer have a pharmacy within distance-based access standards, 55% more than before the network cuts made in 2022

[RELATED: House and Senate NDAA Versions Differ on Your 2027 Raise]

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Breaking Access Barriers

• **What:** The Senate NDAA version includes language requiring the Pentagon to develop a new system for beneficiaries to file complaints about access-to-care issues, ensure those complaints can be tracked and forwarded to proper patient advocates, and submit annual reports to Congress on the number and type of complaints submitted.

· **What Else:** The House version includes two provisions that acknowledge the need for improved problem reporting systems. One provision requires a feasibility study of a digital access complaint system. The other directs the Pentagon to set forth the process and timeline for beneficiaries and providers to report TRICARE issues that have not been resolved through existing channels.

· **MOAA's Role:** The MOAA-backed, bipartisan Military CARE Act (H.R. 6796) forms the basis of the Senate provision. Whether it's a problem securing an appointment, issues after a PCS move, or other barriers to access, a robust data-collection system will not only help the Pentagon address common complaints, it will provide legislators and military health system leadership with the information needed to keep the system accountable.

Drive Act Would Help Veterans Afford the Trip to Care
By Jen Goodale
From October 8th MOAA Newsletter

For veterans who travel long distances for medical appointments, access to earned care starts well before they reach the clinic. Transportation costs can strain a household budget, especially for veterans on a fixed income or those whose treatment requires repeated visits.

Yet VA's mileage reimbursement rate has remained stuck at 41.5 cents per mile since 2008. Nearly 18 years without an increase has allowed inflation to steadily erode the benefit's purchasing power. Veterans must cover today's transportation costs with a reimbursement rate built for a different economy.

The bipartisan, bicameral Driver Reimbursement Increase for Veteran Equity (DRIVE) Act, led in the House by Rep. Julia Brownley (D-Calif.) and in the Senate by Sen. Peter Welch (D-Vt.), would address that gap.

The legislation would require VA's mileage reimbursement rate to be at least equal to the General Services Administration (GSA) rate for federal employees using personal vehicles on official business when no government vehicle is available – 76 cents per mile as of July 1, 2026. It also would require mileage reimbursements to be paid within 90 days after a request is properly submitted.

The disparity is substantial. For an eligible 100-mile round trip, the difference between the GSA rate and the VA rate is $34.50 before any applicable VA deductible. For veterans making several trips each month, that shortfall adds up quickly.

MOAA Life member H. James Hulton III, a former Air Force captain who served during the Vietnam War era, captured that concern in a recent letter he addressed to the VA secretary: "A reimbursement rate that has not kept pace with fuel and vehicle costs effectively asks veterans to subsidize their own health care travel out of pocket — the opposite of what this benefit was designed to do. For a veteran on a fixed income, the difference between 41.5 cents and 76 cents a mile, multiplied over dozens of appointments a year, is not a rounding error. It is real money that determines whether a veteran can afford to keep the appointment at all."

Keeping a vehicle ready for regular medical travel carries costs beyond gasoline. A rate that remains unchanged through years of inflation shifts more of that burden onto veterans and their families. The impact can be especially significant for rural veterans and those who need frequent specialty care.

The VA secretary can adjust the mileage rate without new legislation, but the DRIVE Act would establish a stronger standard by linking it to the GSA reimbursement rate, helping the benefit keep pace as that benchmark changes.

Congress and the VA share an opportunity to strengthen access to care by addressing the cost of reaching it. The DRIVE Act offers a bipartisan path toward a more responsive travel benefit

and timely payments. Veterans' earned health care should remain within reach, including the miles between home and the appointment.

FAQ: Getting the Most Out of Medicare
By MOAA Staff
From October 15th MOAA Newsletter

Medicare Open Enrollment begins Oct. 15. To help MOAA members better understand their Medicare coverage options, MOAA partnered with Veterans Healthcare to host a Sept. 22 webinar on enhancing your Medicare benefits alongside TRICARE For Life, CHAMPVA, or VA benefits.

Below, you'll find answers to questions posed by MOAA members during and after the webinar. Click the question to go straight to the answer. Prefer a PDF?

[OCT. 21 MOAA WEBINAR: What You Need to Know for the TRICARE, Medicare, and FEDVIP Open Season

· How is my Medicare Part B premium determined? Is it based on my income? What is IRMAA?
· What is a Medicare Part C: Medicare Advantage Plan (MAP)?
· Do Medicare or TRICARE For Life cover dental and/or vision? Will a Medicare Advantage Plan (MAP) cover dental and vision?
· Do I still have to pay the Part B premium if I sign up for a Medicare Advantage Plan (MAP)?
· Does enrolling in a Medicare Advantage Plan (MAP) Plan change my Medicare and TFL benefits?
· Is a Medicare Advantage Plan (MAP) a supplement to Medicare Parts A and B and TFL? Do I need Medicare Part A and B and a MAP Plan?
· Can you still use a military treatment facility (MTF) with a Medicare Advantage Plan (MAP)?
· How does a Medicare Advantage Plan (MAP) work for provider networks (HMO vs. PPO)? Do I get to choose my doctors with a MAP?
· How does a Medicare Advantage Plan (MAP) work for pre-approvals and prior authorization?
· How much does a Medicare Advantage Plan (MAP) typically cost?
· Do I need to file TRICARE For Life claims myself if I get a Medicare Advantage Plan?
· I plan to work past age 65 and will keep my company's health care. Do I still need to enroll in Medicare at age 65?
· I have VA health care. Do I need to enroll in Medicare?
· Does a Medicare Advantage Plan (MAP) impact care received from the VA? How does this impact me if I have access to VA care but not TRICARE or CHAMPVA?
· Can I sign up for a Medicare Advantage Plan (MAP) at any time, or do I have to wait for an open enrollment period?
· If I move to a Medicare Advantage Plan (MAP) and decide I'd like to go back to regular Medicare, am I able to do that?
· Can a member and spouse have different benefits? Do they have to enroll in the same programs?
· Who is Veterans Healthcare and how are they compensated?
· How do I set up a consultation to review whether a Medicare Advantage Plan (MAP) could be right for me?

· How do I reach someone to talk specifically about GLP-1s?
· How do I participate in the GLP-1 Bridge Program?
· What is Medicare Part D and how does it impact my TRICARE For Life benefits?
· Does TRICARE for Life cover GLP-1s for conditions other than weight loss?
· What is MOAA doing to advocate for TRICARE and TFL to cover GLP-1s?
· Have you heard from MOAA members who have worked with Veterans Healthcare and/or enrolled in a Medicare Advantage Plan (MAP)? Are they happy with the plan?

MOAA has supported all legislative avenues to move this long-sought fix forward, one that would allow these wounded warriors to receive both their earned military retirement pay and VA disability compensation without an unfair offset. This progress comes amid our ongoing fight on behalf of the Take Care of America's Veterans Act, which not only offers relief to combat-injured retirees, but would provide long-sought benefits to other veterans, their caregivers, and their survivors.

Major Richard Star Act Discharge Petition Clears Threshold
By MOAA Staff
From September 17th MOAA Newsletter

A long-sought floor vote in the House on legislation designed to end the **"wounded veteran tax"** faced by combat-injured military retirees edged closer Sept. 15 with the 218th signature on a discharge petition – enough to move a revamped version of the bill out of the House Rules Committee.

Understanding the Petition
The maneuver does not guarantee an immediate floor vote, but the new resolution (H.Res. 1247) could come to the floor after the House returns from its scheduled pre-election recess, which was set to begin a day earlier than anticipated.

The resolution expressly apples to "[t]he retired pay of an eligible combat-related disabled uniformed services retiree, who is retired under chapter 61 of this title with fewer than 20 years of creditable service," which would cover the less than 60,000 combat-injured retirees targeted by the original legislation and address eligibility concerns raised by the Congressional Budget Office.

It is unclear whether the change will improve the bill's chances in the Senate, where attempts to pass the standalone Star Act via unanimous consent have been rejected on multiple occasions.

Both the standalone Star Act and the Take Care of America's Veterans Act will face a crowded legislative calendar in the remaining few months of the 119th Congress. Your voice will be critical to ensuring these and other MOAA priorities are not lost in the shuffle – register at our Legislative Action Center today to learn how your voice can make a difference.

Compiled and Edited by
Captain Dave Mitchell, USN (Ret)

ACTION ITEMS FOR THE NOVEMBER 19, 2026 ANNUAL BUSINESS MEETING

This notice is being posted for all members to review prior to the November 19, 2026 annual business meeting. Please be prepared to vote for election to the respective offices and terms below.

Slate of Officers and Terms of Office:
President- CAPT Ken Pyle, USN - (2027-2029)
First Vice President – CDR Shatzi Clemons, USN - (2027-2029)

Board of Directors and Terms of Office
1. LTC Karen Vinson-VanHouter, USA - (2027-2028)
2. Col Pam McGinty, USAFR - (2027-2029)
3. CAPT David Mitchell, USN - (2027-2029)

If you wish to nominate anyone from the floor for any of the above positions, please make sure you have received their permission before nominating them. Only regular members are permitted to vote.

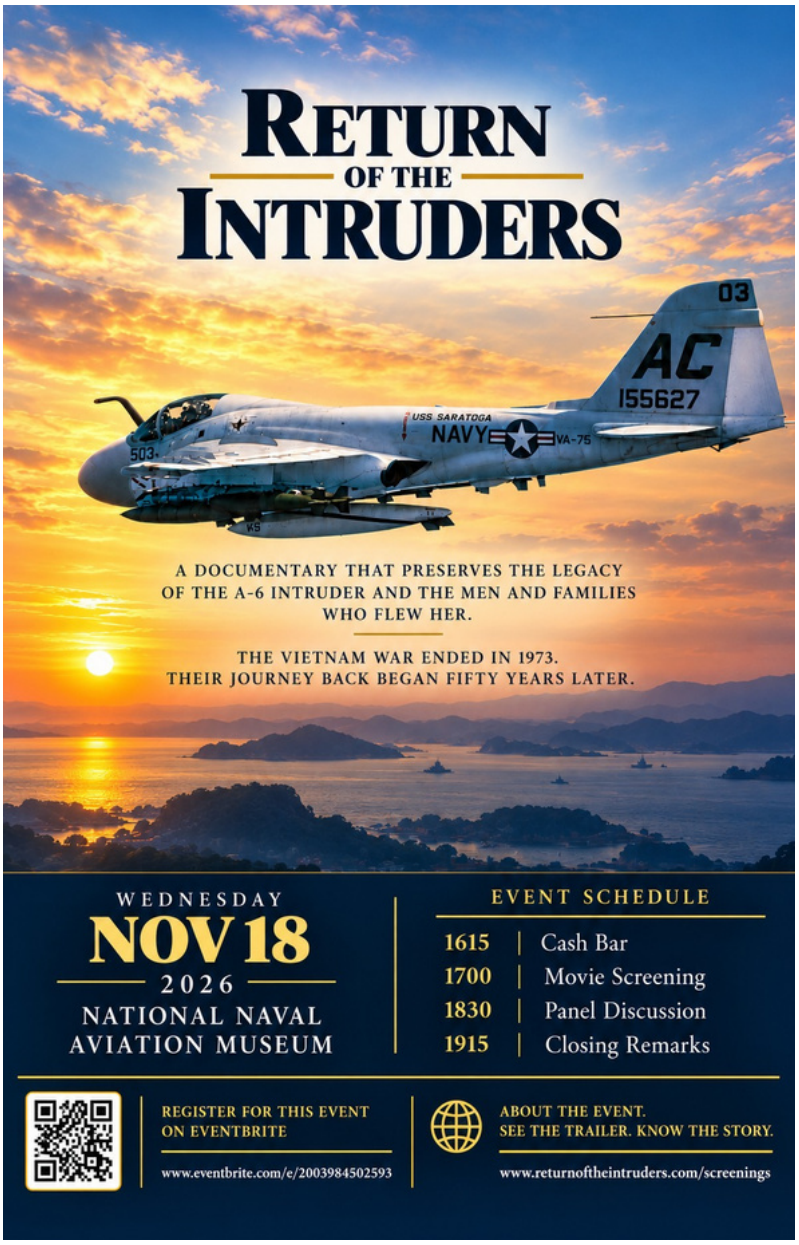
Premier screening of the new movie, "Return of the Intruders,"

You are cordially invited to attend a free Pensacola Premier screening of the new movie, "Return of the Intruders," at the National Naval Aviation Museum on 18 November from 4:15 PM to 7:15 PM.

Six A-6 Naval Aviators and their wives return to Vietnam fifty years after the aviators' final combat missions. Revisiting their war is not simple, but the journey gives them a chance to rediscover the people and places that forever link their lives. Blending rare war footage, intimate interviews, and a journey through modern Vietnam, "**Return of the Intruders,"** explores memory, family, friendship, and the possibility that understanding can grow where war once divided.

The flyer on page 13 has additional information and links to register on Eventbrite.

Contact Captain Ken Pyle, USN (Ret) at 479-651-0292 if you have any questions. Text only, please



PMOAA BOARD MEETING MINUTES and TREASURER'S REPORTS

*Now restricted to"Members Only"for security and privacy.

Login to www.PMOAA.org and select "My Account" to view Board Minutes.

WHO WE ARE

The Pensacola Chapter of MOAAis a member of the Florida Council of Chapters, FCoC and an affiliate of the Military Officers Association of America (MOAA) who together are the nation's largest and most influential association of military officers."Never StopServing"

We are an independent, nonprofit, politically nonpartisan organization and Veterans Service Organization incorporated under IRS 501(c)(19) rules.

Visit our website, www.PMOAA.org, and click MEMBERSHIP to learn more and join us.

Please email yourcomments / suggestions to Frank at

Beacon@pmoaa.org

MOAA
Military Officers Association of America
PENSACOLA CHAPTER

PENSACOLA CHAPTER—MOAA
PO BOX 17728
PENSACOLA, FL 32508





PMOAA MEETING PLANS for 2026		
DATE	EVENT	VENUE
APR 16	DINNER	PYC
MAY 21	LUNCHEON	OAKS at NAS
JUN 18	PICNIC/LUNCHEON	OAKS at NAS
JUL 30	SCHOLARSHIP AWARDS	PYC
AUG	(no meeting)	
SEP 17	DINNER	PYC
OCT 15	LUNCHEON	OAKS at NAS
NOV 19	BUSINESS MTG	PYC
DEC 3	CHRISTMAS GALA	PYC