



Dear Birmingham MOAA Chapter members,

Even though I have been away from Birmingham, traveling to visit some ill family members, you, dear Chapter members have been close to my heart and mind!

First, I want to wish everyone a very Joyous and Merry Christmas, hopefully with people you love and care for.

The Chapter meeting in December should be wonderful as always, with cheer, music and the fellowship of your MOAA friends. We have Trent Phifer, the son of Lynn and Dan, for our holiday entertainment. Many of us have heard him sing and he is great! So please come and enjoy the season. We are also supporting Toys for Tots again this year, so bring a new toy or make a cash or check donation at the meeting. It's also "Wear Your Uniform Month"; if you are one of the lucky ones that can still fit into it!

I wish and hope that the New Year will bring you and your family's wonderful opportunities to spend quality time with each other. Remember in your hearts those members and friends that have lost loved ones recently, or that are struggling with health issues. Health is one of the only things that we can't buy, nor inherit, and yet is so vital to a good life. As I spent time recently with two loved ones struggling with Cancer, it makes me even more grateful to God for our health.

Again, stay safe, enjoy your families, and promote our MOAA Chapter to prospective future members, young and old. We need strength to have a strong voice defending our hard-earned military benefits.

Yours respectfully,
Harold A. Coghlan
CW4, U.S. Army (Ret)

Officers' Call

President: Harold Coghlan, CW4 USA (Ret)
1st VP: vacant
2nd VP: vacant
Secretary: Margie Argo, LTC, USAR (Ret)
Treasurer: Donna Martin
Membership/
Past Pres: Don Lehman, LTC, USMC (Ret)
Director: Mark Melanson, Col USA (Ret)
Director: Jeff Newton, BG, ANG (Ret)
Director: Doug Markham, CPT, USN (Ret)
Director: James Oliver LTC, USA (Ret)
Director: Mark Rubino, LDCR, USN (Ret)
Chaplain: Dan Phifer, LTC, USA (Ret)
Personal
Affairs: Anne Hartline
Surviving
Spouse Lynn Phifer
Liaison
Newsletter: Jimmy Langley, LTC, USA (Ret)

Statement of Publication

Officer's Call is the newsletter of the Greater Birmingham Chapter—Military Officers Association of America. It is published once each month to inform the membership of issues and activities of interest to all.

GBC MOAA is a non-profit 501(c)19 entity in the state of Alabama organized to represent the membership and to support the activities of the Alabama Council and MOAA National.

MOAA and its affiliated chapters and councils are non-partisan.

Advertising contained in the newsletter is not endorsed by MOAA or its affiliate the Greater Birmingham Chapter and does not represent any recommendation to the membership. Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to

newsletter@moaabirmingham.org

DECEMBER 4, 2025 MEETING

Danberry at Inverness
235 Inverness Center Drive
Birmingham, Al 35242
205-443-9500

Social 6:00 pm, Dinner 6:30 pm

MENU

Sirloin Beef Tips and Rice
Mixed Grilled Garden Fresh Vegetables
Green Bean Casserole
Rolls
Chocolate Cake

Dinner cost will be \$25 per person.
Reservations must be made by noon Monday, December 1st

Preferred method: RSVP and pay by credit/debit card at:
(NO CREDIT CARD FEES!)

<https://december-2025-reservation-and-payment-61696.cheddarup.com/>

or alternate method:

Email / call Donna Martin at contact@moaabirmingham.org
or 205-876-6274.



Entertainment: Trent Phifer, vocalist/entertainer, singing holiday songs.

RECRUITER'S CORNER

MEMBERSHIP INFORMATION

Eligibility: Honorably serving, former, or retired Warrants, Chief Warrants, or commissioned officers of the armed forces (Regular, Reserve, National Guard) as well as current, former, or retired USCG, NOAA, USPHS commissioned officers and surviving spouses from all branches are eligible to join MOAA. If you know of anyone who may qualify to belong to the chapter, have them contact us or better yet, invite them to an upcoming meeting.

Dues: Until it changes, 1-Year dues are still only \$20 (2 Years = \$35). The 3-Year chapter renewal option is the best bargain at \$50.

To join or renew, please complete the application below or join/renew online at:
<https://www.moaabirmingham.org/membership/>

CHAPLAIN'S CORNER

Here are some possible things we can think about for retirement happiness from Dr. Gary Small. Retirement offers opportunities for growth and fulfillment, but to make the most of it, there are potential pitfalls to be aware of and avoid. Here are some healthy strategies to make life go more smoothly:

1. Plan ahead: If you anticipate snags ahead you can prepare in advance. Potential snags will certainly include financial adjustments. Planning adjustments in expenses and income are always there.
2. Nurture relationships: Having strong social ties not only protects retirees from depression and dementia but lowers risk for medical problems and extends life expectancy. Without work buddies and a daily work routine, you may find yourself alone more often, which may lead to loneliness. Avoid this by having regular social activities with friends and family members. Connecting with empathetic friends will boost mood and quality of life.
3. Stimulate your mind. Talk with friends, play games, do puzzles, try some creative pursuits. Use the computer, take classes, play cards or chess.
4. Get physical. Regular physical activity enriches brain cells with oxygen and nutrients, increasing mood-lifting endorphins and facilitating brain neural comms that boosts cognitive abilities and improves mood. Seniors need exercise routines which include aerobics and strength and balance training. Enough exercise will help restful sleep which helps mood.
5. Find Purpose. After a purposeful career we retire and may lose that meaning. Volunteering for causes that are important to you may fill that void - and it's usually less stressful than a paying job.
6. Seek help if you need it. Letting go of your work life can be tough. (Mood, cognitive abilities, strains your marriage). Retirement is a major transition, and we may need some counseling and therapy which can help the transition.

Blessings in your retirement!

Chaplain Dan Phifer
U.S. Army Retired

Ozempic, Wegovy, and Zepbound GLP-1 Price Cuts: What You Need to Know **NOVEMBER 18, 2025**

By MOAA Staff

A recent agreement between the White House and two drug manufacturers to reduce the cost of some GLP-1 medications does not seem to include those filling prescriptions via the TRICARE pharmacy program, but it could bring more attention to MOAA's work on behalf of TRICARE For Life patients who lost GLP-1 coverage earlier this year.

The deal would lower the price of GLP-1s Ozempic, Wegovy, and Zepbound to about \$350 a month, a savings of about \$700, for orders made through an online marketplace set to debut next year. Lower costs to Medicare and Medicaid could lead to expanded coverage of GLP-1 medications by these programs, possibly through a pilot, as early as spring 2026.

TRICARE covers GLP-1 drugs, such as Ozempic, that are FDA-approved to treat Type 2 diabetes for all beneficiaries under the pharmacy program. It covers Wegovy and Zepbound (and similar medications) as a treatment for other obesity-related medical conditions such as hypertension and sleep apnea ... but not for TRICARE For Life users, after an Aug. 31 policy change.

[TAKE ACTION: Ask Your Lawmakers to Reverse the GLP-1 Coverage Change]

Share Your Story

MOAA's advocacy relies on the testimony and experiences of service members and families impacted by changes to TRICARE policy. Will you, or someone you know, be affected by this change in TRICARE For Life coverage? Please share your story through Legislative Action Center.

MOAA is engaging with Defense Health Agency officials and lawmakers on this issue, stressing that:

- Creating separate pharmacy coverage tiers for TRICARE and TRICARE For Life beneficiaries sets a dangerous precedent, one that could weaken the medical benefit moving forward.
- TRICARE coverage of GLP-1 medications tied to weight loss has never been for cosmetic purposes. All beneficiaries who received authorization had documented comorbid medical conditions.
- Beneficiaries who lose coverage, many of whom are on fixed incomes, are facing a difficult choice – they can continue with medication that may have greatly improved their health and overall quality of life, but only if they are willing to risk financial security.

Added focus on GLP-1 policies may help MOAA spotlight the unfair treatment of military retirees and their family members under TRICARE For Life. You can make your voice heard by reaching out to your lawmakers and asking them to restore GLP-1 coverage for all TRICARE pharmacy users – a critical component of the world-class care promised to beneficiaries.

Legislative Action



Four ways to get there:

Direct link: MOAA.quorum.us

Text "MOAA" to 1-855-547-6921

Go to: MOAA.org > Advocacy > Legislative Action Center

Or scan the QR code to the left with your phone:



MILITARY SPOUSE'S CORNER

An article, written by Lt. Gen. Brian T. Kelly USAF (Ret) concerning benefits of TRICARE can be found in the November issue of Military Officers Magazine. When it comes to inquiries from MOAA members, health care questions and concerns are most frequent. One way that MOAA supports you is to publish our annual TRICARE Guide every November in Military Office Magazine. Starting on page 50 of this year's issue, is a guide explaining how TRICARE works with other insurance companies, a breakdown of who to contact, to troubleshoot a problem, and an update on the MOAA advocacy efforts on Capitol Hill .

Cynthia Cox
GBC MOAA

November speaker: Deanna Pack , Program Coordinator for the Governor's Commission on Physical Fitness and Sports



ATTENTION!

Registration for 2026 Games will begin January 5 for in state athletes & January 19 for Open registration!



GREATER BIRMINGHAM CHAPTER INFORMATION

HAPPY BIRTHDAY – DECEMBER

Wade Humphries	9
Esther Merriam	9
Lisa Phillips	12
Kathleen Ladner	14
Lynn Phifer	14
Stella Gamble	21
Mike Stripling	21
Joy Toffel	21
Margie Jeffries	24
Al Lassiter	25
Marilyn Bassett	27
Jerry Picantine	27
Ann Langley	27
Mark Rubino	28
Lin Musgrove	31
Joan Bailey	31

MOAA on-line photo directory

Below is a sample of our chapter on-line photo directory, available via a private link to our members only on our website. It can be found at: <http://moaabirmingham.org/#>. You will need to request a log-in/join if you gave not already in order to access the “Members Only” page. If you and or your spouse do not have and would like to have your photo(s) in the directory, please send a selfie or photo to Donna Martin at: donnaemartin@aol.com.

	<p>Killian, III, Sam P. 4545 Magnolia Drive Birmingham, AL 35242 Email: spkiii@bellsouth.net Spouse: Martha T. Killian marthak36@gmail.com</p>	<p>USN Ret CDR Life 205-408-7721 (h) 205-903-6638 (c) BD: 8/28 BD: 11/10</p>	
	<p>Lehman, Donald D. (Don) 1204 Greystone Parc Drive Birmingham, AL 35242 Email: don.lehman1@gmail.com Spouse: Patricia A. Lehman islandmomma1@gmail.com</p>	<p>USMC Ret LTCOL Life 404-441-3882 (c) BD: 7/10 BD: 11/20 404-725-7152 (c)</p>	

MOAA program & speakers for remainder of 2025:

Also available on our website at <https://www.moaabirmingham.org/meeting-dates/>

- December - We have Trent Phifer, the son of Lynn and Dan, for our holiday musical entertainment. We are supporting Toys for Tots, so bring a new toy or make a cash or check donation. It's also "Wear Your Uniform Month."





Seventeenth Annual Wreaths Across America - 13 December 2025
Alabama National Cemetery - Montevallo, Alabama

The Blue Star Salute Foundation, Inc. (BSSFI) needs sponsors for our 17th Annual Wreaths Across America project -- a nationwide fundraising endeavor to provide a live Maine Balsam Wreath for each Veteran's grave each Christmas season. Wreaths sponsored by this BSSFI endeavor are for Veteran's graves in the Alabama National Cemetery (ALNC), located on HWY 119 in Montevallo. The 2025 Remembrance Ceremony will be held at 11AM on December 13, 2025 and is coordinated by the Support Committee of the Alabama National Cemetery. The cost to sponsor a wreath is \$17.00. In 2025, we will need approximately 11,500 wreaths for our Cemetery. All wreath sponsors as well as family members of those buried within ALNC are invited and strongly encouraged to attend and participate in the wreath-laying ceremony.

To sponsor wreaths for the ALNC, please complete this form and return it with your payment, to BSSFI, PO Box 661, Chelsea AL 35043. Your checks or money orders must be made payable to BSSFI, for: Wreaths Across America. Wreath sponsorships are accepted throughout the year. Each sponsorship is tax deductible. For sponsorships of \$250 or more, a donation acknowledgment will be sent to the email address written down below. For more information or to donate online, please visit our website www.bluestarsalute.org and then click on "DONATE OR SPONSOR" and then "WREATHS ACROSS AMERICA".

"IN MEMORY OF/IN HONOR OF" RECOGNITION

This year, the names of your loved ones will be included in the Ceremony Program which will be viewable online and be available for downloading and printing. For the "In Honor/In Memory" names to be included in the Ceremony Program for 2025, forms must be received no later than November 30, 2025.

Wreaths Across America Sponsorship Form

Please print clearly

Name of Individual/Organizational Sponsor: _____

Mailing Address: _____

Email Address: _____

Phone Number: _____ Sponsorship Amount (\$17 each): _____

In Honor of (living): _____

In Memory of (deceased): _____

Signature: _____ Date: _____



APPLICATION FOR MEMBERSHIP

First Name (Preferred name) MI Last Name Rank / Grade Spouse

Member of National MOAA? Yes No Mem # (if known) _____

Branch of Service		Status	
<input type="checkbox"/> Army	<input type="checkbox"/> Marines	<input type="checkbox"/> Active Duty	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Navy	<input type="checkbox"/> Retired	<input type="checkbox"/> Former Member
<input type="checkbox"/> Coast Guard	<input type="checkbox"/> Other	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse

Postal Address City State Zip Code Home Phone #:

Date of Birth Cell phone # Email Address

Member: _____

Spouse _____

Signature: _____ Date: _____

Local Membership (Greater Birmingham Chapter) runs by calendar year.

The remainder of your first calendar membership year is complimentary.

Following yearly membership dues: \$20/year \$35/2 years \$50/3 years)

Mail to:

Greater Birmingham Chapter MOAA, P.O. Box 530153, Birmingham, AL 35253

Thank you for your support!



PO Box 530153, Birmingham, AL 35253-0153