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## FROM THE CHAPTER PRESIDENT



Chapter President  
Jeremy Miller

Greetings! As we enter into September, we race towards the fiscal year-end closeout. I know this tends to bring long hours, increased stress, and pressures. It also presents opportunities for team building, comrade, and usually lots of food amidst the anxiety. I wish you all a successful closeout.

If you weren't able to attend our August luncheon, you missed a great panel. We had a Workforce Development Panel made up of experts from AFMC, AFLCMC, and AFRL. They answered a number of great questions about hiring, training, promotions and general workforce development. We received very positive feedback about the panel format, so keep an eye out for other panels at some of our future luncheons.

As I mentioned in our last newsletter, we are looking to shake up the construct of our monthly meetings. I hope you will take the opportunity to join us for our September ASMC meeting. This month's meeting will be a brown bag style lunch which means there will be no cost to attend. Specific details about the date and location will be sent out shortly.

Do you have someone you think would be a great speaker or a topic you would like us to focus on? Let us know! Finally, If you move to a new organization, please ensure that you let your local VP know so that your membership VP affiliation can be updated. If you are not receiving information from your VP, please contact our membership chair Angela Brown at 656-2618, or myself, and we will ensure that you are put in contact with your respective VP. As always, please feel free to contact me with any questions, concerns, or suggestions!

Website: [www.asmconline.org](http://www.asmconline.org)

Twitter: @asmctweets

Facebook: [www.facebook.com/American-Society-of-Military-Comptrollers](https://www.facebook.com/American-Society-of-Military-Comptrollers)

## Aviation Chapter August Luncheon

### "Workforce Development Panel"

Speaker: Mr. Gregory Leingang, AFLCMC/FZH, Ms. Sarah French, AFRL/FMA and Mr. Jim Reitzel, HQ AFMC/FMF

The August meeting of the Aviation Chapter of the American Society of Military Comptrollers featured representatives from three of Wright Patterson AFB's largest organizations. The Workforce Development Panel included Mr. James Reitzel, HQ AFMC/FMF, Mr. Gregory Leingang, AFLCMC/FZH, and Ms. Sarah French, AFRL/FMA. Each panel member discussed the development, challenges and visions for their respective organizations.

Mr. Leingang discussed the make-up of AFLCMC FM and the current hiring posture. He indicated that AFLCMC is currently going through a large recruitment effort holding career fairs at its various operating locations hoping to fill critical gaps in FM and various other functional areas. He also discussed with the increase of onboarding, there comes the increased need for training. He discussed some of AFLCMC's training initiatives to ensure a well-rounded workforce. Members of the audience questioned whether those general financial management training opportunities would be available to new members to the FM community outside of AFLCMC. While the main priority is the AFLCMC FM employees, if seats are available, he felt that others could take advantage of those opportunities as well.

Ms. French discussed AFRL's new workforce development office that she was hired to start. In recent years, AFRL has seen an increase in their workforce as well as the creation of a dedicated cost team. Mr. Reitzel echoed sentiments that the increase to the workforce also necessitates the need for increased training. One of the biggest issues that is seen is the ability of financial managers to transition between non-acquisition and acquisition coded positions, especially when considering promotion opportunities. These leaders recognize the challenge when trying to apply and obtain a promotion from a non-acquisition position to one of those in AFLCMC for instance. While the FM knowledge base may be there, many of the promotions into the GS-13 equivalent positions in AFLCMC are to supervisory positions where a base acquisition knowledge is a necessary prerequisite to the job. Mr. Reitzel



advised the new members of the workforce to spend time at the lower ranks and especially the GS-12 level to gain that breadth and depth of experience, possibly moving between organizations and bases at that level rather than moving up the ladder at a quicker pace. Those opportunities can be harder to take advantage of later on.

One other audience member requested support on FM's ability to assert themselves into program business when that seat at the table isn't always supported by other functional members in their offices. Leaders understood that struggle and continue to try to bridge that gap. Mr. Leingang was asked to help instruct AFLCMC/AQ program managers on how FM can provide valuable decision support to their programs.

The panel was very well received by the audience. Overall, this event proved to be very successful and opened a dialogue between the career development panel and the workforce. The chapter looks forward to additional opportunities for these type of panel discussions in the future.



**Promotions:**

Tim Edwards and Stephanie Hilgeford, HQ AFMC/FMFR

Hilary Brown, HQ AFMC/FMFW

**Retirements:**

Patrick Reams, HQ AFMC/FMAH, 33 Years Civilian Service

CMSgt Nyle Smith II, HQ AFMC/FM Chief

**Fairwells:**

Patrick Jackson from HQ AFMC/FMAO to AFLCMC/WWB

Lt Col Khalim Taha from HQ AFMC/FMAO to HQ AFMC/CC Exec

**Welcome:**

Lt Col James Cunningham, HQ AFMC/FMAO and CMSgt Theresa Grolla, HQ AFMC/FM Chief

**CONGRATULATIONS!**

Julia Rand, 88CPTS/FMA3 completed and passed all three CDFM modules



# TREASURER'S REPORT

## July 2018

Treasurers: Dawn O'Connell and Rebecca Workman



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$12,004.09	\$91,315.82	\$108,562.75
+ Income	\$0.03	\$1,862.46	\$2,040.39
- Expenses	\$5,284.10	\$0.00	\$8,000.00
Ending Balance	\$6,720.02	\$93,178.28	\$102,603.14

**Note:**

The Fidelity ending balances are 31 July 2018. The Fidelity account balances are investments and fluctuate with the market. This causes unrealized gains and losses, which are captured in the Income.

### Aviation Chapter Calendar

Sep TBD

ASMC Luncheon—Brown Bag Luncheon, Location TBD





## Community Actions Update

### Woman Veteran Stand Down Against Homelessness

ASMC's Community Actions committee organized a volunteer event at the Dayton Veterans Affairs (VA) Medical Center on 15 August 2018. The event was in support of women veterans and the VAs Stand Down Against Homelessness. Stand Downs are one part of the Department of Veterans Affairs' efforts to provide services to homeless veterans. Stand Downs are collaborative events, coordinated between local VAs, other government agencies, and community agencies who serve the homeless. These events provide services such as food, shelter, clothing, health screenings, etc. ASMC volunteer members assisted in setting up tables, putting together bags with donated hygiene items, and organizing clothing and shoes. Thanks to all the members who volunteered.

Contact Darrell Allen, [darrell.allen@us.af.mil](mailto:darrell.allen@us.af.mil) or Markina McKnight, [markina.mcknight.1@us.af.mil](mailto:markina.mcknight.1@us.af.mil) for questions or any future volunteer opportunities



## FERS Facts 27

Last time we discussed Medicare parts A and B. This article will continue the discussion by addressing parts C and D. Medicare part A and B are what is sometimes referred to as the “original” Medicare. Part C is also known as Medicare Advantage and Part D or Prescription Drug Coverage were added later to fill in other benefits that parts A and B missed.

Who needs coverage anyway? Just so you know Federal employees FEHB provides comparable coverage to any of the Medicare packages. Keep this in mind as most of the time federal retirees will want to keep FEHB first before adding any Medicare coverage. The only exceptions would be those retirees who cannot afford FEHB coverage and thus qualify for Medicare Extra help (mostly prescription drug coverage). Prior to retirement make sure you understand what your FEHB covers before making any plan changes or purchasing Medicare parts B, C or D. For example if you belong to an HMO you may not gain much immediate benefit from Medicare part “B”, however if you do eventually want part “B” you may want to sign up early to avoid the late signing penalty.

Part “D”: It actually makes more sense to look at part “D” before looking at part “C”. Part “D” is for prescription drug coverage. Part “D” coverage is strictly optional. It was set up mainly for those people who do not have FEHB type coverage. For federal retirees FEHB already gives you Rx drug coverage. You can buy into a plan under Medicare part “D” but you may not gain any more coverage than you already have (which would mean you would be paying twice for the basically the same coverage). Under part “D” drug coverage is provided by private insurance companies under contract with Medicare. Plan benefits as well as insurance providers can change yearly as well as their costs. What is a good deal this year may change next year, so do not assume you can pick one plan and forget it. This will need to be looked at yearly prior to open season. From my review nothing Medicare offers under part “D” is really any better than what coverage you already have under FEHB.

There are at least two instances where part “D” coverage could be helpful. If you are already on long-term Rx drug therapy with a high cost co-pay it may be beneficial to see if any Medicare plans could reduce this burden. The other instance would be if your retirement income drops so severely that you qualify for additional free drug coverage or at greatly reduced cost. As long as you remain covered by FEHB you can add part “D” during any open season without penalty. Contact Medicare directly if interested in part “D”. Benefits become effective the following year after you sign up. If you cancel FEHB coverage you have 63 days to buy into part “D” if you want it or a late penalty will be added to your premium. The late fee is permanent just like with part “B”. Depending on the plan you choose there are also co-pays and deductibles to weigh against the premium costs. Not all plans cover all drugs and then there is the generic vs name brand issues and the percentage paid for each. Before signing up make sure the plan details meet your expected needs and you can afford the premiums. As with all Medicare plans, Medicare becomes your primary insurance and FEHB secondary upon retiring once you turn 65.

Donut Holes: No these are not the guilty pleasure we all enjoy every so often with a cold glass of milk. (Donut Holes are proof Medicare is a government program) Donut holes are designed to lower benefit costs to Medicare for chronic conditions (based on a political compromise). When you sign up for Medicare benefits there will be a co-payment and a deductible to meet before coverage kicks in. The donut hole begins once the limit amount Medicare will pay is reached. In the donut hole Medicare coverage drops to zero until a catastrophic maximum is reached, once that happens Medicare again begins to pay benefits but at a



different percentage or co-pay than before. When you are in the donut hole your coverage is completely out of pocket. An example of this for Rx coverage follows: Under one plan the consumer pays the first \$320.00 of all Rx costs. After that Medicare picks up 75% of Rx until \$2,960 in total cost has been reached. Then the donut hole opens, Medicare pays zero for the next \$3,720 in Rx costs (all of this is out of pocket!). Once that limit (\$6,689 total cost) is reached Medicare then pays 95% of Rx until the next year when it starts all over again.

Part “C”: Or Medicare Advantage coverage is to Medicare what the “L” funds are to TSP. It is designed to offer a combination of benefits available from Medicare “A, B, & D” in a single plan. For those retirees who do not have health insurance coverage Medicare Advantage offers an array of alternative plans including HMO’s, PPO’s, regional PPO’s and private fee-for-service plans. More information can be found (including plan by plan comparisons) at “[www.medicare.gov](http://www.medicare.gov)”. Medicare Advantage plans also include additional benefits not normally found in Medicare “A, B or D” such as discounts on medical services, dental care, wellness programs, and disease/case management programs. Before buying into any part “C” plan read over what is offered carefully as coverage can vary greatly between plans as do costs. Generally FEHB provides similar benefits to Part “C” which makes it of limited value if you plan on keeping FEHB insurance as a retiree. Medicare Advantage benefit plans are underwritten by private insurance companies under contract with Medicare. As with any Medicare plan benefits and costs can change yearly. Coverage changes should be reviewed prior to each open season.

Medigap Insurance: Is private insurance sold by private insurance companies that have no connection to Medicare or the federal government. They exist because Medicare and most health insurance plans do not cover everything. This type of insurance is designed to target specific coverage “gaps” that FEHB, Medicare or other health insurance does not.

Things Medicare typically does not cover: Deductibles, coinsurance, or copayments, routine physical exams, personal care such as assisting with bathing, dressing, toileting or eating, most dental care including dentures, routine foot care, hearing aids, routine eye care, OCONUS health care, cosmetic surgery, some vaccinations, and orthopedic shoes.

Till the next time,

Richard

[Richard.strode@us.af.mil](mailto:Richard.strode@us.af.mil)





## **"Internet of Things" Will Change Your Approach to Used Cars**

As cars gain more connectivity features, the use of apps to control and monitor them increases. These features will continue to become more available across a larger range of vehicle makes, models, and trims. Car makers have put a focus on securing any vulnerabilities that are identified within the software and firmware of their vehicles. However, a new issue is beginning to crop up and will not go away now that it is here. The information stored in your car as well as the controls and information accessible via app are a new consideration when buying or selling used cars. For cars with GPS and the ability to sync with smartphones, a variety of contacts and addresses are stored in the car's computer. When you go to sell a used car, you should ensure this information has been deleted before the new owner drives away with it. Similarly, you will want to make sure you reset the garage door opener if the car has the ability to remember your opener's frequency. Another piece to this is the use of apps with the car. These apps can potentially store personal information while providing the ability to monitor the car's status and location as well as control parts of the car such as the locks. Transferring app access to the car to another user is not too difficult. However, previous owners are reporting that they have maintained this remote access to the vehicle for months after selling it. Some cars require action from the car maker to remove the previous owner's access to the car via app.

In short, when buying or selling a used car you should do some research on the make, model, and trim to find out what information or access may need to be considered. This article (<https://www.consumerreports.org/privacy/privacy-threat-in-your-used-car/>) and this article (<https://threatpost.com/connected-car-apps-open-privacy-hole-for-used-car-buyers/134549/>) has some more details on this growing issue.



**ASMC – Aviation Chapter  
Executive Board Meeting  
Not held for August**



**ARE YOU CDFM-A CERTIFIED? YOU CAN EARN 3 CPEs BY TAKING THE MODULE 4 PILOT EXAM**

ASMC is preparing to launch the new CDFM Module 1, 2, and 3 exams in September. However, your help is still needed to complete the update to the Acquisition Module. We need active CDFM-As to take the Module 4 Pilot Exam and answer a short follow-up survey, so we can determine which questions to include on the updated exam.

The paper-and-pencil Module 4 (Acquisition Business Management) Pilot Exam has 100 multiple-choice items and typically takes 1 to 1.5 hours to complete. No study preparation is necessary—we are asking all pilot testers to take the exams cold turkey. To finish the process, complete an emailed post-test survey. Pilot testing has no impact on certification status.

Eligible individuals can take the Module 4 pilot exam anytime and anywhere an approved ASMC proctor is available. Group pilot test events can also be arranged by the Chapter/Organizations.

After the emailed post-test survey is completed, you will receive an electronic certificate with 3 CPE/CET. Additionally, you will have the satisfaction of actively supporting ASMC's Certification Program in keeping the CDFM-A exam current and relevant.

Currently ASMC is updating the textbook which will be released BEFORE the updated exam. Once a release date is determined for the new Acquisition textbook, we will employ social media and email blasts for notification.

**RETIREE MEMBERSHIP**

Anyone who fully retires (except for volunteer work) is eligible to remain as a free, non-dues paying member of ASMC. The only difference in membership benefits is that members in our Retiree Sector do not receive hard copy edition of the Armed Forces Comptroller quarterly journal beyond the time that their normal membership paid thru date occurs. Instead, they receive access to our digital-only version. If you are approaching "full" retirement, please notify ASMC at [membership@asmconline.org](mailto:membership@asmconline.org), so we can transfer you into our non-dues paying Retiree Sector, led by volunteer Jack Mutarelli.



## 2018-2019 Executive Board

<b>President</b>	Mr. Jeremy Miller
<b>President-Elect</b>	Ms. Ane Graham
<b>Secretary</b>	Ms. JoAnne Wills
<b>Treasurers</b>	Ms. Rebecca Workman; Ms. Dawn O'Connell

### Organizational Vice Presidents

<b>88th CPTS VP</b>	Ms. Shannon Noles
<b>AFAA VP</b>	Ms. Sheena Fast
<b>AFIT VP</b>	TSgt Janene Garza
<b>AFMC VP</b>	Ms. Terri Desch
<b>AFRL VP</b>	Ms. Kristen Wentworth
<b>AFLCMC VP</b>	Mr. David Ohs
<b>At Large VP</b>	Ms. Amy Williams
<b>Contractor VP</b>	TBD

### Committee Chairs

<b>Audit</b>	Ms. Susan Duening; Ms. Erine Chandler
<b>Augsburg Scholarship</b>	Ms. JoAnne Wills
<b>Awards and Recognition</b>	Mr. Christopher Lahmann
<b>Chapter Competition</b>	Mr. Clarence (JR) Frazier
<b>Communications</b>	Ms. Colleen Robinson
<b>Advertising/Publicity</b>	Ms. Anita Kearns
<b>Newsletter Editor</b>	MSgt Pedro Padilla; Ms. Colleen Robinson
<b>Photographer</b>	MSgt Pedro Padilla; Ms. Markina McKnight
<b>Webmaster</b>	Mr. Jonathan Paden
<b>Community Activities</b>	Mr. Darrell Allen II; Ms. Markina McKnight
<b>Health &amp; Wellness</b>	Mr. Fernando Mason
<b>Membership</b>	Ms. Angela Brown; Ms. Cynthia Payne
<b>Professional Development</b>	Dr. Maurice "Mo" Ottinger
<b>Early Careerist</b>	Ms. Sandra Moncree
<b>Programs</b>	Ms. Tammy Pendergast; Ms. April Kettlewell
<b>Tickets</b>	Ms. Jeannette Dennis
<b>Ways &amp; Means</b>	Ms. Cheryl Deckard
<b>Golf Outing</b>	Ms. Angela Ruter

