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Mahoning and Shenango Valleys Chapter

Military Officers Association of America



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Veteran Administration – Aid and Attendance Program



Dr. David Romans, (right) Public Relations Manager of Affinity Advisory Networks, LLC receives a chapter flag set from LTC Roderick Hosler, MSVC President By LTC Mike Wisniewski

The Mahoning and Shenango Valleys Chapter (MSVC-MOAA) continued with its tradition of presenting qualified, interesting, and informative guest speakers to its monthly dinner meetings by bringing Dr. David Romans, a Public Relations Manager representing the Affinity Advisory Network, LLC, all the way from Canton, OH to speak to our membership. Approximately 40 members listened to Dr. Roman's PowerPoint and video presentation about a little known \$5 billion Department of Veterans Affairs (VA) program called Aid and Attendance Program. This is a VA administered pension program providing qualified veterans and/or their eligible dependents with a tax free benefit to help with long-term care. This two-component benefit – Housebound and Aid & Attendance Benefit – can help with At-Home, Assisted Living, or Nursing Home care expenses. This benefit program appears to be a well-kept secret as few of our members admitted even knowing anything about this program when questioned. There are four qualification areas for the pension which is summarized below.

The first requirement is 90 days active federal military service with at least 1 day during a period of conflict. Dr. Romans provided the time periods from World War II through the Vietnam War, but younger Veterans who have served during recent conflicts can also qualify. The DD 214 is required for verification.

The next requirement is medical need, which does not need to be service connected. Basically, the veteran or surviving spouse can qualify if assistance is required in at least two processes of daily living activities. An example would be someone who needs assistance in food preparation and bathing. The requirements are similar to requirements for long-term care insurance payments.

The third requirement is a comparison of income and medical expenses. All income is considered such as military retirement pension or any other pension and social security. Medical expense calculations include health insurance expenses such as Medicare and Long Term Care insurance. The pension amount from this program is the difference by which medical expenses exceed current income. The Aid and Attendance Pension currently allows a maximum of \$2,120 per month for a married Veteran, \$1,788 per month for a single Veteran and \$1,149 per month for a surviving spouse. If an individual has long term care insurance, this can be stopped if the pension would be more beneficial or the pension can apply after long-term care insurance expires. Additionally, a veteran cannot receive disability pension simultaneously with the aid and attendance pension. Calculations are necessary to determine which is most beneficial. Obviously there are many veterans not receiving military pension and have only Social



Col Dick Calta, USAF, Ret., had the honor to accept Four-Star Level of Excellence Award streamer from MOAA Board of Directors Chair General Tony Robertson, USAF, Ret., at the awards banquet. The banquet is held in conjunction with the MOAA national annual business meeting in Orlando, FL. There are over 400 chapters and 34 state councils across the country that can compete to receive a four- or five-star Levels of Excellence Award. This year, there were 165 chapters or councils earned the Levels of Excellence Award for 2014. MSVC was one of the 51 chapters or councils that earned the four-star designation for their performance and 114 chapters or councils earned the coveted five-star for their excellent performance and contributions in their communities throughout 2014. Other five-star in the State of Ohio were: Central Ohio Chapter (Columbus) and Greater Cincinnati Chapter, Ohio Western Reserve Chapter (Akron). Dick is the committee chair to develop chapters for the Ohio Council, with MSVC being one of them. The chapter received its charter in 2011, four years later two four-stars streamers. Congratulations chapter members!



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President's Notes



To all of our members, I hope you enjoyed the recognition you deserved on Veteran's Day and thank you for your service to this country.

The year is almost over and we've had a good one so far. Our 22 October meeting was excellent with Dr. David Romans, Ph.D. speaking about the VA's Aid and Assistance Program. More important were the election of new chapter officers for 2016. They are: LTC Gary Williams as President; former LT Florence Hosler as First Vice President; former CPT Dennis Gartland as Second Vice President; former LT Bruce Bille as Treasurer and Janet Oglesby, Surviving Spouse as Secretary. Congratulations and we look forward to your continued leadership of the chapter. Our past appointed Chapter Board officers have graciously accepted the invitation to continue in their duties and we also look forward to their unbroken support.

As mentioned in our last newsletter, our Chapter will host the 2017 Ohio Council of Chapters Bi-Annual Convention at the YARS. It will be a great event for everyone and we will begin to put together committees to help in the organization and execution of this event. I hope many of you will volunteer your services when we begin the planning process.

Our meetings for the winter months will change due to adverse weather and driving conditions. **The winter meetings will be on Fridays; 15 January, 19 February, 18 March, at 1:00 PM in the CAC at the YARS.** Our programs will continue to be thought provoking and the meal cost will be greatly reduced. Please mark your calendars and keep your eyes open to Janet's e-mails notices in January. Hope to see you all at these luncheon meetings.

As always membership continues to be a major concern for both MOAA National and our Chapter. We continue to be strong with 92 members, 3 surviving spouse members, and 10 spouse members. I continue to urge all MSVC chapter members to become MOAA National members. Remember that MOAA National is our direct voice with those in power in the halls of government and our hard earned benefits as well as those currently serving could be in jeopardy. It is important to keep our voice loud, clear and heard. Visit our chapter web site at MSVC-MOAA.org and share our newsletter.

Continue to check the Chapter and MOAA National websites as well as reviewing the e-mail that are sent out. MOAA National continues to keep its members informed on legislative matters and as always, needs your responses to ensure actions take place.

Any organization is only as good as its membership and their active participation in chapter programs and meetings. Our chapter has become one of the more active chapters and perhaps one of the best chapters in

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Security. Further they have neither long-term care insurance nor a disability pension.

The final requirement concerns the veteran's or surviving spouse's assets. This obviously can become complicated. Generally speaking the rule of thumb for qualification is \$80,000 for a married veteran and \$40,000 for a single veteran or surviving spouse. A home of residence regardless of value does not count in the asset calculation. If the veteran or surviving spouse has a winter home or other property then this would be counted as an asset. It is possible to establish a trust for additional assets. Currently there is no look back on assets but soon Congress will most likely pass a 3-year look back like there is for Medicaid.

Dr. Romans is VA qualified to provide advice and assistance on filing for this program. He and his company offer this service free of charge for Veterans, surviving spouses, and family members. This includes assistance in completing the VA application. If a trust is required for assets there would be a charge for this service. His e-mail address is dromans@affinityadvisorynetwork.com and his phone number is 330-451-6450. This may seem complicated or perhaps something that you personally will not qualify for, however, we probably all know Veterans or their surviving spouses who need assisted living but do not have the financial resources to manage this. Please take the time to become knowledgeable of this program.

The annual business portion of the meeting was presented in quick fashion with printed minutes of last year's meeting and a printed report of all officers and committees passing motions of approval. The nominated slate of officers and board members for 2016 unanimously passed and will be installed into office in January. We are still looking for someone to fill the **Personal Affairs Chair**. I personally would thank and acknowledge Dan Hahn of the Ohio Western Reserve Chapter (OWRC) for providing a very detailed summary of the benefits and requirements of the VA Aid and Attendance Program used in this article.

Volunteers Needed at the War Museum Canfield

The War Museum in Canfield is looking for volunteers to sit at the front desk from 10 A.M. to 2 P.M. on Saturdays so it can be open to visitors. Having a veteran with knowledge is helpful in case visitors would have questions. Volunteers who would want to help the museum can read any of the books or watch a video from the collection. They need someone up front for the security of museum artifacts. A museum trustee would open and lock up. The contact person for more information is Doug Speece at 330-533-6311.

The museum is located at 23 East Main St. (near the corner of U.S. 224 and Route 46 in Canfield) Just look for the Naval ship gun.

MSVC Officers and Committee Chairs for 2016

PresidentLTC Gary Williams, USA, Ret.
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YARS MOAA Liaison Officer..... Maj Scott Allen, USAFR
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MSVC-MOAA 2016 Calendar

Date	Location and Program
1/15	At YARS – 1300 Luncheon Installation of Officers Topic YSU Veterans Resource Center
2/19	At YARS – 1300 Luncheon
3/18	At YARS – 1300 Luncheon
4/28	At YARS – 1830 Dinner MOAA national speaker Lt Col Shane Ostrom, USAF-Ret.
5/26	At YARS – ROTC/JROTC Recognition 1830
6/23	At Golden Corral Hermitage Pennsylvania 1830
7/28	At YARS – Steak Fry and Corn Roast 1830
8/18	At Vienna Rod and Gun Club Picnic TBA
9/22	At YARS TBA
10/27	At YARS annual business meeting TBA
Nov.	No Meeting
Dec.	Christmas Party TBA
YARS - Youngstown Air Reserve Station, Vienna, Ohio TBA - To be announced Suggestions for programs contact: Florence Hosler	

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Ohio. I truly think in the country as well. I encourage all MSVC-MOAA members to continue to attend our meetings, to meet other officers, renew old acquaintances and meet new members. It's up to US to keep our chapter active, vibrant and strong. Thanks for your continued support to MSVC-MOAA and MOAA National.

Rod Hosler, MSVC President

Membership in MSVC-MOAA shall be composed of: Men and women who are or have been commissioned or warrant officers of the seven United States uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service). Surviving spouses of deceased individuals who, if living, would be eligible for membership. Chapter specific membership for spouses of present members and honorary members. MSVC-MOAA memberships are open to all eligible people.

This newsletter is published for the benefit of the members of the Mahoning and Shenango Valleys Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are non-partisan. Articles in this newsletter are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletter's editor or publisher. Also, the individual opinions do not reflect an endorsement by the Mahoning Shenango Valleys Chapter or the national organization of the Military Officers Association of America, unless so indicated [Copyright 2015 Military Officers Association of America All rights reserved.] Questions or comments should be directed to: LTC Roderick Hosler USA, Ret. E-mail: hosler1@zoominternet.net



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MILITARY OFFICERS ASSOCIATION OF AMERICA/RESERVE OFFICERS ASSOCIATION

Mahoning & Shenango Valleys Chapter

Mahoning Chapter

Joint Christmas Party



When: Sunday, 6 December 2015

Where: **The Manor Restaurant**

3104 South Canfield Niles Road
 Route 46 and Kirk Road
 Austintown, OH 44451 or GPS Youngstown

Social: 1700 (5:00 P.M.) Cash Bar and complimentary
 hors d'oeuvres

Dinner: 1730 (5:30 P.M.)

Entrée items will be from a special limited menu
 prices ranging from \$15–\$25. All choices available...
 Fish, Chicken, Steak, Pasta. Plus tax and gratuity.

RSVP No later than Tuesday, December 1st.
You must have reservations.



Who: **Members, Spouses, Guests**

Table seating are in rows so singles
 please come and fill-in.

Attire: **Coat & Tie/Equivalent**

Program: **Each couple/guest is asked to bring
 a gift-wrapped \$20 gift. Each gift is
 auctioned off with the proceeds go-
 ing to an applicable veteran's charity.**

Bring your checkbook!