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In This Issue:

- 1. TRICARE Pharmacy Copays Increasing**
- 2. DOD-VA Release Discharge Upgrade Tool**
- 3. TRICARE Establishes Philippine Provider Network**
- 4. VFW Talks Toxic Exposures on CBS Radio**
- 5. Home Loan Refinance Protections**
- 6. MIA Update**

1. TRICARE Pharmacy Copays Increasing: TRICARE pharmacy copay costs will increase on Feb. 1, 2018, as required by the National Defense Authorization Act for Fiscal Year 2018. The increases will impact almost all beneficiaries, including individuals on TRICARE For Life. Exceptions include active-duty service members (ADSM), who can still fill their prescriptions at any pharmacy at no cost, dependent survivors of ADSM, and medically-retired service members and their dependents, who will continue to be charged 2017 rates. Both retail network and home delivery costs are impacted for generic, brand name and non-formulary drugs. The most significant increase will be in the home delivery generic formulary drug costs, which will increase from \$0 to \$7 per 90-day supply of a medication. Beneficiaries can still fill their prescriptions at a military treatment facility for a \$0 copay. [Read details on the pharmacy costs.](#)

2. DOD-VA Release Discharge Upgrade Tool: On Thursday, the Departments of Defense (DOD) and Veterans Affairs (VA) announced the launch of a web-based tool to assist veterans looking to upgrade or change their military discharge. This tool is the latest in a series of steps taken by DOD to improve the discharge review process. Previous steps have included such measures as the 2011 issuance of guidance related to individuals discharged under the “Don’t Ask, Don’t Tell” policy, a 2016 internal review of policies and procedures, and the August 2017 guidance clarifying consideration of cases involving mental health conditions, such as PTSD and those associated with TBI, sexual assault and sexual harassment. The new tool will provide customized guidance to veterans who believe their discharge was unjust, erroneous, or warrants an upgrade and wish to seek a review. After answering a few questions, veterans will be provided specific information on which board to apply to, which forms to complete, where to send the application, guidance helpful to their case and tips for appealing their discharge. [Read more information.](#)

3. TRICARE Establishes Philippine Provider Network: A TRICARE preferred-provider network is now available to eligible beneficiaries living or traveling in the Philippines. The network replaces the Philippine Demonstration project, which was initiated in 2013. The project was designed as a way to offer high-quality health care to eligible TRICARE Overseas Program (TOP) Standard beneficiaries living in certain areas in the Philippines. The Standard plan ended Dec. 31, 2017, and individuals using the network will now pay the same copays, deductibles and catastrophic caps as those enrolled in the new TRICARE Select plan. Beneficiaries are required to see a certified provider and are encouraged to use a preferred provider, which reduces out-of-pocket costs. Choosing an uncertified or non-preferred provider may result in processing delays or denial of claims. Refer to the [TOP website](#) for a network provider list, claims details and contact information for beneficiary assistance, or the [TRICARE website](#) for updated cost information.

4. VFW Talks Toxic Exposures on CBS Radio: This morning, VFW National Legislative Service Associate Director Ken Wiseman joined CBS radio for their daily “Connecting Vets” show. Discussing issues related to toxic exposures, host and Army veteran Jake Hughes asked about how this issue affects veterans and the history of the VFW’s efforts to get needed legislation passed. Wiseman, who is also an accredited VFW Service Officer, talked about ways toxic exposures impact veterans, how this affects veterans when they file their VA claims and the urgency for Congress to pass legislation. [Listen to the episode.](#)

5. Home Loan Refinance Protections: The Senate recently introduced S. 2304, a bipartisan bill designed to stem the number of bad refinance opportunities to which veterans can fall victim. The VA home loan program is an excellent benefit that has been used by millions of veterans over the years. While most of the refinance opportunities are offered in good faith, there are some bad actors who look to prey upon VA home loan users and offer beneficiaries loans which have front-end benefits, but increase the long-term costs. The bill would limit home loans from being refinanced unless they meet the [net tangible benefit](#) test in which offers must benefit the VA user, not the institution. The bill would also make permanent a requirement for VA home loan beneficiaries to wait six months before being eligible to refinance their loans. The six months seasoning period was established by VA and Ginnie Mae to control the rapid increase in interest rates for homeowners which is caused by frequent refinancing of VA home loans. The VFW is encouraged that Senators Tillis and Warren have taken up this issue and we are glad to see that protection of veterans is always a priority in Congress. [Read the bill text.](#)

6. MIA Update: The Defense POW/MIA Accounting Agency has announced the identification of five American servicemen who had been missing in action from WWII and Korea. Returning home for burial with full military honors are:

-- **Navy Fireman 3rd Class Warren H. Crim** was assigned to the USS Oklahoma, which was moored off Ford Island, Pearl Harbor, when Japanese aircraft attacked his ship on Dec. 7, 1941. Crim was one of 429 crewmen killed in the attack. Interment services are pending. [Read about Crim.](#)

-- **Navy Fireman 2nd Class Lowell E. Valley** was assigned to the USS Oklahoma, which was moored off Ford Island, Pearl Harbor, when Japanese aircraft attacked his ship on Dec. 7, 1941.

Valley was one of 429 crewmen killed in the attack. Interment services are pending. [Read about Valley.](#)

-- **Army Air Forces Staff Sgt. John H. Canty** was a member of the 555th Bombardment Squadron, 386th Bombardment Group, IX Bomber Command based at Easton Lodge-Essex, England. On June 22, 1944, Canty's B-26 Marauder was on a nighttime bombing mission against targets near Caen, France, when his plane was shot down between the villages of Baron-sur-Odon and Gavrus, France. Canty and the seven other crewmembers were killed in the incident. Because the location of the crash was in German-held territory, U.S. forces were unable to make a detailed search for the crew at the time of their loss. Interment services are pending. [Read about Canty.](#)

-- **Army Sgt. 1st Class Pete W. Simon** was a member of Company G, 2nd Battalion, 8th Cavalry Regiment, 1st Cavalry Division. In September 1950, his unit participated in a defense of the Pusan Perimeter, a large defensive line west and north of Pusan, South Korea. Simon was reported to have been killed in action on Sept. 5, 1950, but his remains could not be located following the battle. Interment services are pending. [Read about Simon.](#)

-- **Army Pfc. Lamar E. Newman** was a member of Company B, 1st Battalion, 9th Infantry Regiment, 2nd Infantry Division. In November 1950, his unit took part in a defensive operation in the vicinity of the village of Kujang, North Korea. The division suffered heavy losses, with many soldiers going missing or being killed or captured. Newman went missing on Nov. 27, 1950, near the village of Kujang as a result of heavy fighting. Interment services are pending. [Read about Newman.](#)

To sign up new veterans' advocates, click here: <http://capwiz.com/vfw/mlm/signup.htm>.

As always, we want to hear your advocacy stories. To share your stories or photos with us, simply email them directly to vfwac@vfw.org.