



# THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association  
www.nwfmooa.org

Vol. 26 No. 09 Serving All Branches of The Uniformed Services SEPTEMBER 2020

## Lunch Meeting & Discussion

**When:** Thur, 3 Sept 2020

**Reservation Mandatory!**

**Time:** Gathering 1130, Lunch 1200  
Program to follow

**Place:** Ft. Walton Yacht Club  
180 Ferry Road, NE, FWB

**Program:** Col (Ret) Mike Borders  
MOAA Advocacy and Topics

Please:

- **RESERVATIONS ARE MANDATORY**
- Wear a name tag
- Bring proper change:  
\$14.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at [www.nwfmooa.org](http://www.nwfmooa.org) and select the link where it says "Click here to make reservations", or email Fred Westfall at [nwreservations@gmail.com](mailto:nwreservations@gmail.com), or call 850-609-8075 if you are attending.

## Officers & Directors

### PRESIDENT

Nick Marotta ..... 954-415-7230  
[president@nwfmooa.org](mailto:president@nwfmooa.org)

### FIRST VICE PRESIDENT

Don Panzenhagen ..... 420-1654  
[Dpanzenhagen@aol.com](mailto:Dpanzenhagen@aol.com)

### SECOND VICE PRESIDENT

George Hanks ..... 850-279-3971  
[gwhanks@aol.com](mailto:gwhanks@aol.com)

### SECRETARY

Fred Westfall ..... 609-8075  
[secretary@nwfmooa.org](mailto:secretary@nwfmooa.org)

### TREASURER

George Colton ..... 651-4501  
[treasurer@nwfmooa.org](mailto:treasurer@nwfmooa.org)  
Directors

Bob Allen ..... 682-7879  
[allen@nwfmooa.org](mailto:allen@nwfmooa.org)

Dan Brown ..... 651-0005  
[brown@nwfmooa.org](mailto:brown@nwfmooa.org)

Elvira Chiccarelli ..... 850-865-4848  
[gntledoc75@hotmail.com](mailto:gntledoc75@hotmail.com)

Dave Parisot ..... 613-6545  
[parisot@nwfmooa.org](mailto:parisot@nwfmooa.org)

Dick Solt ..... 897-1814  
[richdulce@aol.com](mailto:richdulce@aol.com)

Ken Zepp ..... 321-474-1151  
[zepp@nwfmooa.org](mailto:zepp@nwfmooa.org)

### DEFENDER EDITOR

Ken Zepp ..... 321-474-1151  
[zeppks@aol.com](mailto:zeppks@aol.com)

## Welcome Back! Deja Vu Style

By Nick Marotta

Welcome one and all to the Northwest Florida Military Officers Association September issue of the Defender. The Front Page article is generally reserved to introduce the guest speaker for our next meeting. However, the last five months of our lives has been anything but the usual. This month, once again, I will be introducing our guest speaker for the September general membership meeting. The last five months due to the COVID-19 Pandemic we have not had general membership meetings. WE'RE BACK. (I HOPE) We are having a September General Membership meeting with Colonel Mike Borders, US Army, retired as our guest speaker. Mike is currently President of the MOAA Florida Council of Chapters.

If you can remember way back to our March 5, 2020 meeting of the Northwest Florida Military Officers Association, we were pleased to host Colonel (Dr.) Matthew Hanson as our guest speaker. Colonel (Dr.) Matt Hanson is the Commander, 96th Medical Group, 96th Test Wing, Eglin Air Force Base, Florida.

Dr. Hanson touched on the COVID-19 epidemic; little did we know at the time, this Virus would consume our lives for the next 5 months. He then answered several questions from the audience.

Our next guest speaker, Mike Borders, will speak on a few MOAA topics including chapter membership and involvement in the chapter as well as MOAA advocacy.



**Colonel (Ret)  
Mike Borders**

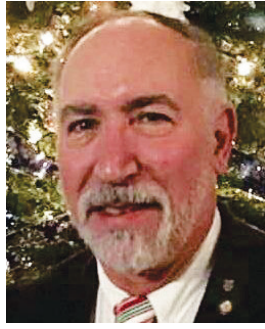
Mike Borders was born in the Army hospital at Ft. Jackson, South Carolina, the son of a career Infantry Officer. Mike received his commission through the ROTC program at St. Mary's University in San Antonio, Texas. Mike went on to serve in the Army for 30 years as a Signal Officer and as a Latin America Foreign Area Officer. After his military career, Mike worked for six plus years at the National Defense University at Ft. McNair in Washington, D.C. Mike and his wife Diana moved to Sebring, Florida in mid-2014. Past Florida Council President Marc Oliveri made Mike an offer he couldn't refuse, and he agreed to stand up a defunct chapter in the Sebring area upon arrival. He is still president of that chapter, has been the Membership Chair for the southern half of the state, was Area Vice President for the Southwestern area, State Vice President, and is now the

Continued on page 3

# From the President's Pen

By Nick Marotta

Welcome to the September 2020 issue of the Defender. On March 5, 2020, the Northwest Florida Military Officers Association held its last monthly meeting at the Fort Walton Beach Yacht Club. Hard to believe or easy to believe, but we have not met as an organization for five months.



Nick Marotta

I am certain I am the first president to preside over five non-meetings. Trust me, I am looking forward to the September 3, 2020 meeting. Florida is slowly opening, so let's do it safely and have a September meeting by keeping our face masks handy! Keep in mind, things can change because of COVID. We will keep members informed.

Our guest speaker at the 3 September meeting is Colonel Mike Borders, US Army retired. Mike is president of the MOAA Florida Council of Chapters. Mike is going to speak to us on membership and MOAA advocacy.

With the September meeting, I am hopeful we will not cancel any more meetings. With that in mind, we need speakers, we need interesting speakers. The new year, 2021 is drawing close, so we need ideas about who could be an interesting speaker for the upcoming year. We are a Military organization, speakers with Military backgrounds are great. We also have had some interesting speakers on money management, history of the area, an elected state official and fraud and crime prevention. If you know someone, please contact me or Don Panzenhagen. Our goal is to line up speakers a few months in advance. So, keep the ideas coming in! And Thanks.

## PUBLIC RECORD

New Members:  
None

In Memorium  
None

In my opinion, we still have a well functioning chapter. My biggest goal is to continue to keep the chapter functioning at the high level it was at before the COVID shutdown. I will be listening to the Officers and Board of Directors; I am not opposed to advice. In 2018, as a chapter, the membership completed an online survey regarding our chapter. The chapter will evolve, not only from the survey, but from input from each and every chapter member.

I think it's appropriate to discuss "Why do we have a chapter?" and "Why do we even have a MOAA?"

Why do we join MOAA? The number one reason, regardless of our military status (retired, currently serving, former officer, or surviving spouse) is "To stay informed about news and developments relevant to military officers." You can read the newspaper, search the internet, and ask around if you know the right source to ask. MOAA is that one stop source for information, by way of magazine, newsletter and periodic emails.

Why else do we have a MOAA and specifically a chapter? To participate in a community of like-minded individuals. At times we need a fellowship of others. People who have shared our good times or not so good times; it's camaraderie of fellow officers. However, one of the things I learned, a chapter cannot exist solely as a social club. For this reason, we have speakers, not just from the military, but from business leaders, government officials, and charity organizations. We dedicate one meeting a year to presenting Junior ROTC students academic scholarships and another meeting to being entertained by the musical group from Niceville High School, Opus One.

This is a chapter of growth and activity. In addition to chapter meetings, members participate in a Veterans stand down, a separately funded scholarship fund, Veterans Day activities, and other similar activities.

This folks is MOAA and your NWFMOA Chapter. Welcome back. Let's dig in for the rest of 2020 and participate to the fullest degree possible with the NWFMOA.

At the next Board meeting, in September, we will begin our annual cycle for next year's elected chapter officers. It may appear early, but we've been planning in the background for months, and as we all know, our last meeting was in March. So, we need plenty of lead time to ensure a timely transition. Why do I bring this up? To encourage you to consider being more involved in the

Continued on page 3

## Welcome Back (cont.)

Continued from page 1

FCOC President. Mike also serves on several other boards, committees, and councils—all veteran/military-related.

**Florida Council of Chapters**, an affiliate of **The Military Officers Association of America (MOAA)**, is a dynamic organization of more than 10,000 active, retired, and former officers of the uniformed services. The Council was chartered on November 18, 1970 with 20 Chapters and Clubs and now includes 42 Chapters from the Florida Panhandle to the Florida Keys. Many of the groups also have Wives' Clubs that function alongside the MOAA Chapters and Clubs.

The Council serves its Chapters and Clubs by means of Council officers' visits to the organizations, a Council newsletter *Communiqué*, an electronic mail net (e-mail), a Web Site, quarterly Board meetings, annual Leadership Seminar, and an annual Convention. The strength of the Council lies in the active participation in Council and Chapter/Club activities by the members and surviving spouses.

MOAA and the FCOC are non-partisan, non-profit 501c(19) organizations, and exist to improve the awareness, life style, and overall environment of its affiliate member chapters; support and serve member chapters; influence the political process in matters pertaining to active duty, retired and former military personnel; and enhance the image of America's uniformed services in our local communities.

Please don't forget to make your reservations for the September meeting. Meeting is September 3, 2020 at 1200 at the Fort Walton Yacht Club. Seating is limited to the first 50 members.

## President's Pen (cont.)

Continued from page 2

chapter through either an elected or appointed position. Most of these positions will require a few hours a month. I'm not soliciting a full time work load. I've found new faces bring new ideas which are always refreshing and help the rest of us maintain prospective. So far this year, I've had two 'volunteers', but there is plenty to go around. Talk to me.

As previously mentioned our next meeting is September 3, 2020 at the Yacht Club.

We are limiting attendance to 50 (Fifty) people.

**Reservations are a must.** We cannot accommodate anyone at the door. Make your reservations early to ensure a seat.

The meal will NOT be a buffet but a boxed chicken lunch with mashed potatoes, coleslaw, a biscuit and a brownie served on a paper plate with disposable utensils. Seating will be 4 to a table. Drinks will be coffee, tea and water served by wait staff. If you want a meatless lunch, a salad is available, but please note on your reservation. There will still be social time beginning at 1100. Please wear a face covering and practice social distancing during social time. We will have the check-in table in the lobby for your convenience.

Make your reservations and I look forward to seeing you.

Be Safe!!

Nick Marotta

### EDITORIAL POLICY

The Defender is a monthly publication of the Northwest Florida Military Officers Association. The purpose of this publication is to communicate with, inform, and educate chapter members. The national MOAA, this local chapter, and this publication are totally nonpartisan.





## Chaplain's Corner

By: Chaplain Thomas Azar

### “WINGS”

September is rich with important military history. On the 2nd we remember Japan's surrender in 1945. During the week of Labor Day we celebrate Patriot's Day on the 11th. Citizenship Day is the 17th, and especially important is the birthday of our Air Force. On the 18th we pause to solemnly reflect on POW-MIA Day. In light of our worldwide pandemic the 25th is National First Responder Day of who we, who wore the uniform are at the vanguard.

Military families who live and serve our nation, these holidays are very rich with meaning. For distant citizens it's just a footnote in history or another three day weekend. For us it evokes powerful memories of friends and family we lived and worked with, some of whom gave the full measure of their patriotic being.

So why do we choose to regroup and remember these days? What was our motivation years ago for joining up and what was the premium fuel that allowed one to fly, fight and win?

I believe it's right before our eyes. It takes two wings for birds to fly high and soar. Airframes require two wings to take to the air and touch the face of God. It takes two “winged virtues” to lift men and women above the fray of apathy and mediocrity. Individuals who possess these are the people we in MOAA enjoy befriending.

Great philosophers and theologians include these two virtues in their tomes. Every major religion holds these virtues in common. Even Hallmark movies, poets and writers likewise underscore them in the persons they are portraying.

Humility and love excels all! We are drawn to and respect individuals who possess them as part of their larger character.

Humility doesn't mean to think less of yourself but rather to focus less on yourself as you think of the needs of others, especially the downtrodden, disenfranchised, abused and wounded. Love, in its many expressions, is what defines, motivates and reflects one's character and that of our Maker.

These two wings allow one to find purpose and meaning.

Continued on page 5

## Air Force Song

73 Years Old, September 18

Off we go into the wild blue yonder,  
Climbing high into the sun;

Here they come zooming to meet our thunder,  
At 'em now, Give 'em the gun!

Down we dive, spouting our flame from under,  
Off with one helluva roar!

We live in fame or go down in flame. Hey!  
Nothing'll stop the U.S. Air Force!

## You Didn't Know That?

By Scott Berry

Neither did I until I saw an article from MOAA. DoD will provide hearing aids to military retiree dependents at a huge discount compared to the civilian sector. My experience is at least a 75% savings.

The path to success is strewn with obstacles and delays but having patience will ultimately prevail.

**Be aware** that the internet will give conflicting information on dependent eligibility **AND** not all military care facilities will provide them. Fortunately, Eglin does.

So calling the Eglin AFB Audiology Clinic is a great first step. Allow me to remove the first hurdle by giving you their direct number: 850-883-9021, Option 3. Here are the steps we took:

1. Get a hard copy hearing test report from a civilian business. This may be free. Ours cost about \$60.
2. If the hearing aid need is confirmed, call your PCM for a referral to the Audiology Clinic. The referral **MUST** mention RACHAP (Retiree-At-Cost Hearing Aid Program).
3. Once you get an appointment, the rest flows smoothly.

COVID-19 has lengthened the entire process so remember to be patient.

Happy hearing and you now have another reason to belong to MOAA!

## Chaplain's Corner (cont.)

Continued from page 4

Wings keep you on course and get you to your earthly and heavenly destination. If you are doing a flyover or sitting behind a flywheel both allow you to see from different point of view—a lower and higher angle of vision. Together these virtues motivate one to daily rise and serve, and in the end leave a powerful legacy for family and friends. That's a major part of the holiday memories we experience.

Many observers consider this summer like an oncoming perfect storm. We are at war with cyber criminals, a devastating pandemic and protests gone violent, property and lives destroyed, family and friends dying, many of whom we cannot honor at their bedside or internment. Young foolery shaking their sophomore minds at the tidal wave of corona virus, an economy shot out of the sky—all of which shake our foundations. Those who think they are independent and self sufficient (weak worldly wings) have been greatly challenged.

So as we celebrate these September holidays may their deeper meanings enliven our higher angels and lead us to action. For people of faith we are called to soar to a higher altitude—to be the voice, hands and feet of an all knowing and caring God. Then you will fly away on the wings of humility and love, and having a better view will allow us to make a difference in the lives and issues of others today.

## MOAA Seeks 12-Month Grace Period for New TRICARE Select Enrollment Fee

By Karen Ruedisueli (*Revised*)

As the Defense Health Agency (DHA) works on implementation plans for the new TRICARE Select enrollment fee, MOAA is advocating for a 12-month grace period for impacted beneficiaries to ensure no retirees lose TRICARE coverage because they were unaware of the new enrollment fee requirement.

“Military retirees have undeniably earned the TRICARE benefit via decades of service and sacrifice. The loss of health care coverage during a pandemic is an

## Final Changes to Air Force Song Announced

By Charles Pope, Sec of the Air Force PA

All stanzas of the Air Force song have been updated to better capture and represent the valor and heritage of the 73-year-old service while also recognizing the diversity and contributions of today's Total Force regardless of gender.

The announcement by Air Force Chief of Staff Gen. David L. Goldfein, completes a two-step process in which male-only references were revised to capture the distinguished service, the high standards, and central role that women play in every facet of the modern United States Air Force. The first step focused on changing the song's third verse, which also serves as the official song of the United States Air Force Academy. Goldfein unveiled those new lyrics in March and suggested that additional changes to remove the remaining male-only references would be made at a later date and after further review.

The updated lyrics include subtle but important changes that more accurately illustrate the role women have played for decades.

“These new lyrics speak more accurately to all we do, all that we are and all that we strive to be as a profession of arms,” Goldfein said. “They add proper respect and recognition to everyone who serves and who has served.” At the same time, Goldfein re-emphasized the careful consideration that went into the decision for whether, and how, to change the lyrics.

“I also know with absolute certainty and clarity that these changes are about adding to, not subtracting from, who we are,” he said. “Changing the lyrics in no way diminishes the history and accomplishments of men or dilutes our eternal gratitude for their sacrifice and bravery.”

Continued from MOAA Seeks 12-Month

unreasonably harsh penalty for missing communications on an unprecedented enrollment fee,” Lt. Gen. Dana Atkins, USAF (Ret), MOAA President and CEO, asserted in a letter sent to DHA last week. “A 12-month reinstatement period will minimize the number of military retirees who suffer this unintended consequence.”

Please note the new TRICARE Select enrollment fee impacts only [Group A](#) retirees (those who entered service before Jan. 1, 2018.) **It does not affect** TRICARE for Life (TFL) or TRICARE Prime beneficiaries. It also does not

Continued on next panel

Continued on page 7

# Scholarship Fund

by Dave Parisot

Time rolls on since we held our last luncheon meeting in March. I have certainly missed seeing our Chapter members at the monthly luncheons. It seems unfathomable that our last Chapter luncheon at the FWB Yacht Club was six months ago on March 5th. Our chapter leadership is going to give it another go to have a 'social distancing' luncheon on September 3rd. Let's all hope the COVID-19 restaurant criteria don't change between now and then; I am eager to meet again with our members. I hope everyone is staying safe during this trying period.

Donations to the Scholarship Fund Century Club since my last article are **Janet Taylor** (in honor of Major Bill Ryan), **Donald Litke** (in memory of Kay Litke), and **Eileen Arpke**. My sincere thank you to each of you for your donation. I plan to hold a 50/50 drawing at the Sept. 3rd luncheon. But, rather than me walking around the room, I will set up at a table and have you come to me to reduce COVID-19 'exposure'. Please have the correct change if possible.

Please see the "**BG Frank Glunn Century Club**" donor list below to see who donated in the past twelve months. Of course, we are very much open to donations from those not currently in the Century Club. Will you be the next Century Club donor?

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months of 2019 and 2020 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets. [Note: (R) means Renewal of membership.]

**Gold Century Club:** **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (July 2018); **Dennis Phillips** (Aug 2018); **Karl Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019). **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); and **Kay Dent** (Nov. 2019) [Note: 22 total members]

**BG Frank Glunn Century Club** (past 12 months) (R=Renewal): August 2019: **Scott Berry** (R); **Janet Taylor** (R) (In honor of Bill Ryan); and **Fred Boyer** (R) (In honor of Paul L. High, Jr.); October 2019: **Bob Garcia** (R); **George Colton** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk), and **Dick Solt**; November 2019: **Keith Kulow** (R); **Al Bills** (R); **Kay Dent** (R) (In memory of Troy Dent, Larry Ketter, and Mark Berg); **Larry Tashlik** (R); **Joe Stevens** (R); **Dennis Phillips** (R); and, **Kathy and Jake Bush** (R); **Karl Eschmann** (R) (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Jim Tucker**; **Jean Dutton** (R); **Howard Fisher** (R); **Bob Gramm** (R). December 2019: **Doris Day** (R) (In memory of B/Gen Bud Day); **Pete Peterzen** (R); **Les Matheson** (R); **Christine Hallion** (R); **B/Gen Patrick Boab**; **Dr. Roger Riggensbach** (R) (In memory of Jan Riggensbach); January 2020: **Fred Westfall** (R); **Nick Marotta** (R); **Dave Parisot** (R) (In memory of Chong Parisot); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2020: **Rod Gerdes** (R); **Ginny Mills**. March 2020: **Joy Houck** (R) (In memory of Maj. Stanley Houck); April 2020: **Larry Bush** (R); **Carol Baker** (R) (In memory of Col. David Baker); **Mike Mitchell** (In memory of Frank Harrison); June 2020: **Dr. Keith Kulow** (R); **Dave Parisot** (R) (In memory of Mike Mitchell); **Michael Ramirez**; August 2020: **Janet (Ryan) Taylor** (R) (In honor of Major Bill Ryan); **Donald Litke** (R) (In memory of Kay Litke); and **Eileen Arpke** (R).

**2019/2020 Business Platinum Donor** (\$750 minimum donation): October 2019: **Shalimar Cheers Pub** (\$1,000) (R).

**2019/2020 Business Gold Donor** (\$500 - \$749): December 2019: **Eglin Federal Credit Union** (R); **Merrill Lynch (Chris Beam & Tess Bass, Senior Financial Advisors )** (R); **Silver Slipper Casino Hotel** (Bay St. Louis, MS) (In-Kind).

**2019/2020 Business Silver Donors** (\$250 - \$499): November 2019: **Indian Bayou Golf & Country Club** (In-kind, R); December 2019: **Rocky Bayou Golf Course** (In-kind, R).

**2019/2020 Business Bronze Donors** (\$100 - \$249): April 2019: **Eye MD of Niceville** (R); November 2019: **Gator Lakes Golf Course** (In-kind, R); **Mary's Kitchen** (FWB & Destin) (In-kind, R); **Buffalo's Reef Restaurant** (FWB) (In-kind, R); **Shalimar Cheers Pub** (In-kind, R); **Shalimar Pointe Golf Course** (In-kind, R);

Continued on page 7



# Scholarship Fund (cont.)

Continued from page 6

December 2019: Popeyes Louisiana Kitchen (FWB) (In-kind, R); Tammy's Journeys (FWB) (In-kind, R); Painting With A Twist (FWB) (In-kind, R); Destin Party Boat Fishing (In-kind, R); Slick Mick's Deli & Grille (FWB/Niceville/VPS) (in-kind, R); Connect with Flowers (Shalimar) (In-kind, R); Lee Nissan (FWB) (In-kind, R)

Please support our local businesses that have contributed to our scholarship program.

**NWFMOA Scholarship Fund: "HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS."**

## MOAA Seeks 12-Month Grace Period (cont.)

Continued from page 5

apply to active duty family members, medically retired servicemembers and their families, and survivors on TRICARE Select.

Starting Jan. 1, 2021, Group A retirees and their families must pay a monthly TRICARE Select enrollment fee to maintain TRICARE Select coverage. The charge for an individual plan is \$12.50 per month or \$150 annually. For a family plan, the enrollment fee is \$25 per month or \$300 annually. Later this summer, TRICARE will announce the process for setting up an allotment or making other arrangements to pay the fee.

If you don't take action to pay the enrollment fee, you will be disenrolled from TRICARE Select on Jan. 1, 2021, for failure to pay. Current policy states you will have 90 days to request reinstatement.

### Why a Grace Period?

MOAA believes it is important to extend the reinstatement period from three months to 12 for these four reasons:

- Past transitions suggest it is impossible to reach every beneficiary with updates about TRICARE benefits and requirements. Inevitably, some beneficiaries only learn about a new requirement

## SCHOLARSHIP DONATION FORM

Please accept this gift of \$\_\_\_\_\_ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

Gift is tax deductible to the extent allowed by law.

☐ This gift is a memorial in honor of: \_\_\_\_\_

☐ Please inform the following of this gift:

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

Make payable to: **NWFMOA Scholarship Fund**, mail to David Parisot, President; 56th 11th St, Shalimar, FL 32579

NWFMOA SCHOLARSHIP FUND, INC IS A 501c(3) CORPORATION. DONATIONS ARE TAX EXEMPT AS PROVIDED BY LAW. REGISTRATION # CH20374. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE FL DEPT OF AGRICULTURE & CONSUMER SERVICES BY CALLING TOLL FREE (800) 435-7352 WITHIN THE STATE OF FLORIDA OR VIA THEIR WEBSITE OF [WWW.800HELPFLA.COM](http://WWW.800HELPFLA.COM). REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

Continued from MOAA Seeks 12-Month

when they try to use their benefit and find out they no longer have coverage.

- The COVID-19 pandemic has disrupted almost every facet of life, making it even more difficult to catch the attention of beneficiaries with critical enrollment fee information.
- TRICARE annual open enrollment messaging over the past two years has created a hurdle to effectively communicating the new enrollment fee by emphasizing beneficiaries who want to stay in their current plan don't have to take any action. This message is still being conveyed on the official [TRICARE website](http://TRICARE.website).
- A 12-month grace period for the Select enrollment fee would be consistent with the 12-month grace period offered when the TRICARE annual enrollment requirement was established in 2018.

## SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

N.W. Florida Military Officers Assn., Inc.  
P. O. Box 1213  
Shalimar, FL 32579



*Dated Material - Please deliver promptly*

PRSRT STD  
U.S. POSTAGE PAID  
PERMIT NO. 126  
FT. WALTON BEACH  
FLORIDA, 32548



**Northwest Florida Military Officers Assn., Inc.**  
**P.O. Box 1213, Shalimar, FL 32579**

**AN INVITATION TO YOU:** The membership of NWFMOA extends a sincere invitation to join us in our social cultural, professional and service activities that extend for the local to national levels.

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

\_\_\_\_\_  
Last Name First Name Initial

\_\_\_\_\_  
Spouse Phone

\_\_\_\_\_  
Address City State & Zip Code

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Rank Service MOAA Member Number

☐ Regular ☐ Reserve ☐ National Guard ☐ Active Duty ☐ Retired

**This application is for:**

☐ Life Member ☐ New Member ☐ Renewal ☐ Surviving Spouse ☐ Other \_\_\_\_\_

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here if you do not want your ☐ name, ☐ phone number, or ☐ email address listed in the printed chapter directories. Membership includes a subscription to *The Defender* for the dues period. We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

**\*\*The spouse of a deceased life member is automatically an auxiliary life member**

### Membership Application/ Renewal

**New Members joining this year  
receive membership through  
December 31 next year for \$25.00**

**Membership Renewal**  
**1 yr--\$25.00, 2 yr--\$48.00, 3 yr--\$65.00**

#### Life Membership Dues\*\*

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
86-90	110.00	56-60	335.00
81-85	150.00	51-55	360.00
76-80	195.00	-50	395.00

**Surviving Spouses**  
**Pay half of the above rates**

**Join Us Today**