



Heartlander

South Central Florida Chapter

April 2022



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



Chapter Officers:

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President Emeritus: Roy Whitton

Our Web Site: www.scfcmoaa.org

Florida Council of Chapters website: www.moaaf.org

Take Action. MOAA Legislative Action Link:

<https://moaa.quorum.us/>

6 April 2022. Board Meeting: 4:30 PM Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

5 May 2022. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Runway Cafe, 130 Authority Lane (Inside Terminal Bldg) Sebring Airport (location pending).

MOAA State Convention, 9-12 June in West Palm Beach. The Florida Council of Chapters of MOAA is hosting its 45th annual convention and business meeting this summer. As the state council president, Mike has provided all the details on the next page. Go to www.moaaf.org to register and learn more details about the convention.

April Birthdays:
4 Apr: Bob Cullom
7 Apr: Ed DeCastro
11 Apr: Wayne Carlton
22 Apr: Craig Smith
28 Apr: Bob Cochran

Editor's Note: If your birthday is not recognized, it is because you did not include it on your application form. Please contact our Secretary, Doug Tait at 863-385-1763, and provide the same.

PRESIDENT'S MESSAGE:

Our chapter held its third annual Gala dinner dance on February 26th at the Island View restaurant. This was a terrific event. Students from Lake Placid High School Army JROTC provided the color guard. Much thanks to (Cont.)

PRESIDENT'S MESSAGE: (Cont.)

Major Mike Bryant for providing them. Dance music was provided by the Skylarks. The ladies committee took care of the door prizes, decorations and much more (THANK YOU ladies)! We had a good crowd in attendance. All who attended appeared to have had a good time. There are some pictures here in the newsletter and there are more pictures in the photo gallery on our website:

www.scfcmoaa.org.

This is our annual special edition newsletter focusing on Legislative Affairs and Advocacy.

Why do we do this? Well, at the chapter level, we primarily focus on camaraderie and local service projects, such as the Christmas toy drive and support to JROTC. But at the state and national levels, MOAA's main focus—its "Main Battery," so to speak, is legislative advocacy. That is why you should always send in the cards that come in the *Military Officer* magazine. You can also go to our own chapter's website (www.scfcmoaa.org) or even the link on the left side of the front page of the newsletter. Click on the link, and then send the letters that MOAA pre-prepares. These go to our two senators and our designated congressman in automatic fashion. The letters that MOAA prepares are a way to put into action what we are trying to accomplish in the legislative arena. Elsewhere in this newsletter, you will find a repeat of the 2022 goals and objectives that were established by MOAA. These are issues that should matter to all of us, whatever our status: retired, veteran, spouse, caregiver. Why, because we all care about our military. These issues have an impact on a strong national defense and the military required to support it. We don't just concern ourselves with benefits for the "old-timers." Every year, a key focus is the pay for active-duty troops. This impacts recruiting and retention, which in turn impact the strength and overall "health" of our military. It's all connected.

You are encouraged to read this edition carefully. We have messages and information here from MOAA HQS, from our Florida Council of Chapters of MOAA legislative chairman, and from our Florida MOAA representative who works at the Florida Department of Veterans Affairs (FDVA). The legislative goals for the year are detailed for your reference and use. Remember, if you don't TAKE ACTION, the benefits you lose may be your own!! Think about the "do your 20 and you'll get free medical and dental for life" and what happened to it!!

We look forward to seeing you at the next meeting: 6 April 2022, 4:30 pm at the Sea Services Museum. I will see you there.

Bob

Did You Know? This is a Special Edition Newsletter

Each year, our chapter puts out a special edition newsletter dedicated to Legislative Advocacy. While it may not be the most exciting thing you do, it is one of the most important areas to engage in as a MOAA member. Going to the **“TAKE ACTION”** link included here as well as on the chapter website (www.scfcmoaa.org) and sending in those electronic (email) notes to our two senators and representative make a difference. While we know that they have staffers sift through their email for them, when they get enough on a particular topic or from a particular group, it gets their attention. This edition includes the three key items for this year’s *Advocacy in Action* campaign (old “Storming the Hill”). There is also detailed information on about a dozen key advocacy issues MOAA members are asked to support. By going to the **TAKE ACTION** link: [MOAA Take Action Center \(quorum.us\)](http://MOAA Take Action Center (quorum.us)), you can personally engage in the advocacy effort. Study the issues outlined in the newsletter, get involved. The benefits you preserve may be your own!!

Did You Know 2? The Florida Council of Chapters of MOAA will host its Annual Convention and Business Meeting 9-12 June in West Palm Beach

Each year, the Florida Council of Chapters (FCoC) of MOAA conducts an annual convention and business meeting. This year, it will be in West Palm Beach. A highlight this time will be that Mike Borders will hand over the reins of the state council to the new president—Pat Kluever. The keynote speaker for the “All Hands” breakfast will be Lt Gen Dana T. Atkins, USAF (Ret), President and CEO of MOAA National. There will be two major evening events: a “Casino Night,” and a “Murder Mystery” dinner show. There are also tours, wine tastings, and more. See the separate attachment for a special edition of the FCoC Communiqué newsletter. Everything you need to know is there, along with information on how to register. Come see Mike get his life back—or maybe not—who might be the “victim” in the murder mystery? After all, Diana already has the urn ready to go!



If you want to sign up for a range of updates from MOAA National:

Go to: http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx and follow the prompts. It gives various options for the type of information desired, as well as the frequency you may wish to receive it. Don’t miss out on this valuable resource!

Did You Know 3? The VA is Proposing to Add More Environmental Exposure Presumptives to the Cancer List

The Department of Veterans Affairs intends to propose adding certain rare respiratory cancers to the list of [presumed service-connected disabilities](#) in relation to military environmental exposure to particulate matter.

VA determined through a focused review of scientific and medical evidence there is biologic plausibility between airborne hazards, specifically particulate matter, and carcinogenesis of the respiratory tract, and that the unique circumstances of these rare cancers warrant a presumption of service connection.

Based on these findings, VA’s Secretary is proposing a rule that will add presumptive service connection for several rare respiratory cancers for certain Veterans. The cancers under consideration include:

- Squamous cell carcinoma of the larynx.
- Squamous cell carcinoma of the trachea.
- Adenocarcinoma of the trachea.
- Salivary gland-type tumors of the trachea.
- Adenosquamous carcinoma of the lung.
- Large cell carcinoma of the lung.
- Salivary gland-type tumors of the lung.
- Sarcomatoid carcinoma of the lung.
- Typical and atypical carcinoid of the lung.

“This is the right decision. The rarity and severity of these illnesses, and the reality that these conditions present a situation where it may not be possible to develop additional evidence prompted us to take this critical action,” said VA Secretary Denis McDonough. “We’ll continue to hold ourselves accountable to Veterans to provide more care, more benefits and more services to more Veterans than ever before.”

VA intends to focus its rule on the rare respiratory cancers above in Veterans who served any amount of time in the Southwest Asia theater of operations and other locations. VA will invite and consider public comments as part of this process.

Once rulemaking is complete, VA will conduct outreach to impacted veterans and survivors to inform them about potential eligibility.

The new 2022 Department of Veterans Affairs disability rates are available online.

To access the new rate tables, visit <https://www.va.gov/disability/compensation-rates/veteran-rates/>, or to see about adding dependents to your VA disability, visit <https://www.va.gov/view-change-dependents/>.

Did You Know 4? The Florida Department of Veterans Affairs has Published the Annual Benefits Guide

Each year, the Florida Department of Veterans Affairs (FDVA) puts out a benefits guide for our Florida veterans. The Florida Council of Chapters (FCoC) of MOAA is fortunate to have Lt Col Steve Murray as our state legislative chair. Lt Col Murray is also the Communications and External Affairs Director of the FDVA. And by the way, the Executive Director of the FDVA is Major General, USMC (Ret), James S. "Hammer" Hartsell. He is also a MOAA Life member and chapter member up in Tallahassee. They are very much in tune with the issues facing veterans every day. I know them to be totally engaged and committed to doing all that is possible to take care of the veteran community. Please see the link below for the new guidebook. You can also download a copy at the link or see the attached ".pdf" for more info.

<https://floridavets.org/wp-content/uploads/2012/08/FDVA-Benefits-Guide.pdf?v=2022>

The MOAA Store is Now Open?

Would you like to buy a MOAA polo shirt or some other MOAA item?

Go to the MOAA "Store," click on the following link to the store: [MOAA Store](#)

You can also call them at 1-717-396-7100

From apparel to headwear and much more, we are excited for you to show your MOAA pride!

They have everything from men's and ladies' polos, coffee cups, hats, you name it.

WHO CAN JOIN MOAA?

MOAA membership is open to all officers, commissioned or warrant, whether on active duty, retired, former, reserve or national guard of all the eight uniformed services, including the Army, Navy, Marines, Air Force, Space Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service. To join our chapter, click the join us button on our Chapter's home page at <https://moaaf.org/Chapters/SCFCMOAA/JoinUs.aspx>.

Nametags: If you don't have and DO want a chapter nametag, please let us know. We need your info as you want it to appear on the tag: Name, Rank, Service. Spouse/significant other's name. The cost is \$10.00 each. Here is an example:



Chapter Calendar

6 April 2022. Board Meeting: 4:30 PM Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

5 May 2022. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Runway Cafe, 130 Authority Lane (Inside Terminal Bldg) Sebring Airport (location pending).

1 June 2022. Board Meeting: 4:30 PM Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

7 July 2022. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Caddyshack. 3122 Golfview Rd., Sebring.

3 August 2022. Board Meeting: 4:30 PM Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

6 September 2022. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Dimitri's Banquet Room, 2710 Kenilworth, Sebring 33870

5 October 2022. Board Meeting: 4:30 PM Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

From the Gala Dave & Annabel Humble



ADVOCACY – MOAA’s Number One Priority, by Bob Bienvenue, Lt Col, USAF (Ret), Legislative Affairs Chair, FCoC

Over the past few decades, the military experience in our Congress has been declining. That, and the increasing political divisiveness in the Congress and in our communities makes the MOAA Advocacy Mission increasingly vital:

- to providing compensation and support programs necessary to attract and retain the quality force our nation needs, and
- to maintaining the promised benefits earned through years of service and sacrifice in keeping the social compact between our national leaders and those who have served.

Much has been written/documented on who and how that mission is to be carried out.

MOAA Resolution No. 6 states:

officers share a fundamental and continuing responsibility to protect the interests and welfare of the nation and of the men and women who are and have been in their charge

MOAA’s Vision is to:

be recognized and respected as the foremost organization advocating on behalf of the uniformed services community and its family members.

MOAA’s Mission is:

to preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through our advocacy

ADVOCACY is MOAA’s number one strategic priority on behalf of the men and women of the uniformed services, as well as their families and surviving spouses.

The foundation of this effort includes:

- *encouraging* the federal government to enact and maintain policies, compensation, and benefits that sustain an all-volunteer force of the size and quality needed to maintain a strong national defense, and that fulfills commitments to those who have served
- developing an *impactful advocacy narrative* for internal and external consumption, with emphasis on valuation in terms of financial and economic consequences to uniformed servicemembers, retirees, veterans, their families, and surviving spouses
- embedding a broad range of **calls- to-action** in communications on all platforms, [Military Officer magazine, e-newsletters, Web-site postings and Advocacy News articles, traditional and social media, et al] reaching the membership and interested parties.

(Cont.)

ADVOCACY – MOAA’s Number One Priority, by Bob Bienvenue, Lt Col, USAF (Ret), Legislative Affairs Chair, FCoC (Cont.)

This approach has gained universal recognition for its advocacy successes by the *Hill News* for the 15th consecutive year.

*“As organizations across our nation are challenged by declining membership and revenue, MOAA finds itself in a unique situation in which our strategic goals can contribute immeasurably to both these areas and provide the foundations that appeal to our newest generation of servicemembers and veterans. We firmly believe this plan complements our over-arching goal: **Never Stop Serving.**”*

To continue to be successful, the grassroots – The Florida Council of Chapters, your chapter and YOU - play an increasingly important role to “Get the Message Out” in quick reaction to those **calls-to-action** and continuously through the legislative cycle. Are you doing your part?

The reward is simply knowing that through our personal efforts we are fulfilling MOAA’s mission **to preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses.**

ADDENDUM

We can count our successes not only in the federal legislation that we promote but also in the Florida State Legislation that has passed the past two years that focuses on improving the Quality of Life for the active-duty military community temporarily assigned here.

The Defense-State-Liaison Office annually selects issues which are negatively affecting military families that need to be addressed within the states rather than through federal legislation.

Three such issues have worked their way through the Florida Legislature with bi-partisan support to the governor’s desk:

- HB 445 and SB 662 which provides military children the opportunity to enroll in local schools as soon as their military parent receives orders to be stationed here.
Signed into law June 2020
- HB 559 and SB 562 which provides expedited professional licensure in Florida and waiver of fees for spouses of active-duty military who have been licensed in other states.

Passed both houses March 2022

HB 1521 and SB 358 which establishes Florida as a participating state in the Interstate Compact for Licensed Professional Counselors thereby providing universally adopted rules for licensed professionals to work in other states and making an existing license from a compact state immediately valid in another state that is a signatory to the compact.

Passed both houses March 2022

(Cont.)

ADVOCACY – MOAA’s Number One Priority, by Bob Bienvenue, Lt Col, USAF (Ret), Legislative Affairs Chair, FCoC (Cont.)

These two recent actions correct the situation where military spouses with a professional license and/or certification must relicense in order to find employment in their profession each time they move to Florida with their active-duty spouse. About 10,000 spouses relocate to Florida each year. Fully 1/3 of those seeking employment after a Permanent Change of Station with their servicemember reported that it took 7 months or more to find employment after that move. The hassle and expense of getting their occupational license in a new state delays their ability to get a job which **adversely affects their family’s finances.**

**SURVIVING SPOUSE CORNER – Craig Smith, Surviving Spouse and Personal Affairs Chair
VIRTUAL CHAPTER VIEWPOINTS**

I am sure most of you were aware that retirees and their spouse receive Id cards to access military installations or medical facilities. Because of Covid, expired retiree Id’s were extended only through Jan 31, 2022 as many installations stopped making Id’s. So if you have not done so and/or forgot, check out your military identification card and see if it has expired. If it has you no longer get medical benefits or access to the military base. You must make an appointment to get it renewed as soon as possible. In my case I had to make an appointment 2 months out at Macdill AFB. Its not the only place but be advised there is a backlog and waiting time to get in....

MOAA ADVOCACY VOICES

I did not want to overlook that on February 23, 2022 MOAA celebrated 93 years as an advocacy organization. Originally called The Retired Officers Association (TROA), it has grown in membership and thus a strong voice in Congress for all military members. They are considered a Top Lobbyist for getting results that impact the military, 15 years in a row. (See February MOAA magazine article on page 12.) The list of achievements are remarkable. The body of Congress changes every 2 to 4 years, but MOAA with its leadership has stayed the course and worked with every new administration, so benefits would not be compromised, during the big budget battles. Congratulations and Happy Birthday.

SENIOR THEMES

How to report the death of a retired soldier (MILITARY RETIREE)

Contact your local Retirement Service Officer (RSO), each state has one, which will get you connected to a local Casualty Assistance Center, who will report the death to the Dept of Finance and Accounting Service to stop retired pay and initiate the Survivor benefits process. (This is one method you have the option of contacting everyone direct) When reporting the death provide as much information listed below as you have. (Cont.)

SURVIVING SPOUSE CORNER – Craig Smith, Surviving Spouse and Personal Affairs Chair (Cont.)

(Good idea to have this ahead of time by talking to your spouse now)

- Full name.
- Social security or/service number.
- Date and place of birth
- Copy of Death certificate.
- Disability Rating
- Cause of death
- Next of Kin (spouse)
- Retirement Date/ and Retired Rank

And if you have any questions please feel free to contact the chairpersons below: or me at craigsmith03905@yahoo.com.

Gail Joyce
mssvc02@gmail.com
(214) 676-2132

Micki Costello
mssvc02@gmail.com
(214) 770-4140

Chaplain’s Corner—by Ken Kirk, Chaplain

Certain rules govern the creation. One of those is that we reap what we sow. Every time you plant a tree, you get a tree not a watermelon.

The same is true for our relationships with others. Planting anger, distrust or apathy will result in a harvest of brokenness. Planting encouragement, help and caring will result in a harvest of friendship and family.

Some folks come from such brokenness that it takes many seasons of encouragement, help and caring before trust and relationship can grow.

The Bok Tower Gardens are a result of the owner bringing in hundreds of railroad cars of good soil. It took years to build the beauty at Bok Gardens, and lots of good soil.

So be it in our relationships. We plant and grow for the future. We build for good things to happen even when we cannot see the new growth yet. Amen.

**From the Gala
Dave & Mimi Grey with Mike & Janet Gilpin**



Florida Department of Veteran's Affairs Highlights 2021 Successes Impacting State's Veterans—Steve Murray, Lt Col USAF (Ret)

TALLAHASSEE – Gov. Ron DeSantis and the Florida Department of Veterans' Affairs (FDVA) are highlighting a number of policies and initiatives that are providing critical support to the state's 1.5 million Veterans, their families and survivors. FDVA is a 1,500-member constitutionally created State Veterans' Affairs department responsible for serving the nation's third largest veteran population. The department operates a network of seven state veterans' homes and provides outreach to connect Veterans and their families with earned services, benefits, and support.

Investment in Veterans:

- Governor Ron DeSantis signed several veteran-friendly bills into law following the 2021 Florida Legislative Session.
 - House Bill 435 - Veterans Employment and Training. The legislation creates a statewide awareness and employment program built on the Department of Defense (DOD) SkillBridge Program. The program allows servicemembers to gain workforce training at civilian employers while on active duty as they are transitioning out of the military.
 - Senate Bill 922 - Veterans' Preference in Employment. The legislation waives certain postsecondary educational requirements for employment for eligible servicemembers and Veterans. It allows Veterans who may have requisite job experience, but not necessarily a college degree, to compete for higher level positions.
 - House Bill 231 – Services for Veterans and Their Families. Establishes the Florida Veterans' Care Coordination Program to provide and expand behavioral health care referral and care coordination services for Veterans and their families and to partner with Florida 2-1-1 Network participants to provide such services.
 - House Bill 7023 – Veterans Treatment Courts. The legislation creates uniform standards and procedures for Florida's current and future Veterans Treatment Courts (VTC). It allows a court with criminal jurisdiction to create and administer a VTC, which may adjudicate felonies and misdemeanors. (Cont.)

Florida Department of Veteran's Affairs Highlights 2021 Successes Impacting State's Veterans—Steve Murray, Lt Col USAF (Ret) (Cont.)

- Senate Bill 416 – POW-MIA Vietnam Veterans Bracelet Memorial. The bill establishes a POW-MIA Vietnam Veterans Bracelet Memorial across the street from the Old Capitol in Tallahassee, which is now installed next to Florida's Vietnam War Memorial.
- Amendment 6, which ensures the spouses of older combat veterans with service-connected disabilities retain their earned property tax discount upon the passing of the veteran, took effect Jan. 1, 2021.
- In 2021, FDVA Veterans' Claims Examiners assisted more than 250,000 Veterans in providing information and counsel on earned services, benefits, and support. In addition, claims examiners have processed nearly 29,000 new claims on behalf of Florida Veterans, and helped recover more than \$180 million in retroactive benefits for Florida Veterans and their families.
- Governor Ron DeSantis signed proclamations honoring Veterans this year, including for Memorial Day and Veterans Day, Vietnam War Veterans Day, Florida Purple Heart Day, Florida Gold Star Family Day, Florida Veteran Suicide Prevention Month, POW/MIA Recognition Day in Florida, Pearl Harbor Remembrance Day in Florida and Battle of the Bulge Day.
- FDVA printed and distributed 30,000 copies of the 2021 edition of the *Florida Veterans' Benefits Guide*, courtesy of a grant from the Florida Veterans Foundation. An interactive online version is also available on the FDVA website at www.FloridaVets.org.
- COVID-19 Vaccinations for Homebound World War II and Korean War Veterans: More than 800 Florida homebound veterans and their spouse caregivers received COVID-19 vaccinations in 2021.

Mental Health:

Under the leadership of Governor Ron DeSantis and First Lady Casey DeSantis, mental health services are getting the attention and funding they need.

- Governor's Challenge Makes Debut. Known as the *Governor's Challenge to Prevent Suicide Among Service Members, Veterans, and their Families*, the statewide initiative uses evidence-based practices to prevent and reduce suicide attempts. To read more on the Governor's Challenge, visit www.SaveFLVets.org. (Cont.)

**Florida Department of Veteran's Affairs Highlights
2021 Successes Impacting State's Veterans—Steve
Murray, Lt Col USAF (Ret) (Cont.)**

- First Lady Announces Expanded Hope for Healing Website. First Lady Casey DeSantis announced an expanded Hope for Healing website that makes it easier for Floridians to access help for mental health and substance abuse. The new site is an aggregator of federal, state, local, private sector, faith-based and non-profit mental health resources, including those for Veterans.
- The Florida Veterans Support Line, 1-844-MyFLVet (693-5838), continued to provide confidential emotional support and connection to community resources 24 hours a day, seven days a week. The line, supported by FDVA and its suicide prevention partners, is available to all Veterans in Florida.
- The Florida Veterans Foundation partnered with the American Legion of Florida to operate the COVID-19 Project Vet Relief Fund. The fund provides emergency assistance for Veterans who are economically affected by the pandemic.

Career and Job Opportunities:

- Paychecks for Patriots, coordinated by the Florida Department of Economic Opportunity and the CareerSource Florida network, connects Veterans and military family members with hundreds of employers throughout the state through a series of career fairs.
- Veterans Florida Expo - More than 300 attendees from around the country explored Florida's opportunities at the 2021 Veterans Florida Virtual Expo. Part virtual career fair, part resource exhibition, the Veterans Florida Virtual Expo showed Veterans and their families the benefits of working and living in Florida.
- Agriculture - The Veterans Florida Agriculture Program builds the next generation of agriculture leaders. Fourteen Veterans participated in the program in 2021, working alongside leading researchers at UF/IFAS research stations across Florida and receiving hands-on training to compete in Florida's second largest industry.
- The 77th Anniversary of the GI Bill was June 22. More than 61,000 Floridians currently use GI Bill benefits to further their secondary education.

GI LAW – Lawyers Assisting Warriors:

- Governor Ron DeSantis created the Governor's Initiative on Lawyers Assisting Warriors (GI LAW) to recruit Florida's leading law firms to provide pro bono, no cost legal services to Florida's active duty service members. To date, eight statewide law firms have provided free legal representation to more than 171 service members.

(Cont.)

**Florida Department of Veteran's Affairs Highlights
2021 Successes Impacting State's Veterans—Steve
Murray, Lt Col USAF (Ret) (Cont.)**

State Veterans' Homes:

- The FDVA budget signed into law by Governor DeSantis supports the daily operations of Florida's six state-run veterans' nursing homes and one assisted living facility, and the addition of two new skilled nursing facilities. The veterans' homes provide essential services and care to veterans throughout Florida.
- The 120-bed Ardie R. Copas State Veterans' Nursing Home in Port St. Lucie conducted an Open House and Flag Raising Ceremony on Aug. 27, 2021. Final outfitting is underway with a mid-2022 opening anticipated.
- The 112-bed Lake Baldwin State Veterans' Nursing Home in Orlando is in the final stages of renovations, outfitting and inspections. FDVA anticipates a mid-2022 opening.

The Baldomero Lopez State Veterans' Nursing Home in Land O' Lakes and Douglas T. Jacobson State Veterans' Nursing Home in Port Charlotte received the Governor's Gold Seal Award. The Gold Seal program was developed and implemented by the Governor's Panel, recognizing nursing home facilities that demonstrate excellence in long-term care.

From the Gala

**Chapter Secretary Doug Tait and wife Pat.
Galas were Pat's idea!**



Special to the Heartlander—Dan Merry, Col, USAF (Ret), VP for Government Relations, MOAA National

2022 started off under a Continuing Resolution which stretched into March, with Congress finally approving funding for the rest of the seven months of FY 2022. This is an election year so there will be more opportunities to secure visits with legislators or their staffs. Remember, staff meetings are a key opportunity to get into the inner circle of your legislators' priorities. All of this is a good backdrop for our Advocacy in Action campaign highlighted in this special edition.

Looking forward, as of this writing, we are still waiting on the President's Budget for FY 2023. Along with the budget the President is required to submit his security strategy to Congress so they can shape authorizations and appropriations to fit our security needs. The Secretary of Defense has his own requirements regarding the National Defense Strategy, due every four years, addressed to the Service Secretaries and Chiefs, along with some others.

At issue, from our perspective, is the need to continue supporting the all-volunteer force, making sure the budget and strategic strategies address modernization—but not at the expense of our service-earned benefits for those serving now and for those of us who completed a career of service. Last year I reported our national debt as a concern at \$27 trillion in debt with a \$3 trillion deficit. Well, the numbers got worse as we suspected with a current debt of over \$30.3 trillion and a likely increased spending deficit just over \$3 trillion. We must always be on the look out for budget reconciliation efforts aimed at cutting costs...which usually results on reducing programs and even entitlements. TRICARE For Life comes to mind because it is regularly mentioned as a potential source of funds for other programs.

I want to take this opportunity to thank all of you who will be helping with our AiA campaign this spring. The Richard Star Act is gaining momentum with 200 cosponsors as of mid-March, with more to come through your efforts; we are thankful for Florida Rep Gus Bilirakis (R-FL-12) and his bill (H.R. 1282). We are also highlighting the need for the full military pay raise at 4.6%, and the dire need to reduce copays for mental health therapies. Please do your part to ensure your 27 Representatives and both Senators support our efforts to take care of those who are serving now or have ever served. More on our website:

www.MOAA.org/aia

Photos from the Gala

Peggy Brooks, Darlene Traylor, & Gail Fricker



Mike Bryant & Pete Injasoulian



Lake Placid High School Color Guard



MOAA Top Legislative Priorities for 2022

Here is what we are focused on for 2022 (click each link for more information on the topic):

- [Sustain pay raises and adequate BAH for the troops and COLA raises for retirees.](#)
- [Ensure the Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service continue to receive pay during a government shutdown.](#)
- [Protect the value of the military health care benefit.](#)
- [Protect the Military Health System pharmacy benefit, and achieve flexibility in TRICARE pharmacy copays.](#)
- [Address barriers to accessing care within the MHS, including TRICARE coverage gaps and mental health care access challenges.](#)
- [Protect family support programs, and ensure military-provided services \(housing, PCS, child care, youth programs, financial counseling\) are readily available and meet standards for quality and costs.](#)
- [Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active-duty counterparts.](#)
- [Sustain Veterans Health Administration \(VHA\) foundational missions and services.](#)
- [Reform the presumptive process to support veterans claiming service-connected disabilities for toxic exposures.](#)
- [Achieve concurrent receipt of service-earned retirement pay and VA disability pay.](#)
- [Protect full military honors and burial at Arlington National Cemetery for those currently eligible.](#)
- [Improve survivors' benefits.](#)
- [Support a quality transition experience from active duty to veteran status for all servicemembers.](#)
- [Recognize the pandemic continues to affect the lives of our servicemembers.](#)

Sustain Pay Raises and Adequate BAH for the Troops and COLA Raises for Retirees

OVERVIEW: Pay raises and adequate housing allowances for the troops remain a high priority for MOAA and for those currently serving. MOAA engaged DoD early when BAH rates did not keep up with emerging housing demands in many sectors across our nation. We need DoD to be more responsive to these changes that significantly impact servicemembers and their families during a move.

MOAA also keeps COLA raises for retirees in mind, as they represent a commitment on behalf of our government to recognize their service and sacrifice. Budget challenges often generate interest in reducing such outlays from these programs to help fund weapons acquisition and other programs. There is no doubt such challenges will appear in the coming years.

[RELATED: [MOAA's COLA Watch](#)]

ACTIONS:

- Ensure pay raises based on the Employment Cost Index (ECI) are included in the annual National Defense Authorization Act (NDAA). For January 2023, the ECI pay raise as noted in October 2021 is 4.6%.
- Ensure DoD, and Congress if necessary, maintains authorities for temporary increases in BAH to account for wide fluctuations in availability and costs; and when warranted, be more prompt in executing those authorities.
- Advocate for making up the 2.6% pay raise gap (due to reductions in pay from 2014 to 2016).
- Protect COLA for retired pay, Social Security, and VA benefits.
- Monitor the Quadrennial Review of Military Compensation for indications of DoD cost saving measures at the expense of servicemembers and retirees.
- Continue to monitor COLA and pay raises each October and proposals in the pending QRMC.

Ensure the Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service Continue to Receive Pay During a Government Shutdown

OVERVIEW: In the face of a shutdown, the Office of Management and Budget identifies the key and essential agencies and their services that must be maintained through the shutdown. Decisions are rarely all-inclusive, leaving out portions or whole agencies or departments.

Previous shutdowns excluded the military but not the USCG, NOAA, or USPHS. Legislation such as the [USCG Act](#) would provide for pay and allowances for members of the Coast Guard during a funding gap, and provide full funding for operations. More work will be needed to introduce similar legislation for NOAA and USPHS. (Cont.)

MOAA Top Legislative Priorities for 2022

ACTIONS:

- Engage with the Department of Commerce for NOAA, and the Department of Health and Human Services for USPHS, to determine the best way forward for protections.
- Advocate for comprehensive legislation covering all uniformed services given their interoperable relationships, and their relevance during a pandemic, natural disaster, or other national crises.
- Continue to support and renew The Military Coalition (TMC) letter for the 117th Congress.
- Advocate for lawmakers to co-sponsor the USCG Act (S. 1845) while other efforts are underway.
- Advocate funding the government on time to avoid costly continuing resolutions or the potential for a government shutdown.

[RELATED: [Budget Delay Could Cause Major Problems for Veterans Medical Care](#)]

Protect the Value of the Military Health Care Benefit

OVERVIEW: Budget pressures, together with shortfalls in both the readiness and benefit provision missions of the Military Health system (MHS), led Congress to pass MHS reform legislation in the FY 2017 NDAA. It is not MOAA's objective to reverse MHS reform laws aimed at addressing medical readiness issues, but MOAA does oppose implementation plans aimed primarily at cost-cutting.

ACTIONS:

- Block any proposal for disproportionate TRICARE fee increases, including any initiation of TRICARE for Life enrollment fees, increases to TRICARE Prime costs for active duty family members, or increases to working-age retiree costs that exceed retiree COLA.
- Secure reduction in mental health and physical, speech, and occupational therapy copays to bring them in line with high quality commercial plans and to eliminate cost as a barrier to access.
- Continue efforts to increase transparency, DoD reporting requirements, and congressional oversight of restructuring of military treatment facilities (MTFs) and medical billet cuts, and ensure lessons learned from the pandemic inform decisions on medical end strength.
- Oppose cuts to military medical research and the Uniformed Services University of the Health Sciences, which is essential to the uniformed provider pipeline and increases the number of culturally competent providers for military beneficiaries.

[RELATED: [TRICARE Costs Announced: What You Need to Know for 2022](#)]

Protect the MHS Pharmacy Benefit, and Achieve Flexibility in TRICARE Pharmacy Copays

OVERVIEW: MHS reform legislation has eroded the value of the pharmacy benefit and poses a threat to MTF pharmacy access and zero-copay prescription medications. Inflexible TRICARE pharmacy cost-sharing, governed by statute, requires beneficiaries to pay full copays even when the TRICARE Pharmacy Home Delivery program is unavailable, or the full prescription quantity cannot be filled.

[RELATED: [Here Are Your New TRICARE Pharmacy Drug Prices](#)]

ACTIONS:

- Oppose any plans to restrict access to military treatment facility pharmacies.
- Require DoD report on frequency of TRICARE Pharmacy Home Delivery out-of-stocks and feasibility of offering lower mail-order copays at retail pharmacies for drugs unavailable due to Home Delivery program shortages.
- Secure legislation allowing DoD to charge pro-rated pharmacy copays for partial prescription quantity fills.
- Halt planned pharmacy copay increases passed into law with the FY 2018 NDAA.

Address Barriers to Accessing Care Within the MHS, Including TRICARE Coverage Gaps and Mental Health Care Access Challenges

OVERVIEW: TRICARE coverage policy is governed by statute and often requires legislation to remain aligned with new technologies and treatment protocols and benchmarks set by high quality commercial plans and other government payers. Access problems with mental health care, [validated by an August 2020 DoD Inspector General's report](#), are particularly pronounced and must be addressed.

ACTIONS:

- Support pilot program to test MHS mental health appointment schedulers to assist beneficiaries with access to care and allow the Defense Health Agency to more effectively track appointment availability versus access standards.
- Extend TRICARE eligibility to dependents up to age 26 with no additional premium to bring TRICARE on par with commercial health plans.
- Continue to advocate for TRICARE coverage of chiropractic care.

(Cont.)

MOAA Top Legislative Priorities for 2022

[RELATED: [MOAA's 2021-22 TRICARE Guide](#)]

Protect Family Support Programs, and Ensure Military-Provided Services (Housing, PCS, Child Care, Youth Programs, Financial Counseling) Are Readily Available and Meet Standards for Quality and Costs

OVERVIEW: Programs and services for military and veteran families are often the first to see cuts when government funding becomes tight. Routinely, such decrements hit staffing, which diminishes quality and availability of programs. These benefits are essential to ensure servicemembers are squared away and can focus on the mission.

We already know military spouses play a vital role in servicemembers' decisions to stay in the military. When DoD prioritizes people first by committing to these support programs, they are more likely to retain the necessary experience supportive of an all-volunteer force.

[RELATED: [More Spouse and Family News From MOAA](#)]

ACTIONS:

- Create innovative approaches and incentives to increase access to quality child care providers.
- Address the military spouse unemployment rate through resources, program expansions, and private sector incentives.
- Continue to work with the Defense State Liaison Office to increase licensure portability for military spouses through interstate compacts.
- Advocate for further incentives for Family Child Care (FCC) in-home providers, to include similar support servicewide and for all ranks.
- Push for full implementation of comprehensive housing reform and accountability.
- Improve accountability and responsiveness of contract movers and claims during PCS moves.
- Assess impact of COVID-19 on programs and progress.

Achieve Equity of Benefits, Protections, and Administrative Support for Guard/Reserve Members Consistent with Their Active-Duty Counterparts

OVERVIEW: Guard and Reserve troops can be activated with little notice to meet unknown challenges. The pandemic response highlights why we need to ensure servicemembers are always ready. Along with this, the transition to the "total force" concept has transformed the National Guard and Reserve troops into an operational force that is an essential part of America's national defense strategy.

Their readiness is essential, but despite conducting the same duties as their active duty counterparts at increasing frequencies, the reserve component is not receiving the same support.

ACTIONS:

- Pay, benefits, and retirement credit inequities abound and must be eliminated to honor the vital role of our Guard/Reserve servicemembers.
- Financial readiness equals operational readiness; expanding Military Lending Act protections to the Guard/Reserve forces will support their activation with reduced stress as they meet financial obligations.
- Forced arbitration agreements for the Uniformed Services Employment and Reemployment Rights Act (USERRA) and Servicemembers Civil Relief Act (SCRA) must be eliminated to protect servicemembers' rights.
- Eliminate Guard/Reserve retirement pay processing delays.
- Support timely health care benefits for retirees, to include access to health care for those who earned early retirement based on cumulative deployment time.
- Assess the pandemic's impact on short-notice deployments relative to employers and concerns noted above.

[RELATED: [MOAA, Other Groups Seek Ban on Forced Arbitration in Servicemember Contracts](#)]

Sustain Veterans Health Administration (VHA) Foundational Missions and Services

OVERVIEW: The VA MISSION Act, [signed into law in 2018](#), is intended to fundamentally modernize how the VA delivers care — a system virtually untouched by major transformation in more than 25 years.

The VA faces several challenges as it attempts to sustain and balance its four primary health care missions (clinical, research, education and training, and emergency management response) while also meeting the expectations of veterans seeking access to high quality health care when and where they need it.

ACTIONS:

- Modernize VHA's workforce to eliminate widespread staffing shortages and strengthen recruiting, retention, and professional development programs for long-term system stability.
- Eliminate health disparities for women and minority veterans and other underserved communities to ensure health equity in accessing timely, sensitive, and quality care and benefits.
- Expand access to caregiving, palliative, geriatric, and extended care programs and services for veterans and wounded warriors.

(Cont.)

MOAA Top Legislative Priorities for 2022

Reform the Presumptive Process to Support Veterans Claiming Service-Connected Disabilities for Toxic Exposures

OVERVIEW: Before we go to war, we pursue cutting-edge weapons; develop effective tactics, techniques, and procedures; and train our forces to defeat our enemies. After the fog of war lifts, the consequences on our servicemembers become apparent, albeit sometimes decades later.

When Agent Orange, burn pits, and other hazardous materials cause illnesses, the current practice is to place the burden of proof and record-keeping on our veterans. Many are unable to prove their exposure, and while they or others conduct the research, the ill veteran suffers without health care or benefits. If the veteran dies during this process, their surviving spouse will not receive Dependency and Indemnity Compensation. The entirety of this problem is exacerbated by the time it takes to conclude.

[RELATED: [Pilot Program Will Change How VA Links Illnesses to Toxic Exposure](#)]

ACTIONS:

- Pursue enactment of legislation that concedes veterans serving in the Middle East and Southeast Asia were exposed to hazardous substances.
- Increase transparency and tracking around toxic substance use and exposure.
- Establish an advisory committee to recommend research on emerging conditions.
- Assess the impact of the pandemic on the health of servicemembers deployed to assist the whole-of-government response.

Achieve Concurrent Receipt of Service-Earned Retirement pay and VA Disability Pay

OVERVIEW: Currently, those with a 40% VA-rated disability and those forced to medically retire under Chapter 61 have their retirement pay offset for every dollar of VA disability received. The Congressional Budget Office estimates fixing concurrent receipt will cost \$33 billion over 10 years. An incremental strategy to break up concurrent receipt into smaller cost brackets can enhance progress.

[RELATED: [Concurrent Receipt Resources and Advocacy Updates](#)]

ACTIONS:

- Continue to support concurrent receipt legislation and the incremental approach to aid in the efforts toward an eventual and total solution.
- Develop solutions with professional staff members and the House and Senate for feasible language in the NDAA.
- Include the [Major Richard Star Act](#) in the FY 2023 NDAA to support 48,000 combat-injured servicemembers (many seriously disabled) with concurrent receipt of their medical retirement pay and VA disability.

Protect Full Military Honors and Burial at Arlington National Cemetery (ANC) for Those Currently Eligible

OVERVIEW: DoD draft eligibility changes for interment and inurnment at ANC are pending through the federal rule-making process. Unfortunately, if the eligibility changes are approved, many who had planned for an in-ground burial at ANC will be denied and their family will have to change plans.

DoD and the VA need to identify our next national cemetery that affords full military honors; this effort could be the impetus for grandfathering all those currently eligible for Arlington National Cemetery.

ACTIONS:

- Advocate for a halt to the current proposal for changes at ANC with DoD and lawmakers.
- Engage MOAA members and TMC to continue sharing their concerns over these changes.
- Secure new language in the NDAA that will direct expansion of our national cemetery, protect full military honors for 20-year retirees, and prevent reduction of current eligibility.
- Simplify and improve the planning data by establishing a reservation system.

Improve Survivors' Benefits

OVERVIEW: After the [repeal of the "widows tax" in 2019](#), with full effect in January 2023, there remain injustices to survivors on several other issues.

ACTIONS:

- Advocate for passage of H.R. 2214, the [Military Survivor Comfort Act](#).
- Pursue SGLI/VGLI improvement to keep up with inflation, either via standalone legislation like the [Supporting Families of the Fallen Act](#) (H.R. 3793) or larger legislative vehicles like the annual NDAA.
- Build co-sponsors for The Caring for the Survivors and Families of Veterans Act of 2021.
- Continue to support Dependency and Indemnity Compensation improvement to bring it on par with federal employees.

(Cont.)

MOAA Top Legislative Priorities for 2022

[RELATED: [MOAA's Surviving Spouse Page](#)]

Support a Quality Transition Experience From Active Duty to Veteran Status for All Servicemembers

OVERVIEW: As servicemembers transition to becoming veterans, they deserve a quality transition to civilian life and the resources to help them access VA services.

ACTIONS:

- Support a claims process that helps veterans build a relationship with the VA to improve the pathway to care and the benefits they need.
- Clarify claims rules and prohibit predatory behaviors that overcharge veterans to get their earned benefits.
- Lobby Congress to provide the VA with the resources needed to effectively reduce the claims backlog.

Recognize the Pandemic Continues to Affect the Lives of Our Servicemembers

OVERVIEW: In the wake of the pandemic, it is important to improve the resilience of installation and institutional support to those who serve in our eight uniformed services, past and present, and their families and survivors. Challenges range from PCS to retirement processing, deployments to day care, training or executing a mission, at home or abroad, across active and reserve components.

It is likely we will not know the extent of the impact the pandemic has had broadly, or continues to have, on DoD, the VA, and other agencies until we are well on the other side of it.

ACTIONS:

- Assess the administration and congressional influence already observed through stimulus legislation and other efforts continuing well into the second session of the 117th Congress.
- Identify the pandemic's impacts on our uniformed services and their families, and ensure any gaps in support are identified to congressional leaders and their staffs.
- Capitalize on lessons learned from the pandemic to educate all about the importance of having a ready-now capability to respond to varying emergencies; and that such strategic capacity should not be confused with excess, nor should it serve as a target for short-sighted savings.

PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-for-profit corporation that is operated exclusively to further the interests of the nation and its uniformed services personnel, their family members, and survivors.

From the preamble to the Bylaws of The Military Officers Association of America

- To inculcate and stimulate love of country and flag;
- To defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- To advocate military forces adequate to the defense of our country;
- To foster the integrity and prestige of uniformed service;
- To foster fraternal relations between all branches of the various Services from which our members are drawn;
- To further the education of children of Service personnel;
- To aid personnel of the Services from which our members are drawn, and their family members and survivors, in every proper and legitimate manner; and
- To present their rights and interests when Service matters are under consideration

**We unite to form THE MILITARY OFFICERS
ASSOCIATION OF AMERICA**

TAKE ACTION!!

<https://moaa.quorum.us/>

More Photos from the Gala

Susan Farr is the President of the Naples Chapter of MOAA. She attended with husband Ken Hopper



Ron Sevigny, Judy Massam, Jim & Toni Brooks



Dave Loy, Jean Dolby, Larry & Brenda Garner



Tom Wagner with wife Gloria. Tom is our Florida Council of Chapters of MOAA "Area Vice President."



Ellie & Bruce Miller with Micah Marsh



Dancing to the Music of the Skylarks



USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

Air Force Retiree Services: (800) 531-7502;

www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;

www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;

www.afrh.gov

AAFES: (214) 312-2011; www.aafes.com

Army Retired Services: (703) 571-7232; [https://](https://soldierforlife.army.mil/retirement)

soldierforlife.army.mil/retirement

Burial at Sea: (866) 787-0081; [https://](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

[www.mynavyhr.navy.mil/Support-Services/Casualty/](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

[Mortuary-Services/Burial-at-Sea/](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

Combat Related Special Compensation: [http://](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[www.secnav.navy.mil/mra/CORB/Pages/CRSCB/](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[default.aspx](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx) DEERS: (800)-538-9552, Fax: (831) 655-8317;

www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216)

5225955; (For Reporting a Retiree's death, option #1)

I.D. Cards Benefits and Eligibility: (866) 827-5672; [https://](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[www.dmdc.osd.mil/rsl/appj/](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[site.jsessionid= _liU5y-4sPqtyCtImmgUJThnUWUeAanhb15E](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[aGXQn4lh2pEEKpso!416826654?execution=e1s1](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: [tps://](https://www.mcieast.marines.mil/Staff-Offices/Retired-Affairs/)

www.mcieast.marines.mil/Staff-Offices/Retired-Affairs/

(Hover over "Veteran Marines" then click on "Retired

Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048;

www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622;

www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9):

(866) 827-5672; [www.npc.navy.mil/career/](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

[reservepersonnelmgmt/Pages/default.aspx](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC

(866-827-5672)

MILL RetiredActivities@navy.mil; www.npc.navy.mil/support/

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737;

www.trdp.org

Servicemembers Group Insurance (SGLI): (800)

419-1473; www.insurance.va.gov

Social Security Administration: (800) 772-1213;

www.ssa.gov

Pay/SBP Questions: www.dfas.mil. Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130 London KY 40742-7130

(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131 London KY 40742-7131

(800) 321-1080, (216) 522-5955

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gibill.va.gov

VA: www.va.gov **Regional offices:** (800) 827-1000

(overseas retirees should contact the American Embassy/consulate)

TDD (800) 89-4833

Insurance: A Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

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