



Heartlander

South Central Florida Chapter
January 2023



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



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President Emeritus: Roy Whitton

Our Web Site: www.scfcmoaa.org
Florida Council of Chapters website: www.moaafl.org
Take Action. MOAA Legislative Action Link:
<https://moaa.quorum.us/>

10 January 2023. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddyshack 3122 Golfview Rd, Sebring, FL 33870

1 February 2023. Board Meeting: 1630 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).

Membership Renewal:

Chapter Members, it's time to "REUP" for 2023. Please bring to the next meeting \$20 in cash, or a check made out to SCFC of MOAA in the same amount. Surviving Spouses and folks over 90 years-old pay no dues. If you would like to mail it to us the address is: SCFC of MOAA, PO Box 7841, Sebring, FL 33872. Scholarship donations will also be appreciated.

PRESIDENT'S MESSAGE:

The December meeting, which was our Christmas Party was a tremendous success. We had a good attendance, the hors d'oeuvres and deserts were great, and everyone had a wonderful time. Peggy, Pam, and Diana did a great job with the decorations. Due to its success, this will now become an annual event.

Our Christmas project was again a complete success. Be sure to read the article, from Glenn West, about it on page two of this newsletter. Glenn is congratulated for his efforts in organizing and carrying out this great program.

PRESIDENT'S MESSAGE: (Cont.)

Note that our 4th Annual Military Gala is scheduled for 4 March 2023. It shall again be at the Island View Restaurant at Sun N' Lake clubhouse.

The reservation form is at the end of this newsletter. Although the deadline for responding is 24 February 2023, please submit your response, with your dinner selection, as soon as possible. This will help us in the planning and notifying the restaurant as to how many will attend. Despite inflation, note that we kept the price the same as last year.

I want to thank Chaplain Ken Kirk, Glenn West, Charley Dye, and Craig Smith for their inputs to this newsletter. They are a tremendous help to me in putting it together. Also, I want to thank Mike Borders for his help in editing and recommending articles.

Remember that there is a "TAKE ACTION" link here on the front page. PLEASE click on it, fill in the data on the prepared letters, and send them to our two senators and our representative.

On the Chapter Calendar, I have included the meeting dates through August 2023. **Note, the January meeting will be Tuesday, 10 January at Caddyshack on Golfview Road.**

Cheers,
Bob

Taps: Robert Strathy



New Members: John Shaffer

January Birthdays: 4 Jan: Malcolm Johnson
4 Jan: Fred Carino
6 Jan: Doc Savage
14 Jan: Gil Uribe

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.

Did you Know? How Many Veterans Are in the 118th Congress?

By: Brenden McMahon

More veterans will hold seats in the 118th Congress than in the previous session, reversing a long-term decline in prior-service representation.

Of the 535 congressional seats in the new Congress, 97 of them will be filled by veterans – 80 in the House and 17 in the Senate. That's up from 92 in the 117th Congress. Seven of those veterans are women – the most in congressional history, per [a Military Times report](#).

Military Experience in Congress: The number of veterans in Congress has rapidly declined in the past 40 years. Only 18% of members (97 elected officials) in the 118th Congress have military experience. However, we have seen an uptick for this session.

Here's a breakdown of those veterans:

Branch of Service:

- **Army/Army Reserve/Army National Guard:** 43 lawmakers (36 in the House, 7 in the Senate)
- **Navy/Navy Reserve:** 27 lawmakers (22 House, five Senate)
- **Air Force/Air Force Reserve/Air Force National Guard:** 15 lawmakers (13 House, 2 Senate)
- **Marine Corps/Marine Corps Reserve:** 15 lawmakers (11 House, 4 Senate)

Note: These figures count some members twice – Sen. Todd Young (R-Ind.) served in the Navy and Marine Corps, Rep. Brian Babin (R-Texas) served in the Army and Air Force, and Rep. Rich McCormick (R-Ga.) served in the Navy and Marine Corps.

Party Affiliation: Of the 80 veterans in the House, 62 are Republicans and 18 are Democrats. Of the 17 veterans in the Senate, 10 are Republicans and seven are Democrats.

Age Range: 3 of the veteran lawmakers are in their 80s, 14 in their 70s, 19 in their 60s, 31 in their 50s, 21 in their 40s, and 9 in their 30s.

Gender: All but seven of the 97 veteran lawmakers are men.

Critical Role of Veterans in Congress

The unique challenges faced by servicemembers, and their families, makes them critical on Capitol Hill. Junior (and even some senior) elected officials without military experience rely on veteran lawmakers to educate them on how DoD and the VA operate.

Veteran lawmakers tend to be the fiercest advocates for the uniformed services and veteran communities in Congress, and as the federal legislature becomes more heterogeneous, their role in the legislative process will become even more critical. Fewer veteran lawmakers means elected officials will have less firsthand experience with currently serving and veteran issues. That could lead to a lack of prioritization for defense- and veteran-related legislation, making it harder to pass the National Defense Authorization Act (NDAA) and defense and veteran (Cont.)

Did you Know? How Many Veterans Are in the 118th Congress? (Cont.)

service organizations also will play an even more pivotal role as they advocate to protect service-earned pay and benefits.

How can you make your voice heard? MOAA offers a diverse set of resources for our constituents to contact their elected officials. These include:

- [MOAA's Legislative Action Center](#). Here you can write and call your lawmakers using MOAA's pre-written campaigns on key issues impacting the uniformed service and veteran communities.
- [MOAA Councils and Chapters](#). Hundreds of MOAA affiliates across the nation offer a new way to engage with your community. You can also meet, collaborate, and socialize with fellow servicemembers.
- [Online and Printed Publications](#). MOAA's email newsletter and magazine are two key ways members can stay up to date on the association's legislative advocacy.

MOAA looks forward to engaging with both veteran and non-veteran lawmakers in the 118th Congress and will strive to build bipartisan, bicameral partnerships as we pursue our legislative advocacy goals in the new Congress.

Did you Know 2? Our Christmas Gift Project

From Glenn West

Our Christmas gift project of 2022 was a complete success as in past years. Together with our direction, Remax realty plus and the Avon Park Service Club, and the generous donations of the members of MOAA of southeastern Florida, we completed 65 Angels for the Salvation Army these were handed out on Friday December 16th. 40 of the 65 received bicycles.

We completed this year differently from past years. In the past we collected individual toys at a few meetings and dropped the group of toys off for distribution to the needy families. A few years ago, we added toy requests for specific children. These are called Christmas Angels which you might have seen these on Christmas trees throughout the county. Anyone could pick an Angel and return the gifts directly to the Salvation Army office. Our efforts also changed when we saw how many of the request had expensive bicycles listed. The last two years we zeroed in on these requests. Increasing the number of bikes each year. In 2022 we gave 40 bicycles of all sizes. Close to 50% of the counties angel requests. It is also fair to say we provided more than 10% of all Angels in the county. Without any details, it is fair to say the Salvation Army has had some changes locally as well as nationally. Their historical ability to help families has suffered with the downsizing. It has been a pleasure to support them over the years.

(Cont.)

Did You Know 2? Our Christmas Gift Project (Cont.)

What should our direction be for the future. This year I believe we contributed between \$6,000 & \$7,000 worth of toys. Many members bought 2 or more bicycles. This was either going out and personally shopping or cash donations in November and December. What a thrill to see these members being so generous. I have an idea for next year which must be approved by the board. If you like it, please let a board member know.

Let's start an old fashion CHRISTMAS CLUB. Larger goal than last year's numbers. Total number of members times \$100 is over \$7,000. Some will do more some less. We can collect year-round or up front in the first couple meetings. My parents always had at least one \$1,000 account and most banks have dedicated accounts. It is a good idea. We will get written commitments from anyone wanting to participate, a dedicated leader away from the treasurer, his assistant, responsible to him, simply to separate the effort at each meeting with receipts for all deposits. Just an idea to formalize next year's project now.

Thank all of you participating this year. Sandy, your local director at the Salvation Army, praised our effort and the success of completing our commitment. Also, the fact we made this year's event the success it was. Volunteers were harder this year for many reasons, so our gifts were important in many ways. Congratulations

Did You Know 3? Why Notify DFAS When Your Life Changes

Contributed by Defense Finance and Accounting Service

Did you know if you don't promptly update information in your retired pay account, it could cause problems for your loved ones? Especially when it comes to the Survivor Benefit Plan (SBP).

Informing DFAS about life-changing events promptly is one way to make sure your dependents are taken care of. Promptly notifying DFAS ensures the correct premiums are billed and your loved ones will not face delays or difficulties in receiving their SBP annuity payments.

Below are two examples of common life events and deadlines for changing your SBP coverage:

At retirement, you're single with no children. After retirement, you marry or have a child. Notify us within ONE YEAR by sending us a DD Form 2656-6 and a copy of the marriage or birth certificate if you want SBP coverage.

You divorce and elect former spouse coverage. Your former spouse passes away and you later re-marry. Notify us within ONE YEAR of your re-marriage by sending us a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse.

Find out more about changing SBP coverage: <https://www.dfas.mil/changesbp>

Did You Know 4? Be Aware of Government Imposter Scams This Holiday Season

Many of us spend the holidays relaxing and sharing in goodwill with friends and family. But some bad actors use the holidays to take advantage of people's generous spirits. Scammers frequently target the older and other more vulnerable members of our communities. They pretend they are from Social Security or another government agency to steal your money or personal information.

Caller ID, texts, or documents sent by email may look official, but they are not. Fraudsters are calling to verify information about the 2023 cost-of-living adjustment for people who get benefits. Remember, this adjustment is automatic, and a beneficiary does not need to verify anything.

Social Security won't ask you to provide information or money to get your benefit increase. Know that how we do business with you doesn't change because it's the holidays. We may email or text you about programs and services, but we will never ask for personal information via email or text.

Recognizing the signs of a scam can help you avoid falling victim to one. These scams primarily use the telephone to contact you, but scammers may also use email, text messages, social media, or U.S. mail.

Scammers **pretend** to be from an agency or organization you know to gain your trust. Scammers say there is a **problem with your Social Security number or account**. Scammers **pressure** you to act immediately. Scammers tell you to **pay** in a specific way.

Learn more at <https://www.ssa.gov/scam/>

How to Spot a Government Imposter Scam

Scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. These criminals continue to evolve and find new ways to steal your money and personal information. Do not fall for it! We want you to know how you and your loved ones can avoid becoming victims!

Be Alert

If you owe money to Social Security, we'll mail you a letter with payment options and appeal rights. We only accept payments electronically through Pay.gov, Online Bill Pay, or physically by check or money order through our offices. We will never:

- Threaten you with arrest or legal action because you don't agree to pay us money immediately.
- Suspend your Social Security number.
- Promise a benefit increase in exchange for money.
- Ask you to send us gift cards, prepaid debit cards, wire transfers, Internet currency, cryptocurrency, or cash through the U.S. mail.

We only send emails or text messages if you have opted in to receive them and only in limited situations, including the following: (Cont.)

Did You Know 4? Be Aware of Government Imposter Scams This Holiday Season

- When you have subscribed with Social Security to receive updates and notifications by text or email.
- As part of Social Security's enhanced security when accessing your personal my Social Security account.

We may email or text you about programs and services but will never ask for a return call to an unknown number or ask for personal information.

Know What to Look for

- The caller or sender says there is a **problem** your Social Security number or account.
- Any call, text, or email asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.
- Scammers **pretend** they are from Social Security or another government agency. Caller ID, texts, or documents sent by email may look official, but **they are not**.
- Callers threaten you with arrest or other legal action.
- Internet scammers may use "phishing" schemes to trick a recipient into revealing personal information by clicking on malicious links or attachments.

Be Proactive

Protect yourself, friends, and family!

- If you receive a questionable call, hang up and report it at oig.ssa.gov.
- Do not return unknown calls, emails, or texts.
- Ask someone you trust for advice before making any large purchase or financial decision.
- Do not be embarrassed to report if you shared personal information or suffered a financial loss.
- Learn more at oig.ssa.gov/scam.
- Share this information with others.

If you receive a suspicious call, text, or email:

1. Hang up.
2. Do not return unknown calls, texts, or emails.
3. Do not give money or personal information.
4. Report the scam to the Office of the Inspector General (OIG) using the instructions below.

If you receive a call, text, or email that you believe to be suspicious, about a problem with your Social Security number or account, do not respond or engage with the caller or sender. Report Social Security phone, email, and text scams through our dedicated [online form](#).

How to report a suspicious call, text, or email:

When reporting these suspicious communications, please be sure to capture as much information as you can. This includes:

1. Taking a screenshot or photo of the website, social media post, email, or text message(s).
2. For emails and text messages, please try to capture the entire message and any included message links. Also, let us know how you received or came across the suspicious message.
3. For U.S. postal mailings, if you can, scan or take cell phone pictures of the complete mailing, including the front and back of the outside envelope. Please hold onto the actual mailing for at least 30-days after reporting. We may decide to retrieve the hard copy of the mailed item.

This information will help ensure that we can locate the suspicious communication.

Did You Know 5?

5 Myths About the PACT Act and VA Benefits

Military.com | By [Rebecca Alwine](#)

The [Department of Veterans Affairs](#) (VA) is beginning to provide additional health care and benefits for generations of toxic exposed veterans and their survivors. These expanded services are part of a 2022 law known as the [PACT Act](#).

Just like any change in eligibility or benefits, there can be confusion or misinformation. Veterans shouldn't miss out on their benefits because they heard the wrong information.

Here are five myths about the PACT Act and the correct information to help veterans understand how the PACT Act impacts them, including eligibility for care and benefits.

Myth No. 1: The PACT Act Is Only for Vietnam-Era Veterans or Those on the Burn Pit Registry.

The PACT Act expands health care and benefits to many groups of veterans who were not previously eligible.

Eligibility includes veterans who participated in a toxic exposure risk activity while serving on active duty, active duty for training or inactive duty training.

Veterans assigned to a duty station in certain locations (including airspace above) during specific periods of time are also presumed eligible. This includes veterans assigned to Bahrain; Iraq; Kuwait; Oman; Qatar; Saudi Arabia; Somalia; or the United Arab Emirates and the airspace above since Aug. 2, 1990. Also on the list of eligible assignments are Afghanistan; Djibouti; Egypt; Jordan; Lebanon; Syria; Uzbekistan; and Yemen (as well as other countries the VA declares relevant) since Sept. 11, 2001.

Veterans deployed in support of Operation Enduring Freedom; Operation Iraqi Freedom; Operation Freedom's Sentinel; Operation New Dawn; Operation Inherent Resolve; or Resolute Support Mission are eligible.

Myth No. 2: Filing for New Benefits Puts Your Old Benefits at Risk.

Veterans who already receive health care, benefits or compensation for a service-connected condition will not have their claims readjudicated simply because they file for new benefits under the PACT Act.

Veterans can always request to have their disability rating reevaluated, but simply filing for benefits under PACT will not trigger a reevaluation. On the other hand, if you've previously had a claim rejected and might be eligible under PACT, you should reopen that claim. Filing a claim is free, and the VA encourages veterans who need support to seek out a qualified veterans service organization to help.

If you file a PACT Act benefits claim between now and Aug. 10, 2023, you may receive benefits paid back to Aug. 10, 2022 -- the day the bill was signed into law. The VA is encouraging all veterans who think they might be eligible to file now.

Myth No. 3: Survivors Don't Qualify for Any PACT Act Benefits.

Surviving family members may be eligible for a variety of benefits.

The PACT Act makes receiving [Dependency and Indemnity Compensation](#) (DIC) easier for survivors. While the VA will contact survivors who were previously denied DIC (Cont.)

Did You Know 5? 5 Myths About the PACT Act and VA Benefits (Cont.)

While the VA will contact survivors who were previously denied DIC and may now be eligible, survivors do not have to wait to submit a claim. They can do so now directly on the [VA website](#).

In addition to DIC, other allowances, [payments](#) and benefits are available. That list includes a [survivors pension](#), burial benefits and memorial items, a burial allowance, education and training, a VA-backed home loan and health care.

Additionally, a one-time accrued benefits payment may be made to a surviving family member when records show the veteran was due additional benefits before their death.

Myth No. 4: The VA Can't Handle the Backlog, so It's Not Worth Filing a Claim.

The VA is ready for the PACT Act and is encouraging all veterans and survivors to apply for their benefits now.

Overall, the VA is delivering more benefits, more quickly and to more veterans than at any time in our nation's history -- and the VA has made significant progress in speeding up the time between the application for and delivery of benefits to veterans.

Over the past year, it has hired more than 1,700 claims processors, increased claims automation and invested in proactively scanning military personnel files into its systems. The Veterans Benefits Administration broke its all-time record with 1.7 million completed claims this year, 12% more claims than in the past fiscal year, which was the previous record.

Myth No. 5: I Need to Pay Someone to Apply for PACT Act Care or Benefits.

There's been an increase in PACT Act-related scams targeting veterans to access their PACT Act benefits or submit claims on their behalf. Veterans should be very cautious of anyone who guarantees a lucrative financial benefit or service.

There are no fees to apply, and the VA will never charge veterans for processing a claim. If you need help applying for benefits, VA-accredited representatives and veteran service officers are always standing by and ready to help.

For more information on the PACT Act and eligibility for veterans health care and benefits, visit [VA's PACT Act website](#).

Stay On Top of Your Veteran Benefits

Military benefits are always changing. Keep up with everything from pay to health care by [subscribing to Military.com](#), and get access to up-to-date [pay charts](#) and more with all latest benefits delivered straight to your inbox.

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 6? Retirees to Get a Second Chance to Enroll In or Opt Out of the Survivor Benefit Plan

Military.com | By [Amanda Miller](#)

Military retirees who opted out of a valuable survivor's benefit when they left active duty will get a rare second chance to enroll thanks to a new rule in the 2023 National Defense Authorization Act. The same measure allows currently enrolled users to leave the program.

Retirees typically get only one chance to enroll in the Survivor Benefit Plan (SBP). Those who opt in usually name their spouses as the beneficiaries, said Mark Belinsky, director of currently serving/retired affairs for the Military Officers Association of America and an Army retiree.

The SBP is like a life insurance policy with no cap. After a retiree dies, the SBP pays a beneficiary up to 55% of the retiree's [retirement pay](#), adjusted for inflation, monthly for the rest of the surviving spouse's life, or until a child reaches an age cap.

The SBP is such "a very good plan," Belinsky said, that for retiring service members to opt out, their spouses have to consent.

But despite the benefit's high face value, many retirees declined coverage because of a rule known colloquially as the "widow's tax" and officially as [the Survivor Benefit Plan offset](#). That law reduced SBP payments to spouses who were also eligible for the Department of Veterans Affairs' Dependency and Indemnity Compensation (DIC)

allowances. DIC allowances are for the surviving spouses of service members who died on active duty or of veterans who died from injuries received as a result of their service.

The Defense Department has eliminated the SBP offset in phases, with full removal as of the Feb. 1, 2023, pay date, so now is a good time to open up enrollment, Belinsky said.

When service members decline coverage at retirement, they usually don't get another chance to enroll, even if they were single when they retired and later gained a spouse.

Those who opt in -- the default -- get to withdraw or change their coverage only in their third year of receiving retirement pay or in limited other situations such as if their beneficiary dies first.

A child may also receive the benefit, but not for life, as may others such as a business partner or parent in the absence of a spouse or children.

Those who enroll during the open season will have to catch up on paying the premiums they missed since retiring plus pay interest and "any additional amount" deemed necessary to maintain the "soundness" of the Defense Department's retirement fund, according to the new law.

Current enrollees can opt out during the open season with their spouse and/or beneficiaries' consent but won't receive a refund for the premiums they've already paid.

The open season to enroll begins with President Biden's signature and ends Jan. 1, 2024. Anyone receiving retirement pay who hasn't already enrolled in the SBP may take advantage of the open season in 2023. Retirees are eligible who either already receive retirement pay or who would receive it except they haven't yet reached age 60.

This story was updated Dec. 23 to reflect that the 2023 NDAA became law.

Did You Know 7? What a \$1.7 Trillion Funding Bill Means to Servicemembers, Veterans, and Families

Condensed from the article in the December 22, 2022 MOAA Newsletter

Congress passed the omnibus appropriations bill to fund the government for FY 2023 on Friday afternoon. **The bill will now go to the President for his signature to fund the government through Sept. 30, 2023.**

The \$1.7 trillion funding package includes the largest-ever defense spending and a major jump to VA funding to help support the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act, the [MOAA-backed comprehensive toxic exposure bill](#).

Here's a look at what the bill includes.

DoD Funding Items of Interest

The bill would provide DoD with \$797.7 billion, a \$69.3 billion increase over FY 2022 levels. This would fund the MOAA-backed 4.6% pay increase for servicemembers, as well as funds to offset inflation affecting key benefits for those in uniform, such as:

- \$1.2 billion for the Basic Allowance for Housing
- \$327.8 million for the Basic Allowance for Subsistence
- \$400 million for Defense Health Program cost index increases
- \$209.6 million to offset commissary prices for customers
- \$164 million for Temporary Lodging Expense
- \$12.1 million for the Basic Needs Allowance
- \$32.5 million for Child Development Center employee fee discounts
- \$23.5 million for the Dislocation Allowance
- \$500 million for targeted facility projects, such as those at barracks and services academies

An item in the [Joint Explanatory Statement](#) accompanying the legislation directs the Comptroller General to file a report "to the congressional defense committees" on the status of the transition of military treatment facilities to the Defense Health Agency (DHA). The report will include a review of functions at facilities that have already transitioned; cost implications of the transition; the current and planned DHA staffing model; and how the DHA will ensure that the services' medical requirements are considered and met.

Military Construction Funding Items of Interest

This bill includes \$19 billion in spending for military construction and family housing this fiscal year, a \$4.1 billion increase from FY 2022.

The housing situation is an important factor for servicemember quality of life. The funding for family housing construction met the services' budget requests provided small plus-ups for the operation and maintenance budgets.

The bill also includes funding for Arlington National Cemetery (ANC), which will receive \$93.4 million (Cont.)

Did You Know 7? What a \$1.7 Trillion Funding Bill Means to Servicemembers, Veterans, and Families (Cont.)

VA Funding Items of Interest

PACT Act funding proved a major source of [debate](#) in the lead-up to the final deal, which included \$135.2 billion in discretionary VA funding and \$168.6 billion in mandatory funding. The final has an 11.9% increase for the Veterans Benefits Administration (VBA) to support the influx of new claims, a 22% increase for the Veterans Health Administration (VHA) to support the expansion of health care to new veterans, and \$2 billion in funding for infrastructure developments.

These increases are critical given the demands being placed on the VA by the PACT Act, which expanded health care and benefits to 3.5 million veterans exposed to hazardous toxins during their service. They are now eligible for health care from the VA, and if ill from their exposures, could be eligible for additional benefits.

Along with the top line increases for VBA and VHA, the bill includes several important increases:

- \$493 million more for caregiver support than in FY 2022, bringing the total to \$1.9 billion. This is an important increase given our aging veteran population.
- \$541 million more than FY 2022 for homelessness prevention programs for veterans.
- \$744 million more for mental health care than in FY 2022, bringing the total to \$13.9 billion. This includes \$498 million for suicide prevention outreach.

Additional Veterans Bills

The 4,100-plus-page omnibus also includes two veterans bills – the STRONG Veterans Act of 2022 and the Joseph Maxwell Cleland and Robert Joseph Dole Memorial Veterans Benefits and Health Care Improvement Act of 2022 (Cleland-Dole Act). The STRONG Veterans Act expands support for mental health and suicide prevention through enhancements to the Veterans Crisis Line, workforce training, and expanded programs for mental health providers.

The Cleland-Dole Act is a comprehensive bill with many MOAA-backed provisions. The bill will:

- Expand eligibility for VA hospital care, medical services, and nursing home care to include all veterans of World War II.
- Establish a clinical pathway for prostate cancer, along with increased research.
- Cut bureaucratic red tape for veterans who receive clothing allowances. These veterans will no longer need to reapply annually.
- Increase oversight of health care providers to ensure veterans receive high quality care.
- Improve measurements of wait times for the community care program and pilot scheduling.
- Extend eligibility for GI Bill and Veterans Readiness and Employment (VR&E) during national emergencies so educational benefits are not left unused.

Passing this bipartisan bill avoids a yearlong continuing resolution for the government. Such a resolution would mean disaster for national security, with high inflation eroding inadequate funds for all manner of benefits and readiness programs.

Your outreach has helped keep lawmakers at the table to ensure a deal was struck.

Did You Know 8? 2023 Survivor's Pension Rates

Military.com | By [Jim Absher](#)

The VA Survivor's Pension (also known as the Death Pension) is a tax-free benefit paid to eligible dependents of deceased wartime veterans.

VA Survivor's Pension Eligibility

You may be eligible if:

- the deceased veteran was discharged from service under other than dishonorable conditions, AND
- they served 24 months or more of active duty with at least 1 day during wartime. AND
- you are the un-remarried surviving spouse or unmarried child of the deceased veteran, AND
- you have a COMBINED net worth and income of \$138,489 or less

Your net worth does not include your house or vehicle, it does include savings and investments plus things like furniture. [Check with the VA](#) for more information.

The Death Pension Payment Amount

VA pays you the difference between your countable income and the yearly income limit which describes your situation (see chart below). This difference is generally paid in 12 equal monthly payments rounded down to the nearest dollar.

Current Income Limits

If you are a:	Your yearly income must be less than
Surviving spouse with no dependent children	\$10,757
Surviving spouse with one dependent child	\$14,078
Household surviving spouse with no dependents	\$13,147
Housebound surviving spouse with one dependent	\$16,462
Surviving spouse who needs aid and attendance with no dependents	\$17,192
Surviving spouse who needs aid and attendance with one dependent	\$20,509
Surviving child (no eligible parent)	\$2,743

Note: Some income is not counted toward the yearly limit (for example, medical costs, welfare benefits, or some wages earned by dependent children)

The Death Pension Application Process

You can apply by filling out [VA Form 21-534](#), Application for Dependency and Indemnity Compensation Or Death Pension by Surviving Spouse or Child. If available, attach copies of dependency records (marriage & children's birth certificates).

Stay on Top of Your Veteran Benefits

Military benefits are always changing. Keep up with everything from pay to health care by [subscribing to Military.com](#), and get access to up-to-date pay charts and more with all latest benefits delivered straight to your inbox.

SURVIVING SPOUSE CORNER Craig Smith, Surviving Spouse and Personal Affairs Chair

MOAA ADVOCACY VOICES

The Defense Health Agency published 2023 costs for TRICARE premium-based plans last week, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA).

The Selected Reserve will see monthly premiums increase 4% for TRS to \$48.47 for individual and \$239.69 for family coverage. Gray area retirees' TRR monthly premiums will increase 9% to \$549.35 for individual and \$1,320.76 for family coverage. Young adult dependents will face monthly premium increases of 11% for TYA Prime (to \$570) and 10% for TYA Select (to \$291) in 2023.

While military health system reforms have led to enrollment and co-pay increases for many beneficiaries, it is important to note TRS, TRR, and TYA premium increases are not discretionary – they are codified in law.

SENIOR THEMES

WASHINGTON (AP) — For the first time in a decade, Americans will pay less next year on monthly premiums for Medicare's Part B plan, which covers routine doctors' visits and other outpatient care.

The rare 3% decrease in monthly premiums is likely to be coupled with a historically high cost-of-living increase in Social Security benefits — perhaps 9% or 10% — putting hundreds of dollars directly into the pockets of millions of people.

"That's something we may never see again in the rest of our lives," said Mary Johnson, the Social Security and Medicare policy analyst for The Senior Citizens League. "That can really be used to pay off credit cards, to restock pantries that have gotten low because people can't afford to buy as much today as they did a year ago and do some long-postponed repairs to homes and cars."

The 2023 decrease in monthly Medicare premiums comes after millions of beneficiaries endured a tough year of high inflation and a dramatic increase to premiums this year. Most people on Medicare will pay \$164.90 a month for Part B coverage starting next year, a savings of \$5.20.

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The China Marines in The Pacific—By Bill Muckler, Captain USMC

The China Marines remained on Guam for nearly three weeks following the end of organized resistance. By 30 August 1944, all units of the regiment had embarked on the return trip to Guadalcanal. While some of its elements were still at sea, the 1st



Provisional Marine Brigade was redesignated the 6th Marine Division.

The 6th Marine Division, the newest of all combat units on Okinawa in April 1945 was formed overseas in the Solomons in 1944, the only Marine Corps division to do so. The 6th wasn't considered a virgin combat unit despite the fact it was brand new. Populated with both veterans, and green troops, the 6th was untested, but filled with combat experience.

The 1st Provisional Marine Brigade, including the Fourth Marine Regiment, around which it was built, were veterans of the campaign for Guam. Other combat veterans, including veterans of the 4th Marine Raider Battalion, filled the ranks and poured their hard-earned combat experience into the new troops before landing on Okinawa.

The unit received its baptism of fire near the Motobu Peninsula in April, and moved with such rapidity that it earned the Army's praise. The newly blooded unit turned south to relieve the battered 27th Infantry Division that had worn itself to a frazzle at Kakazu Ridge earlier that month.

The 6th slipped into the lines in early May alongside their brothers in the 1st Marine Division, on the "Old Breed's" left flank, and pushed south, preparing to attack the Shuri Line. In front of the 6th Marine Division lay three small hills which were part of the Japanese defensive complex overlooking the open country that led straight up to the Japanese main line of resistance near Shuri Castle, the western anchor of the Shuri Line.

The crest of the first hill rose to a height of 230 feet, about 50 feet above the northern approaches to its slopes. Codenamed Sugar Loaf by the Marines, the other two small hills that were part of the defense complex were codenamed Half-Moon and Horseshoe. The unassuming little hills did not appear to be anything more than a bump in the road to the Marines.

Eight days later, they found out how wrong their assumptions were. While the defensive complex was no Mount Suribachi in terms of height, it was honeycombed with enemy positions. Interlocking fields of fire from each hill protected the slopes and approaches to the others. Pre-registered artillery spots were gridded on Sugar Loaf's terrain, allowing any step by Marines to come under withering artillery fire. Machine gun positions were on Half-Moon and Horseshoe, while the real beast, Sugar Loaf, was pockmarked with concrete reverse slope positions that had to be eliminated one by one, by hand. (Next month: The China Marines still on



Okinawa)

Okinawan refugees and retreating Japanese soldiers both sought shelter in Okinawa's many caves, creating difficult situations for American troops tasked with clearing them.

Chaplain's Corner—by Ken Kirk, Chaplain

The Best of Days, the Worst of Days

As officers we have learned to be realistic optimists. We have seen how discipline, training, and believing in the importance of our mission brings success. We have seen people leave behind who they were to become a mature servant of our country and liberty, justice, and freedom. It is an awesome experience.

We are realistic. Evil is very healthy. Bad things happen. Drunk drivers still prowl the road, drugs are enticing to many. Power, sex, and money still tempt. Hurt, wounds and sadness are a part of everyday life. Being pessimistic is certainly an option.

Our life experience has taught us that hard times can be blessings in disguise. In hard times we tend to slow down and listen to the still small voice within. In hard times we learn perseverance and faith will give us a foundation for the times to come. It is somewhat like military training. First we have basic training, then advanced and specialized training. In the military we take hardship in stride. It is the "way it is." It is also the "way it is" in God's training. We learned that God never wastes pain. But for that to work, we have to be walking with the Lord. We will have opportunities to "excel" and be the "honor graduate." And like military training each of the experiences is progressively difficult and tough. The toughness calls us to grow, mature and take on new responsibilities.

The Lord has his hand upon us. We have been chosen for the privilege of being alive in times like these. As Paul Harvey used to say, "In times like these, it helps to recall that there have always been times like these." We are trained and ready. Today God is calling us to "move out" and battle evil.

We are realistic optimists. Evil is alive and powerful. Ahhh, but God is greater. Be encouraged. Choose the Lord and live with a smile, a mission and optimism.

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:



Heard on the Hill—Charley Dye, Legislative Affairs Chair

On Friday 23DEC22, the president signed the fiscal 2023 National Defense Authorization Act (NDAA) into law, allocating \$816.7 billion to the defense department. The act means a 4.6% pay raise for the military and civilian members of the department and includes \$45 billion more than originally requested to counter the effects of inflation. The NDAA authorizes \$12.6 billion for inflation impacts on purchases, \$3.8 billion for military construction, and \$2.5 billion for the higher price of fuel. One of the more contentious items in the act is requiring the defense secretary to rescind the mandate that members of the armed forces be vaccinated against COVID-19. SEC DEF Lloyd Austin argued that the mandate is necessary to protect military readiness, and he has been clear in his support for maintaining it. Yet Congress has spoken, and the department will fully comply with the NDAA according to officials. The NDAA authorizes \$32.6 billion for Navy ship building, an increase of \$4.7 billion. This will fund 11 battle force ships, including three Arleigh-Burke class destroyers and two Virginia class submarines. As for airplanes, we get 16 F-35c's, 15 F-35b's, 12 CH-53k's, 8 F-18e/f's, 7 E-2d's, 5 KC-130j's, 2 V-22 Ospreys, and a partridge in a pear tree. Finally, this act authorizes the full FY2023 budget request for the European Deterrence Initiative of \$800 million, an increase of \$500 million above the initial request. This will require an assessment of the US force posture and resourcing needed to uphold US commitments to NATO.

Chapter Calendar

10 January 2023. Board Meeting: 4:30 pm Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddyshack Bar & Grill 3122 Golfview Rd, Sebring, FL 33870

1 February 2023. 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).

4 March 2023. 4th Annual Gala: 1730 (5:30 PM) at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring.

5 April 2023. 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).

4 May 2023. Board Meeting: 4:30 pm. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Dimitri's Banquet Room, 2710 Kenilworth, Sebring 33870

7 June 2023. 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 2023. 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.

2 August 2023. 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).



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MOAA Chapters: Where the rubber meets the road!

As Military Officers, our shared experience of service forms a bond like no other. And while MOAA is based in Washington, D.C., the heart and soul of our organization lies in local communities served by local chapters. where members pledge to "Never Stop Serving".

MOAA chapters unite active duty, former, and retired officers and warrant officers from every branch of service, including the National Guard and Reserve, as well as their spouses. Membership in a chapter provides an opportunity to connect with fellow officers, networking, grassroots advocacy, community service, philanthropy, and much more.

Connect with other, like minded officers committed to keeping our military strong and ensuring promises made to veterans are kept. There are 39 MOAA Chapters in Florida. Join a Florida MOAA Chapter now by visiting our website at: www.MOAAFL.org/Membership.aspx

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/>

MOAA's Top Legislative Priorities for 2022

- 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, childcare, 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.

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

The Heartlander is published monthly by members of the South Central Florida Chapter of Military Officers Association of America, P.O. Box 7841, Sebring, FL 33872. The Chapter is an apolitical and not-partisan, non-profit organization affiliated with National MOAA and the Florida Council of Chapters, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, the Chapter or DOD. This newsletter can be accessed electronically on our website: www.scfcmoaa.org, is emailed electronically to members, and can be sent hard copy to members not on the Internet.

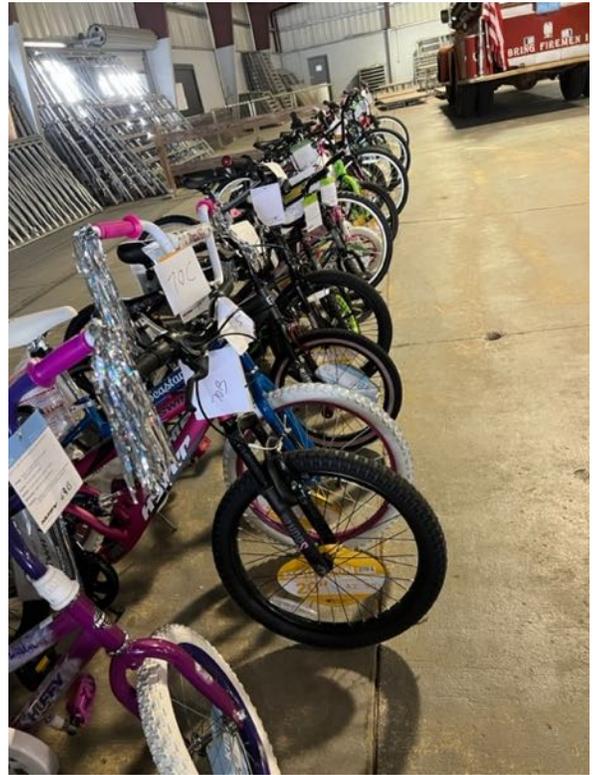


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Air Force Retiree Services: (800) 531-7502;

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/)

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[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

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

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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

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TDD (800) 89-4833

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