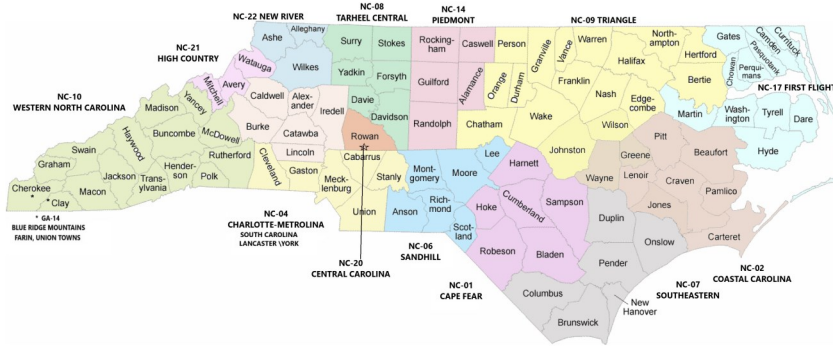


# NORTH CAROLINA COUNCIL NEWSLETTER



**NC Council of Chapters Website: [www.moaa-nc.org](http://www.moaa-nc.org)**

**Serving Navy, Marines, Army, Air Force, Space Force, Coast Guard, Public Health Service, NOAA**

**Volume 2024 Issue 2**

## COUNCIL BOARD MEMBERS

- President - CW4 Jay E Garbus, USA (Ret)
- 1st VP - CDR Kenneth Klassen, USN (Ret)
- 2nd VP - COL Dana Tucker, ARNG
- 3rd VP - LTC Tricia Vinson, USA (Ret)
- Immediate Past President - COL Jim Brumit, USA (Ret)
- Surviving Spouse Liaison - Dr. Vivianne Wersel, (SSL)
- Treasurer - Col Ken Hillman, USMC (Ret)
- Secretary - Mrs. Sue Harris, (SOM)
- Council Web Manager - 1st LT Tracy Young, USA (FMR)
- Health and Welfare – MAJ Leon Rooks, USA (Ret)
- Chaplain - COL Malcolm Roberts III, USA (Ret)
- Lay Chaplain - LTC Ed Grant, USA (Ret)
- Parliamentarian - COL Vern Pike, USA (Ret)

## IMPORTANT INFORMATION

**Feb. 29:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Committee Module. Join at the time of the meeting. (Meeting ID: 933 5993 8109; Passcode: 508877)

### March 2024

- **March 13-14:** Virtual Leader Training Workshop (New Leaders)

**March 28:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Advocacy in Action. Join at the time of the meeting. (Meeting ID: 944 7121 2852; Passcode: 594730)

## 5 STAR COUNCIL



## PRESIDENT'S MESSAGE CW4 Jay E, Garbus, USA (Ret)

**"No Disrespect in Respectfully Disagreeing with Leaders"**



All,

We are getting ready for the warm weather to come. With that, this time of year can bring bad storms. Prepare for them. Have bread, milk and toilet paper, then you are good to go. Remember to have a safe place such as a ground floor room with no windows.

The LOE and Harris communication awards have been closed on the 16th of February. Good luck to those of you who put in for them. Last year all chapters that entered received 5 star.

COL Dana Tucker and COL Herb Segal will represent the Council for the Meeting in Washington this April for the AiA. Vivianne will also be representing us but with the Surviving Spouses.

The new Council flag came in and looks great. See page 2 for the flag.



Council Meeting dates for 2024 will be on zoom. We are looking for a chapter to host an in-person meeting during late spring to early summer. The date depends on the host. Please contact Jay if your chapter is interested in hosting.

March – 14th

April – 11th

May – 9th

June – 13th

July – 11th

August – 8th

September – 12th

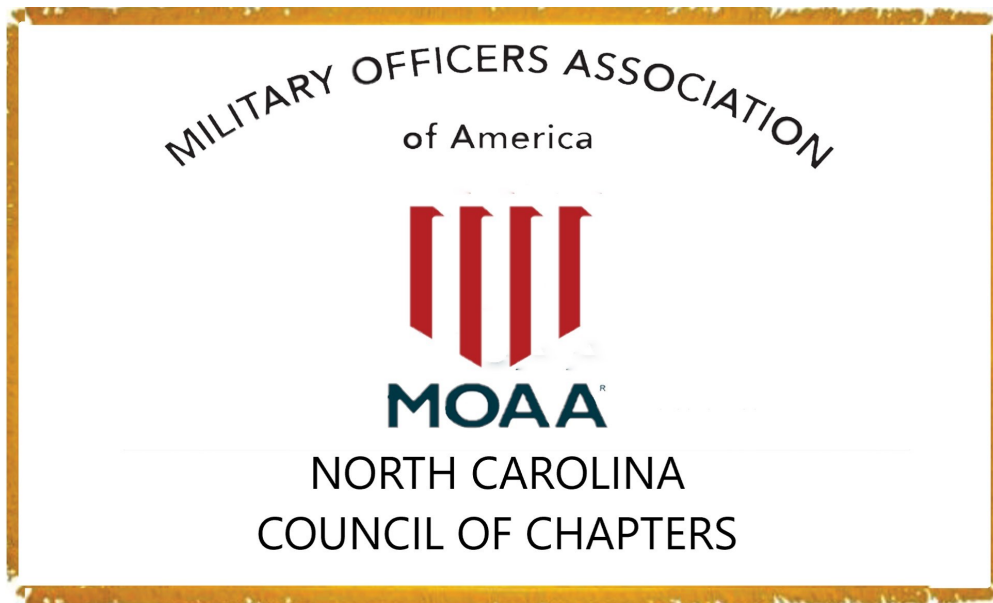
October – 10th

November – 7th

December – 19th

Meetings are from 1000hrs to 1100hrs

NCCOC is updating the new MOAA logo flag. “North Carolina Council of Chapters” will be added.



## Published by the North Carolina Council of Chapters of MOAA

**OUR MISSION STATEMENT** is in concert with the Military Officers Association of America purposes and objectives. The goal is to foster fraternal relations among retired, active, and former officers of the uniformed services and their Reserve and National Guard components. Our aim is to actively promote the protection of the rights and interests of members of the uniformed services, their family members, including survivors, provide useful services for members and their families, and serve the community, the active military forces (past, present, and future) and our nation.

**Publisher and Editor** – CW4 Jay E. Garbus, USA (Ret) and Sue Harris (SOM)

**Editor** may be reached at (704) 400-0160 or [jegarbus@gmail.com](mailto:jegarbus@gmail.com)

**The Newsletter** is published for members and friends of North Carolina Council of Chapters, MOAA.

**Editorial Policy:** The North Carolina Council of Chapters is affiliated with national MOAA. As such, the North Carolina Council of Chapters is nonprofit, politically nonpartisan. Editorial policies are established by the North Carolina Council of Chapters Publisher and Editor and are in consonance with MOAA's.

Advertising and sponsorship are accepted based on MOAA policies and standards.

**Chapter Website** - [www.moaa-nc.org](http://www.moaa-nc.org)

**MOAA "Take Action"** <http://www.moaa.org/takeAction/>

A current issue of the newsletter can be found on the North Carolina Council of Chapters website, [www.moaa-nc.org](http://www.moaa-nc.org). Anyone wishing to receive this newsletter by e-mail may do so by contacting us using the "Contact Us" link

### **Early Bird Save the Date Invitation for a Cruise to Bermuda in 2025**

6-Day Bermuda Cruise from Norfolk - Carnival Cruise Line Dates: October 12-18, 2025  
Round trip from: Norfolk, VA - Open to MOAA members from anywhere, their adult family members and guests. MOAA membership is not required. **Please open the link below for details:**

#### **[6-Day Bermuda Cruise from Norfolk - Carnival Cruise Line](#)**

Cruise Line: Carnival on Sunshine! Special group rates apply and bookings are managed through our tour agent. Her contact details are listed below. 50 cabins have been reserved for our group and more can be added as needed.

Prices for double occupancy in each cabin are approximately \$800 for inside, \$900 for ocean view or \$1100 for balcony staterooms per person depending on selection. Suites and cabins for more than 2 people can be arranged. Minimal deposit is required to reserve cabins with final payments not due until July 14, 2025.

Call the agent below to discuss and reserve if interested. Lorna Tiller, AAA ITA 910-343-1978(O), 910-540-3390(M)  
1823 Hawthorne Rd. Wilmington, NC 28403

**Lorna Tiller, AAA ITA**

email: [tillertravels@gmail.com](mailto:tillertravels@gmail.com)

**910-343-1978**

**1823 Hawthorne Rd.**

**Wilmington, NC 28403**

**Thanks,**

**Ken Klassen**



## Minutes of the 12 January 2024 Council Board Meeting

The monthly meeting of the NCCOC was held virtually and called to order at 1000 on Friday, 12 January 2024 by President CW4 Jay Garbus, USA (Ret). A quorum was present with 21 in attendance. Chaplain COL Malcolm Roberts III, USA (Ret) opened with a prayer. We recited the Pledge of Allegiance.

LCDR Mark Sandvigen, USN (Ret) moved to approve the minutes of the October meeting. CAPT Randall Ramian, USN (Ret) seconded it and it passed.

COL Ken Hillman, USMC (Ret) gave the treasurer's report. We have a small surplus for 2023. He has filed the required report and paid the \$200 fee because we are an LLC. He is waiting for the IRS online to file as a nonprofit. Dues invoices have been sent to chapters via email. If not received, contact Ken.

New Chapter presidents were introduced: CAPT Phil Briscoe, USN (Ret) Tarheel Central; CAPT Allan Turner, USN (Ret) SENCLAND Chapter; and COL Steve Watkins, USA (Ret), Western Chapter. Lt Col Nelson English, USAF (Ret), incoming Charlotte-Metrolina president, was not in attendance.

CDR Ken Klassen, USN (Ret) reported that there have been several website updates in the last couple week. Jay will send the password to the backroom to all chapter presidents. New Chapter officer information is needed for the website. Chapter Reports are due. Semi-Annual Reports are due now. Send in Chapter officer rosters. Ken will help anyone, but especially new presidents in filling out the form which are due to LT Tracy Young, USA (Fmr) by the end of January. All Chapter presidents are encouraged to send in current photos of your events and activities for the website.

COL Dana Tucker, ARNG will take the lead for Federal Advocacy but will be working closely with LTC Tricia Vinson, USA (Ret). The top three-four issues affecting North Carolina will be the focus at the national level. We have the list of contacts for AiA, and hopefully only four contacts will be needed per person attending. It has not yet been determined how many NC people will be supported by the Council. Dr. Vivianne Wersel, (SSL) said that the date for AiA is Wednesday, April 17<sup>th</sup> on the Hill. Chapter SSLs may apply to be on the Surviving Spouse Council and do not have to be a Surviving Spouse....only the Liaison. Vivianne's money for AiA will come from the SSL, not the Council and Dana will free up money allotted to North Carolina by staying with friends.

LTC Tricia Vinson, USA (Ret) explained about the home for Veterans closing abruptly in Fayetteville due to unsafe conditions. All chapters need to support this cause and a packet will be sent to each Chapter president to contact your own Representatives.

COL Jim Brumit, USA (Ret) stated that five chapters need some website updates for the LOE application. He praised the superb recruiting. There are no 4 Star or 3 Star awards now....only 5 Star.

LCDR Steve Tucker, USN (Ret) complained that National does not return phone calls or reply to emails. They don't support Chapters in recruiting efforts and only care about lobbying.

COL Herb Segal, USA (Ret) complained that National doesn't automatically make a national member a member of a chapter, even though other veterans' organizations do.

COL Jeri Graham, USA (Ret) stated that all virtual chapters can apply for the LOE with benchmarks specific to virtual chapters. She is president of the Council of Virtual Chapters. Virginia and Maryland now have tax exemptions after North Carolina's example and assistance to them.

The meeting adjourned at 11:00.



## CHAPTER PRESIDENTS



- NC01) - Cape Fear—COL Richard A. Underwood, USA, (Ret)  
(NC02) - Coastal Carolina—CAPT Randall Ramian, USN, (Ret)  
(NC04) - Charlotte-Metrolina—Lt Col Nelson English, USAF (Ret)  
(NC06) - Sandhills—Col. Walter Havenstein, USMC (Ret)  
(NC07) - Southeastern—CAPT Allan Turner, USNR (Ret)  
(NC08) - Tarheel Central—CAPT Phil Briscoe, USN (Ret)  
(NC09) - Triangle—COL Herb Segal, USA, (Ret)  
(NC10) - Western Carolina—COL Steve Watkins, USA (Ret)  
(NC11) - Catawba Valley—LTC Clifford (Davey) Davenport, USA, (Ret)  
(NC14) - Piedmont—Lt Col Lee F Richmond, USAF (Ret)  
(NC17) - First in Flight— LCDR Al DelGarbino, USCG, (Ret)  
(NC20) - Central Carolina—LTC Gary Applewhite, USA, (Ret)  
(NC21) - High Country—Frankie Groff (SSL)  
(NC22) - New River—LCDR Steve Tucker, USN, (Ret)



NORTH CAROLINA  
COUNCIL OF CHAPTERS



CW4 Jay E. Garbus, USA (Ret)  
President

Cell - 704-400-0160  
Email - jegarbus@gmail.com

## COUNCIL COMMITTEES

### Executive Committee

1. President CW4 Jay E. Garbus, USA (Ret)
2. 1<sup>st</sup> Vice President CDR Kenneth Klassen, USN (Ret)
3. 2<sup>nd</sup> Vice President COL Dana Tucker, ARNG
4. 3<sup>rd</sup> Vice President LTC Tricia Vinson, USA (Ret)
5. Immediate Past President COL Jim Brumit, USA (Ret)
6. Secretary Mrs. Sue Harris (SOM)— nonvoting
7. Treasurer Col Ken Hillman, USMC (Ret)
8. Surviving Spouse Liaison Dr. Vivianne Wersel (SSL)

### Nominating Committee

1. Immediate Past President - COL Jim Brumit, USA (Ret)
2. Immediate Past President - Capt Donna Culp, USAF (FMR)
3. COL Jeri Graham, USA (Ret)
4. CAPT David Lee, USNR (Ret)

### Finance Committee

1. President - CW4 Jay Garbus, USA (Ret)
2. Treasurer - Col Ken Hillman, USMC (Ret)
3. Immediate Past President - COL Jim Brumit, USA (Ret)

### Education Committee

1. COL Jim Brumit, USA (Ret)
2. Capt Donna Culp, USAF (FMR)

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at every stage.**

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## MOAA

# NORTH CAROLINA & FEDERAL LEGISLATION

By MOAA Staff

The three issue areas comprising this year's Advocacy in Action (AiA) campaign show the range of MOAA's legislative priorities – not just for officers, not just for retirees, and not wavering on our commitment to long-term advocacy goals.

**Concurrent Receipt What's at Stake:** The Major Richard Star Act (H.R. 1282/S. 344) would end an unjust offset for combat-injured veterans who lose a dollar of service-earned retirement pay for every dollar of VA disability compensation. The bill has a supermajority of bipartisan support – more than 325 House co-sponsors and more than 70 in the Senate – thanks in part to past grassroots efforts from MOAA and partners in The Military Coalition.

**MOAA's Mission:** We need to keep up this momentum and secure the bill's inclusion in the FY 2025 National Defense Authorization Act (NDAA). It's time for lawmakers to push this long-delayed step toward concurrent receipt for all past the finish line.

**Full Housing Allowance What's at Stake:** The BAH Restoration Act (H.R. 2537/S. 1823) reverses DoD policy capping the Basic Allowance for Housing (BAH) at 95% of local rental and utilities costs – a policy that's placing a financial burden on servicemembers and families in the middle of a nationwide rental shortage *and* ongoing recruiting challenges. Restoring this benefit – it was cut by Congress incrementally beginning in 2015 – would make a difference in the quality of life for all who serve, but especially among junior enlisted members and their families, who rely on this allowance as a large percentage of their compensation.

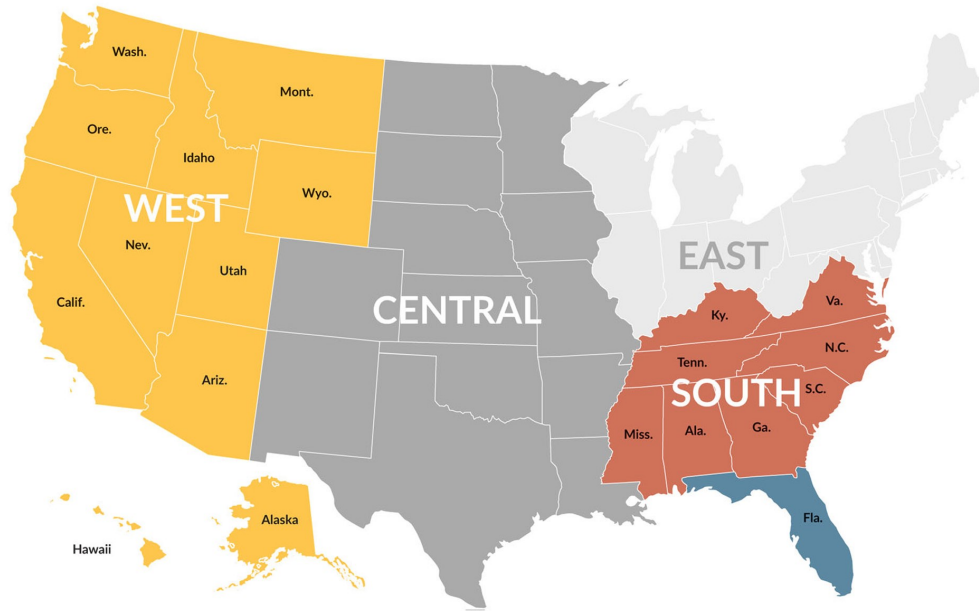
**MOAA's Mission:** Language requiring an incremental increase reached the late stages of the FY 2024 NDAA process but ultimately was not included in the final bill. We must send a message to lawmakers that close isn't good enough – servicemembers deserve a full housing allowance, and more progress must be made this legislative session.

**TRICARE For Life What's at Stake:** Protecting TRICARE For Life (TFL) remains a key issue for all MOAA members – those already covered by TFL and Medicare, along with those who'll use the benefit when they turn 65. MOAA remains concerned about a Congressional Budget Office (CBO) report suggesting two measures which would severely weaken the benefit enrollment fees topping \$1,100 per family, and cost-sharing requirements including an \$850 deductible and up to \$4,675 in potential yearly medical bills.

**MOAA's Mission:** Legislators seeking solutions to budget gaps must hear a clear message: Maintaining TFL is not just a national obligation to those who spent decades in uniform, it's also critical to ensuring key influencers in the recruiting process aren't discouraged from recommending uniformed service to future generations. While TFL fees or cost shares aren't part of any current legislation, we must counter CBO's misguided options with our grassroots advocacy efforts. The next CBO release is slated for December of this year, following the elections; MOAA will update our members as soon as we get the report.

**Take Action Online:** MOAA's last online advocacy effort addressing potential TFL fees resulted in nearly 49,000 messages to lawmakers. Register for [MOAA's Legislative Action Center](#) today so you can be part of upcoming campaigns.

# 2024 Leader Training Workshops



<b>Leadership Seminar</b> Orlando, FL January 25-27 FL, Other C&C by invitation	<b>Virtual Workshop</b> New Leaders March 13-14 Focus on New Chapter Leaders	<b>South Workshop</b> TBD May 10-11 AL, GA, KY, MS, NC, SC, TN, VA	<b>Virtual Workshop</b> Experienced Leaders August 14-15 Focused on Experienced Leaders	<b>West Workshop</b> TBD November 15-16 AL, AZ, CA, HI, ID, MT, NV, OR, UT, WA, WY
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Here is the retention percentages for 2023:

Cape Fear (NC-01)	97%
Catawba Valley (NC-11)	97%
Central Carolina (NC-20)	64%
Charlotte-Metrolina (NC04)	95%
Coastal Carolina (NC-02)	89%
First Flight (NC-21)	97%
High Country (NC-21)	96%
New River (NC-22)	97%
Piedmont (NC-14)	100%
Sandhills (NC06)	98%
Southeastern (NC-07)	92%
Tarheel (NC-08)	78%
Triangle (NC-09)	99%
<u>Western Carolina (NC-10)</u>	<u>76%</u>
NCCOC (NC-00)	93%

Military rank and abbreviation's used for all written documents. I sometimes forget which way is proper so this is a helpful guide to use.

Rank Insignia of the United States Armed Forces										
OFFICERS										
O-1	O-2	O-3	O-4	O-5	O-6	O-7	O-8	O-9	O-10	Special
<b>AIR FORCE</b>										
Second Lieutenant (2d Lt)	First Lieutenant (1st Lt)	Captain (Capt)	Major (Maj)	Lieutenant Colonel (Lt Col)	Colonel (Col)	Brigadier General (Brig Gen)	Major General (Maj Gen)	Lieutenant General (Lt Gen)	General (Gen)	General of the Air Force (GAF)
<b>ARMY</b>										
Second Lieutenant (2LT)	First Lieutenant (1LT)	Captain (CPT)	Major (MAJ)	Lieutenant Colonel (LTC)	Colonel (COL)	Brigadier General (BG)	Major General (MG)	Lieutenant General (LTG)	General (GEN)	General of the Army (GA)
<b>MARINES</b>										
Second Lieutenant (2ndLt)	First Lieutenant (1stLt)	Captain (Capt)	Major (Maj)	Lieutenant Colonel (LtCol)	Colonel (Col)	Brigadier General (BGen)	Major General (MajGen)	Lieutenant General (LtGen)	General (Gen)	
<b>NAVY</b>										
Ensign (ENS)	Lieutenant Junior Grade (LTJG)	Lieutenant (LT)	Lieutenant Commander (LCDR)	Commander (CDR)	Captain (CAPT)	Rear Admiral Lower Half (RDML)	Rear Admiral Upper Half (RADM)	Vice Admiral (VADM)	Admiral (ADM)	Fleet Admiral (FADM)
<b>COAST GUARD</b>										
Ensign (ENS)	Lieutenant Junior Grade (LTJG)	Lieutenant (LT)	Lieutenant Commander (LCDR)	Commander (CDR)	Captain (CAPT)	Rear Admiral Lower Half (RDML)	Rear Admiral Upper Half (RADM)	Vice Admiral (VADM)	Admiral (ADM)	Fleet Admiral (FADM)
<b>WARRANT OFFICERS</b>										
<b>ARMY</b>					<b>MARINES</b>					
Warrant Officer (WO1)	Chief Warrant Officer (CW2)	Chief Warrant Officer (CW3)	Chief Warrant Officer (CW4)	Chief Warrant Officer (CW5)	Warrant Officer (WO)	Chief Warrant Officer (CWO2)	Chief Warrant Officer (CWO3)	Chief Warrant Officer (CWO4)	Chief Warrant Officer (CWO5)	
<b>NAVY</b>					<b>COAST GUARD</b>					
The grade of Warrant Officer (WO) is no longer in use.	Chief Warrant Officer (CWO-2)	Chief Warrant Officer (CWO-3)	Chief Warrant Officer (CWO-4)	Chief Warrant Officer (CWO-5)	The grade of Warrant Officer (WO) is no longer in use.	Chief Warrant Officer (CWO-2)	Chief Warrant Officer (CWO-3)	Chief Warrant Officer (CWO-4)	Chief Warrant Officer (CWO-5)	The grade of chief Warrant Officer (CWO-5) is no longer in use.



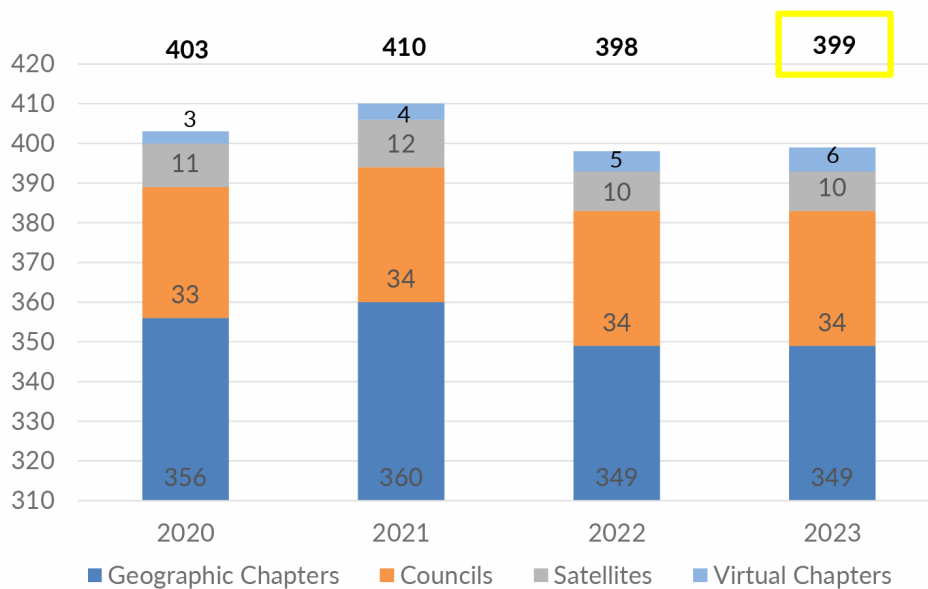
# 2024 Roundtable Schedule

<del>January 18* Association Management System</del>	February 29 Levels of Excellence	March 28 Advocacy in Action	April 25 Marketing
May 23 Awards Program	June 27 Generational Recruiting	July 25 Chapter Health Update	August 22 Council/Chapter Visit Program
September 26 Legal Topics	Oct 24 Community Outreach	November 21* Harris Communication Award	December 19* 2024 review 2025 preview

\* Adjusted from 4<sup>th</sup> Thursday to Avoid Conflict



## Number of Councils and Chapters



Three-year trend  
 Green: stable/growth  
 Yellow: loss of 1-5  
 Red: loss of >5





## CHAPTER NEWS

### CAPE FEAR CHAPTER NC-01

The Cape Fear Chapter, as is MOAA, is a non-partisan organization. As a chartered affiliate of MOAA since 1961 the Cape Fear Chapter is oldest in the state of North Carolina. Based in the Fayetteville-Fort Bragg-Spring Lake area, our current membership includes about 170 officers representing most of the uniformed services and all grades from warrant officer to flag rank. Additionally, our rolls include 25 surviving spouses.

### COASTAL CAROLINA CHAPTER NC-02

[Coastal Carolina website.](#)

**Correspondence should be sent to:** Coastal Carolina Chapter,  
MOAA, P.O. Box 373, Havelock, NC 28532

## CHARLOTTE-METROLINA CHAPTER NC-04

Who is eligible to join the Charlotte-Metrolina Chapter?

The membership of the Chapter is composed of men and women who are serving and have served on active duty as commissioned or warrant officers in a U.S. uniformed service (i.e., Army, Navy, Marine Corps, Air Force, Coast Guard, U. S. Space Force, National Oceanic and Atmospheric Administration, and the Public Health Service) and the Reserve and National Guard, and other components of these services as well as surviving spouses of any deceased individuals who would, if living, be eligible for membership. It is desired that applicants be members of National MOAA or willing to join. Chapter dues are \$30.00 annually for regular members; auxiliary members (surviving spouses) pay \$10.00 annual dues. For additional information regarding membership classes please see Article 1, Section 2 of Chapter By-Laws at Documents Tab of Home Screen.

## SANDHILLS CHAPTER, MOAA NC-06

All of our activities and events are held in the Pinehurst – Southern Pines area. Our luncheons and evening dinners are generally held on the third Tuesday of each month at a local club and require an RSVP. We welcome all National MOAA members to attend our activities as a guest.

Our Chapter publishes a monthly e-newsletter regarding upcoming events, key legislative issues, other items of interest, and changes in our membership. We also annually publish a directory of all members with email addresses, and phone numbers.

We hope you consider joining the Sandhills MOAA Chapter and reestablishing ties with your military experience and your fellow comrades-in-arms.

## SOUTHEASTERN NC CHAPTER NC-07

Thanks to the loyal and strong support of our members, the SENCLAND Chapter remains the largest MOAA chapter in North Carolina with 259 members at present. With the exception of the newly formed Space Command, our members come from all of the Uniformed Services, including the US Public Health Service (USPHS). We also have the continuing support of our Surviving Spouses. The table on our website shows the distribution of our membership by category at the end of 2023.

## THE TARHEEL CENTRAL CHAPTER NC-08

Members, prospective members, spouses, and guests meet monthly on the second Tuesday at Salem Glen Country Club, 1000 Glen Day Drive in Clemmons. The dress is business casual. The cost is \$25 per person including coffee and tea. A cash bar is available. The social hour begins at 5:45 p.m. followed by announcements and dinner.

## THE TRIANGLE CHAPTER NC-09

\* [Triangle Chapter website](#).

**Correspondence should be sent to:** Triangle Chapter, MOAA, PO Box 19861, Raleigh, NC 27619

## WESTERN CAROLINA CHAPTER NC-10

[Western Carolina website](#).

**Correspondence should be sent to:** Western Carolina Chapter, MOAA, P.O. Box 1984, Hendersonville, NC 28793

## CATAWBA VALLEY CHAPTER NC-11

The MOAA Catawba Valley Chapter covers six counties: Alexander, Burke, Caldwell, Catawba, Iredell and Lincoln. Our chapter is active in the community through its Benevolent Fund and JROTC support. The chapter also engages in ad hoc charitable support and activity, with emphasis on homeless Veterans. Please note that National MOAA and its affiliated chapters are nonpartisan, without any political party affiliation, bias, or designation. A one-page chapter membership mail-in application form is available via the "Join Chapter" button on our chapter website homepage at: [www.moaacvc.org](http://www.moaacvc.org). Also, you can learn more about MOAA National and join at either Basic, Premium or Life level by visiting their website: [www.moaa.org/content/join-moaa/why-join-moaa](http://www.moaa.org/content/join-moaa/why-join-moaa)

## PIEDMONT CHAPTER NC-14

**Correspondence should be sent to:** Piedmont Chapter, MOAA, 545 Morton Ave, Asheboro, NC 27205

## FIRST FLIGHT CHAPTER NC-17

**Correspondence should be sent to:** First Flight Chapter, MOAA, P.O. Box 50, Shiloh, NC 27974-0050

## CENTRAL CAROLINA CHAPTER NC-20

**Correspondence should be sent to:** Central Carolina Chapter, MOAA, Rufty-Holmes Senior Citizens Center, Martin Luther King Jr. Avenue, Salisbury, NC 28144

## HIGH COUNTRY CHAPTER NC-21

High Country website

**Correspondence should be sent to:** High Country Chapter, MOAA, PO Box 3312, Boone, NC 28607



As members of High Country Chapter MOAA, we have a common bond, a single thread . . .

. . . We have all served our country or experienced military service either individually or as a Surviving Spouse.

. . . In our 19 year history, we have continually come together to serve our community, enhance relations with area military organizations, and fostered fraternal relations with those who serve or who have served.

. . . We have “built” a Veterans Memorial, conducted community programs on Memorial and Veterans' Day for 14 years, provided funding and experience to ASU ROTC and WHS MCJROTC, cleaned highways, provided funding for Wounded Warriors at App Ski Mtn, supported ASU Student Veterans, fed Veteran Bike Riders, supported Blue Star Mothers and Frontline to Farm and placed flags on 610 veterans' grave sites for Memorial Day and Veterans' Day.

*We “Never Stop Serving”*

## NEW RIVER CHAPTER NC-22

**Correspondence should be sent to** New River Chapter, MOAA, PO Box 1202, Jefferson, NC 28640

# MEMBERSHIP RETENTION

## CAPT PHILIP BRISCOE VI USN (RET) ON IMPROVING RECRUITING

1. Forming an active TCC Membership committee – guided by a Mission Statement: Membership Committee Mission Statement - *To enhance the Chapter Membership Experience and to assure the chapter achieves its membership and retention goals.*
2. Drafting and incorporating a Membership Committee SOP
3. Creating awareness of need for recruiting new members:
  - a. Encouraging members to wear military logo apparel.
  - b. Holding a new member orientation meeting – where member prospecting is highlighted,
  - c. Giving a 3-minute membership reminder at each Chapter meeting
  - d. Placing MOAA business/recruiting cards at each table at the Chapter meeting
  - e. Publishing a membership recruitment paragraph in each Chapter newsletter
  - f. Attending local area veterans' gatherings
  - g. Submitting articles describing Chapter events to local newspapers
4. Setting annual admission and attrition goals. Publishing a monthly Membership Report showing progress toward those goals.
4. Following up on MOAA blast email names (2 times each year).
5. Improving recruiting also results from increased member participation and interest due to:
  - a. interesting programming
  - b. a monthly call to each member from one of the Membership Committee members – the TCC Chapter Calling Tree
  - c. Extending the cocktail portion of the Chapter meeting by fifteen minutes
  - d. Relaxing the dress code – from Business attire to Casual attire.
7. Formal follow up with new members – letters and calls



### WHY JOIN MOAA

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

Website [MOAA - Why Join MOAA](#)

[JOIN US](#) - Join a North Carolina Chapter at our website [www.moaa-nc.org](http://www.moaa-nc.org) and click **JOIN NOW** menu.

# REFERENCE INFORMATION SECTION

## MOAA GUIDANCE ON PARTISAN POLITICAL ACTIVITIES

### PARTISAN POLITICAL ACTIVITIES

As organizations exempt from federal taxation under Sec. 501(c)(19) of the Internal Revenue Code, MOAA and its affiliates must take care to avoid engaging in partisan political activities. Under IRS rules, we are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of (or in opposition to) any candidate for public office.

### CANDIDATES FOR PUBLIC OFFICE

A candidate for public office is an individual who offers himself or herself, or is proposed by others, as a contestant for an elective public office, whether such office is national, state, or local, and includes incumbent candidates. The prohibition also extends beyond declared candidates and may apply to efforts to recruit an individual to run for office or advance exploratory activities. The prohibition also applies to advocating for the platform of one political party over another.

### PROHIBITED ACTIVITIES

Activities which constitute participation or intervention in a political campaign on behalf of or in opposition to a candidate include, but are not limited to, the publication or distribution of written or printed statements or the making of oral statements on behalf of or in opposition to such a candidate.

It is clear that the prohibition on partisan political activity prohibits such outright actions such as posting a “Vote for Biden” or “Vote for Trump” on the organization’s website, or “Support Republican Candidates” or “Vote Democratic.”

In addition to these obvious examples, the prohibition goes well beyond direct expressions of support. In determining whether an organization is engaged in unlawful partisan political activities, the IRS applies a “facts and circumstances” test. The IRS looks not only to the expressed language, but to external factors, such as the communication’s timing, its targeted audience, and how the message relates to public policy positions that distinguish a candidate in a campaign.

### CONSEQUENCES FOR VIOLATIONS

The consequences to an organization that violates the prohibition on partisan political activity can be severe including the loss of its tax exempt status and the imposition of certain excise taxes. For public charities, like The MOAA Foundation and the MOAA Scholarship Fund, the IRS can disallow tax deductions for charitable contributions. In addition, for an organization whose mission involves advocacy on key military community issues, MOAA must seek support from elected representatives from both parties.

Engaging in partisan political activities on behalf of one party or candidate would seriously undermine MOAA’s ability to achieve the bipartisan consensus on key issues essential to achieving its legislative objectives.

## MOAA GUIDANCE ON PARTISAN POLITICAL ACTIVITIES, CONTINUED

### **PERSONAL OPINIONS**

As individuals, members and leaders of MOAA and MOAA's affiliates are not prohibited from engaging in partisan political activities so long as they do so in way that makes it clear they are acting for themselves and do not appear to be speaking on behalf of MOAA or its affiliates. For example, it is permissible for an individual to express his or her personal preference in support of or in opposition to a candidate or political party. And they may do so publicly.

However, when expressing their personal opinions or preferences, they may not make reference to their MOAA position, use MOAA communications channels, use MOAA letterhead or newsletters, identify themselves as MOAA leaders, or imply that MOAA or its members share their beliefs.

### **LEADERSHIP RESPONSIBILITIES**

Those in leadership positions have a special responsibility to separate their personal political opinions from statements that are or can be attributed to MOAA or its affiliates. For example, it is improper for a chapter leader to use the chapter's newsletter to advance the leader's personal political beliefs.

This goes beyond statements expressly advocating for a specific candidate or party by name. Statements that incorporate campaign messaging, campaign slogans, and political positions identified with a particular candidate or party are also prohibited. No MOAA leader is authorized to use MOAA's or an affiliate's resources to communicate their personal political beliefs. This is an outright violation of the leader's fiduciary duty to the organization and a serious leadership and ethical failure.

### **DIVISIVE SOCIAL ISSUES**

We are all aware of the divisive nature of the debate over today's leading social issues – protesting during the national anthem at sporting events, racial justice, public protests, and the conduct of law enforcement officers. These are issues over which many Americans have deeply held, but differing, personal beliefs. This is also true within the military community among the ranks of active duty and retired officers and within MOAA itself.

MOAA leaders have an obligation to keep this in mind when communicating on behalf of MOAA or its affiliates. Suggesting that MOAA only supports one side of a deeply divisive issue sends a message to those with a different belief that MOAA is not for them.

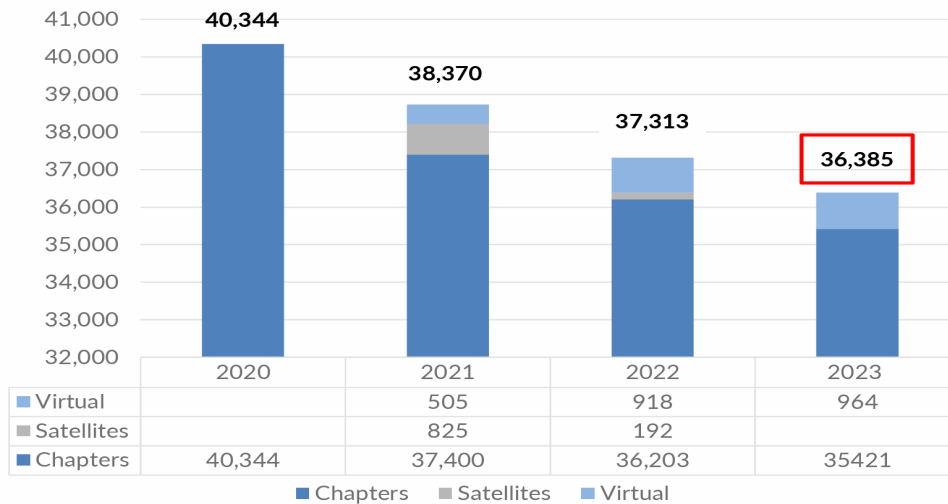
Officers today have grown up in a military culture that is very different than the past. Many are accepting of attitudes and views that were not mainstream when many of us were in uniform. If MOAA is going to connect with the newest generation of uniformed officers, it needs to be clear that those with strong views on racial and social justice imperatives are just as welcome as those who adhere to more traditional expressions of patriotism and officership.





# MOAA NEWS & INFORMATION

## Number of Chapter Members



Note: Data was not available by affiliate type for 2019 and 2020. For 2023 satellite members included in chapter number

Three-year trend  
 Green: Stable/growth  
 Yellow: Loss of 100-500  
 Red: Loss of >500



## MOAA Scholarship Fund

- Founded in 1948
- Provides financial assistance to children of both officer and enlisted personnel pursuing higher education
- Provides students with interest free loans and grants to help offset the costs of higher education or vocational training
- Funded by donations from MOAA members, Councils and Chapters, corporations, and others
- Grants is open until March 1, 2024: [www.moaa.org/education](http://www.moaa.org/education)
- Students attending an accredited continuing education program in the 2024 - 2025 academic year are eligible to apply



# Community Outreach Grant Application

- Using the Survey Monkey platform
- You must create a new account to start your application
  - Once you begin the application you will see tasks that must be completed before you submit the application
  - You will see any outstanding tasks associated with the application and will receive an email reminder if those tasks aren't finished by deadline
- 4 main questions will be scored by our judges, 25 points each, total of 100 possible points
  - Other sections of the application will still be reviewed
- Scoring Emphasis
  - Clear, specific, understandable, complete?
- Overview of a “Passthrough”
  - *Ex: This is essentially taking the grant funds and just giving them to an organization or program to use*
  - You must have direct involvement with the program you are applying for, and be directly involved in how the funds are being spent
  - The MOAA Council/Chapter is fully responsible for the grant disbursement, monitoring grant fund use/reporting on grant fund use, etc.
  - Passthrough designations among scores will be taken into consideration
- Ensure each question/prompt has been thoroughly answered before clicking “Submit”
- You may return to edit your application at any point before the application window closes



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## After Applying – What’s Next?

- Once your application has been submitted, you will receive an email confirming that submission
- Judging will begin in March
- Applicants will be contacted by phone call and email regarding grant status
  - After MOAA’s Spring Board Meeting
  - Contacted in late April or early May
  - You can also check the status of your application at any point by logging into the application



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## MOAA Council and Chapter Affairs Senior Program Director



[Capt. Frank Michael](#), USN (Ret), senior director program director for Council and Chapter Affairs. He has been an instrumental part of the team and affiliate network since joining MOAA's staff in early 2021.

- Commanded Helicopter Anti-Submarine Squadron Light 47 (HSL 47). Led Navy helicopter relief efforts following the 2004 Indonesian tsunami and Hurricane Katrina.
- Commanded *USS Boxer (LHD 4)*. Participated in the 2011 Captain Phillips rescue operation in the Indian Ocean.
- Extensive experience in nonprofit program and volunteer member support.

### NOTE FOR COUNCILS AND CHAPTERS WITH MOAA LIABILITY INSURANCE POLICIES

MOAA's Chapter Liability Insurance Plan is available through the current carrier until Dec. 31, 2023. Should your chapter bind a new or renewal policy prior to that date, the policy will be in-force for one year from the effective date.

AMBA has evaluated several carriers and selected a new carrier, Philadelphia Insurance Companies, to continue to provide this valuable coverage with minimal disruptions. You will receive application instructions from AMBA via email, or mail if no email address is on file, approximately 75 days prior to your current policy's expiration date.

If you have any questions or would like to apply for a new policy, contact AMBA at (800) 503-9227, Monday-Friday, 8 a.m. to 5 p.m. Central time, or by email at [plsdsteam.service@amba.info](mailto:plsdsteam.service@amba.info).

### Meet your HQ team:





# MOAA SURVIVING SPOUSE NEWS

## SURVIVING SPOUSE CORNER: PROTECT AND SAVE YOUR VITAL INFORMATION

**By: Renée Brunelle**

If you are truly alone, find your solace and your footing in helping others. This will be a difficult time, but good times will follow. Many of us have been in your shoes. As you now know, that is why we are called “surviving spouses.”

When is it ever the right time to get your important documents and information in order? Most of us think about it after someone we care for has had an incident and/or has passed away. Additionally, events such as hurricanes, fires, floods, tornadoes, and even burglary can make the actual paperwork unusable.

But through MOAA partner Everplans, members have access to a platform allowing cloud-based storage of important documents and information. With controlled access to each area, we are able to share details — at a minimum, to begin the discussion about what we prefer for our health care and our final arrangements.

Personally, I signed up for Everplans Premium, which offers nine categories of information:

- **Personal Info and IDs:** This is where copies of identification — including driver’s license, Social Security card, passport, and military IDs — can go. It also offers a space for vital documents, such as a marriage license.
- **Digital:** This is quite an extensive category. It includes password management, devices, travel and transportation, ticketing, email, social media, and shopping, to name a few. Here, you can also add your username or password to any of your accounts, and note whether the account has a fee and is on auto pay.
- **Home and Property:** You can add information about your primary and secondary residences, RV, boat, etc.
- **Financial:** This is another extensive area for accountant information, banking accounts, investments, loans, tax returns, and insurance information for both life and disability. This would be the best place for VA benefits, as well.
- **Legal:** Here, you will find spaces to enter attorney contact information. You can scan and upload your will, power of attorney, health care surrogate, and other advance directives. When away from home, this could be one of the most useful features to be able to easily access the digital version of these documents.
- **Health:** Enter information about your primary and specialty doctors, allergies, vaccination records, medication list, medical devices, even a listing of medical conditions.
- **Family and Loved Ones:** You are able to list the contact information for important people in your life, and especially important pet information. (For example, I have a credit card on file at my veterinarian’s office in case I am out of town and there is an emergency, so this is a great place to make note of something like that as well as include other vital information.)
- **Ageing:** One of the wonderful subcategories is “eldercare living preferences” where you can specify whether you are OK in a shared (roommate) space, your care providers, your eldercare finances, and your long-term care insurance details.

**After I’m Gone:** You can write a letter to a loved one, state your preferences for final arrangements (cremation versus burial, for example), provide notes for your obituary, and save family recipes, family photos, and more. There is even a tab to discuss the genealogy of your family.

# Surviving Spouse Resources and Links

This page is designed to provide resources to surviving spouses and answer some of the more frequent asked questions of MOAA regarding survivor issues. Access more MOAA resources by visiting [MOAA.org](http://MOAA.org) or [MOAA's Surviving Spouse page](#); learn more about joining MOAA [here](#).

(Jump directly to [Suggested Reading](#) or information about [Survivor Organizations](#).)

**Q. What is the latest on efforts to repeal the Survivor Benefit Plan-Dependency and Indemnity Compensation (SBP-DIC) offset, also known as the "widows tax"?**

A. Efforts by MOAA and others to repeal this unfair law resulted in a phased removal of the repeal becoming law as part of the FY 2020 National Defense Authorization Act. Click [here](#) for the latest information.

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**Q. How do I reach out to MOAA's Surviving Spouse Advisory Council?**

A. Email the council at [sscomm@moaa.org](mailto:sscomm@moaa.org). Meet the members [here](#).

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**Q. How do I reach out to, or join, MOAA's Surviving Spouses Virtual Chapter?**

A. Email the virtual chapter at [mssvc02@gmail.com](mailto:mssvc02@gmail.com). You can also [join the chapter's Facebook group](#) to find details on membership, upcoming meetings, and other resources. Apply using [this form](#).

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**Q. What publications does MOAA provide to surviving spouses?**

A. Click [here](#) for a list of survivor publications. You may also be interested in some [spouse and family publications](#), or [financial publications](#). Resources beyond publications, including advocacy news and monthly updates to MOAA's Surviving Spouse Corner, are available [here](#).

MOAA's Minnesota Chapter has compiled [The Day After Calls](#), an online publication to help families with steps to take when a military member passes.

**MOAA's Surviving Spouses Advisory Council: How do I reach out to MOAA's Surviving Spouse Advisory Council?**

A. Email the council at [sscomm@moaa.org](mailto:sscomm@moaa.org). Meet the members [here](#).

## SURVIVING SPOUSE ADVISORY COUNCIL 2023



Row 1. Gail Joyce, Pat Green, Renee Matthews, Vivianne Wersel  
Row 2. Barbara Smith, Kathy Thorp, Nancy Mullen, Nora Durham  
Row 3. Suzanne Walker (MOAA Staff Advisor)



U.S. Department of Defense

## 2024 State Policy Priorities Supporting Service Members and Families

North Carolina status as of October 20, 2023

**Military Access to Quality Family Child Care:** In many cases, DOD-certified military family child care providers must also be licensed or registered by the state when simply caring for DOD children. By recognizing military family child care certification, in lieu of requiring state licensing, states can enhance access to military child care and reduce the time on waitlists. States can also support Military Child Care in Your Neighborhood-PLUS, which increases access for active-duty, National Guard and reserve families. **11 states have policy exempting MFCC providers. NC implemented MCCYN-PLUS in 2023 but has no policy to recognize MFCC providers.**

**Military Spouse Employment and Economic Opportunities:** Many military spouse professionals must relicense each time they transfer with their active-duty spouse. As states implement the provision of the Military Spouse Licensing Relief Act, they can help military spouses maintain professional and financial stability by enacting licensing compacts and ensuring that licensing agencies make their application processes accessible to military spouses. **1 state has policy mirroring the federal law and 36 states have policy to help spouses who choose to apply for a state license in the receiving state. NC requires a NC license to practice and has a policy that subjects the applicant to excessive paperwork in order to demonstrate that the license is substantially equivalent to, or exceeds the requirements for NC licensure. Even though NC requires processing of applications within 15 days, the state does not meet the desired outcome for enabling spouses to practice under a state license. Interstate Compact Status: 3 - Advanced Practice Registered Nurse Compact; 29 - Speech-Language Pathology Compact; 2 - Cosmetology Licensure Compact; 2 - Dental/ Dental Hygienist compact; 24 - EMS Licensure Compact; 1 - Interstate Massage Therapy Compact; 10 - Interstate Teacher Mobility Compact; 28 - Licensed Professional Counseling Compact; 40- Nurses Licensure Compact; 28- Occupational Therapy Licensure Compact; 36- Physical Therapy Licensure Compact; 2- Physician Associates Compact; 38- Psychology Interjurisdictional Compact; and 1- Social Work Licensure Compact. NC is a member of 6 compacts and introduced SB 718 in 2023 to join the Social Work Licensure compact.**

**Defining Armed Forces in State Policy:** Recent force structure changes require updates to ensure that states' definitions of military service align with federal law. States can minimize disruptions in benefits and services for eligible service members and dependents by clearly defining "armed forces." **23 states have, or introduced, policy. NC does not provide benefits to members of the Space Force according to policy definitions.**

**Military Community Representation on State Boards and Councils:** By including members of the military community, states can ensure that unique operational requirements and military family priorities are considered across pertinent policy areas. **New Issue for 2024. NC GS § 143B-1311 defines membership on the North Carolina Military Affairs Commission which includes military representation. NC complete.**

**State Support for Military Families with Special Education Needs:** Highly mobile children, including military children, are more likely to experience recurring educational disruptions and challenges, particularly those who need access to special education and related services. States can assist by streamlining processes to ensure timely establishment of comparable special education services upon relocation and reducing burdens associated with due process proceedings. **New Issue for 2024. Pertinent policy has not been identified in NC at this time.**

**Open Enrollment Flexibility:** Military families are at a disadvantage when it comes to school enrollment options due to military-directed assignments. States can provide military families with improved schooling options by modifying open enrollment policies. **15 states passed supporting policy. Pertinent policy has not been identified in NC at this time.**

**Child Abuse Identification and Reporting:** Federal law requires the DOD to request state reports regarding instances of child abuse and neglect involving military family members. States can assist military Family Advocacy Programs in providing needed support by requiring child protective services to report cases to the military at the onset of their investigations **33 states passed supporting policy. GS § 7B-307 requires directors to report to the appropriate military authority when there is evidence of abuse or neglect of a juvenile by a parent, guardian, custodian, or caretaker with**

**MILITARY  
STATE POLICY  
SOURCE**

Defense-State Liaison Office  
Southeast Regional Liaison  
Eric S. Sherman

571-309-7589  
Eric.S.Sherman2.civ@mail.mil  
<https://statepolicy.militaryonesource.mil>

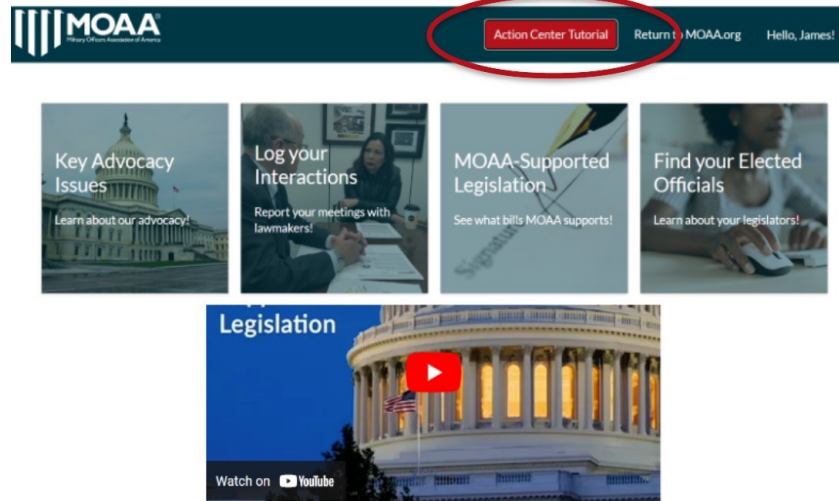
# Supporting State-Level Advocacy: State Legislative Exchange Forum

- Led by MOAA State Legislation Experts  
Don Wolfinger (MO), Harold Cooney (PA), Shelly Kalkowski (CO)
- 140 members from 50 states
- Quarterly meetings since 2019
- Regularly attended by MOAA Gov't Relations and Engagement Staff
- Cloud bank: Presentations, Best Practices, and Documents
- Participate in (and, in some cases, help form) State Military/Veteran Coalitions
- Attend and help facilitate regional volunteer leader workshops  
– legislative advocacy breakout sessions



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# Supporting State-Level Advocacy: Legislative Action Center



**Q. Why do I have to re-enter my information?**

**A.** The changeover to the new system will require all users to enter in their details, but they will be able to create an account with those details the first time they visit the site. First-time users can sign in [at this link](#); you'll need to provide your information again if you sign in from another browser or device.



## Supporting State-Level Advocacy: Potential Improvements

- Continue to promote LAC and registration
- Grow State Legislative Exchange Forum
  - Incentivize/Promote/Require participation
  - Identify key “billets” and/or people
  - Presence in every Congressional district
- Explore additional state-level legislative resource
- Levels of Excellence changes
- State Advocacy-Focused Virtual Chapters?





## REFERENCE INFORMATION SECTION

### **MOAA HAS FIVE VIRTUAL CHAPTERS**

They are: Uniformed Services Nurse Advocates Virtual Chapter, the Surviving Spouse Virtual Chapter, the Public Health Service Virtual Chapter, Chaplains Virtual Chapter and the Judge Advocate Virtual Chapter . Inquiries can be sent via email to [Moajavc@gmail.com](mailto:Moajavc@gmail.com).

Interested in participating in one of these virtual chapters, or in championing another group? Contact Capt. Pat L. Williams, USN (Ret), MOAA's Program Director for Engagement, at [patw@moaa.org](mailto:patw@moaa.org), or Capt. Erin Stone, JAGC, USN (Ret), Senior Director for Council and Chapter Affairs, at [erins@moaa.org](mailto:erins@moaa.org), for more information.

Join the Facebook page “ DIC Surviving Spouses/DIC Increase Advocacy “ today and get involved! For more information contact MOAA surviving spouse Edith Smith, phone (703) 569-3380 or email [esmith@capitolcrusader.com](mailto:esmith@capitolcrusader.com)

### **Learn What Your Fellow Veterans Know**

Mental Health Issues affect Veterans throughout the year, Veterans and those who care about them are encouraged to visit [MakeTheConnection.net](http://MakeTheConnection.net) to learn more about mental health and healing from Veterans who know because they've been there.

### **Veterans Eligible for Travel and Hotel Discounts**

[AmericanForcesTravel.com](http://AmericanForcesTravel.com) is a Department of Defense online leisure travel website managed by Morale, Welfare, and Recreation and supported by Priceline. Veterans can access exclusive deals on hotels, flights, rental cars, cruises, packages and event tickets

### **COMMUNITY OUTREACH SPONSORSHIP**

Apply for up to \$300 per chapter or \$800 per council to support community service programs and recruiting/branding events. Get details [at this link](#).



# VERETERANS ADMINISTRATION (VA)

## PACT Act Related Effective Date Scenarios

### Compensation Claims

**Scenario 1: Original Compensation claim was filed for a PACT Act presumptive condition within 1 year of the date the PACT Act was signed into law**

**What Actions Need To Be Taken:** Submit a VA Form 21-526EZ claiming the PACT Act presumptive condition. On the VA Form 21-526EZ in Section IV: Claim Information, the box states: “If due to exposure, Event, or Injury, Please Specify”, for this you will write **Toxic Exposure**. Additionally in Section IV it states: “Explain how the disability(ies) relates to the in-service event/exposure/injury, here you will write **Service in (xxxx)**.”

**Effective Date:** The effective date will be August 10, 2022 – the date the PACT Act was signed

**Scenario 2: Original Compensation claim for a newly added Pact Act Presumptive condition was filed after 1 year of the law change**

**What Actions Need To Be Taken:** Same actions as Scenario 1

**Effective Date:** The effective date will be the date the claim was submitted.

**Scenario 3: Intent to File was submitted within 1 year of the PACT Act being signed into law and a compensation claim for a newly added PACT Act Presumptive condition is filed within 1 year of the ITF.**

**What Actions Need To Be Taken:** Same actions as Scenario 1

**Effective Date:** The effective date will be August 10, 2022. This is due to the ITF preserving the date of law change as the effective date and the claim was submitted within the ITF window.

**Scenario 4: Veteran was denied benefits for a PACT Act presumptive condition prior to the PACT Act being signed into law.**

**What Actions Need To Be Taken:** Submit VA Form 20-0995 with a VA Form 21-4138 stating:

*(Veteran’s Name) has previously filed a claim for (condition) and this claim was denied on (date) due to (reason for denial). (Veteran’s name) served in (location) from (dates of service in that location) and is now eligible for pre-sumptive service connection under the PACT Act of 2022. Please accept this statement in conjunction with the law change as new and relevant evidence and review the veteran’s claim for (condition). Your attention to this matter is greatly appreciated.*

VA Form 20-0995 in Part II box 13A states to list the specific issues on appeal. Here you will write the condition and “Please see attached 21-4138 to satisfy requirement for new and relevant evidence.”

**Effective Date:** The effective date will be August 10, 2022 or 1 year prior to the filing of the claim, whichever is later. The effective date cannot be earlier than August 10, 2022.

**Scenario 5: Dependency Indemnity Compensation (DIC) claim was filed and denied BEFORE the PACT Act was signed.**

# PACT Act Related Effective Date Scenarios

## Survivor Benefits Claims

### Scenario 6: Dependency Indemnity Compensation (DIC) claim filed *AFTER* PACT Act was signed.

**What Actions Need To Be Taken:** Submit A VA Form 21P-534EZ claiming DIC benefits, along with the death certificate showing the veteran passed away from a PACT Act Presumptive condition.

**Effective Date is:** The effective date will be August 10, 2022 or 1 year prior to the filing of the claim, whichever is later. The effective date cannot be earlier than August 10, 2022.

### Scenario 7: Intent to File was submitted within 1 year of the PACT Act being signed into law and a DIC claim for a newly added PACT Act Presumptive condition is filed within 1 year of the ITF.

**What Actions Need To Be Taken:** Same actions as Scenario 6

**Effective Date:** The effective date will be August 10, 2022. This is due to the ITF preserving the date of law change as the effective date and the claim was submitted within the ITF window.

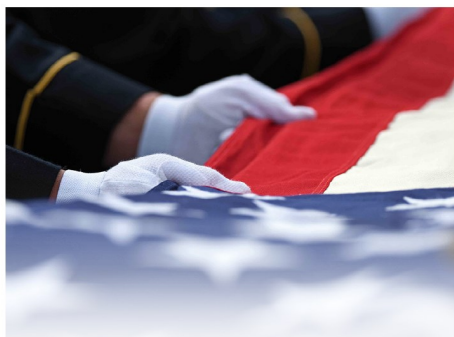
**When filing for an appeal of a previously denied PACT Act Presumptive, follow this example of a 20-0995 already filled in.**

**When filing for a PACT Act Presumptive, follow this example of a 21-526EZ requesting service connection for Melanoma due to Toxic Exposure**

PART II - ISSUE(S) FOR SUPPLEMENTAL CLAIM	
13. YOU MUST LIST EACH ISSUE DECIDED BY VA THAT YOU WOULD LIKE VA TO REVIEW AS PART OF YOUR SUPPLEMENTAL CLAIM. Please refer to your decision notice(s) for a list of adjudicated issues. For each issue, please identify the date of VA's decision. (You may attach additional sheets of paper, if necessary. Include your name and file number on each additional sheet.)	
Check this box if any issue listed below is being withdrawn from the legacy appeals process. <input type="checkbox"/> OPT-IN from SOC/SSOC	
13A. SPECIFIC ISSUE(S)	13B. DATE OF VA DECISION NOTICE
Melanoma- Please see attached 21-4138 to satisfy requirement for new and Relevant Evidence.	DATE <input type="text"/>

**When filing for a PACT Act Presumptive, follow this example of a 21-526EZ requesting service connection**

SECTION IV: CLAIM INFORMATION			
16. LIST THE CURRENT DISABILITY(IES) OR SYMPTOMS THAT YOU CLAIM ARE RELATED TO YOUR MILITARY SERVICE AND/OR SERVICE-CONNECTED DISABILITY (If applicable, identify whether a disability is due to a service-connected disability; confinement as a prisoner of war; exposure to Agent Orange, asbestos, mustard gas, ionizing radiation, or Gulf War environmental hazards; or a disability for which compensation is payable under 38 U.S.C. 1151)			
<b>NOTE:</b> List your claimed conditions below. See the following three examples for guidance on how to complete Section IV.			
EXAMPLES OF DISABILITY(IES)	EXAMPLES OF EXPOSURE TYPE	EXAMPLES OF HOW THE DISABILITY(IES) RELATE TO SERVICE	EXAMPLES OF DATES
Example 1. HEARING LOSS	NOISE	HEAVY EQUIPMENT OPERATOR IN SERVICE	JULY 1968
Example 2. DIABETES	AGENT ORANGE	SERVICE IN VIETNAM WAR	DECEMBER 1972
Example 3. LEFT KNEE, SECONDARY TO RIGHT KNEE		INJURED LEFT KNEE WHEN BRACE ON RIGHT KNEE FAILED	6/11/2008
CURRENT DISABILITY(IES)	IF DUE TO EXPOSURE, EVENT, OR INJURY, PLEASE SPECIFY (e.g., Agent Orange, radiation)	EXPLAIN HOW THE DISABILITY(IES) RELATES TO THE IN-SERVICE EVENT/EXPOSURE/INJURY	APPROXIMATE DATE DISABILITY(IES) BEGAN OR WORSENERD
1. Melanoma	Toxic Exposure	Service in ( List where deployed)	Date



## Benefits to Support Survivors

- **DEATH GRATUITY** - A one-time, nontaxable payment to help surviving family members deal with the financial hardships that accompany the loss of a service member.
- **SSSB** - Social Security Survivor Benefits are monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.
- **SSIA** - Special Survivor Indemnity Allowance is a benefit for surviving spouses who receive a Survivor Benefit Plan annuity that is offset by a Dependency and Indemnity Compensation payment from the U.S. Department of Veterans Affairs.
- **SGLI** - Servicemembers' Group Life Insurance is life insurance coverage for a service member.
- **TSGLI** - Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur physical losses due to traumatic injuries.
- **FSGLI** - Family Servicemembers' Group Life Insurance is life insurance coverage for a service member's spouse and dependent children.
- **DIC** - Dependency and Indemnity Compensation is a tax-free monthly payment to survivors provided by the Department of Veterans Affairs.
- **SBP** - The Survivor Benefit Program is a taxable annuity for survivors paid through the Defense Finance and Accounting Service.
- **TRICARE** - The uniformed services' health care program.
- **DEA** - Dependents Educational Assistance is an educational benefit provided by the Department of Veterans Affairs.

This milestone guide outlines the change in benefits survivors can expect and what decisions a survivor may need to make.

## Primary and Secondary Next of Kin (Includes Spouses)

### Within 14 Days

- Meet your casualty assistance officer.
  - Verify family information.
  - Choose whether to authorize the disclosure of information to other government organizations for benefits and support.
- Review the will and any estate planning documents.
- Plan a funeral if you're the person authorized to direct disposition.
- Track and submit reimbursement claims for the funeral and related travel.
- Obtain a new dependent ID card (if applicable). ([www.dmdc.osd.mil/self\\_service](http://www.dmdc.osd.mil/self_service))

### Within First Year

- Update vehicle title and registration.
- Settle bank accounts, loans and credit cards.
- Connect with your service's long-term care management program.
- Request a copy of appropriate investigative reports.
- Inventory personal effects and submit claims for missing or damaged items if you're a person entitled to receive effects.
- Receive free financial counseling and online will preparation from FinancialPoint Plus if you are an SGLI recipient ([www.financialpointplus.com](http://www.financialpointplus.com)).

## Spouses

### Within First Year

- Update your status in the DEERS (Defense Eligibility Enrollment Reporting System) registry.
- Apply for Veterans Affairs DIC (Dependency and Indemnity Compensation), SBP (Survivor Benefit Plan), and Social Security (if applicable).
- Review initial Survivor Benefits Report with casualty assistance officer.

## For additional resources, visit:

- Long-term care at <https://go.usa.gov/xAZtY>
- Days Ahead Binder at <https://go.usa.gov/xAZt2>
- Survivors Guide to Benefits at <https://go.usa.gov/xAZtT>



Call or chat anytime, from anywhere in the world to learn more and connect to support. We're here for you 24/7.

800-342-9647 | [MilitaryOneSource.mil](http://MilitaryOneSource.mil)

To learn more, go to [MilitaryOneSource.mil](http://MilitaryOneSource.mil) and search "Survivor Support."



- Create a DS Logon Level 2 (Premium) account (<https://go.usa.gov/xAZtW>).
- Create a VA eBenefits account ([www.ebenefits.va.gov/ebenefits/apply](http://www.ebenefits.va.gov/ebenefits/apply)).
- Access your Interactive Online Survivor Benefits Report (<https://go.usa.gov/xAZtK>).
- Access free financial counseling from Military OneSource.
- File income taxes with free software and support from MiTax ([www.militaryonesource.mil/miltax](http://www.militaryonesource.mil/miltax)).

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable survivors expires.
- "Final Move" deadline for survivors in government housing.

### Three Years

- "Final Move" deadline for survivors not in government housing. You may request an extension.
- "Qualifying widow/widower" federal income tax status expires.
- TRICARE Prime and active-duty dental plan expire. You're automatically enrolled in TRICARE Select for retirees. You may choose to enroll in TRICARE Prime for retirees and TRICARE Dental Program Survivor Benefit Plan.

### 20 Years

- Spouse Dependents' Educational Assistance eligibility ends.

### Age 55

- Remarriage restrictions on SBP payments lifted.
- Remarriage restrictions on DIC payments lifted.

### Age 57

- Remarriage restrictions on Social Security survivor benefits lifted.
- Reduced-rate Social Security retirement benefits available.

## Children

### Within First Year

- Obtain ID card (any age).
- Eligible for 40 hours of respite care at military Child Development Center.

### Age 16

- Social Security survivor benefits for child(ren)'s parental or nonparental caregiver ends.



# Today And Tomorrow

Department of Defense milestone guide for survivors of service members who died in an active-duty status



### Age 21

- TRICARE and TRICARE Dental Program Survivor Benefit eligibility ends. Full-time college students remain eligible through age 23, if they meet certain conditions. They may also qualify to buy TRICARE Young Adult (age 21-26). (<https://www.tricare.mil/TYA>)

### Age 23

- TRICARE and TRICARE Dental Program Survivor Benefit Plan eligibility ends for students; TRICARE Young Adult can be purchased.

### Age 26

- DEA eligibility ends.

### Age 33

- Fry Scholarship eligibility ends if eligibility began before Jan 1, 2013. Time limit lifted if eligibility began after that date.

## Financial Beneficiary

### Within First Year

- Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients ([www.financialpointplus.com](http://www.financialpointplus.com)).
- If applicable: Nonparent guardian of Surviving child(ren) should establish legal guardianship.

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires (applicable to SGLI and Death Gratuity recipients).

