



Heartlander

South Central Florida Chapter
October 2020



Special Edition

Personal and Surviving Spouse Affairs

South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872

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President: Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776

Vice President: Glenn West, tel. 614-296-5881

Treasurer, David Grey, tel. 785-282-5445

Secretary: Doug Tait, tel. 863-385-1763

Recruiting/Retention: Bob Posthumus, tel.: 757-876-4751

Legislative Affairs: Tom Nunnallee, tel. 863-446-0055

Personal Affairs: Craig Smith, tel. 207-703-3402

Newsletter: Bob Brooks, tel. 863-471-6318

Past President: Roy Whitton

Our Web Site: www.scfcmoaa.org

Florida Council of Chapters website: www.moaaf.org

Take Action. MOAA Legislative Action Link:

<http://www.moaaf.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

7 October 2020. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 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 November 2020. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddyshack. 3122 Golfview Rd., Sebring.

Membership Renewal: Chapter Members, it's time to "REUP" for 2020. Please bring to the next meeting \$20 in cash, or a check made out to SCFC of MOAA in the same amount. Amount for Surviving Spouses is \$15. If you would like to mail it to us the address is: SCFC of MOAA, PO Box 7841, Sebring, FL 33872. Scholarship donations are also appreciated.

Christmas Toy Drive for the Salvation Army. Please bring a new, unwrapped toy(s), in the \$10-15 range to upcoming meetings. Let's make Christmas a little brighter for needy kids in our community. If you don't have time to pick up a toy, you can give chapter VP Glenn West or Mike Borders money and we will pick them up for you.

ANNOUNCEMENT: NOTICE OF ANNUAL MEETING:

The 5 November 2020 dinner/social at Caddy Shack will also be the Annual Meeting of the chapter. While we will not need to elect new board members, we will discuss our finances, and determine chapter dues for 2020 (no change anticipated). Members wishing to bring anything to the attention of the assembly are welcome to do so. The board would appreciate advance notification of anything a member wishes to bring up, but this is not required. Phone numbers of board members are on the front page of this newsletter.

President's Message:

This edition of our newsletter is dedicated to the areas of interest to Surviving Spouses as well as Personal Affairs. Clearly, the two areas are quite related. Diana is very interested as she hopes to be a surviving spouse soon (I sleep with one eye open). In all seriousness, paying attention to these areas and being prepared in advance will save lots of problems and worry when the unfortunate time comes. Losing a loved one is a traumatic and heart-wrenching experience. Having everything ready is so important. We are fortunate to have Craig Smith, our Surviving Spouse and Personal Affairs Chair, along with Tom Nunnallee, make major inputs to the newsletter. Craig is a member of MOAA National's Surviving Spouse virtual chapter. And Tom, though our Legislative Affairs Chair, is a recently retired lawyer who specialized in wills, trusts, and all the related areas. Our November dinner at the Caddy Shack will feature Tom making a presentation and taking questions on these important topics. Don't miss it. Moving on to the routine matters for the chapter, I wanted to say that we had a great dinner at Dimitri's Banquet Room. This is an A-1 facility. It just may turn out to be one that we use more often than our other venues. It offers total privacy, new facilities, dedicated staff, a good layout, and good food for a good price. In short it is ideal. For the many who attended, I am interested in any feedback.

The board discussed our planned January gala at the last board meeting. We have come to the conclusion that we should slip it to March the 19th. We'll still do it at Sun N' Lake at the north end of town. Obviously COVID is the factor driving this decision. We want everyone to feel comfortable, we want maximum participation, the "Snowbirds" will still be here, etc. So please adjust your calendars. We will do our January dinner elsewhere, with a venue to be determined (maybe Dimitri's).

Our October meeting at the museum is on for the 7th. Please don't forget to bring a new, unwrapped toy in the \$10-15 range. The needy kids in the community benefit from our generosity. Help make Christmas a little brighter. And don't forget, it is time to REUP for 2021. Mail your \$20 check payable to SCFC of MOAA to our address: SCFC of MOAA, PO Box 7841, Sebring, FL 33872. You can always bring check or cash to the upcoming meetings.

Hope to see you in October at the museum. Be there or be square. Cheers, Mike

SURVIVING SPOUSE SPECIAL 2020 OCT EDITION **Things to Know and Things to Do—by Craig Smith,** **Surviving Spouse and Personal Affairs Chair**

A) MEDICALLY PREPARE

I want to start by saying that the lingering cloud of anxiety and fear that gripped the nation is lingering on with every state in some form of opening. I hope that before too long it will be a fading memory for many of us. I have lived through a lot, as have you but have experienced nothing that has changed us and the rest of the world for our children and grandchildren as our lost spring and summer. Good News, if you are reading this you survived so far, and just like the rest of America we want to get moving again and be better prepared the next time.

But we have to do a few things even with this COVID-19, like maintaining our health. It has been reported that many of us have neglected routine medical exams, lab work and just a plain old wellness exam. Medical offices are open again on a patient-by-patient basis. Make the appointment then call when you're in the parking lot, and they call when they have everything disinfected and are ready for you. I have had four appointments already with this same procedure. Of course, you are prescreened with the standard temperature check and 4 or 5 COVID questions. Take the time to schedule your flu shot and routine health checks to stay as healthy as possible before the next outbreak, whatever it is. But get your required health system check-up. Don't put it off.

B) BIG BENEFIT WIN

I believe the greatest win for MOAA and Surviving Spouses in 2020 was the elimination of the SBP/DIC OFFSET. While there was a lot of exposure, it was not fully understood and a lot of questions still abound. While it is necessary to understand, it will all be automatic for those who currently enrolled in SBP/DIC. Here is what's known about the plan outlined in the FY 2020 National Defense Authorization Act (NDAA) to end the [Survivor Benefit Plan-Dependency and Indemnity Compensation offset](#).

1. The logistics. The phased-in approach to repeal is really a three-year rollout with a delayed start. No changes will be made to the benefit in calendar year 2020, but the offset will be reduced partially over 2021 and 2022, with full elimination starting on Jan. 1, 2023.

2. The limitations. The benefit will not be extended retroactively. The bill states specifically that "no benefits may be paid to any person for any period before the effective date provided ... by reasons made of the amendments made" by the NDAA.

3. The "pay-for." We confirmed with staff leadership on the House Armed Services Committee that no benefits have been or will be reduced to pay for this repeal.

4. The fine print. The NDAA section addressing the repeal also removes the option for an eligible surviving military spouse to establish an annuity in the name of a dependent child instead of their own. This change would take effect Jan. 1, 2023. (Cont.)

SURVIVING SPOUSE SPECIAL 2020 OCT ED. (Cont.)

Spouses who've elected to transfer their annuity payment to a child (or children) will have their eligibility for the benefit restored on Dec. 31, 2022, "whether or not payment to such child subsequently was terminated due to loss of dependent status or death," per the legislation.

Previously, survivors were encouraged to transfer their survivor benefits to their children in order to receive both benefits. Those benefits expired whenever the dependent reached the age of majority. But a change in the 2017 tax bill dramatically increased the rate those benefits were taxed at. By repealing the child option, survivors both avoid what's been termed the "kiddie tax" and receive the full benefits they deserve. However, the current dilemma of this egregious tax remains a challenge, and MOAA is actively pursuing a resolution.

5. What's next. MOAA stands ready to ensure the government rights this wrong. As the full details of the repeal take shape, our legislative and benefits experts will continue to ensure all who've waited far too long to receive this benefit will get what's been promised. MOAA members with concerns about the legislation or further questions on the repeal process can email legis@moaa.org.

C) STAY PREPARED

During a couple of virtual chapter sessions, members highlighted areas of concern that may have affected them or know of someone that was affected by the loss of their spouse. Many bring up the same problems. So, because we're seniors and its worth repeating at least once a year these are some thoughts I put together that have come up at several of the sessions. I did a presentation last year at a state-level conference, but most of our chapter members were not there. So, here is a little refresher.

- **PROCASTINATION:** Don't wait get your personnel affairs in order, will's, joint bank accounts, mortgage, update insurance beneficiary, notify appropriate financial advisors. How many times have we heard we or I was going get that done tomorrow, and it always gets put off.
- **SHARE VITAL INFORMATION:** First with a spouse or a child or a very trustworthy person. Private hidden accounts, where any hidden keys are, make yourself aware of safe combinations, gun safes, and what you want to be done with your hunting guns and ammo. Just don't leave it around. For veterans keep any DD214's and military or VA paperwork so that its accessible. (Cont.)

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- **SEEK ADVICE:** Use your military advocates. Don't try to figure out things on your own, MOAA chapters/VSO/DAV/ VFW/American Legion, these organizations are there to help you with finding or filling out forms. A special note of caution, if you use a professional organization ask what they charge in advance, because most have a fee.
- **IMPORTANT PAPER BINDER:** Consolidate all your forms in one place, make copies and keep a file box so that survivors or a close relative can quickly have access for sharing with the proper authorities.
- **PLAN YOUR END OF LIFE:** Now even while you are alive to think about it. Plan what your funeral will look like, your cemetery and funeral home, private or VA. Write out a short plan. Because if you don't, someone else will, and you may be dressed in a clown suit.
- **KEEP YOURSELF OCCUPIED:** Keep your mind working, and your body active, and do whatever you have a passion for. Perhaps a small life story to pass on to the next generation. On a road trip one time with my youngest son, he asked me what my father was like. He was born many years after my own father died so he never had a memory of him. Remember it is never too late to start something new.

D) BEWARE OF SENIOR SCAMS

Bad actors look through the local newspapers to see anyone going through tough or tragic times. One is Medicare or health insurance scams. Perpetrators pretend to be a Medicare representative and seek your personal information or provide bogus services out of makeshift or kiosk clinics. Once they get your Medicare or insurance INFO, they provide a bill to Medicare and pocket the money. This is a billion-dollar scam across the USA. Know your provider and always call your local Medicare office if ever approached.

- **Counterfeit prescription drugs** scams operate off the internet where a lot of seniors go for cheaper drugs. The danger is that besides paying money for something that does not help, you have given up your credit card info. Again, be sure of the source and ask and verify that it is legit. As a military retiree we have Express Scripts and military pharmacies to use and get info from.
- **Funeral and cemetery scams.** Bad actors read the obituaries and call or attend the funeral service and take advantage of a grieving widow claiming the deceased had an outstanding debt at which they will try to extort money to settle the fake debt and perhaps con you into giving up something of value. (Cont.)

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- And remember if you are being cremated there is no need to buy the most expensive burial casket to be burned up, even the funeral director may try this one on a grieving family.
- **Fraudulent anti-aging products.** You may laugh but looking younger and more attractive is a billion-dollar industry and a lot of it is directed to seniors. The FBI has convicted and jailed fake Botox distributors which contained toxic chemicals. These bad actors were preying on the elderly in Arizona. Again, know your source and who is performing this treatment.
- **Telemarketing/phone scams** are on the increase. It's no wonder, as seniors as a group make twice as many purchases over the phone than the national average. Some can't drive and are just shut-ins. So, once the scammers find an easy target share or sell the contact info with other scammers. It's very difficult to shut these guys or gals down as there's rarely a paper trail. Be aware that right now charity scams are on the rise during the COVID crisis.
- **Internet fraud.** One of the most obvious is the pop-up browser warning of a virus (on the computer) offering virus scanning software which does nothing for a substantial price or downloads an actual virus that gathers your private and financial information for their use.
- **Phishing scams,** are emails that appear and look official and legitimate institutions that you deal with all the time, asking to update or verify your personal information, again your giving away your data to a scammer. If you get an email that says it is from your bank, look closely at the originating email address. It will probably be from "Joe Dokes."

E) FROM THE VIRTUAL CHAPTER ADVISORY COUNCIL

(This article has been updated from when it originally appeared in MOAA's Council and Chapter News update, which is delivered monthly in [The MOAA Newsletter](#). Read the latest Council and Chapter News [here](#)), and is reprinted by permission. By [Micki Costello](#), Surviving Spouse Advisory Council, MOAA National

MOAA's Surviving Spouse Virtual Chapter is an affinity group whose members can share information and ideas in a virtual environment with others seeking to work together adjusting to a new "normal." It was started in 2018 to provide information and exchange ideas, to find solutions to problems or issues affecting surviving spouses, to be a resource for surviving spouses, and to reach out to younger surviving spouses and to those living where MOAA chapters are not available. The Surviving Spouse Virtual Chapter meets quarterly through a teleconference or most recently, on a Zoom-type platform. Current membership stands at 127 from 28 states, the American Virgin Islands & an APO. (Cont.)

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A goal is to have all 50 states represented in the membership. There are no dues, and this chapter is intended to be an enhancement to, not take the place of geographic chapters. Several weeks in advance of each meeting, an email is sent to members alerting them to the date and time of the gathering; a follow-on email with instructions for joining the free conference is sent several days prior to each meeting. The call is kept to about one hour, and topics for discussion have included SBP-DIC offset updates, financial discussions, and information from MOAA national as well as other items of interest.

Organizers recognize that everyone has busy lives; therefore, members participate to the extent they are able. While the Chapter is geared toward surviving spouses and surviving spouse liaisons, any MOAA spouse is welcome for membership. MOAA's mantra "Never Stop Serving" is espoused to make a difference locally, statewide, and nationally.

Military Surviving Spouses are represented at MOAA by the Surviving Spouse Advisory Council (SSAC), which is comprised of six surviving spouses who are elected to serve a four-year term with an option of an additional two years. The Council is committed to Encouraging, Engaging, and Educating Surviving Spouses and spouses who still have their partners. The SSAC was the catalyst in the successful lobby for the elimination of the SBP/DIC offset. The group has also developed and facilitated workshops for Surviving Spouse Council and Chapter Liaisons at a number of MOAA Regional Training Conferences. Spouses of members were encouraged to attend.

For additional information or to join MOAA's Surviving Spouse Virtual Chapter, email mssvc02@gmail.com.

An [online application](#) also is available.

F) A MEMBERS PERSONEL MESSAGE—Mrs. Patricia Green, Surviving Spouse Chair, Florida Council of Chapters

To the South Central Florida Chapter GREETINGS! To a five-star level of excellence award winning Chapter. Congratulations on your fine crew that work for the veteran and the surviving spouse! This special edition of your newsletter is a great accumulation of information.

My name is Pat Green. I am the Surviving Spouse Liaison for the Florida Council of Chapters. Recently, I was selected to serve a four-year term as a member of the Surviving Spouse Advisory Council of MOAA National. I inherited a life membership in MOAA 15 years ago when my husband died from a hiking accident. What a shock! Fortunately, we were prepared. We still had a dependent child. But it's easy to let things lapse. Please keep your records up to date and discuss them with your spouse. Many considerations of a death are addressed in this issue. Each is important. Currently a new issue has been introduced. One of our members recently died in the hospital. (Cont.)

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He was admitted with breathing issues.....not surprising since he had Agent Orange lung complications. His first Covid test was positive, but two other Covid tests were negative. Despite the negative test results, his cause of death was listed as corona virus. This means that disability compensations ceases, since his cause of death was not service-related. This is a meaningful loss of benefits to dependents. Please be mindful of this complication if you are hospitalized. Guard against it. How ironic that after over 15 years of working to cancel the SBP/DIC offset, another issue has appeared!

I want to thank your editor for inviting me to address you. If you want to communicate with me my contact information is on the FCOC website. Meanwhile consider become a member of the Surviving Spouse Virtual Chapter. The form is on the National MOAA website. Craig Smith can assist you with this as well.

Make the Payment of Your Final Paycheck Easier for Your Loved Ones—From DFAS

After you pass away, a one-time payment of your final paycheck is made to a beneficiary. This is called your Arrears of Pay (AOP).

In most cases, the Arrears of Pay will be only the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment owed to you will then be computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary, along with any other money owed to you at the time of your death.

To receive this payment, your AOP beneficiary will need to send us a claim form. When we receive word of your death, this claim form will be sent in a condolence package to the AOP beneficiary you designated for your account.

The importance of designating your AOP beneficiary

It's very important that you designate a beneficiary or beneficiaries in your retired pay account for your Arrears of Pay, and that you keep that information current.

Unless otherwise noted, your AOP beneficiary will also be the person we contact for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

Failing to designate an AOP beneficiary and keep their contact information current could cause stress and financial hardship for your survivors during an already difficult time, because the final payment could be delayed. When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary. . It can take many months to locate your survivors, identify who (Cont.)

Make the Payment of Your Final Paycheck Easier for Your Loved Ones—From DFAS (Cont.)

comes highest in the Order of Precedence, and then make the payment.

That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payment.

We also suggest you limit the number of your AOP beneficiaries to avoid delays in payment. Remember that the AOP payment is usually less than one month's pay, and this amount will be divided among all of your designated beneficiaries.

Keep in mind that designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary.

Also, the AOP designation does not entitle the person named as a beneficiary(s) to a Survivor Benefit Plan (SBP) annuity. A separate SBP election must be made to cover the desired individual for SBP purposes.

Telling your loved ones what to expect

In the difficult days after passing, your loved ones will need to notify a long list of people and agencies.

We try to make the process a bit easier by offering an online notification of death form on our website.

Your loved ones can access the online notification form from several different links at the Retired Military & Annuitants area of our website at:

www.dfas.mil/retiredmilitary

Your loved one can also call our [Customer Care Center](http://www.dfas.mil/customer-care-center) at 800-321-1080.

When your loved one has notified us, they will receive a condolence package in the mail that will include information and the form to claim Arrears of Pay (SF 1174), as well as the information and form to apply for the Survivor Benefit Plan annuity (if you elected to provide it). This package should arrive in the mail within 30 days after we are notified.

It's important for your loved ones to know that they will also need to provide a copy of the certificate of death with these forms.

New tools to make claiming Arrears of Pay easier

We know that taking care of the paperwork after someone passes away is difficult. We want to make the process as easy as possible. That's why we have a [new set of tools to make filling out and submitting the SF 1174](#) (for claiming Arrears of Pay when a retiree passes away) quicker and easier. The tools include:

Direct deposit for Arrears of Pay payments

We can now deposit an Arrears of Pay (AOP) payment directly to an eligible claimant's bank account instead of mailing a check. Direct deposit can reduce the time it takes to receive the payment. To have an AOP payment direct deposited to their bank account, the claimant (Cont.)

Make the Payment of Your Final Paycheck Easier for Your Loved Ones—From DFAS (Cont.)

needs to send a completed Direct Deposit Authorization (DFAS-CL Form 1059) with their SF 1174. This form is available for download from the webpage: www.dfas.mil/retireeaop

Our SF 1174 PDF Form Wizard makes filling out the form easier

For spouses or children of a deceased retiree, the [SF 1174 Form Wizard](#) will help them fill out the [SF 1174 Arrears of Pay form](#). The form wizard will a series of questions and fill in the answers in the appropriate areas of the form. When they have finished answering the questions, they can click a button to generate a ready-to-print PDF with the answers.

We also have a [How-To Checklist and How-To Video](#) available to assist claimants in filling out the SF 1174 form.

Online upload option to submit the SF 1174 and documents on our website

Claimants can submit the completed and signed SF 1174 and required documentation through [AskDFAS on the DFAS.mil website](#), which is also accessible on a mobile browser. The tools and more information are be available on the Forms page on our website: www.dfas.mil/retiredmilitary/forms and on the "How to Claim a Retiree's Arrears of Pay Using the SF 1174" webpage, which has specific instructions and links to frequently asked questions: www.dfas.mil/retireeaop

Federal Long-Term Care Insurance Program (FLTCIP)

We have included the following information about Federal Long-Term Care, as some members may be interested in this or similar private insurance programs. We are only including this as information for our members. This does not constitute an endorsement by MOAA National or our MOAA chapter.

FLTCIP 3.0 is the current Federal Long-Term Care Insurance Program (FLTCIP) plan, available to new applicants. This group long term care insurance plan offers comprehensive coverage, including a stay-at-home benefit and informal care provided by friends and family*, with added premium stability.

Not your typical long-term care insurance plan

One thing that makes FLTCIP 3.0 different is the premium stabilization feature. This built-in, innovative feature is designed to help reduce the potential need for future premium increases. Under certain conditions, the feature may also be used to partially offset your future premium payments or provide a refund of premium death benefit.

Find the FLTCIP 3.0 plan that's right for you

There is no one-size-fits-all when it comes to long term care insurance. Our new Guided Planner (Cont.)

Federal Long-Term Care Insurance Program (Cont.)

will guide you through key considerations when deciding what plan works for you. The following link will take you to the FLTCIP internet page:

If you have trouble accessing this web page, please copy and paste this link—LTCFEDS.com/explore—into your browser or forward this email to your personal email address.

*Informal care provided by friends and family members is covered, as long as the caregiver isn't your spouse or domestic partner and doesn't live in your home at the time you become eligible for benefits. Benefits for covered care provided by family members is limited to 500 days.

The FLTCIP is designed specifically for the federal family, including active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible to apply even if you don't. It's important that you apply for long term care insurance when you're in good health. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

October Birthdays:

- 4 Oct: Virgil Elliot
- 4 Oct: Randy Carson
- 21 Oct: John Lane
- 23 Oct: Scott Norman
- 26 Oct: Charlotte Coleman
- 26 Oct: Linda Tuthill
- 27 Oct: Bob Strathy
- 29 Oct: Tom Nunnallee
- 29 Oct: Charley Dye

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.

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 seven uniformed services, including the Army, Navy, Marines, Air Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service.

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!

Would you like to buy a MOAA polo shirt or some other MOAA item? Go to the MOAA "Store," click on the following link: <http://www.tmgwebstores.com/moaa/default.html> You can also call them at 1-866-860-9293.

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

SURVIVING SPOUSE CORNER

Craig Smith, Surviving Spouse/Personal Affairs Chair

If you have a specific question or concern the following MOAA National Chairpersons are more than willing to help you address your specific concern, as am I. Their contact information is below or you may contact me at 207-703-3402.:

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

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

Chapter Calendar

7 October 2020. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 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 November 2020. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddyshack. 3122 Golfview Rd., Sebring.

2 December 2020. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

15 January 2021. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Dimitri's Banquet Room, 2710 Kenilworth, Sebring 33870

3 February 2021. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

19 March 2021. 2nd Annual Gala at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring. Time to be determined.

7 April 2021. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

Are you looking for a way to serve veterans in a very direct and meaningful way?

Well, here is your chance. The County Veteran Services Office, located right behind the Watering Hole restaurant is short staffed and needs help desperately. They need someone to answer phones, greet folks coming in, and generally serve as an all-around receptionist. There is no pay for this job, but there is reward—the reward of helping our veterans. If you want to volunteer, call Denise Williams or Carol West at 863-402-6623.

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:



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!!
www.moaa.org

MOAA Legislative Goals for 2020

- Ensure any changes to the Military Health System sustain military-medical readiness and beneficiary access to top-quality care.
- Sustain military pay comparability with the private sector and block erosion of compensation and non-pay quality of life benefits.
- Protect family support programs, and ensure military-provided services (housing, PCS, childcare) are affordable, readily available, and meet quality standards.
- End financial penalties for military survivors.
- End concurrent receipt penalties for military retirees.
- Achieve equity of benefits, protections and administrative support for Guard/Reserve members consistent with their active duty counterparts.
- Ensure timely access to service-earned benefits, and resist proposals to erode foundational services delivered through VA and DoD.
- Support legislation, policies, and programs to enable the seven uniformed services' ability to recruit, retain, and manage personnel.

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

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.

CHAPTER MEMBERS IN ACTION



Doug Tait putting the Level of Excellence 5-star medal on our battle streamer



Mike giving Mark Sevigny his MOAA cup

DeSoto County (Arcadia) H.S. JROTC

2019-20 was a very busy school year for DeSoto High School cadets up until the point when the year was cut short in March. The big focus for the cadets was the quadrennial inspection from U.S. Army Cadet Command. The cadets got looked at in drill, color guard, inspection in ranks, cadet portfolios, a staff continuous project and briefing, and a service learning project. The cadets came through in flying colors, scoring 98.4 % and earning the Honor Unit with Distinction rating (the Gold Star).

DeSoto County High School JROTC is all about volunteering in the school and community. In just a seven-month span, DHS cadets helped at over 50 different school and community events. Whenever the call came, our cadets answered and got involved to make the community a better place to live and work. Cadets helped at the Habitat for Humanity Hootenanny and Turkey Trot, Christmas Caroling at the local nursing homes, Freedom Drivers 4 Veterans Golf Tournament, Toys for Tots events, Saturday Night Lights entertainment, Historical Society activities, parking at school football games and two community rodeos, and many more. Thirty-five cadets were recognized by the Mayor of Arcadia helping at 10 or more community events, with one, Dakota Gearheart, helping at 40 different ones. A total of 23 cadets earned the prestigious Presidential Volunteer Service Award for accumulating 100 or more volunteer service hours during the year. Cadets marched in all five of the Arcadia parades (Homecoming, Veterans Day, Christmas, MLK, and Rodeo).

For our annual service learning project, cadets helped at the Lions, Tigers, and Bears Wildlife Refuge in Arcadia. Cadets helped with cleanup and landscaping tasks, and learned about the services that are provided at this home for exotic animals. In the classroom, cadets learned about world wildlife conservation and the issues associated with shrinking habitats for the world's animals. Cadets put all of the information gained from the project as well as the research that they performed into an extensive classroom presentations.

DeSoto cadets had a lot of fun as well. Right before Covid 19 hit, cadets earned a free trip to Busch Gardens with all of its screaming rollercoasters. A week later, it was a three-day, two overnight camping trip to Camp Miles in Punta Gorda for adventure training activities. Cadets got their fill of High COPE, Low COPE, and rappelling off the 50-foot tower, and the climbing wall. The evenings were taken up with highly competitive games as well as campfire activities filled with skits and smores. What a thrill filled week!

Overall, it was an action-packed year filled with many lasting memories for the cadets.



Desoto County cadets marching in one of Arcadia's many parades



Desoto County cadets singing Christmas carols at the Arcadia Oaks nursing home



Desoto County cadets doing a service project at the "Lions, Tigers, and Bears Wildlife Refuge in Arcadia

Cadet Linda Sanchez Guzman was the 2019-2020 winner of the MOAA medal and certificate

ESTATE PLANNING—Tom Nunnallee

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- Introduction
- Estate Planning Basics
- Emergency Checklist
- Bereavement Planning/Funeral Checklist

ENCL: Important phone numbers/contact info

INTRODUCTION

Estate Planning incorporates both pre- and post-death planning considerations. Emergency planning is clearly essential to the post-death planning area; however, to make emergency planning meaningful, considerable thought should go into the pre-death planning phase.

Pre-death planning should include a total inventory of all assets and a detailed breakdown on how the assets are titled. Current wills, trusts, durable powers of attorney, advance health care directives and memoranda on how certain personal assets (such as jewelry, furniture, pictures, family albums, etc.) should be distributed. This list should be updated as required.

The next step is to determine the total value of the estate. It must account for all assets to include insurance policies, annuities, securities, real estate and personal property. A qualified attorney should review all estate plans. Regardless of the size of the estate, the use of a revocable trust should be discussed with your attorney. Proper planning may not only save many legal fees, taxes, probate, family feuds and problems, but also facilitate post death administrative requirements.

One's death and desired funeral arrangements are often not discussed in detail. Written instructions that clarify the expressed desires of individuals are invaluable. In addition, the making of funeral arrangements is greatly facilitated when the desires of the deceased are known and so recorded. Pre-death payment of funeral expenses can at times be advantageous to lock in a discounted fee/cost.

Suggestions for improvement will be greatly appreciated. Please contact Mike Borders, MBor57@aol.com and at telephone 863-402-8292.

ESTATE PLANNING BASICS

What is a will?

A will is a legal document that dictates the disposition of a person's probatable assets upon his or her death. Probatable assets are all assets owned by the decedent in his or her sole name at the time of death and those assets owned jointly with others without provisions for ownership passing by right of survivorship to the joint owner(s). Probatable assets must go through a probate administration in the court system. A proper will designates a person or persons as executor (in Florida, personal representative) of the estate, who makes certain required notices and accountings, pays valid debts of the estate, and distributes the remaining probate assets to the beneficiaries named in the will, all under the supervision of the court. According to the Florida Rules of Probate, a personal representative must be represented by an attorney, except in rare cases, such as when the personal representative is the sole beneficiary and there are no creditors. If a person dies without a will and owns probatable assets, there is a probate administration in court just as when there is a will. The court appoints an administrator who has the same duties as a personal representative. The administrator's final distribution of estate assets is made in accordance with the probate law. Assets held jointly with others with rights of survivorship, such as a homestead owned by husband and wife, or assets held with a proper designation of beneficiaries, such as a brokerage account with designated beneficiaries, are not probatable assets and pass to the surviving joint owner(s) or to surviving designated beneficiaries by operation of law, without having to go through a probate administration. Assets held in trust are also not probatable assets.

What is a living will and what is an advanced health care directive?

A living will is a legally binding document which dictates one's wish on limiting the use of artificial live support systems if (in Florida) one is in a terminal condition, an end-stage condition, or a persistent vegetative state. An advanced health care directive is like power of attorney designation where the designated agent (in Florida, health care surrogate) is given the authority to make health care related decisions, such as consent to surgery, if the principal is unable to make those decisions due to some sort of incapacity.

What is a power of attorney and what is a durable power of attorney?

A general power of attorney is a document in which the principal (the person signing the document) designates another person as his or her attorney-in-fact to be able to carry out certain legal operations on behalf of the principal. The power of attorney ceases to have any effect if it is revoked in writing by the principal, the principal dies, or the principal becomes mentally incapacitated. A durable power of attorney remains in effect if the principal becomes mentally incapacitated. In most estate plans, the principal executes (signs with all appropriate legal requirements) a durable general power of attorney.

What is a trust and what is the difference an irrevocable trust and a revocable trust?

A trust is basically a contract in which the executing person, called the settlor, grantor, or trustor, conveys property to a trustee or trustees for the benefit of named beneficiaries. Unless the trust document provides otherwise, the trust is irrevocable, meaning it cannot be changed (in most cases) or revoked once it is executed. Sometimes irrevocable trusts are used in estate plans, usually due to tax considerations. A revocable trust, often called a living trust, can be changed or revoked at will by the settlor. The settlor, trustee, and beneficiary can all be the same person. Living trusts are widely used in estate plans. Assets held in a trust (irrevocable or revocable) are not probatable assets and are distributed by the trustee(s) to the beneficiaries in accordance with the provisions of the trust, free of any probate court proceedings.

EMERGENCY CHECKLIST/CONSIDERATIONS

It is of utmost importance that both spouses participate in this planning and are familiar with the location of all pertinent documents.

As a minimum:

Document the location of your wills, discharge papers, retirement documents, insurance policies (Life insurance, Long term care, Home and liability policies, Property and Car insurance etc.)

Have valid durable powers of attorney and health care directives.

Provide the names and telephone numbers of your attorney, family physicians, and tax preparer.

List all brokerage houses, mutual funds and bank accounts.

Ensure trusts are funded and assets are properly titled

Prepare appropriate biographies

Keep your executor (in Florida, the personal representative) informed

Keep a list of important phone numbers.

Plan for home care assistance or support. There are many options available in our local community. Consult your primary health care provider for the best provider for your specific situation.

In the event of a Medical Emergency - call 911. Do not drive the patient to the hospital - use the ambulance service.

In event of death of a military retiree, a Casualty Assistance Officer may provide key support. Defense Finance and Accounting Service (DFAS), Cleveland OH must be notified as soon as possible of Retiree's Death by calling 1-800-269-5170 or 1-800-321-1080. See phone/contact sheet at enclosure 2 for other important numbers

FUNERAL CHECKLIST

NOTIFICATION

Family

Friends

Organizations – Church, Fraternal & Veterans Organizations,

Newspapers

NOTIFY FUNERAL HOME

Secure help from family or friends to take all phone messages at home.

Speak only to individuals with whom you really want to talk.

Try not to talk to anyone who you do not know personally.

Be especially skeptical of someone wanting money or your approval to do something in honor of the deceased.

Identify a trusted individual to coordinate funeral arrangements

Select preplanned times to contact individuals who are making arrangements for you (they will have a difficult time calling in).

Take extra security precautions at home from now through completion of funeral activities. Examples: Homes unoccupied at times of services and viewings.

Where possible identify responsible individuals in advance, such as chief pall bearer, so they can handle notifications and make coordination for you.

Points of Contact:

Funeral Home

Church/Chapel - Request meeting with minister conducting service.

Burial Location/local cemetery/national cemetery

Set time, place of funeral

Confirm Burial Site

Designate & Identify Charities for contributions in lieu of flowers

Contact appropriate newspapers for publication of obituary

Identify Celebrant and Individual to provide Eulogy

Review Service with clergyman/chaplain

Select other chapel service participants

Select music for march to gravesite and gravesite services

Special prayers or tributes

Confirm honorary pallbearers

Prepare and publish bulletin for services

Review gravesite services

Review funeral home visit

Plan reception following services

Acknowledge condolences

Enclosure

Important Phone Numbers, websites, and e-mail addresses

NOTE: Not all the below numbers are relevant to personal affairs, estate planning, or survivor assistance. Contact info is always subject to change.

IMPORTANT PHONE NUMBERS

Defense Finance and Accounting Service (DFAS)

Casualty Reporting	800-321-1080
Retired Pay Customer Service	800-321-1080
SBP Annuitants	800-321-1080

Note: The Survivor Assistance Office, MacDill AFB offers comprehensive assistance. See below:

Coast Guard Retired Pay	800-772-8724
Defense Enrollment Eligibility Reporting System (DEERS)	800-538-9552
Social Security Administration	800-772-1213
Department of Veterans Affairs	800-827-1000
Sarasota National Cemetery	877-861-9840
Medicare Hot Line	800-638-4227
Retired Activities Office, MacDill AFB	813-828-4555

SURVIVOR ASSISTANCE

Army RSO, MacDill AFB	813-828-0163
Air Force SAO, MacDill AFB	813-828-2503
Navy SAO, MacDill AFB.....	813-828-2503
Marine Corps SAO, MacDill AFB.....	813-828-2503
Coast Guard Retirees and Annuitants	800-772-8724
MOAA Personal Affairs Dept (ext. #116)	800-245-8762

HEALTH CARE

TRICARE Tampa Office	813-902-3000
Beneficiary Services	800-444-5445
Claims Customer Service	800-403-3950
Health Care Finder	800-444-5445
Pharmacy MacDill Hospital PharmaCare refills.....	813-828-5367
MacDill BX Mall (Automated PharmaCare refills)	800-272-0201
MacDill Immunization Clinic	813-827-9375

MacDill AFB

Telephone Information	813-828-1110
ID Cards	813-828-2276
Officers Club	813-837-1031
Honor Guard	813-828-5190
Space "A" Travel	813-828-2485
Retired Activities Office (Bldg 205)	813-828-4555
Tickets & Tours	813-828-2478

MACDILL AFB FACILITY HOURS OF OPERATION

COMMISSARY

(813) 828-4832

Daily 9:00 AM – 7:00 PM

BASE EXCHANGE

(813) 840-0511

Monday- Saturday 9:00 AM – 7:00 PM

Sunday 10:00 AM – 6:00 PM

The Base Exchange is open each day of the year except Thanksgiving and Christmas

CLASS VI STORE

(813) 840-2323

Monday- Saturday 9:00 AM – 7:00 PM

Sunday 10:00 AM – 5:00 PM

VISITOR RECEPTION FACILITY

(813) 828-2737

Monday – Saturday 6:00 AM – 6:00PM

After hours, all passes are issued at the Dale Mabry Gate.

PASS & IDENTIFICATION

(813) 828-2278

Monday, Tuesday, Thursday, Friday 7:30 AM – 3:30 PM

Wednesday 7:30 AM – 12:00 PM

Call for appointments on Tuesday, Wednesday, or Thursday.

LEGAL ASSISTANCE

(813) 828-4422/4423

The MacDill AFB Law Center, located in Bldg 299, offers a variety of services to include legal assistance, wills and power of attorney. All services are available on an appointment basis.

Powers of Attorney and Notarizations are provided on a walk-in basis.

Monday - Friday 7:30 AM – 4:30 PM

Additional MacDill AFB phone numbers can be found at

<http://www.macdill.af.mil/library/factsheets/factsheet.asp?id=8175>

IMPORTANT EMAIL ADDRESSES

Defense Finance and Accounting Service (DFAS) www.dfas.mil

Online account access- mypay.dfas.mil

Social Security www.ssa.gov

Medicare www.medicare.gov

TRICARE South www.humana-military.com

Retail/Mail Order Pharmacy www.express-scripts.com/TRICARE

TRICARE Contact Information www.tricare.mil/contactus

Veterans Administration www.va.gov

St. Pete VA Regional Office www.benefits.va.gov/stpetersburg

Florida Dept of Veterans Affairs www.floridavets.org

Army Retirement Services www.armyg1.army.mil/rso

Air Force Retirement Services www.retirees.af.mil

Navy Retired Services http://www.public.navy.mil/bupers-npc/support/retired_activities

Defense Commissary Agency www.commissaries.com

Army & Air Force Exchange <http://www.shopmyexchange.com/>

Navy Exchange www.mynavyexchange.com

Marine Corps Exchange www.mymcx.com

Arlington National Cemetery www.arlingtoncemetery.org

Federal Long-Term Health Insurance <http://www.opm.gov/insure/ltc>

Navy Lodge Reservation Service <http://www.navy-lodge.com/>

Armed Forces Recreation Centers www.armymwr.com

TRICARE

TRICARE is the DOD health care program for active duty dependents and retirees who are not under MEDICARE. The TRICARE Management Activity (TMA), under the authority of the Assistant Secretary of Defense (Health Affairs), manages the program. TRICARE has three options from which to choose – “PRIME,” “STANDARD,” or “EXTRA.” Contact the TRICARE Service Center @ 1-800-444-5445 if you have any questions.

TRICARE PRIME: TRICARE Prime is a health maintenance organization (HMO) style plan available to active duty personnel, retirees from the Active Component, retirees from the Reserve Component age 60 or older, and their eligible family members. Under TRICARE Prime, beneficiaries must choose a primary care physician and obtain referrals and authorizations for specialty care. There is an annual enrollment fee for TRICARE Prime for military retirees and their family members (\$260/individual, \$520/family), and retiree beneficiaries are responsible for small co-pay for each visit. There is no enrollment fee for active duty military and their family.

TRICARE STANDARD: TRICARE Standard provides a similar benefit to the original CHAMPUS program and is available to active duty personnel, retirees from the Active Component, retirees from the Reserve Component age 60 or older, and their eligible family members. Under TRICARE Standard, beneficiaries can use any civilian health care provider that is payable under TRICARE regulations. There is no enrollment fee for TRICARE Standard, but the beneficiary is responsible for payment of an annual deductible (\$150 individual/\$300 family), 25% of allowed charges, and may be responsible for certain other out-of-pocket expenses.

TRICARE EXTRA: TRICARE Standard beneficiaries can elect to use the TRICARE Extra option by using a civilian health care provider from within the regional contractor's provider network. In this way, TRICARE Extra represents a preferred provider organization (PPO). When using TRICARE Extra, the beneficiary's annual deductible (\$150 individual/\$300 family) is the STANDARD deductible, but the coinsurance amount is reduced to 20%. There is no additional fee for use of the TRICARE Extra benefit.

TRICARE FOR LIFE: Effective October 1, 2001, DoD implemented the Tricare For Life (TFL) program for all Medicare eligible retirees and their qualifying family members and survivors as the secondary Supplement coverage. The program pays for any Medicare deductible or co-payment. There is no enrollment necessary for TFL. To be eligible, you must be TRICARE and Medicare Eligible and have purchased Medicare Part B coverage, receiving retired pay or veteran's disability compensation, and also registered in DEERS (800-538-9552). In some instances, TFL is the primary payer when the services are normally a TRICARE benefit but not covered by Medicare. TFL does not pay patient liability for services that are not a TRICARE benefit even though Medicare may pay them, such as chiropractic benefits. The policy limitations applying to TRICARE also apply to TFL and must therefore be deemed medically necessary and require skilled care. Custodial care therefore is not covered.

TRICARE PHARMACY PROGRAM: TRICARE provides a world-class pharmacy benefit to all eligible uniformed service members, retirees, and family members, including beneficiaries age 65 and older. Pharmacy Coverage is the same regardless your beneficiary category or which health plan option you are using. TRICARE offers four convenient ways to fill your prescriptions: Military Treatment Facility, Retail Network Pharmacy, Pharmacy Home Delivery, and Non-network Pharmacy. Express Scripts is the TRICARE contractor providing home delivery and retail network pharmacy services. They can be reached at DoD.customer.relations@express-scripts.com or 877-363-1303.

USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

Air Force Retiree Services: (800) 531-7502;
www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;
www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;
www.afrh.gov

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

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

Burial at Sea: (866) 787-0081; <http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx> Combat Related Special Compensation: <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://www.dmdc.osd.mil/rsl/appj/site;jsessionid=_liU5y-4sPqyCtIImmJgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1

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

Marine Corps Retired Affairs: <https://www.manpower.usmc.mil/webcenter/portal/MRAHome>
(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/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/retired_activities/Pages/default.aspx

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

Retiree Dental — Delta Dental: (888) 838-8737;
www.trdp.org

Servicemembers Group Insurance (SGLI): (800) 419-1473; www.insurance.va.gov

Social Security Administration: (800) 772-1213;
www.ssa.gov

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

Retiree:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
P.O. Box 7130 London KY 40742-7130
(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131 London KY 40742-7131
(800) 321-1080, (216) 522-5955
(800) 669-8477; www.insurance.va.gov

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

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

VA: www.va.gov **Regional offices:** (800) 827-1000
(overseas retirees should contact the American Embassy/consulate)

TDD (800) 89-4833

Insurance: A Regional Office and Insurance Center
PO Box 7208 (claims inquiries) -ORPO
Box 7327 (loans) -ORPO
Box 7787 (payments)
Philadelphia PA 19101
(800) 669-8477; www.insurance.va.gov

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