

Lewis & Clark Chapter

TRI-CITIES, WASHINGTON



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Chapter email moaa.tricities@charter.net

February 2025

Planning for the Future

Our February speaker, Eileen Griffin-Ray will talk about legacy planning and the financial life cycle, and she will cover generational transfer from both a financial aspect and a human aspect.



Eileen Griffin-Ray

Griffin-Ray has held executive leadership positions in financial institutions for more than 20 years. She has led marketing and sales teams as well as human resources and training. She has expertise in money matters including saving, investing, lending, retirement planning, and legacy and long-term planning. Her experience includes being Vice President of Wealth Management at Gesa Credit Union for nine years and serving as the subject-matter expert for life, longterm care, fixed and variable insurance products. She was the

marketing contact for product manufacturers of mutual funds. REITs, and other investment vehicles. Griffin-Ray was a contributing editor for a national think tank and has written numerous articles for their publications as well as similar outlets. She is the author of several books znd holds B.A., M.B.A., and Ph.D degrees. Currently she consults and provides research and writing on topics from financial and economic matters to political and civic issues, business and organizational topics, and education.

This month we are trying a new restaurant, La Bella Vita in The Franklin building, formerly the high rise hotel, on George Washington Way just south of Van Giesen St.

Dues

It's time renew memberships. Dues are \$25, unchanged since 2014, what a deal! Send your dues to

Paul Seipt
381 Clovernook St
Richland WA 99352
Make your check out to "L&C Chapter." Better yet, bring it to the February meeting.









Holiday Party

Many thanks to George Stotz for hosting the holiday party and to Ron Weed for the photos. A good time was had by all!

HqMOAA sends . . . From TRICARE Fees to Lower COLA, These Budget Options Could Gut ServiceEarned Benefits

Several measures in a recent Congressional Budget Office (CBO) report providing options to reduce federal spending would weaken, or eliminate entirely, specific earned benefits for nearly all members of the uniformed services and veteran communities.

The report, issued every two years before the beginning of a new Congress, provides a 10-year overview of deficit-reduction measures. Many of the proposals in the current report have been included in past reports but never enacted by Congress. MOAA, along with other military veterans groups, lobbies Congress to protect our earned benfits.

The proposals in this report, if enacted, would cost service

members – and their families, survivors, and caregivers – thousands of dollars every year in higher health care costs (including TRICARE For Life fees), reduced retirement and VA disability compensation, and pay and benefit cuts for those in uniform.

TRICARE for Life (TFL) is a supplement to Medicare for military retirees and their eligible family members. Beneficiaries who are eligible for TRICARE (the health benefit plan administered by the Department of Defense) are automatically enrolled in TFL when they become eligible for Medicare. The program pays nearly all medical costs not covered by Medicare, and there are no enrollment fees (although beneficiaries must pay their premium for Medicare Part B, which covers physicians' and

other outpatient services). About 2.5 million people are enrolled in TFL.

Another option would require most Medicare-eligible beneficiaries who chose to enroll in TFL to pay an annual enrollment fee. (Members who received a disability retirement and survivors of members who died on active duty would not be required to pay the fee.) The enrollment fees would be set to match the fees for the preferred-provider plan in TRICARE paid by retirees who were not yet eligible for Medicare and who entered service after 2017. The Congressional Budget Office estimates that in 2027, those fees will be \$610 for individual coverage or \$1,220 for family coverage.

La Bella Vita 1515 George Washington Way Richland

Social hour: 5:30 Dinner: 6:30 \$35 per person

A reservation made is a reservation paid

February Meeting

Tuesday, February 18

Reservations by **Thursday, Feb 13** to Paul Seipt Text: (509) 521-3478 pama227@charter.net

Menu

Chicken Parmigiana
House Salad
Grilled Veggies
Band-Bang Cauliflower
Fettuccine Alfredo
Mostaccioli Vodka
Dessert: Caramel Apple Pizza
Lemonade, Iced Tea, Coffee