



NGAA News

December 2017 Edition

Meet President Culley

By: MG (Ret) Kendall Penn

Lt. Col. Tammy Culley took the gavel as President of NGAA during the 2017 state conference in Bentonville, Arkansas. As President, she is responsible for the overall strategic direction of the association, and she came on board with a clear sense of focus. “Having served on the board of directors for a number of years, I always thought that we should do more for our membership. With that in mind, we started the year off by appointing a panel of company-grade officers to assess shortfalls in our current programs needed to grow their interest and involvement in association business.” The panel came back with a number of recommendations including adding an Officer Professional Development session to the annual state conference. “Company grade officers feel that they have insufficient opportunities to interact with senior Guard officers and get first-hand feedback on what the leadership sees as the strategic direction and priorities for the Arkansas National Guard” said Capt. Jason Kulaga, member of the 189th Airlift Wing and panel member. “Also, we think the structure of the state conference has grown stale; we would like to see new activities” he added. Lt. Col. Culley immediately made the necessary adjustments to the schedule of events for the 2018 conference, to be held 20-21 April in Springdale, AR. “We are adding a block of OPD to give the Adjutant General and other senior leaders an opportunity to interact with the more junior members of the organization” Culley noted. “Additionally, we are looking to include a bowling tournament on Friday to attract those members who may not play golf; we’ll be assessing interest in other activities for future conferences” she added. Culley’s other initiatives included funding 30 discounted lifetime memberships to the National Guard Association of the United States as well as implementation of the association’s new insurance program. “Most people don’t realize our group term insurance is a benefit won by the association in 1974 before DoD allowed Guardsmen to purchase SGLI” said Lt. Col. Culley. “By expanding the program, we will be able to continue to offer affordable insurance options to our membership, and use increased revenues to reinvest in our current programs. In the future, we would also like to offer more and larger scholarships, as well as more opportunities for training and development” she said. Lt. Col. Culley concluded “I want members to be active and bring in new ideas and energy. That’s how we maintain a vibrant organization focused on increasing unit readiness and member quality of life.”



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State and National Conference News

NGAA would like to thank all of the members of the Arkansas National Guard who were asked to support relief efforts for both Hurricanes Harvey and Irma. These are the kinds of events we train for that the country relies so heavily upon in times of disaster.

We appreciate those that could make it to the National Guard Association of the United States (NGAUS) convention in Louisville, Kentucky this year. Several resolutions were put forth from Arkansas, as well as many other states, in an effort to support and promote programs that will benefit the Guard. We encourage every association member to talk to their unit representative, or better yet, come or call in to any board meeting to voice your thoughts and opinions on anything happening within the association.

Murphy's Law was in full swing in Louisville as the hotel we stayed in had an electrical fire in the elevator and closed down one tower of the hotel. Unfortunately, our hospitality room was on the 18th floor and the only way to get the supplies down to our new location was to physically pack it out and carry it down to the 2nd floor. We took the few necessary items we needed and the next day the elevators were restored and we were able to move all the supplies to a meeting room. The Galt House Hotel was very accommodating and, while we wish more could have been there to enjoy it; we had the biggest hospitality room we have had in a long time. Many thanks to all those who helped with all parts of the conference. We will travel to New Orleans, Louisiana, August 24-27, 2018 for the next NGAUS convention.

Coming up April 20-22, 2018, is the 65th General Conference and Exhibition. Next year's conference will be held at the Northwest Arkansas Holiday Inn and Convention Center in Springdale, Arkansas. Our goal is to fill up the Holiday Inn and if that is the case, the Hampton Inn is next door for all of the overflow. The basic schedule of events has not changed however, there will be an Officer Professional Development program added for the company grade officers on Friday afternoon and the Past President's luncheon will be expanded to include all retirees. NGAA is growing both in membership and the things we have to offer; many good changes are coming.

See you in Springdale!

*Article by: James Lamb
Operations Manager*



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ANGAA Update

The Auxiliary National Guard Association of Arkansas (ANGAA) Annual Auction was held 3 November at Chappell Armory and once again was a huge success. With approximately 70 people in attendance, Big Sarge as the emcee for the event, and special guest Jody Bergstrom from Camp Alliance, the Auxiliary was able to raise a little over \$6000! The money raised will be used to help provide Christmas for Guard families in need, two scholarships for the Minuteman Youth Camp, donations to both the Chapel and the Museum, as well as cover overhead costs for 2018.

For the past couple of years, the auction has been held the Friday evening before November drill. All of our donations come from the local community, Guard members and family, as well as the Auxiliary. A meal is provided to start the evening off right, then the fun begins! We look forward to this event every year and hope you will mark your calendars for next year, now!

*Article by: Kathi Kinder
Secretary/Treasurer of ANGAA*

Scholarship Information

The 2018 NGAA/EAANG scholarship program is currently taking applications for the Fall 2018 semester. Scholarships are worth \$750 each. Applicants must be active/retired Guardsmen and/or DEERS-eligible dependents, members of your respective association for CY 2018, and holders of a State Sponsored Life Insurance policy. SUSPENSE is 15 January 2018. You can access the application at ***NGAA.org/scholarships*** or at the NGAA Office (BLD 8100) on Camp Robinson.

Upcoming NGAA Events

Event	Date	Location
Switch to Minuteman Benefits	<i>1 January 2018</i>	NGAA Office BLDG 8100
Board of Directors Meeting	<i>9 January 2018 5:00 PM</i>	NGAA Office BLDG 8100
NGAA 2018 State Conference	<i>20-22 April 2018</i>	Springdale, Arkansas
NGAUS 2018 Conference	<i>24-27 August 2018</i>	New Orleans, Louisiana

Insurance Products

We are proud to be one of the first providers of telemedicine in the state of Arkansas. This is one of our new products that is available for anyone to purchase, not just Guardsmen and their families. Telemedicine was originally created as a way to treat patients who were located in remote areas, where local health units and medical facilities were not available. While telemedicine is still used for many of those problems today it is becoming a tool for convenient medical care. Patients who want more accessible healthcare with the convenience of staying at home, Telemedicine provides this. Now that we have the technology for live video and chat apps like skype and facetime and most everyone having access to computers and mobile devices to use them this makes Telemedicine ideal for busy households.

Telemedicine engages the patient by allowing them to connect with a Doctor more frequently and more conveniently this means more questions asked and answered during the online or over the phone visit, stronger doctor patient relationships and most patients feel empowered in managing their care. Telemedicine allows 24/7 access with on-call U.S. based, licensed physician 365 days a year, for everyone in your household (up to 7 people maximum). If you would like more information on this or any of our new products and programs please contact Christel Combs at 501-758-6422 or *insurancetech1@ngaa.org*.

*By: Christel Combs
Director of Sales*

Annual Retiree Luncheon 9 January 2018

NGAA is sponsoring the annual retiree luncheon at The Arkansas National Guard MWR on 9 January at 10:30 AM and will cover the cost of the meals for all attendees.

If you have any questions, please call or email James Lamb at 501-748-6422 or jlamb@ngaa.org



Retiree and Veteran News

VA Eligibility is not so Simple by: Sue Harper – AVDA District 9 DVSO

Arkansas National Guard soldiers returning from a recent tour of duty in the African country of Djibouti might be eligible for VA health care for five years from their return date.

Gina Chandler, acting Deputy Director of Arkansas Department of Veteran Affairs said, "Qualifying for health care is not as simple as it was in the past. Even so, there are many exceptions." This is an extremely unique eligibility. In the past, many veterans qualified for health care in the Veterans Affairs medical system. And if the veteran continued to receive medical treatment at the VA at least once a year continuously, he or she continued to enjoy that benefit because he was grandfathered. Should that veteran not seek VA health care for roughly a year, he will find himself having to re-qualify for VA healthcare under the current rules.

"This can be very frustrating for a veteran, especially if he no longer qualifies for VA healthcare," Chandler said. The current rules generally are the veteran should be honorably discharged, and be either service connected or economically challenged. It is not always enough that the person served in the military.

The VA in most cases places veterans in two categories; service connected or needy. Either the veteran is service connected, meaning he was injured while in service to his country and still suffers from that injury today, and the VA granted that service connection, or he needs the medical service due to low income or a catastrophe. A veteran's total income can be reduced for VA purposes by out of pocket medical expenses.

In addition to the honorable discharge, the VA also requires that individual be a Veteran under VA eligibility rules. This means active duty service or service connection. National Guard and Reserve servicemembers who were active duty for training only and were never activated are not eligible. The VA also requires that the Veteran have served active service for a certain length of time depending on when he served.

A person who enlisted on or after September 7, 1980 is generally required to have served 24 months of continuous active duty or the "full period" for which the servicemember was called or ordered to active duty.

This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or "early out," or those who served prior to September 7, 1980. Since there are a number of other exceptions to the minimum duty requirements, the VA encourages all Veterans to apply and let the VA determine enrollment eligibility. *

*Continued on page 5

One of these exceptions is recently discharged combat veterans. Chandler has also said: "It is not uncommon for recently discharged veterans to not be aware that they might have five years of healthcare from the VA. If you are recently discharged, please go to your nearest Veteran Service Officer or VA facility and sign up for health care. The clock starts at your most recent qualifying discharge."


This is where those recently redeployed Arkansas National Guard Soldiers come in. To qualify for this five-year benefit, the veteran has to have military service documentation that reflects service in a combat theater, receipt of combat service medals, or receipt of imminent danger or hostile fire pay or tax benefits, according to the VA web site. Certain Veterans may be afforded enhanced eligibility status when applying and enrolling in the VA health care system. Though there are other ways to qualify for enhanced eligibility and they are as follows.

Veterans who:


- Are a Former Prisoner of War (POW)
- In receipt of the Purple Heart Medal.
- In receipt of the Medal of Honor.
- Have a compensable VA awarded service-connected disability of 10% or more.
- In receipt of a VA Pension.
- Were discharged from the military because of a disability (not pre-existing), early out, or hardship.
- Served in a Theater of Operations for 5 years post discharge.
- Served in the Republic of Vietnam from January 9, 1962 to May 7, 1975.
- U.S. Navy and Coast Guard ships associated with military service in Vietnam
- Served in the Persian Gulf from August 2, 1990 to November 11, 1998.
- Were stationed or resided at Camp Lejeune for 30 days or more between August 1, 1953 and December 31, 1987.
- Are found by VA to be Catastrophically Disabled.
- Previous years' household income is below VA's National Income or Geographical-Adjusted Thresholds.

For any questions or information please visit the VA Health Benefits website at:

<https://www.va.gov/HEALTHBENEFITS/apply/veterans.asp>




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Board of Directors Update – August 2017 Meeting Minutes

1. The National Guard Association of Arkansas (NGAA) board of directors met on 1 August 2017 at the NGAA conference room on Camp Joseph T. Robinson.
2. Mr. Jerry Whitley and Mr. Don Hansen with Minuteman Benefits presented a proposal to underwrite the NGAA State Sponsored Life Insurance (SSLI) program. They presented a proposal which is designed to provide increased revenues for the \$10-50,000 group term life and health policies the association sells. They additionally indicated they can provide any other life and health policies including ancillary benefits the customer base will support. The board voted to grant decision-making authority to the executive committee contingent upon the outcome of a teleconference to be held on 14 August to discuss specific policy cost structure issues. Upon conclusion of the teleconference the executive committee voted unanimously to accept Mr. Whitley's offer and adopt Minuteman Benefits as our insurance carrier.
3. MG (Ret) Penn presented a recommended bylaw change to the Board of Directors which would change hiring and firing authority for paid association employees be granted to the Executive Director and that the hiring and firing of the Executive Director be handled by the Board. A motion was made and seconded to accept the recommended change. The motion passed unanimously.
4. MG (Ret) Penn also raised the issue of deployed units whose board representatives are also deployed and their impact on achieving the 30% of assigned board members present necessary to attain a quorum. MG (Ret) Penn asked for discussion and then stated he would work with Capt. Warner to provide a formal proposed bylaw change at the October 2017 meeting for a vote.
5. MG (Ret) Penn provided an update on planning efforts for the 7-10 September 2017 NGAUS conference to be held in Louisville, KY. He also provided insight to a NGAUS bylaw change proposal which would allow prospective life-member purchasers to prorate their dues across a 2-year period.
6. Capt. Kulaga and Capt. Warner provided feedback on a Company Grade Officer (CGO) input panel they hosted, designed to find ways to entice greater CGO participation at the state conference. He noted that CGO's described 2 key shortfalls in conference execution that discouraged participation: 1) Lack of Officer Professional Development (OPD) events and 2) Inconsistent senior leader participation. In line, they provided the following recommendations:
 - a. Establish an OPD for CGOs that runs concurrently with the business meeting with guest speakers such as the TAG, DJs, Brigade/Wing Commanders, SELS, etc. as speakers.
 - b. Move awards presentations to the banquet to encourage commanders and their officers to stay for the full duration of the conference.
 - c. Provide a stipend for conference attendance to be distributed at the banquet
 - d. Conduct conference in concert with the Joint Senior Leader Conference to maximize time and attendance.
7. Mr. Heffernan expressed concerns that too few retirees are attending. MG (Ret) Penn asked him to head up a similar forum as the CGOs to determine what features would attract retirees to attend. MAJ Glass volunteered to head up similar efforts for T10 officers stationed in the National Capitol Region.
8. Lt. Col. Culley established October 17-19 as a window for conducting a site visit to Springdale.
9. Lt. Col. Culley asked for hotwash topics from the 2017 conference to be mailed to herself and the Executive Director.
10. The next Board of Director's meeting was set for 3 October 2017.
11. A motion was made and seconded to adjourn. The motion passed.

Membership Drive

The membership drive for the National Guard Association (NGAUS) and National Guard Association of Arkansas' (NGAA) is happening now. To ensure your unit will receive a plaque for 100% participation to be presented at the NGAA conference in April 2018 all dues must be collected by 15 March, 2018.

Congratulations and thank you to the 1-206th. This unit has already reached 100%. Besides their plaque, this will ensure them a front table at the NGAA banquet.

Even if a unit has not achieved 100% by 15 March, please continue make every effort to reach this goal as soon as you can. Should a unit reach 100% even a day before the conference they will be recognized during the business session and plaque will follow.

The board of directors is allowing us to offer lifetime memberships for \$1000, limited to the first 30 people. This is a \$300 savings. Two people have already signed up. The membership payments can be broken up into a maximum of 12 payments. There is no charge for taking payments directly from a checking or savings account. There will be a 3 ½ to 4 ½% charge if you wish to use a credit card. The safest way to set this up is to call in to the NGAA office and let us take it over the phone.

There is no guarantee we will be able to offer this again next year so now would be the time to consider a lifetime membership.

If you have any questions, please call or email James Lamb at 501-748-6422 or jlamb@ngaa.org

Many thanks to our Headline Corporate Members!



Message from the Executive Director

Greetings to all our members and friends. I hope you all have had a great Thanksgiving with an eye towards a Merry Christmas. 2017 has been a very exciting year for the association with notable legislative victories and big moves in our insurance business.

Most of you are already aware but NGAA, working with our partners in EAANG, scored 2 huge legislative victories this year. First, we were able push Act 471 through the legislature. Act 471 enables all Arkansas Guardsmen to take up to 120 undergraduate hours tuition free at any state sponsored institution of higher learning. This went into effect in September and Guardsmen are using this benefit even as you read this. This initiative, which the association has pursued in some form for at least 20 years, will have a major positive impact on assigned strength and readiness for our units.

The second major win occurred with the passage of Act 141 which exempts military retired pay from the state income tax. This act reflects Arkansas' acknowledgement of the value in attracting military members to return to the state upon retirement. Both NGAA and EAANG were able to successfully make the argument that this benefit should be extended to Guard retirements as well.

On the insurance front, the NGAA board of directors voted during the August meeting to switch carriers from American Equity to Minuteman Benefits. American Equity, which would later announce they are exiting from insurance sales altogether, had been our partner for over 25 years. Changing to Minuteman Benefits will allow NGAA to expand sales to include a larger selection of insurance products and extend our markets out beyond just uniformed Guardsmen to include anyone shopping for insurance. This will allow us to better serve Guardsmen, former Guardsmen, retirees, and veterans, as well as family members.

Our insurance program provides the means to support our scholarship program as well as association legislative efforts. Our new program promises to enable us to expand both efforts. I would encourage you to stop in and see Ms. Christel Combs, our Director of Sales, and see how we can assist you in securing you and your family's future.

Finally, I'd ask that you keep an eye out for our new web page. We signed the contract for a new web page a couple of months ago and its release is imminent. The new page will utilize updated software and be much easier to navigate, with social media integration, calendars, and a full suite of features. We hope you will have time to look it over and give us any feedback you may have.

-MG (Ret) Kendall Penn

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