

# MILITARY OFFICERS ASSOCIATION OF AMERICA

## ALAMO CHAPTER P. O. Box 340497 Ft Sam Houston, Texas 78234 (210) 228-9955 MINUTES OF STAFF MEETING Thursday November 2, 2017

Meeting was called to order by President Jim Cunningham at 1000 hrs. A quorum was present and acting throughout the meeting.

**Attendees:** Col Peter Hunt, Col David Patrick, COL Barbara Ramsey, Col Pete Schaub, LTC Robert Blake, LtCol Kitty Meyers, Maj Jim Cunningham, Susie Tolman, Trish Meserve.

Invocation and pledge by Jim Cunningham.

Additions to the Agenda: Veterans Day – David Patrick

**Secretary:** Col David Patrick, USAF (Ret) – Minutes from the October meeting were reviewed and approved for filing. The Annual General Meeting on Nov 16 will require a President's Report (State of the Chapter), a Financial Report and the By Law Changes.

**Treasurer:** Col Vaughn Caudill, USA (Ret) – Absent. Financials from October were reviewed and approved for filing. This year will likely end in a deficit for the first time in a while. Income is down averaging \$5,100 a month and expenses are steady averaging \$5000 a month. It was determined the deficit is primarily affected by the decisions MOAA national has made – reducing chapter incentives and nullifying advertising partners (USAA). The subject will be brought up at this weekend's regional meeting in Oklahoma. MOAA President & CEO, Dana Atkins, was also present during similar discussions at the recent TCC Quarterly meeting. David Patrick will put together a One Page of talking points for Jim and Kitty to use in Oklahoma.

### Outreach Account:

INCOME	January	February	March	April	May	June	July	August	September	Oct	Nov	Dec	YTD	2017 Budget	Variance
Donations	2,100.00	1,380.00	1,910.00	370.00	50.00	290.00	250.00	605.00	690.00	400.00			8,045.00	\$ 7,000.00	1,045.00
Other													-		-
Golf Tournament													-		-
In		225.00			1,000.00	10,590.00	3,535.00	6,370.00	7,040.00	500.00			29,260.00		29,260.00
Out				1,000.00					14,990.23				15,990.23		15,990.23
Sub Total Golf	-	225.00	-	(1,000.00)	1,000.00	10,590.00	3,535.00	6,370.00	(7,950.23)	500.00	-	-	13,269.77	\$ 15,000.00	(1,730.23)
<b>TOTAL INCOME</b>	2,100.00	1,605.00	1,910.00	(630.00)	1,050.00	10,880.00	3,785.00	6,975.00	(7,260.23)	900.00	-	-	21,314.77	\$ 22,000.00	(685.23)
<b>OUTFLOWS</b>															
Charity															
Warrior & Family Support Ctr													-	\$ 7,500.00	(7,500.00)
MOAA Heritage					125.00								125.00	\$ 125.00	-
Undesignated Charities													-	\$ 100.00	(100.00)
501 C 3 Application						25.00							25.00	\$ 850.00	(825.00)
Total	-	-	-	-	125.00	25.00	-	-	-	-	-	-	150.00	\$ 8,575.00	(8,425.00)
Scholarships															
Col Torrey				-	500.00								500.00	\$ 500.00	-
Gen Herring (JROTC)						500.00							500.00	\$ 500.00	-
Col McCarthy (JROTC)				500.00									500.00	\$ 500.00	-
Chapter									500.00				500.00	\$ 500.00	-
ROTC Army			8,000.00	1,000.00		1,000.00							10,000.00	\$ 10,000.00	-
ROTC Air Force			2,000.00										2,000.00	\$ 2,000.00	-
ROTC Air Force (Col Ed & Ruby Marvin)			1,000.00										1,000.00	\$ 1,000.00	-
Total	-	-	11,000.00	1,500.00	500.00	2,000.00	-	-	-	-	-	-	15,000.00	\$ 15,000.00	-
<b>TOTAL OUTFLOW</b>	0.00	0.00	11,000.00	1,500.00	625.00	2,025.00	0.00	0.00	0.00	0.00	0.00	0.00	15,150.00	\$ 23,575.00	(8,425.00)
Decrease/Increase	2,100.00	1,605.00	(9,090.00)	(2,130.00)	425.00	8,855.00	3,785.00	6,975.00	(7,260.23)	900.00	-	-	6,164.77	\$ (1,575.00)	7,739.77

### Operating Account – Inflow:

	January	February	March	April	May	June	July	August	September	Oct	Nov	Dec	YTD	2017 Budget	Variance
<b>Membership Dues</b>															
MOAA National		40.00			50.00								\$90.00	\$ 1,000	-\$910.00
New Aux	15.00					15.00		40.00	15.00				\$85.00	\$ -	\$85.00
New Retired		15.00		55.00	40.00								\$110.00	\$ -	\$110.00
New Active Duty									15.00				\$15.00	\$ -	\$15.00
New Former													\$0.00	\$ -	\$0.00
Renewal Aux	295.00	370.00	105.00		85.00	45.00	55.00		80.00	110.00			\$1,145.00	\$ 1,200	-\$55.00
Renewal Retired	2,505.00	2,320.00	840.00	520.00	1,075.00	755.00	1,040.00	1,535.00	1,085.00	1,170.00			\$12,845.00	\$ 8,000	\$4,845.00
Renewal Active Duty	80.00	125.00	205.00	40.00		40.00	40.00		55.00	130.00			\$715.00	\$ 700	\$15.00
Renewal Former			15.00			15.00		95.00		95.00			\$220.00	\$ 150	\$70.00
Total	\$ 2,895.00	\$ 2,870.00	\$1,165.00	\$615.00	\$1,250.00	\$865.00	\$1,135.00	\$1,670.00	\$1,250.00	\$1,505.00	\$0.00	\$0.00	\$15,225.00	\$ 11,050	\$4,175.00
<b>Non-Dues Revenue</b>															
CFC													\$0.00	\$ -	\$0.00
Travel Rewards													\$0.00	\$ 500	-\$500.00
Golf Tournament									2,553.95	100.00			\$2,653.95	\$ 3,000	-\$346.05
Merchandise (Coins/Shirts)		5.00	20.00	10.00	15.00					20.00			\$70.00	\$ 750	-\$680.00
JROTC Medals (Garza)		916.39											\$916.39	\$ 1,000	-\$83.61
Advertising Lariat	275.00	5,675.00	100.00	385.00	1,785.00	2,170.00	60.00						\$10,450.00	\$ 20,000	-\$9,550.00
Corporate Partnership	200.00	200.00	100.00			100.00							\$600.00	\$ 1,000	-\$400.00
Donations to Chapter	1,070.00	675.00	550.00	120.00	1,066.00	45.00	1,140.00	390.00	50.00	25.00			\$5,131.00	\$ 6,000	-\$869.00
Donations to Outreach	1,380.00	1,910.00	370.00	50.00	290.00	250.00	605.00	690.00	400.00	175.00			\$6,120.00	\$ 7,000	-\$880.00
Social Events	1,280.00	1,060.00	990.00	940.00	1,110.00	2,788.00	120.00	804.00	378.00	840.00			\$10,310.00	\$ 15,000	-\$4,690.00
Total	\$ 4,205.00	\$10,441.39	\$ 2,130.00	\$1,505.00	\$ 4,266.00	\$ 5,353.00	\$ 1,925.00	\$ 1,884.00	\$ 3,381.95	\$ 1,160.00	\$ -	\$ -	\$36,251.34	\$ 54,250	-\$17,998.66
<b>TOTAL INCOME</b>	\$7,100.00	\$13,311.39	\$3,295.00	\$2,120.00	\$5,516.00	\$6,208.00	\$3,060.00	\$3,554.00	\$4,631.95	\$2,665.00	\$0.00	\$0.00	\$51,476.34	\$ 65,300	-\$13,823.66

## Operating Account – Outflow:

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	2017 Budget	Variance
Bank Charge/Int													-	\$ 100	100.00
Board & Staff Mtg													-	\$ -	-
Building Costs (rent)													-	\$ -	-
Copier Mntn Agreement				472.00									472.00	\$ 450	(22.00)
Square Service Fee	36.83	42.55	23.41	19.98	32.36	16.33	64.36	138.34	88.50	18.24			480.90	\$ 475	(5.90)
PayPal Service Fee	28.26	27.22	8.08	34.94	63.67	39.60	31.77	65.69	41.44	25.47			366.14	\$ 400	33.86
D&O Insurance		425.00											425.00	\$ 675	250.00
Dues & Subscription	536.00	75.00			553.60								1,164.60	\$ 1,300	135.40
GT Contractor Incentive									1,100.00				1,100.00	\$ 650	(450.00)
Independent Contr	767.00	1,534.00	1,534.00	1,534.00	1,534.00	1,534.00	1,534.00	1,534.00	1,534.00	1,534.00			14,573.00	\$ 18,408	3,835.00
Lariat Postage	215.00			1,000.00									1,215.00	\$ 2,500	1,285.00
Lariat Printing	449.05	443.67	445.02	597.22	439.24	434.70	1,443.30	428.13	449.10	447.75			5,577.18	\$ 7,500	1,922.82
Liability Insurance									653.00				653.00	\$ 500	(153.00)
Marketing	871.92												871.92	\$ -	(871.92)
Membership Recruiting													-	\$ 100	100.00
Merchandise (Coins/Shirts)													-	\$ 500	500.00
Miscellaneous													-	\$ 100	100.00
Office	169.58	496.47	39.99	337.87	30.50	617.02	13.50	527.86	48.00	264.20			2,544.99	\$ 2,500	(44.99)
Personal Affairs													-	\$ -	-
Postage & Delivery		246.75			246.75	(80.40)	246.75		246.75	498.40			1,405.00	\$ 2,000	595.00
ROTC				269.48									269.48	\$ 400	130.52
JROTC Medals	916.39												916.39	\$ 1,000	83.61
Satellite Chapters													-	\$ 600	600.00
Social Events	1,066.32	1,054.98	1,214.40	840.95	912.60	3,147.92	-	873.24	286.00	52.00			9,448.41	\$ 15,000	5,551.59
Solitaires													-	\$ 100	100.00
Special Activities													-	\$ 600	600.00
Telephone	136.32	138.21	141.81	136.48	136.48	135.32	171.23	153.35		310.82			1,460.02	\$ 1,900	439.98
Trans To Outreach	2,100.00	1,380.00	1,910.00	370.00	50.00	290.00	250.00	605.00	690.00	400.00			8,045.00	\$ 7,000	(1,045.00)
Volunteer Recogn													-	\$ 100	100.00
<b>TOTAL OUTFLOWS</b>	<b>7,292.67</b>	<b>5,863.85</b>	<b>5,316.71</b>	<b>5,612.92</b>	<b>3,999.20</b>	<b>6,134.49</b>	<b>3,754.91</b>	<b>4,325.61</b>	<b>5,136.79</b>	<b>3,550.88</b>	<b>-</b>	<b>-</b>	<b>50,988.03</b>	<b>\$ 64,858</b>	<b>13,869.97</b>
<b>Surplus/(Deficit)</b>	<b>(192.67)</b>	<b>7,447.54</b>	<b>(2,021.71)</b>	<b>(3,492.92)</b>	<b>1,516.80</b>	<b>73.51</b>	<b>(694.91)</b>	<b>(771.61)</b>	<b>(504.84)</b>	<b>(885.88)</b>	<b>-</b>	<b>-</b>	<b>488.31</b>	<b>442.00</b>	<b>46.31</b>

## Reserve Balances & Social Events:

Outreach	Jan	Feb	March	April	May	June	July	Aug	Sep	Oct	Nov	Dec	
RBFCU													
Savings	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90	\$ 7.90			
Money Market	\$16,078.43	\$17,463.59	\$ 6,378.31	\$ 5,380.19	\$ 5,430.19	\$ 4,723.59	\$ 4,975.23	\$ 5,582.06	\$ 6,273.98	\$ 11,984.53			
Checking	\$ 9.04	\$ 9.04	\$ 2,009.15	\$ 1,879.23	\$ 1,379.23	\$ 379.35	\$ 379.37	\$ 379.39	\$ 379.41	\$ 379.48			
Certificates	\$ 9,623.00	\$ 9,631.77	\$ 9,641.48	\$ 9,650.89	\$ 9,650.89	\$ 9,670.05	\$ 9,679.80	\$ 9,689.56	\$ 9,699.02	\$ 9,708.81			
Total	\$25,718.37	\$27,112.30	\$18,036.84	\$16,918.21	\$16,468.21	\$14,780.89	\$15,042.30	\$15,658.91	\$16,360.31	\$22,080.72	\$ -	\$ -	
Chapter Operations													
Broadway	\$34,566.73	\$42,399.27	\$40,057.56	\$36,939.59	\$40,404.75	\$51,677.87	\$51,730.04	\$57,328.43	\$46,319.41	\$35,167.53			
USAA	\$16,169.15	\$16,180.27	\$16,180.27	\$16,201.46	\$16,212.22	\$16,223.40	\$16,223.40	\$16,245.37	\$16,245.37	\$16,267.37			
Total	\$50,735.88	\$58,579.54	\$56,237.83	\$53,141.05	\$56,616.97	\$67,901.27	\$67,953.44	\$73,573.80	\$62,564.78	\$51,434.90	\$ -	\$ -	
Social Events													
Income	\$1,280.00	\$1,060.00	\$990.00	\$940.00	\$1,110.00	\$2,788.00	\$0.00	\$924.00	\$338.00	\$800.00	\$80.00		\$10,310.00
Outgo	\$1,066.32	\$1,054.98	\$1,214.40	\$840.95	\$912.60	\$3,147.92	\$0.00	\$873.24	\$338.00	\$0.00			\$9,448.41
Variance	\$213.68	\$5.02	-\$224.40	\$99.05	\$197.40	-\$359.92	\$0.00	\$50.76	\$0.00	\$800.00	\$80.00	\$0.00	\$861.59

**Vice President Administration:** (Open) - No report.

**VP Membership:** LTC Randy Hoff, USA (Ret) – Absent. Membership chart reviewed: Active Duty 210, Auxiliary 178 Former 32, Retired 835 Totaling 1255. Increase due to MOAA members moving to the area and recruitment from JBSA Ft Sam Retiree Appreciation Day and Bexar County VetServ event. Jim Connor will assist David Patrick at the Lackland Air Show Recruitment table and Jim Cunningham and Kitty will be present at the Red White & You Job Fair on Nov 9. David Patrick to arrange collection of the remaining recruitment materials from Randy Hoff.

**VP Programs:** BG Jim Doty, USA (Ret) – Absent. David Patrick reported a semi successful event at Blue Skies, attendance was lower than expected, also with 9 no shows (5 of whom have been billed). In an effort to encourage attendance marketing efforts will be increased and 4 email blasts will occur for each event. Email addresses will be captured and a note sent specifically to them as a follow up thank you and a reminder of the next meeting. Will also begin giving away a free lunch by pulling a ticket given out at registration. The Annual General Meeting in November, the Christmas Party on Dec 15 and Leslie Mouton as speaker in January. Brainstorming session resulted in a draft calendar for 2018. Notable changes are: Happy Hour instead of luncheon in February at the Ft Sam Golf Club possibly with an astronaut as a draw; Scholarship Luncheon to be on Wednesday 21 due to FSGC scheduling conflict; August luncheon at Corporate Sponsor's location i.e. RBFCU, no September luncheon because of Golf Tournament, no Oktoberfest and Christmas Dinner Dance will now be a luncheon/social. All venues have been booked including the ARC and BST.

**VP Legislative Affairs:** LTC Robert Blake, USA (Ret) – One of MOAA's top goals for 2017 appears to have been reached as Tricare may well be left alone, but some changes are coming in the form of Tricare Select. The new Tricare Select will likely cost somewhat more than the previous Tricare Standard. Senator Cruz is on the committee and may be an asset. For those who haven't voted on the Texas Constitutional Amendment ballot they are encouraged to vote yes on Proposition 1 and 6. House speaker Strauss is retiring and his replacement will be elected next year to begin work in the 2019 86<sup>th</sup> Legislative Session.

**President:** MAJ Jim Cunningham – Driving to Oklahoma City tomorrow with Kitty Meyers for the MOAA Regional meeting. Advised he has nominated Peter Hunt for the Military Academy Nomination Committee. Will be meeting along with Kitty Meyers regarding the All American Bowl.

**President Elect:** LtCol Kitty Meyers, USAF (Ret) – Will be attending CAM week events and the Red White & You Job Fair. Also working on gathering TCC website information and hopes to be able to have it up and running in the next 2 weeks.

**Buddy Program Status:** No additions, Kitty Meyers encouraged all to groom a buddy and get more members involved.

**MOAA National Update:** Col Barbara Ramsey, USA (Ret) – Many of the veterans benefits – housing, pay and Tricare fees are under attack. CapWhiz factoids include 16,000 hits were regarding healthcare changes alone, and mainly by family members not the members themselves. Tricare Select involve \$0 enrollment fees but higher deductibles and co-pays and choice of doctor may not be available. Pharmacy fees will increase but could get generics from other retailers more cheaply. See details in Appendix A. Participated in a webinar regarding the new branding efforts by the VA. A pilot program is currently underway in Brownsville. Audie Murphy VA in San Antonio apparently had poor ratings. BAMC is looking for enrollees but typically so the new influx of medical military can have more training.

### **Staff Reports**

**Solitaires:** Pat Shecter (Auxiliary) – Absent. No report.

**VP Personal Affairs:** Col Stu Myers, USAF (Ret) – Absent. No deaths to report for the month of October.

**Chaplain:** Chaplain LTC James Taylor, USA (Ret) – Absent. No report.

**VP Public Relations/Marketing:** LTC Charles Poole, USA (Ret) – Absent. No report.

**VP Logistics:** 1LT Rebekah Emery, USA (Ret) – Absent. No report.

**Chapter Affairs Officer:** Col Irene Collier, USAF (Ret) – Absent. No report.

**Editor/VGSAA Rep:** Col Kerry Green, USAF (Ret) – Absent. No report.

**Webmaster:** Col Bill Hudson, USAF (Ret) – Absent. No report.

**Administration:** Trish Meserve – Reviewed calendar for updates. Sending out the following snail mail renewals – 21 for November; 20 2nd notices for October; 37 3<sup>rd</sup> notices for September and 139 Final Final notice for August (list provided). Deleted 5 for July's non payment of dues.

**Historian:** LTC Kerry Reyna USA (Ret) – Absent. Will be formulating a year in review for use in recruitment and the December issue of The Lariat.

**ARC Satellite Chapter:** (Open) – Col Mary Garr retired on Sept 22 and Interim CEO is current COO David Fulbright.

**Transition Liaison Officer:** LtCol Kitty Meyers USAF (Ret) – Continuing to assist as requested. Participating in MVCC Education Committee and TxServes. TxServes is proving to be very successful in numbers of calls received and resolved. A similar program to be opened up in the Dallas area next month. Other events include FT Sam Veterans Appreciation Day, ESGR awards luncheon, Military Women luncheon with speaker Gen Pringle, SA Women's Chamber.

**Scholarship:** Col Peter Hunt, USAF (Ret) – Working on updating and improving the Scholarship awards process and communications with the high schools/collages. Changes to the application being implemented by Felix Santiago. It now has its own email address [moaa.ac.awards@gmail.com](mailto:moaa.ac.awards@gmail.com). Will be scheduling another meeting in December.

**JROTC:** Col Dave Lynch, USAF (Ret) – Absent. Per Peter Hunt Dave Lynch is working hard on the Awards list. It has been updated into an Excel spreadsheet and all info is being verified.

**Special Activities Representative:** Susie Tolman (Auxiliary) – No report.

**Blue Skies West Liaison:** LtCol Jim Conner, USAF (Ret) – Absent. No report.

**Blue Skies West Liaison:** (Open). No report.

**VS&V:** Lt Mary Priddy, USN (Frmr) – Absent. No report.

**Advertising Coordinator:** (Open). No report.

**Volunteer Coordinator:** Col Pete Schaub – Has added more volunteer members to his collection. Will do a special email regarding a search for an Advertising Coordinator.

**Old Business:**

- 1) Task Listing reviewed.

**New Business:**

- 1) Veterans Day – Jim Cunningham & Kitty Meyers to attend ceremony at Ft Sam Cemetery.

**MEETING ADJOURNED at 11:50am.**

Next Golf Planning Cmte meeting Monday 13 Nov 2pm  
Next staff meeting (Planning Meeting) Thursday 7 Dec 9:30am  
Next Board meeting Wednesday 10 Jan 1pm

A handwritten signature in black ink, appearing to read "David Patrick". The signature is stylized with a large, looped "D" and a cursive "Patrick".

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Col David Patrick, USAF (Ret), Secretary

## Appendix A



MHS MILITARY HEALTH SYSTEM  
health.mil

### APPENDIX B: Choosing a TRICARE Health Plan Chart

Choosing a TRICARE Health Plan in 2018		
I'm In	I want to have	Then I will
TRICARE Prime	TRICARE Prime	Do Nothing (auto-enrollment)
	TRICARE Select	Disenroll from Prime, enroll in TRICARE Select
	No benefit	Disenroll (this is a bad idea)
TRICARE Extra/Standard	TRICARE Select	Do Nothing (auto-conversion from Standard)
	TRICARE Prime	Enroll in TRICARE Prime
	No Benefit	Disenroll from Select (this is a bad idea)
TRICARE Young Adult	TRICARE Young Adult	Do Nothing (auto-renewal) / Keep premiums paid
	No benefit	Disenroll from TYA (this is a bad idea)
TRICARE Reserve Select	TRICARE Reserve Select	Do Nothing (auto-renewal) / Keep premiums paid
	No benefit	Disenroll from TYA (this is a bad idea)
TRICARE For Life	TRICARE For Life	Do Nothing (and purchase Medicare Part B if required)

### TRICARE Select – Active Duty Family\*

Fee Component	2017	2018	2023
Enrollment Fee	None	None	None
Deductible	\$300	\$300	\$398
Network Copays <sup>a</sup>	\$141	\$175	\$231
Rx Cost Shares <sup>b</sup>	\$228	\$286	\$360
<b>Total</b>	<b>\$669</b>	<b>\$761</b>	<b>\$989</b>

<sup>a</sup>Assumes E-5 with a family of four

<sup>b</sup>Assumes 3 primary, 2 specialty, 2 urgent care, and 1 ER visits in a year

<sup>c</sup>Assumes 2 brand name and 2 generic prescriptions per month (initial fill retail; refills by mail order)

Source: FY18 President's Budget Request

### TRICARE Prime – Family Costs for Retirees Under 65

Fee Component	2017	2018	2023
Enrollment Fee	\$565	\$700	\$928
Deductible	None	None	None
Network Copays <sup>a</sup>	\$108	\$210	\$278
Rx Cost Shares <sup>b</sup>	\$228	\$286	\$360
<b>Total</b>	<b>\$901</b>	<b>\$1,196</b>	<b>\$1,566</b>

<sup>a</sup>Assumes 6 primary, 3 specialty care visits in a year

<sup>b</sup>Assumes 2 brand name and 2 generic prescriptions per month (initial fill retail; refills by mail order)

Source: FY18 President's Budget Request

## TRICARE Select – Retiree Under 65 with Family

Fee Component	2017	2018 In-Network	2018 Out-of- Network	2023 In- Network	2023 Out-of- Network
Enrollment Fee	None	\$900	\$900	\$1,193	\$1,193
Deductible	\$300	\$300	\$600	\$398	\$795
Network Copays <sup>a</sup>	\$261	\$270	--	\$358	--
Rx Cost Shares <sup>b</sup>	\$228	\$286	\$286	\$360	\$360
<b>Total</b>	<b>\$789</b>	<b>\$1,756</b>	<b>\$1,786</b>	<b>\$2,309</b>	<b>\$2,348</b>

<sup>a</sup>Assumes 6 Primary, 3 Specialty Visits

<sup>b</sup>Assumes 2 brand name and 2 generic prescriptions per month (initial fill retail; refills by mail order)

Source: FY18 President's Budget Request

### Steep Pharmacy Cost Share Increases

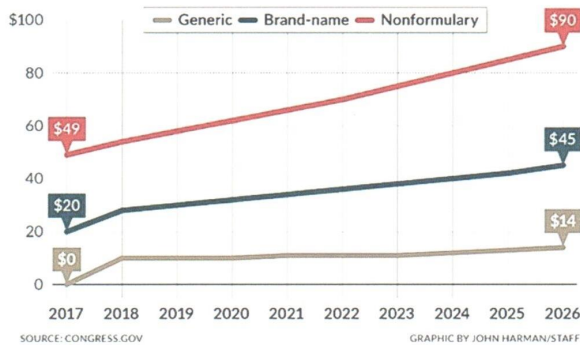
Regarding pharmacy cost shares, the Senate proposal goes much further than even DoD's proposed fee hikes. The intent is to raise fees to encourage beneficiaries to fill their prescriptions for free on base. This logic presumes most retirees - who are, incidentally, the ones who use mail order the most - live near a base, but a large majority do not. These proposed fee hikes will hit TRICARE for Life beneficiaries and members of the reserve components the hardest.

A common example would be a retired beneficiary using TRICARE home delivery who is on three generic medications and one brand-name medication. Their current out-of-pocket cost share for a 90-day supply is \$0 for the generic medications and \$20 for the brand-name. Under the new proposal, their annual costs would increase, starting next year, from \$80 annually to \$232. Annual COLA increases would not even come close to covering these new costs.

The chart below demonstrates the rise in beneficiary costs over time that would result from this proposal:

### Pharmacy Copayments on the Rise

2018 proposed Senate pharmacy copayments for 90-day home delivery



Another rationale of the Senate proposal is to bring mail-order generic medications to parity with retail generics by adding a \$10 copayment for mail-order generics, which will rise to \$14 by 2026. The current cost is \$0. The end result: a military beneficiary's TRICARE pharmacy benefit becomes no better than going to Walmart as the display below illustrates.

### Senate Rx Fees in Context

Retail (30 day supply)				What Wal-Mart Charges	
	Current	2018	2026	Retail (30 day supply)	
Generic	\$10	\$10	\$14	Generic	\$4
Brand name	\$24	\$28	\$45	Brand name	\$10
Non-formulary	\$50	\$49	\$90	Mail-Order (90 day supply)	
Mail-Order (90 day supply)				Generic	\$10
Generic	\$0	\$10	\$14	Brand name	\$24
Brand name	\$20	\$28	\$45		
Non-formulary	\$49	\$54	\$90		
MTF	Remains \$0				

MOAA believes increasing these fees to pay for readiness improvements, fund other military personnel benefits, and fix the "widow's tax" (the Survivor Benefit Plan-Dependency and Indemnity Compensation offset) is a breach of Congress' inherent obligation to preserve and care for those who serve and have served.