



POSTINGS

Newsletter of American Legion Young-Budd Post 171, Westerville, Ohio

March 2019

Commander's Notes:

The February weather has certainly been fickle with sun, rain, snow and ice. Unfortunately, we found it necessary to cancel the monthly Veterans' Breakfast due to several inches of snow with ice both below and on top resulting in Franklin County declaring a Level I snow Emergency and Delaware a Level II. Second Vice Commander Ron Leonard had arranged with Fire Chief Brian Miller to have the Westerville Firefighter/Paramedic of the Year, Richard "Rick" Best in attendance that morning for a belated presentation of his award, but this has obviously been postponed. As I write this, we are awaiting word as to Rick's availability at either the March 6th Monthly Meeting or the March 20th Veterans' Breakfast for us to appropriately express our appreciation for his service to the community.

My faith in the youth of this great community has been fully restored. February 25th and 26th I had the pleasure and privilege of sitting on the panel evaluating the Buckeye Boy State and Buckeye Girl State candidates --- they were awesome! It is unfortunate that of the 14 boys and 19 girls, only 12 of each will be able to attend the summer event representing our post. Let us hope other posts will again turn to Westerville to fill their quotas.

We have several functions rapidly approaching in March. As stated above, the Monthly Meeting will take place March 6th at 1900 hours (7 PM) and the Veterans' Breakfast March 20th at 0900 hours (9 AM). Saturday March 9th will be our Spring Dinner to celebrate the American Legion's 100th Anniversary. The doors will open for the Social Hour at 1800 (6 PM). The Ohio American Legion Centennial Ball will take place at Villa Milano Saturday March 15th beginning at 6:00 PM. Tickets for the event are \$100 each and may be purchased by Googling Eventbrite Ohio American Legion Centennial Ball.

One final note, officer nominations for the 2019-2020 Legion Year will take place in April with elections in May and installation in June. Anyone interested in one of these challenging, but rewarding positions please contact one of the officers or trustees for information on the duties and let us know you want to place your hat in the ring.

SEE YOU AT THE MEETING!

—John R. McElhaney, Commander

News You Can Use:

Long term care benefits for veterans: secure your future and protect your retirement

A long term care event can happen at any age, and the potential financial and emotional strain that comes with it can have an impact on you, your family, and your loved ones.

Did you know millions of Americans require long term care during their lifetime, which includes the need for either cognitive or physical assistance with simple tasks like bathing, eating, and dressing—trivial things most of us do every day without a second thought? Unfortunately, traditional health insurance—including Medicare, TRICARE or TRICARE For Life—does not pay for the chronic, ongoing assistance with daily living that is most often associated with long term care.

As a member of the armed services, you are entitled to apply for benefits provided by the Department of Veterans Affairs (VA), though several factors come into play when determining eligibility. For this reason—and to ensure you are prepared for any situation—it is important to understand how VA benefits work so you are able to form a clear understanding of your traditional health care benefits, as well as what a long term care event might mean for your retirement planning.

Health insurance and VA eligibility

The VA health program does provide coverage for long term care, but you have to qualify for entry into the program. The VA determines the number of veterans who can be enrolled in the program based on congressional funding allocated each year. Due to the limited availability of enrollments, the VA has established eight separate priority groups to categorize enrollees and determine the level of benefits they are entitled to—and possibly whether the enrollee is eligible for enrollment at all.

Eligibility to receive long term care benefits will depend on many factors, including service-connected disability status (70% or greater), current income levels, and even your ability to contribute to the cost of care. Members of the uniformed services seeking long term care benefits may find they are unable to meet the agency's criteria.

The Federal Long Term Care Insurance Program (FLTCIP)

Long term care can be expensive, and service members often rely on the VA to cover the associated costs. Depending on your eligibility status in the VA program, the level of coverage available to you may qualify for may not be enough. For this reason, you may want to consider applying for standalone long term care insurance like the plan offered through the FLTCIP at <https://www.ltcfeds.com/>

With benefits designed specifically for the federal family, the FLTCIP offers a good way to help protect your savings and assets should you or your loved ones need long term care services someday.

Since its launch in 2002, the FLTCIP has offered active and retired members of the uniformed services the opportunity to help take control of their future long term care needs. Designed to provide solutions for a range of financial situations, this employer-sponsored program has grown to be the

most successful and utilized program of its kind, providing comprehensive coverage for more than 270,000 enrollees.

Many members of the federal family are eligible to apply for coverage under the FLTCIP, including active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible to apply even if you do not. Qualified relatives include your spouse, domestic partner, parents and parents-in-law, and adult children.

To learn more about the FLTCIP's comprehensive benefits and features or to find the average long term care costs in your area, visit <https://www.ltcfeds.com/>

For personalized assistance, call 1-800-LTC-FEDS (1-800- 582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

MINUTES: Below are the minutes from last month's meeting. Please read them and offer any corrections to the Adjutant prior to the call for approval at the 6 Mar 2019 meeting.

Membership Meeting Minutes, 6 Feb 2019

- Called to order by Commander John McElhaney at 1900 with customary ceremonies.
- Resolution 288 for 67th National Convention read aloud.
- Meeting resumed: Quorum declared by Sergeant-at-Arms Bill Laidley. Motion forwarded by Ron Leonard and seconded by Tim Dickerson to approve the Jan 2019 minutes. The members voted, approved and the minutes are published online.
- Introduced Shannon Leppo who is currently a Major with the Ohio Army National Guard and has served for 21 years. He works as a civilian with Defense Finance and Accounting Service (DFAS).
- Introduced Bill Biles. Served in the Marine Corps from 1991-1995. Works as a Mortgage Loan Officer for Huntington Bank.
- Commander recognized past Commanders, Fred Winkleman, Mike Etling, Pete Ottison and Tom Poulton.

Committee reports:

- Finance - Flo Evans handed out copies of the January 2019 and 2018 year end report. She reported \$64,000 in rental income.
- Membership – Chuck Hurley reported that we are at 96% of renewal goal. 212 of 222 members have renewed.
- Building – Tom Poulton no report.
- Rental - Mark Eucker reported that the rentals are normally slow this time of year, but the calendar is starting to fill up.
- Americanism - Glen Golden reported that the Westerville City School Board will recognize the Americanism winners at the 11 Mar 2019 Board meeting. Interviews for Boys State will be 25 Feb 2019 and Girls State will be 26 Feb 2019. Both will start at 1900 and be held at the Post.
- Service Officer - Tim Dickerson no report.

- Adjutant - David Troutman posted the Feb 2019 minutes and newsletter.

Unfinished Business:

- Dave Bergman requested those who ordered the 100th Anniversary shirts to get with him to pick up their shirts.

New Business:

- Jack Cashman is stepping down as Honor Guard Coordinator. The Commander asked for volunteers. Chuck Hurley volunteered to fill the position.
- The National Relief Fund has provided a large amount of money to assist people for various things including providing money during the US Government shutdown. The membership discussed donating money. Tom Poulton forwarded a motion to donate \$500 to the National Relief Fund. Glen Golden seconded the motion. The members voted and approved.
- The membership recommend to nominate Richard "Rick" Best, Westerville Firefighter/Paramedic, as First Responder of the Year. He is scheduled to be recognized at the Veteran Breakfast on 20 Feb 2019.

Good of the Legion announcements:

- Reminder that we continue to support shipping boxes to deployed military members. Feel free to donate and support.
- Mike Etling announced that the Honor Guard needs more people.

Meeting adjourned at 1950 – *Respectfully submitted, David Troutman, Adjutant*

Meetings and Events Calendar

NOTE: Unless otherwise stated, all American Legion Post 171 meetings and events are at the Post Hall at 393 E. College Ave., Westerville, Ohio 43081. Veterans of Foreign Wars Post 7883 also meets at the Post Hall.

- 6 Mar 2019: Post Meeting at 1900
- 9 Mar 2019: Dinner at Post 171 Facility
- 15 Mar 2019: American Legion 100th Anniversary dinner at Villa Milano
- 20 Mar 2019: Veterans Breakfast at the Post from 0900 until complete
- 18-21 Jul 2019: The Vietnam Traveling Memorial Wall at the Marion Community Credit Union
- 9 Nov 2019: Combined Veterans Day Dinner Honoring Police and Fire and Post 171 100th Anniversary at Post 171 Facility

American Legion Young-Budd Post 171

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POST 171 TRUSTEES

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2018-19 OFFICERS

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POSTINGS is edited and produced by Adjutant David Troutman (contact info above); call or email him with any article submissions and story ideas. It is distributed by 1st Vice Commander Chuck Hurley and Marilu Hurley (contact info above); call or email them with any changes in email addresses or other updates for the roster.