

Vietnam Veterans of America

Chapter 324 - PO Box 18631 - Milwaukee, WI 53218

In Service to America



Meeting Notice

18 January, 2023

5555 W. Good Hope Rd.
Board Meeting 6:30 p.m.
Chapter Meeting 7 - 8 p.m.

Future Meetings

15 February, 15 March, 19 April, 17 May,
21 June, 19 July, 16 August, 20 September
Chapter web page: www.vietnamvetschapter324.com
National web page: www.vva.org

Chapter Officers

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John is listed in the phone book - good luck finding one



FROST FEST

Family Friendly
Event

FEBRUARY 4, 2023

WAR MEMORIAL CENTER

1:00PM-4:00PM

FREE ADMISSION

The Southeastern Wisconsin Veteran Suicide Prevention Task Force presents Frost Fest, a family friendly, indoor event. The event is designed to get families out for the day to have some fun with their kids. Vendors will be providing goodies, winter games, arts and crafts, live DJ music, scavenger hunt, photo booth, coffee and hot cocoa for the kiddos, and hourly drawings for amazing prizes, while Veterans explore the many resource tables available to them.

The event is free to Veterans and Active Military and parking is complimentary with ID or a DD214. Bring your parking tickets with you to get parking validated.

VIETNAM VETERANS OF AMERICA
Milwaukee Chapter 324
November 16, 2022

Meeting called to Order at 7:00 pm by President Pat Ciofani
Minutes of October 19, 2022 meeting reviewed and accepted
Treasurer's Report – Pat Moore - \$4996.24 in our checking account

the chapter

NEW BUSINESS

Christmas with the Vets – Moved and passed to donate \$200

Elks Club Maintenance Fund – Moved and passed to donate \$300 to the Elks Club in appreciation for allowing us to meet there free of charge

Christmas Party – December 21st – Our annual party will be at 6:00 pm instead of a regular meeting – Contact Pat Moore if you are planning to attend

COMMITTEE REPORTS

Membership Update – Our thoughts and prayers go out to the family and friends of AVVA member, Janice Dahlke. Janice was a Gold Star Mother who kind of adopted our members as we did her. Rest in Peace!

Website – Contact Pat Moore with items of interest to

Adjournment – 7:30 pm

The difference between VA Life Insurance and Service-Disabled Veterans Life Insurance
VA News, December 2022

Important changes are coming to VA Life Insurance programs. [Veterans Affairs Life Insurance \(VALife\)](#) is launching on Jan. 1, 2023, as a new guaranteed acceptance whole life insurance program for service-connected Veterans. VA's current offering for service-connected Veterans—Service-Disabled Veterans Life Insurance (S-DVI)—closes to new enrollment after Dec. 31, 2022. Veterans currently enrolled in S-DVI may keep their coverage or switch to VALife.

While both VALife and S-DVI cover Veterans with any level of service-connected disability (0-100%), there are key program differences to consider before deciding which program is right for you. So, what is the difference between VA Life Insurance and Service-Disabled Veterans Life Insurance?

Coverage amounts

VALife offers up to \$40,000 in coverage, available in \$10,000 increments.

S-DVI offers up to \$10,000 in basic coverage. Up to \$30,000 in supplemental coverage is available only if you are totally disabled, unable to work and qualify for a premium waiver.

Premium waiver

VALife does not offer a premium waiver option. S-DVI offers a premium waiver if you are totally

disabled and unable to work.

Premium amount

VALife premium rates are based on age and coverage amount. Once your VALife policy is issued, premium rates do not increase.

S-DVI premium rates are based on age, coverage amount and coverage plan.

Medical requirements and waiting period

VALife does not require you to answer health questions for enrollment. Because of this, there is a two-year waiting period for full coverage to begin, a common feature of guaranteed acceptance whole life policies.

S-DVI requires proof of good health, other than your service-connected condition(s), prior to enrollment. Once enrolled, there is no waiting period for coverage to begin.

Application timelines

VALife has no time limit to apply if you are age 80 and under. Veterans age 81 and older may qualify if they meet certain criteria.

S-DVI requires application within two years of receiving notification of a new service-connected disability rating, or by December 31, 2022, whichever comes first.

VA Debuts New Life Insurance Program

Jim Absher, Military.com, 30 Nov 2022

The Department of Veterans Affairs has unveiled a new life insurance program for veterans, beginning Jan. 1, 2023. This program, announced Wednesday, is known as VALife and will be available to all veterans who are 80 years old or younger with a service-connected disability. The VA says its insurance will be available for a lower cost than similar civilian options.

In a press release, VA Secretary Denis McDonough said: "All Veterans deserve to know that their families will have financial support when they pass away. VALife is a critical step toward making that goal a reality, helping VA provide more life insurance to more Veterans than ever before in our nation's history."

What Is VALife?

The VALife program will offer up to \$40,000 of whole life insurance for all veterans under 80 who have service-connected disabilities of at least zero percent. Acceptance in the program is guaranteed, with no medical examination required.

The VALife program is a whole life policy, veterans must pay premiums to purchase a policy, and payouts are limited during the first two years it is in effect.

The new insurance policy was created by a bill signed into law in January 2021 called the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act. The start date, eligibility criteria and coverage amounts were all stipulated in the law.

Who Is Eligible for VALife?

All disabled veterans, age 80 or under, are eligible to apply for the VALife program at any time. Those aged 81 or older must apply within two years of a new disability rating. Veterans with a zero percent disability or above are eligible for the program.

Veterans currently enrolled in the Service-Disabled Veterans Insurance (S-DVI) program may either keep their current coverage or switch to VALife beginning in 2023. The S-DVI program will close to new applicants, effective Jan. 1, 2023.

Veterans currently enrolled in Veterans' Group Life Insurance (VGLI) or Veterans' Mortgage Life Insurance (VMLI) may keep their existing coverage and add VALife if they are otherwise eligible.

Details of the VALife Program

The VALife program offers policies with

coverage amounts ranging from \$10,000 to \$40,000 in \$10,000 increments.

VALife is a whole life policy. If a policyholder dies during the first two years, their beneficiary will only receive a payout of all the premiums paid, plus interest. The full death benefit is not payable until the policy has been in effect for at least two years.

The policy may be canceled and the premiums refunded -- with interest -- after the policy has been in effect for at least two years. Veterans may also borrow from the built-up cash value of the policy after it has been in effect for a minimum of two years.

How Much Does It Cost?

Monthly premiums vary based on a veteran's age and the amount of coverage, but could run as low as about \$11 per month for an 18-year-old with \$10,000 of coverage or as high as \$510 per month for an 80-year-old with \$40,000 of coverage, according to the VA website. Premiums may be made directly, or withheld from VA disability pay or military retirement.

The premiums are fixed for the life of the policy, meaning veterans will pay the amount for the age they were when they enrolled even as they get older.

VA ADMISSION

By Jan Barry

Just before Veterans Day,

The VA sent a letter

Declaring that I'm 100 percent

Disabled from disabilities

That struck late in life

Due to the war in Vietnam—

This is beyond amazing—

Not that long ago

The VA told Vietnam vets

It was all in our heads,

That our mothers caused our problems,

That it was none of their business—

I could tick off the insults

Decade by decade—

And now, just like that,

I'm accepted into the inner

Sanctum of war heroes—

No Purple Heart,

But an Agent Orange

Admission ticket to VA care

Warrior Writers workshop 11/13/22

Veterans Face Extended Delays for Specialty Care Outside VA

By Patricia Kime, Military.com, 9JAN23

Less than half of veterans are receiving Department of Veterans Affairs referrals for specialty care from outside doctors on time, a new report published Wednesday by the Government Accountability Office found.

Those specialist visits can be crucial because veterans often have complicated or chronic illnesses and, while the VA system excels at treating service-connected conditions such as prosthetics and musculoskeletal injuries, it may lack certain specialists or capacity in the immediate area near a veteran. The referral program to community care is designed to ensure that veterans get the care they need when they need it.

Current scheduling standards are three business days within the VA for a specialty referral and seven days for scheduling an appointment with a community care provider, a doctor outside of a VA facility.

The GAO found that in the third quarter of 2022, more than 90% of all VA medical centers scheduled at least half their appointments within three business days. But fewer than 40% of the facilities scheduled appointments within the 7-day time frame set for community care.

In some locations, veterans waited an average of 12 days to have their specialty care appointment scheduled in house and nearly 34 days in the community.

The data is important, GAO officials said, because the disparity may affect whether the VA has the information it needs as it weighs changing access standards for community care, as VA officials have said the department may do to curb rising costs.

“VHA’s [Veterans Health Administration] use of a limited data set to inform its appointment scheduling timeliness standard is inconsistent with best practices related to performance management,” wrote Sharon Silas, GAO’s director for health care. “If VHA conducted a comprehensive analysis ... it could have a sounder basis for determining whether the standard is achievable or whether revisions to its standard for community care appointments or other adjustments to its scheduling process may be necessary.”

The 2018 VA Mission Act overhauled the department’s private-sector health care programs for veterans, consolidating a number of civilian-care

programs into a single community care program available to more veterans, with the costs covered by the department.

Under at least one of its predecessor programs, VA Choice, veterans were eligible for community care only if they lived more than 40 linear miles from a VA medical facility or were unable to get an appointment within 30 days.

But the Mission Act expanded access standards to include veterans who face drive times of at least 30 minutes to a primary or mental health appointment or 60 minutes for specialty care, or those who must wait 20 days or more to be seen for primary care or 28 days for specialty care.

In 2020, the VA updated its specialty care scheduling standards to the 3- and 7-day metric for in-house and community specialty referrals to improve service.

VA Secretary Denis McDonough told Congress in June that the department was considering changing the access standards for the community health care program to slow its growing impact on its overall health care budget.

According to McDonough, community care accounted for 33% of the VA’s total health care demand last year, up from 26% in 2021.

“Care overall, as you have seen in the budget, is growing. Care in the community as a portion of that is growing. ... My hunch is that we should change access standards,” McDonough told lawmakers in a Senate Veterans Affairs Committee budget hearing.

The VA’s fiscal 2023 budget includes \$118.7 billion for medical services, with \$37.3 billion set aside for community care.

VA wait times for in-house and community care are a hot-button issue, with lawmakers on both sides of the aisle critical of the department for not establishing a standard for the maximum number of days a veteran must wait for his or her appointment either in a VHA facility or out in the community.

At stake is the size and scope of health care administered in VA facilities by the department and access to non-VA providers. In 2020, the GAO released a report saying that the VA lacked the wait-time performance measures needed to determine whether the community care program actually reduced veterans’ wait times for receiving care.

Army and Marine Corps Artillery Celebrate Saint Barbara's Day

By Blake Stilwell, Military.com, November 17, 2022

Saint Barbara might be one of the more obscure saints in Catholic and Orthodox legend, but she's venerated by U.S. military field artillery. On or around her feast day every Dec. 4, artillerymen gather to eat a large meal, toast Saint Barbara with the finest artillery punch and induct new members into the Order of Saint Barbara.

There's even a handy (but lengthy) instruction manual from the U.S. Field Artillery Association on how to conduct a Saint Barbara Celebration properly, because she's the patron saint of artillery -- and they take that patronage pretty seriously.

Be advised: Barbara's story is a grisly one.

Legend has it that Dioscorus, a wealthy pagan merchant in third-century Phoenicia (modern-day Lebanon), had a beautiful daughter. She was so beautiful, in fact, that he locked her in a tower to keep male suitors he deemed undesirable away from her. Dioscorus was especially worried that she might fall for a Christian, a new but outlawed religion growing in popularity among the poor at the time.

Dioscorus was personally devoted to the Roman religion, but more importantly, he knew that any deviation from the faith would hurt him politically and destroy his business. Despite his efforts, Barbara learned about Christianity anyway and grew ill with the desire to learn more. Her father sent a doctor to heal her, but the doctor was actually a priest who baptized Barbara and converted her.

When her father found out, he demanded she renounce the faith. When she refused, he turned her over to the Romans, who tortured her. Yet, every morning of her captivity, her wounds were healed

and she again refused. The Romans then paraded her through the town naked. According to legend, angels created a dense fog to obscure her from view as she walked through the streets. Finally, the Romans ordered Dioscorus to kill her.

Her father first tried to burn her alive, but every time he put a torch to her, the flame went out. After a few attempts, he carried out Barbara's execution by cutting off her head. The moment the deed was done, flames erupted from her body, and her father was struck by lightning as punishment, killing him instantly.

Since her veneration years after her death, the



name of Saint Barbara was used to pray for protection against getting struck by lightning, in addition to sudden death by explosions or fires. Gunners in the 17th century adopted Saint Barbara, because their cannons were less than reliable -- not a bad idea when working with a new technology that might explode in

your face.

That military tradition extended to the new United States, which celebrates Saint Barbara today. Marines, soldiers and civilian supporters "demonstrating a degree of professional competence and contributions to the promotion of the artillery branch" are awarded the Order of Saint Barbara by the Honorable Order of Saint Barbara, a panel made up of previous recipients.



Vietnam Veterans of America #324
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Sign Up Now With Vietnam Veterans of America Chapter 324

Anyone can join! Membership Options:

Life Membership for all veterans \$50:

VVA is only offering LIFE memberships at \$50. If you have been getting a 1 year membership for \$20 you will need to pay \$50 at your next renew or be dropped from the VVA. If you paid \$50 at your last renewal you will become a LIFE member automatically without any further payment. NEW members will only have the \$50 LIFE membership when they join. (with a DD214 submitted).

Anyone Else:

- Associate Member - 1 year \$20 • Associate Member 3 year \$50 • Associate Life Member \$250
- Associate Life Member Installment Plan (\$50 Deposit; \$25 per month for 8 Months)

Please Print

Name _____ Membership # _____

Address _____ City _____ State _____ Zip _____

Phone (_____) _____ E-mail _____

I would like to help Chapter 324 by donating \$ _____

Make checks payable to VVA324 and mail with this completed application to:
 VVA Chapter 324 - Membership, PO Box 18631, Milwaukee, WI 53218