



# Heartlander

South Central Florida Chapter  
March 2023



## South Central Florida Chapter of MOAA

P.O. Box 7841  
Sebring, FL 33872



### Chapter Officers:

**President:** Bob Brooks, tel. 863-471-6318  
**Vice President:** Glenn West, tel. 614-296-5881  
**Treasurer,** David Grey, tel. 785-282-5445  
**Secretary:** Doug Tait, tel. 863-385-1763  
**Chaplain:** Ken Kirk, eMail: [ken@wejoysing.com](mailto:ken@wejoysing.com)  
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**Past President:** Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776  
**President Emeritus:** Roy Whitton

**Our Web Site:** [www.scfcmoaa.org](http://www.scfcmoaa.org)

**Florida Council of Chapters website:** [www.moaafl.org](http://www.moaafl.org)

**Take Action. MOAA Legislative Action Link:**

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

## PRESIDENT'S MESSAGE:

We had our normal board meeting. At the meeting we discussed a few important items. One of those was the bylaw review which was tabled since it needs a more discussion.

It was suggested to add a section for social items to our newsletter. This would include items you would like to share with other members i.e., your trip to Las Vegas, or an experience on your cruise. It would be easy to add this section to the newsletter. This would be easy to do. If you have input for this sections, please send me an email with your contribution. Additionally, should you have information to include in the newsletter, also contact me via email.

Mike Borders, Doug Tait, Glenn West, Gil Uribe, Peter Injasoulin, myself and our wives attended the US Army Concert Band and Soldier's Chorus performance at the South Florida State College's Alan Jay Wildstein Center. It was a terrific concert. If you have not attended a function at the Wildstein Center, I would encourage you to look at attending some of the performances. Peggy & I have season tickets and really enjoy the shows.

The Highlands County Veterans Council has asked us to recommend a veteran of the year. They would be recognized at an events either later this year or early next year.

I was appointed to the Veteran's Advisory Board by the Highlands County Commissioners. So Ken and myself and are on this board.

Bill Muckler gave an informative presentation on the China Marines in China. It was very interesting and was well received.

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. This support of MOAA Legislative Action priorities is very important. The more emails and letters that our legislators receive, the higher the chance that they will be aware of and support these actions.

**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).

### Membership Renewal:

We are down to just a few of you who have yet to send in your 2023 chapter dues of \$20. Please help us achieve our goal of 100% renewal. More importantly, your contribution and support help us help others with our community service projects/programs. Whether it is the Salvation Army Christmas toy drive, support to six JROTC programs, support of the Veterans Council, and more, your continued participation is important and vital.

Please make a \$20 check payable to SCFC of MOAA. Mail the check to SCFC of MOAA, P.O. Box 7841, Sebring, FL 33872. Surviving Spouses and folks over 90 years-old pay no dues. I Scholarship donations will also be appreciated.

**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.**

**Note that Mike has submitted an application for us to receive the 2022 MOAA Communications Award.** The MOAA Council & Chapter Affairs Department will contact recipients regarding award status.

## 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://moaafl.org/Chapters/SCFCMOAA/JoinUs.aspx>.

## Did you Know?

### Can Veterans Get Glasses and Hearing Aids From The VA?

27 Jul 2022

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

Are you a veteran in need of glasses or hearing aids? Did you know that in many cases the VA will provide glasses and hearing aids as well as examinations for free?

Here is a list of the eligibility requirements for VA provided vision and hearing care:

- Veterans with **any** compensable service-connected disability.
- Former Prisoners of War.
- Purple Heart recipients.
- Veterans who are qualified for an increased pension based on being permanently housebound and in need of regular aid and attendance.
- Veterans with vision or hearing impairment resulting from diseases or the existence of another medical condition for which they are getting care or services from the VA.
- Veterans with significant functional or cognitive impairment that keeps them from performing the activities of daily living.
- Veterans with vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment.
- Veterans who have service-connected vision disabilities rated zero percent or service-connected hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

If you are interested in VA provided vision and hearing benefits, you can contact the prosthetic representative at the nearest [VA health care facility](#).

**March Birthdays:**  
4 Mar: Ronald Buckley  
4 Mar: Roger Desjardins  
9 Mar: Michael Borders  
10 Mar: David Fennell  
23 Mar: David Grey  
25 Mar: David Humble  
28 Mar: Peggy Branch

**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 2?

### Tricare Dental Program to Expand Choice of Carriers Under New Law

28 Dec 2022

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

A choice between multiple dental plans is coming for active-duty military dependents, as well as [National Guard](#) and reserve members and their families, thanks to extensive "improvements" ordered by Congress in the 2023 defense authorization bill.

The new dental program structure, which is to be in place by Jan. 1, 2026, will give users the option to select from between two to four carriers instead of just one, according to the [National Defense Authorization Act](#). Those carriers must offer at minimum both "standard" and "non-standard" plans.

Standard dental insurance means "coverage of preventive services, basic restorative services, and specialty dental care services at a level that is at least commensurate with the coverage of the same services provided under the premium sharing plans," according to the law. It describes a non-standard plan as a "high option" that provides more or greater coverage than the standard option. The law doesn't define more or greater coverage in any more detail.

Having more carriers and plan types to choose from will theoretically benefit families and reservists compared to a single-carrier, "take it or leave it"-style plan like the current one offered through carrier United Concordia, said Karen Ruedisueli, director of government relations for health affairs at the Military Officers Association of America, or MOAA.

Under today's [Tricare](#) Dental Program, users can enroll in coverage that requires [monthly premiums](#). Services received carry out-of-pocket [cost-sharing percentages](#) that vary by paygrade and type of dental care.

Families' current cost shares range from 0% of diagnostic and preventive care to 50% of orthodontics. Orthodontic care also carries additional caps and coverage restrictions. Military retirees can access dental coverage through the federal benefits marketplace known as [FEDVIP](#).

But Ruedisueli said MOAA plans to remain watchful that dependents and reservists don't ultimately pay more out of pocket.

The association hopes Congress' changes will amount to an improvement for families, Ruedisueli said, but it's also watching to see whether the implementation of the law turns out well. Advocacy groups such as MOAA should "get a bit of a heads-up to understand where this is headed," she said.

The change has its roots in 2017's transition to United Concordia as carrier, when [disruptions to access](#) "caused a lot of frustration."

Even before the changeover to United Concordia, a commission recommended adding another option to Tricare for partial dental care. A [final report](#) by the Military Compensation and Retirement Modernization Commission, which was created by Congress in 2013, recommended that a partial care option cover accidental dental injuries and routine preventative and diagnostic services.

## Did You Know 3? Take Advantage of Great Benefits for Retirees and Family

### From Air Force Afterburner No.2, 2022

ARLINGTON, VA—Whether you just joined the retired ranks or are a long-standing member of those still serving, states and territories offer a variety of benefits to you and your family. Benefits like property tax exemptions, employment preference and recreational discounts are offered not only to active-duty military but also to retired military, veterans, disabled veterans, and family members, active and retired.

You can find this benefit information all in one place in the [MyAirForceBenefits State and Territory Fact Sheets](#). Each fact sheet contains information on state income and property taxes, education and employment benefits, parks and recreation, Veterans Affairs (VA) facilities in the state, and more. This detailed information will help you find benefits in the state or territory where you live and the states and territories where you travel.

Maybe you are contemplating a move to a state that does not tax your retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past few years to eliminate state taxes on military pensions and others are actively considering similar changes. Check back frequently as state tax laws often change. The State/Territory Fact Sheets are kept up to date with the most recent information and provide links to the benefit details.

If you or your family members want to pursue higher education, check out the education benefits section for your state of residency. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the [Alabama G.I. Dependent Scholarship Program](#) offers the spouses and children of eligible veterans 10 semesters of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees.

The employment benefits section of each state fact sheet is a good place to look for state hiring preference information for veterans and special programs like [New Mexico's Operation Sound Stage](#)—a program designed to put military veterans to work on movie and TV productions in New Mexico. Many states have unique programs specific to their state so be sure to also view the miscellaneous benefits section. You can find initiatives such as the [Texas Veterans Land Board Loan Programs](#) and the [Service Dog Grant for North Dakota Veterans with PTSD](#).

Most states also offer discounts to Retired Airmen and veterans on state park admission and recreational activities such as camping, hunting, and fishing. For example, Colorado offers free admission to [Colorado State Parks](#) each August for veterans and service members. Florida offers a [Military Gold Sportsman's License](#) at a reduced fee of \$20 to all retired service members (regular price, \$100)

(Cont.)

## Did You Know 3? Take Advantage of Great Benefits for Retirees and Family (Cont.)

that includes hunting, saltwater and freshwater fishing licenses, and other special permits. If you need to find a military installation or VA facility in your state or a state you are traveling to, look for the list of these facilities near the bottom of every state and territory fact sheet.

[MyAirForceBenefits](#) has all the information on benefits offered by states and territories. State benefits are also highlighted regularly on our [MyAirForceBenefits Facebook](#) and [MyAirForceBenefits LinkedIn](#) pages. Check out the state and territory fact sheets today and find useful and unique benefits you have been missing out on!

[MyAirForceBenefits](#) is an official Air Force website that provides information on your military benefits. Features include a benefits library, military benefit calculators, and military benefits help desk. <https://www.myairforcebenefits.us.af.mil/>

For a listing of all the Florida Military and Veteran Benefits go to this website: <https://www.myairforcebenefits.us.af.mil/Benefit-Library/State/Territory-Benefits/Florida>

## Did You Know 4? Stop Social Security-Related Scams National Slam the Scam Day March 9, 2023

From the Social Security Administration Site

On National Slam the Scam Day and throughout the year, we give you the tools to recognize Social Security-related scams and stop scammers from stealing your money and personal information. Share scam information with your loved ones. Slam the Scam!

### Recognize the four basic signs of a scam:

1. Scammers **pretend** to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official-looking logos, seals, signatures, or pictures of employee credentials.
2. Scammers mention a **problem** or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.
3. Scammers **pressure** you to act immediately. They may threaten you with arrest or legal action.
4. Scammers tell you to **pay** using a gift card, prepaid debit card, cryptocurrency, wire or money transfer, or by mailing cash. They may also tell you to transfer your money to a “safe” account.

Ignore scammers and report criminal behavior. Report Social Security-related scams to the SSA Office of the Inspector General (OIG).

### [Report a Scam](#)

Visit [www.ssa.gov/scam](http://www.ssa.gov/scam) for more information and follow SSA OIG on [Facebook](#), [Twitter](#), and [LinkedIn](#) to stay up to date on the latest scam tactics. Repost #SlamtheScam information on social media to keep your friends and family safe.

## Did You Know 5? Ready for tax season?

*Defense Finance and Accounting Service*

**CLEVELAND** —If you haven't gotten a head start on your tax paperwork, you still have time, but you shouldn't wait until crunch time: one study shows 32% of all Americans procrastinate on taxes. Make sure you have everything set up so you can get your tax documents for filing.

The best step you can take is to use your [myPay](#) account. With myPay, you'll be able to find all of your most important retired or annuitant pay information in one place, including your 1099-R. Retiree and annuitant 1099-Rs were available in myPay as of Dec. 15, 2022.

If you've requested to receive your 1099-R through the mail, it will go out through the U.S. Postal Service no later than Jan. 31, 2023.

The 1099-R is the retiree and annuitant tax statement, like the W-2 provided to wage earners. It documents the amount of taxable retired or annuity income earned and how much was withheld in taxes – and must be filed with your tax return.

### **Skip the mailbox and use myPay**

One of the biggest advantages of using myPay (<https://mypay.dfas.mil>) is all your documents are available when you want them, 24/7, including your 1099-R tax statement. You can download it much sooner than if you wait for a hard copy in the mail and, if you file taxes electronically, you won't need to scan or find another way to convert your hard copy 1099-R into an electronic file. 1099-Rs are available first in myPay, while paper copies mailed later. Find instructions: <https://dvidshub.net/r/8bu5qm>.

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address. You don't want any important correspondence or paperwork going to the wrong location.

### **Changing federal tax withholding**

Now is also a good time to check and adjust tax withholding, if needed, which is something retirees and annuitants can do in myPay. The Internal Revenue Service (IRS) has tools to help.

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability.

The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits.

[www.irs.gov/individuals/tax-withholding-estimator](http://www.irs.gov/individuals/tax-withholding-estimator)

### **Changes are easy in myPay**

It's easy to change the amount withheld for federal taxes in myPay (<https://mypay.dfas.mil>) by clicking on the Federal Withholding link in the left-hand menu.

Once there, you should click on the yellow pencil to go to the edit page. On the edit page, you can also enter information about multiple jobs, change your number of dependents, add additional income, make additional (Cont.)

## Did You Know 5? Ready for tax season? (Cont.)

deductions or have extra tax withheld. The blue bar tells you when you can expect the changes to go into effect.

### **Or mail hard copy forms**

Another option is to fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. The forms are available on the IRS website and are also linked from our Forms page.

Please note that you are not required to file a new Form W-4 unless you claim exemption from federal tax withholding. If you claim exemption from withholding, the IRS requires you file a new W-4 each year.

*Reminder: DFAS customer service representatives cannot provide tax advice or recommendations about withholding. Please consult a tax professional if you have questions about your taxes.*

### **State taxes for Retired Soldiers**

You can start, stop or change your State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, but not all, portions of retired pay may be tax exempt. Because tax obligations vary from state to state, you should contact your state's department of revenue regarding taxability of military retired pay..)

Any changes to SITW can also be submitted through myPay. Otherwise, requests must be made in writing, by submitting a DD 2866 form (<https://dvidshub.net/r/utkty2>). DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written SITW agreement with the Department of Defense. More detail on changing SITW is available on the DFAS website at <https://www.dfas.mil/retstatetax>.

### **Taxability of retired pay**

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of your military retired pay is subject to federal income taxes depends on your individual circumstances.

Your choice to have no withholding for federal taxes does not impact whether your military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on your military retired pay.

Again, the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying exemption from withholding.

Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.

### **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](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? If you passed away today: Considerations for Retired Soldiers

From Army Echos Feb-Apr 2023 edition by Mark E. Overberg, *Director, Army Retirement Services*

Last year, I heard a sad story about a military retiree who passed away while living in Germany. Even sadder was that he had no family there. When his death was discovered by the German authorities, they searched for the next of kin or a friend who knew his final wishes. Finding none, they buried him in a local German cemetery.

About seven thousand Retired Soldiers pass away each year. Most leave a spouse or children who care for them, who will bury or cremate them, and who may receive the deceased's effects and assets – if the Retired Soldier's wishes are known.

There are several ways for Retired Soldiers to document their assets and leave them to others, such as a will and revocable living trust. Retired Soldiers may receive free legal advice from military legal assistance attorneys. (*Editor's note: Check out the article on Army Legal Assistance on page 10.*) You can find the closest judge advocate general office by using the MyArmyBenefits Resource Locator for your state at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>.

In the hours after your death, will your spouse or children know what to do? Have you told them? Or better yet, have you left them final instructions to carry out your wishes? One tool is the Retired Soldier Casualty Assistance Checklist: [https://soldierforlife.army.mil/Documents/static/Post/Retired\\_Soldier\\_Casualty\\_Assistance\\_Checklist.pdf](https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Casualty_Assistance_Checklist.pdf).

Have you been procrastinating about planning for your death?

My dad did -- until he had a stroke. When he recovered, he created "The Book." He showed each of his children, on their next visit, "where the Book lives" and what was in it. He'd included everything we needed to know down to which mortuary to call and their phone number; the cemetery plots he'd purchased for Mom and himself; the casket he wanted; and where all their assets were with account numbers.

When Dad passed 13 years after his stroke, I was driving to visit him. I arrived too late to say goodbye, but as I sat with him, I remembered his plan, his wishes. So, I called my brother and told him to email me the first two pages of The Book – the instructions for what to do immediately upon his death. Ten minutes later, I had his wishes in hand, and knew what he wanted me to do. While I was very sad, I did not have the stress of trying to guess what he wanted or whom to talk to. The Book was his way of reminding us that he still loved us, even in death. (Cont.)

## Did You Know 6? If you passed away today: Considerations for Retired Soldiers (Cont.)

### Topics to address in your final instructions

- Getting a death certificate
- Burial or cremation plans and location
- Pre-need eligibility letter from the Department of Veterans Affairs (VA) (<https://www.va.gov/burials-memorials/pre-need-eligibility/>)
- How to report a Retired Soldier's death (<https://www.dfas.mil/RetiredMilitary/survivors/Retiree-Death/>)
- How to schedule a benefits brief with the VA before the funeral if needed (800) 827-1000 (Benefits Hotline) or (800) 698-2411 (main information line)
- Military funeral honors (<https://www.militaryonesource.mil/leaders-service-providers/casualty-assistance/military-funeral-honors>)
- Burial flag (VA) (<https://www.va.gov/burials-memorials/>)
- Headstone/grave marker or veteran's medallion for a private headstone (VA)
- Application for burial expenses from the VA (<https://www.va.gov/burials-memorials/veterans-burial-allowance/>)
- Help with final expenses from Army Emergency Relief (<https://www.armyemergencyrelief.org/assistance/>)
- Filing claim for VGLI or VALife (<https://www.va.gov/life-insurance/>), or private life insurance
- Applying for Dependency & Indemnity Compensation from the VA (<https://www.va.gov/disability/dependency-indemnity-compensation/>)
- Applying for DOD Survivor Benefit Plan annuity (<https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/>)
- Applying for the arrears of retired pay (<https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>)
- Transferring Thrift Savings Plan (<https://www.tsp.gov/publications/tspb31.pdf>)
- Social Security survivors benefits (<https://www.ssa.gov/benefits/survivors/ifyou.html>)
- Updating DEERS and ID Cards (<https://idco.dmdc.osd.mil/idco/>)
- State-specific veteran benefits (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>)
- TRICARE plan updates (<https://www.tricare.mil/LifeEvents/DeathinFamily>)
- Federal Employees Dental and Vision Insurance Plan (877) 372-3337 or <https://www.benefeds.com/education-support/eligibility-military>)

## **SURVIVING SPOUSE CORNER**

**Craig Smith, Surviving Spouse and Personal Affairs Chair**

### **MOAA ADVOCACY VOICES**

#### **VIRTUAL CHAPTER AND MOAA NEWS**

You may have noticed an increase in price for your prescription drugs at both over the counter and at express scripts. This is what happened, Section 701 (h) (3) of the National Defense Authorization Act. (NDAA) for FY 2017 provided that not later than January 1, 2018, the Sec of Defense shall carry out a pilot program by reducing co-payments or cost share for targeted populations of covered beneficiaries of high-cost medications. During the pilot, the copay for generic Crestor was reduced to \$0. The pilot ended December 31,2022. This affected me along with others, not to mention other drugs falling into this pilot program. This was news to me and first I heard of it as well as maybe a lot of you. This is where our advocate MOAA National lobbies for all of us, fighting to keep this stuff in the open and does not fly under the wire. This effects retirees and surviving spouses who are mostly on fixed income, and prescription drugs are a budget item that eats away our income for other necessary items.

Make your voice heard and Take Action when needed to protect your benefit.

Tax season is upon us, and you have until April 18 to file your taxes for 2022. There are many organizations that do provide a free service for seniors. Just make sure they have references and are legitimate.... this is also when scammers rear their ugly head to take advantage of the elderly....

#### **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

**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:



## **Chaplain's Corner—by Ken Kirk, Chaplain**

### **Walking With God**

Do I walk with God or am I expecting God to walk with me at my pace and direction?

A long time ago there was a movie with Goldie Hawn about joining the US Army. The movie was entitled "Private Benjamin". It was about a sheltered affluent young woman who joins the Army after hearing the recruiter talk about how Army life was like a resort. I used her line many times in my Army career, "Excuse me, there must be some mistake. I joined the Army with the condos and sailboats."

Private Benjamin was continuously walking at "her" pace and direction. She had no interest in the Army's pace and direction. In our own lives we want to have control. We want to move at our speed. We want to choose the direction. It is a long, hard, and demanding road to learn to walk with God, instead of God having to walk with us.

Our lives end up being far more complicated than any of us wanted. Our health, relationships and employment end up being the source of frustration, stress, and anger. It just wasn't supposed to be this way. We thought we joined the Army with the condos and sailboats. It takes years... many years to learn to march with the Army, rather than expecting the Army to march with me. It takes years, many years to learn to march with God.

No matter how wise our grandparents were. No matter how loving our parents were. We still end up with days that are stones, weeks that are dark and years to be forgotten. The struggle seems to be built into human life. We are like the bird in the egg. We must have the struggle of pecking out of the egg to strengthen us for the life ahead. So maybe the struggle is good for us. Maybe learning to walk with God prepares us for ministry and the promised land. Maybe all that basic and advanced training, tough and frustrating as it was, prepared us to walk with the Lord and change the world around us.

God is walking with us each day. It is His direction that leads us to the shore of the Promised Land. As we learn to walk at his pace and in his direction not only is our journey made easier, so the journey of those around us smooths out. When we walk with the Lord we walk on through the rain with purpose, stride, dedication, and mission. The struggles are always at hand. The condos and sailboats are few. But God promises to bring us through. The journey is fulfilling and strong when we are walking to God's pace and direction.

### **RETIREMENT SERVICES OFFICERS (RSOs)**

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

In Central and West Florida: MacDill AFB  
(813) 828-0163 [army.rso@us.af.mil](mailto:army.rso@us.af.mil)  
For rest of Florida, see Ft Stewart, GA

## Heard on the Hill—Charley Dye, Legislative Affairs Chair

### My Thursday Inbox

I will be the first to admit that I have a marginal online presence. I do not have a Facebook feed, no one follows me on Twitter, Instagram, or Snapchat, and I do not know the latest dance moves on Tik-Tok. Even reaching me by email is problematic, since I only check when my wife tells me to.

However, I do read a wide variety of news sources, I am probably the only guy on my street who still gets the local newspaper, which by the way does really nice articles on the Medal of Honor Park. Another news source for me is the MOAA newsletter. Every Thursday the folks at MOAA National deliver a concise summary of the latest advocacy topics right to my email inbox. For instance, last Thursday, 25 FEB, covered the Richard Star Act, Tricare Young Adult coverage gap, and an article concerning the challenges of active-duty spouses. These articles are a short read, to the point, and how you can take action. Typically, they link you to the Legislative Action Center, which writes support letters to our elected officials.

To receive the newsletter, just go to the MOAA National webpage and click on Email Subscriptions. Then fill out the form and hit Submit. It couldn't be easier, even for an offline Navy guy like me.

So, what's in your Inbox?

## Chapter Calendar

**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).

**5 September 2023.** Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Meeting location to be determined

**5 October 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).



Former, Active, Retired Military Officers, Warrant Officers & Surviving Spouses

### JOIN A FLORIDA CHAPTER

- Advocacy from the National to the State and Local levels
- Philanthropy and Community Service
- Comradery with a Purpose

### NEVER STOP SERVING

Find a chapter at [www.MOAAFL.org/Membership.aspx](http://www.MOAAFL.org/Membership.aspx)

#### 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](http://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 2023

### MOAA's Legislative Priorities for the New Congress

Legislative Advocacy is one of our primary missions. This year, MOAA is keeping up the momentum for existing priorities such as the Major Richard Star Act, which would help tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. Here are the 2023 MOAA priorities to address the challenges facing our uniformed service community. MOAA also remains active on other issues not listed here and priorities will be shaped throughout the year depending on successes or emerging issues that warrant an all-hands approach. Additionally, we share interests with The Military Coalition, other veteran and stakeholder groups and leverage those relationships to expand our reach on Capitol Hill.

[Go here on the MOAA website for more information](#) and click on the links below to learn more about the issues:

- [Compensation and Service-Earned Benefits](#)
- [Military Housing](#)
- [Health Care for Currently Serving and Retirees](#)
- [Health Care and Benefits for Veterans](#)
- [Service Families](#)
- [Survivors](#)
- [Guard and Reserve](#)

*Have you signed up to TAKE ACTION on the MOAA Legislative Action Page? If not, go to <https://moaa.quorum.us/> and sign up today!*

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](http://www.scfcmoaa.org), is emailed electronically to members, and can be sent hard copy to members not on the Internet.



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**Members Enjoying Bill's Presentation on The Marines in China**



**Bill Talking About the Fourth Marine Regiment in China**



**Bob Thanking Bill for his Presentation and Presenting Him With a MOAA Knife**



**Mike and Bob Receiving Reconition Awards at the Florida MOAA Leadership Conference**



**The US Army Concert Band and Soldier's Chorus at the Wildstein Center**



**Mike, Gil, Glenn and Their Wives at the US Army Concert Band and Soldier's Chorus Concert**



## USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

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

[www.retirees.af.mil](http://www.retirees.af.mil)

Arlington National Cemetery: (703) 607-8000;

[www.arlingtoncemetery.org](http://www.arlingtoncemetery.org)

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

[www.afrh.gov](http://www.afrh.gov)

AAFES: (214) 312-2011; [www.aafes.com](http://www.aafes.com)

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

[soldierforlife.army.mil/retirement](https://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](http://www.tricare.osd.mil/deers)

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

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

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

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

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

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

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

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

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

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

[www.trdp.org](http://www.trdp.org)

Servicemembers Group Insurance (SGLI): (800)

419-1473; [www.insurance.va.gov](http://www.insurance.va.gov)

Social Security Administration: (800) 772-1213;

[www.ssa.gov](http://www.ssa.gov)

**Pay/SBP Questions:** [www.dfas.mil](http://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](http://www.insurance.va.gov)

**Burial information:** (800) 827-1000; [www.cem.va.gov](http://www.cem.va.gov)

**GI Bill:** (888) 442-4551; [www.gibill.va.gov](http://www.gibill.va.gov)

**VA:** [www.va.gov](http://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)

Philadelphia PA 19101

(800) 669-8477; [www.insurance.va.gov](http://www.insurance.va.gov)