



COLUMBIA VOYAGER

<http://www.TriCitiesMOAA.org>

chapter@TriCitiesMOAA.org

October 2017

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Black holes orbiting a galaxy center

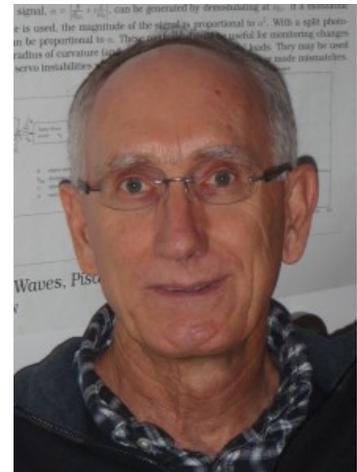
Black Holes and LIGO

The October meeting will be at the CG Public House, formerly the Country Gentleman. Our speaker will be Dr. Richard Savage, of the Laser Interferometer Gravitational-wave Observatory (LIGO).

In February 2016, researchers at the LIGO announced they had detected gravitational waves, confirming a prediction by Albert Einstein in his theory of general relativity. Massive objects accelerating at extremely high speeds, such as two colliding black holes, can radiate enough energy during their collision as to ripple the very fabric of space-time, causing the force of gravity itself to oscillate. LIGO is supported by the National Science Foundation and operated by Caltech and MIT.

Richard Savage, who earned a bachelor's degree in physics ('78), and master's and doctoral degrees in electrical engineering ('88 and '92, respectively) at UCLA, is a scientist at LIGO's site on the Hanford Reservation. Savage's role in the

research includes improving the sensitivity of interferometers, stabilizing lasers and calibrating detectors.



Dr Richard Savage

Attendees are encouraged to invite friends with an interest in science regardless of military background.

Hq MOAA sends . . . TRICARE for retirees

Senate and House plans are still up in the air. Of interest to our members, there may be an increase in the copay for mail-order drugs

through Express Scripts, and an increase in fees for TRICARE for retirees who are under 65 and not on TRICARE for Life. The House version grandfathers everyone who entered the service before December 31, 2017; the Senate version applies the increased fees to everyone in the under-65 category.

TRICARE Overseas

Medicare provides coverage in the U.S. and U.S. Territories. Medicare doesn't provide coverage in any other overseas locations.

When using TRICARE for Life in all other overseas locations, whether you live overseas or are traveling overseas, TRICARE is the primary payer and you're responsible for paying TRICARE's annual deductible and cost shares

There is no enrollment form and no annual fee for TFL. You are automatically covered if you are entitled to Medicare Part A, have Medicare Part B, and your contact information is up to date in DEERS. Outside the United States and U.S. territories and for TRICARE-covered services not covered by Medicare, TRICARE becomes the primary payer and the TRICARE deductible, cost-shares, and prior authorization rules apply.

COLA

The final COLA is determined by comparing the average CPI of the final three months of the fiscal year to the same quarter of the prior year. MOAA predicts a final cost of living adjustment of approximately 1.8 percent. This would mean you could see an \$18 increase for every \$1000 of retired pay received.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI.

Blended Retirement System

(from The Military Advantage Blog and DOD sources)
Policy Highlights

The Fiscal Year 2016 National Defense Authorization Act created a new military retirement system that blends the traditional legacy retirement pension with a defined contribution to Service members' Thrift Savings Plan account. The new Blended Retirement System goes into effect on January 1, 2018.

Under the BRS, careerists who serve 20 years or more receive 20 percent less in lifetime annuities. But the government will match member contributions to the Thrift Savings Plan (TSP) of up to 5 percent of basic pay. And between

the 8th and 12th year of service, the Blended Retirement System offers a continuation payment equal to at least two-and-a-half months' basic pay for active duty or a month's basic pay to drilling Reserve members, if they agree to serve four more years.

The commission said it plan to Congress arguing the unfairness of legacy retirement which provides no government benefit if members leave short of 20 years. Under the BRS, participants leave with an enhanced TSP which can be rolled into civilian employer 401k plans, or they can stay in and see TSP contributions and investment earnings accrue to produce separate income streams later in life.

Though BRS retirees will draw less in retired pay and can't access TSP balances before age 59½ without penalty, CNA notes that banks or insurance firms likely will offer retirees an income stream, payable against TSP accounts, which could replace some or all of reduced retired pay during post-military careers.

Service members with less than 12 years active service by December 2017 have the option to join BRS. All service members who enter the military on or after January 1, 2018, will automatically be enrolled in BRS.

October Meeting Tuesday, October 17

CG Public House
9221 W. Clearwater Ave
Kennewick

Social hour at 6:30
Dinner at 7:00
\$27.50 per person

A reservation made
is a reservation paid.

Reservations by
Thursday, Oct 12 to
Mark Hanneman
olddrummer55@gmail.com

Menu

Oven Roasted Loin
w/apple and berry chutney
Rosemary Fingerling Potatoes
Butternut Squash Pilaf
Fresh Green Beans
w/ bacon and onion
Green Salad
Broccoli Bacon Salad
Rolls, Butter
Assorted Dessert Bars