

NORTH CAROLINA COUNCIL NEWSLETTER



NC Council of Chapters Website: www.moaa-nc.org

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

Volume 2023 Issue 3

COUNCIL BOARD MEMBERS

- President - CW4 Jay E Garbus, USA (Ret)
- 1st VP - CDR Kenneth Klassen, USN (Ret)
- 2nd VP - LCDR Mark Sandvigen, USN (Ret)
- Immediate Past President - COL Jim Brumit, USA (Ret)
- Surviving Spouse Liaison - Dr. Vivianne Wersel, (SSL)
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- Secretary - Mrs. Sue Harris, (SOM)
- Council Web Managers - LT Tracy Young, USA (FMR)
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- Health and Welfare – MAJ Leon Rooks, USAR (Ret)
- Chaplain—CAPT (Chaplain) Thomas Atkins, USN, (Ret)
- Lay Chaplain – LTC Ed Grant, USA (Ret)
- Parliamentarian COL Vern Pike, USA (Ret)

IMPORTANT MEETING DATES

Council Monthly Meetings 2023 see page 2

Advocacy in Action April 26

Council Presidents’ Seminar on Thursday, April 27



5 STAR COUNCIL



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



Do you remember when we used the car decal for identification? I had to use all 3 being attached to the CID office. It depended on the mission. I found them while going through my military belongings. Do you know what the colors represent?

Under the leadership of our 1st VP CDR Ken Klassen, the November 11 cruise has 96 guests. There will be updates for the cruise as the date gets closer. We will be doing recruiting on the cruise as there will be other military officers on the cruise, so let’s encourage them to join. The Richard Star Act has not yet passed as of this date. We need you to contact your representatives to pass this.

By now you are thinking about the decal colors. Blue-Officer, Red-Enlisted and Green-Civilian.

NORTH CAROLINA CHAPTER NEWS



North Carolina Council of Chapters Monthly Meetings



Zoom communication meetings 10 am unless noted and are on Wednesday or Thursday

March – 23rd 1 hour

* April – 5th **2nd Quarter Meeting**

May – 3rd 1 hour

Jun – 1st 1 hour

July - 6th 1 hour

* August – 3rd **3rd Quarter Meeting**

September – 21st 1 hour

October - 5th 1 hour

* November -11th **4th Quarter Meeting** and Annual Meeting on Cruise (5 days)

December – 16th 1 hour (Note: Saturday)

UPCOMING PROGRAMS, DEADLINES, EVENTS **COUNCIL AND CHAPTER DATES TO KNOW**

- ⇒ **April 24, 2023** Advocacy in Action - Washington, DC
- ⇒ **April 26th 2023**—AiA,
- ⇒ **April 27th 2023** Council Presidents' Seminar - Washington, DC
- ⇒ **November 11-16, 2023:** MOAA Cruise/Convention on Carnival Sunshine from Charleston



To all Registered guests for the Nov. 11-16, 2023 Veterans Day Cruise:

As of March 1st, there are 96 registered guests for the Cruise in November. The representation from the 14 MOAA Chapters in North Carolina is encouraging and should allow us to get to know one another better and perhaps conduct NCCOC business if necessary.

If you are interested in late registration, please contact our Cruise AAA Travel Agent , Lorna Tiller phone number 910-540-3390.

Registered guests will soon hear from her about cabin numbers, instructions about final payment amounts and online check-in with Carnival Cruise Line aboard the cruise ship Sunshine.

The cruise online store with Queensboro Apparel is up and running for online shopping. You can access the store by opening the attachment above to make purchases with the NCCOC logo on all items.

Showing the MOAA and Council brand will have significant visibility for our organization. Enjoy the shopping and social interaction as part of the Veterans Day Cruise out of Charleston, SC to the Bahamas and return.

**Kenneth W Klassen
VP-1 for Membership
Ph. 910-616-9614**



SHOP ONLINE FOR VETERANS CRUISE LOGO APPAREL FROM QUEENSBORO APPAREL CO.

[Please Login – MOAA Store \(qbstores.com\)](https://www.qbstores.com)

Step 1. Begin by Registering for your personal account.

That will open an online store with available logo apparel for our cruise.

Step 2. When you see an item that interests you, select it.

Step 3. Then insert a number in the box next to size and color for the quantity desired. That action will send it to your cart.

Options.

Step 1. Additional shopping is an option.



Step 2. When you are ready for checkout, you will be asked for shipping and billing address plus credit/debit card info.

Logo for the cruise will be embroidered on all items you select.

If you need help with the ordering, suggest you send an email to Queensboro at <https://www.queensboro.com> or you can call Ken Klassen, VP-1 for NCCOC.

Guests will receive berthing info, details for final payment and other details later this spring from AAA Travel agent Lorna Tiller. She can be contacted by email: ltillertravels@gmail.com or ph. 910-540-3390. It is shaping up to be a major social event in November. Dress to impress, sell the MOAA brand and wave the Flag!!

Bon Voyage

CARNIVAL SUNSHINE

IF YOU NEED MORE INFORMATION EMAIL JEGARBUS@GMAIL.COM/ 704-400-0160

People will have to make their own air, transportation, and trip insurance. That is not part of the package.

You need to book through Jim Jackson and if you want a different cabin, he will set you up for your request. I had Jim make a reservation for me in a suite.

For Those Who Love Indoor Fun - There's plenty for everyone to do throughout the ship. Carnival Sunshine is like a shining oasis boasting a wide variety of activities and entertainment for all ages to enjoy, including:

The Punchliner Comedy Club: The laughs don't stop at our cruise ship comedy club. Featuring shows for all ages and adults-only, the onboard comedians know how to tickle everybody's funny bone.

Playlist Productions: Amazing Broadway-style musical productions featuring top hits and brilliant dancers.

The Warehouse Arcade: The whole family will enjoy playing classic and new arcade games. It's open 24 hours giving you plenty of time to beat the high score.

Cloud 9 Spa: Treat yourself to some relaxation therapy with a massage, body wrap or facial. Or better yet, take a dip in the Hydrotherapy whirlpool.

Casino: Whether you enjoy table games or slots, you'll find all your favorites at the onboard casino. Will tonight be the night you win big? Pull the handle and see how well you do at the slots or try your hand at blackjack. If poker is your game, we've got you covered. Fancy a try at the roulette wheel? There's plenty of your favorite table games and some new variations.

For Those Who Love Outdoor Fun - Carnival Sunshine offers so much to do while you relax under the sun on your way to your next port of call. Try some (or all!) of these fun outdoor family activities while cruising to The Bahamas or the Caribbean:

WaterWorks and Twister Waterslide: What's better than a waterpark? A waterpark on a cruise ship! Splash and race your way through plenty of water-soaked attractions, including Twister Waterslide, one of the tallest and fastest waterslides at sea!

SportSquare: Enjoy some friendly competition at SportSquare, where you can team up to play volleyball, foosball, soccer and more.

Mini Golf: Play a round or two of mini golf with friends and family at this whimsical set of links.

Serenity Adult Only Retreat: Need some alone time away from the kids? You'll find it here as you relax on hammocks, enjoy some cocktails, and make some new friends in a serene setting.

Ropes Course: Are you ready for the challenge of a thrilling ropes course? On Carnival Sunshine you'll find challenges featuring levels for kids and adults; it's the ultimate in daring recreation.

Dive-in Movies: Carnival Seaside Theater™ has a lineup of blockbuster movies and sporting events for you to enjoy while relaxing in your own deck chair beneath the stars. There're special themed nights too, comedy, date night, and more. Your seat even comes with popcorn and blankets!

For Those Seeking the Best in Refreshment - Treat yourself to some delicious Bahamian-themed or craft cocktails, or a signature beer. These bars on Carnival Sunshine serve up entertainment along with your drinks.

RedFrog Pub: Enjoy a rum drink poolside at this lively cruise ship hotspot.

Havana Bar: This Cuban-themed bar transports you back to classic Cuba. Enjoy handcrafted Cuban cocktails and Cuban coffee drinks while dancing the night away.

BlueIguana Tequila Bar: This Mexican-themed bar serves up spectacular tequila drinks, plus refreshing cervezas and margaritas.

Alchemy Bar: Tantalizing, invigorating, delicious and stimulating. Those are just some of the words used to describe the handcrafted drinks at this vintage cocktail pharmacy.

Delicious Dining - Awaken your taste buds with an amazingly delicious array of cruise dining options, including:

BlueIguana Cantina: Build your own mouth-watering tacos or tasty burritos from a menu of Mexican ingredients. Add some tortilla chips and lip-smacking-good salsa for an authentic cantina treat.

Guy's Burger Joint: Never has a burger been so full of flavor than when it's served at this classic burger joint on Carnival Sunshine. Add your favorite toppings and a side of hand-cut fries for a new flavor experience.

CHAPTER PRESIDENTS



- (NC01) - Cape Fear—COL Richard A. Underwood, USA, (Ret)
- (NC02) - Coastal Carolina—CAPT Randall Ramian, USN, (Ret)
- (NC04) - Charlotte-Metrolina—LTC Joe Anderson, USA, (Ret)
- (NC06) - Sandhills—COL Walter Havenstein, USMC, (Ret)
- (NC07) - Southeastern—Col. Joseph (Joe) Irrera, USMC, (Ret)
- (NC08) - Tarheel Central—Lt. Col. Greg Chase, USAF (Ret)
- (NC09) - Triangle—COL Herb Segal, USA, (Ret)
- (NC10) - Western Carolina—Capt. Donna Culp, USAF, (FMR)
- (NC11) - Catawba Valley—LTC Clifford (Davey) Davenport, USA, (Ret)
- (NC14) - Piedmont—LTC 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)



COUNCIL COMMITTEES

Executive Committee

1. CW4 Jay Garbus, USA (Ret)
2. CDR Kenneth Klassen, USN (Ret)
3. LCDR Mark Sandvigen, USN (Ret)
4. COL Jim Brumit, USA (Ret)
5. Col Ken Hillman, USMC (Ret)
6. Mrs. Sue Harris (SOM)— nonvoting

Nominating Committee

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

Finance Committee

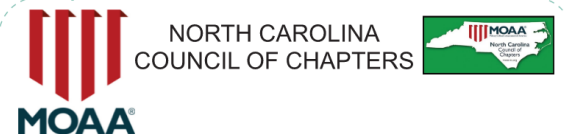
1. President - CW4 Jay Garbus, USA (Ret)
2. Treasurer - Col Ken Hillman, USMC (Ret)
3. Immediate Past President - COL Jim Brumit, USA (Ret)

Planning Committee

1. President—CW4 Jay Garbus, USA (Ret)
2. 1st VP—CDR Ken Klassen, USN (Ret)
3. 2nd VP—LCDR Mark Sandvigen, USN (Ret)
4. Mrs. Sue Harris (SOM)
5. Col Ken Hillman, USMC (Ret)
6. Dr. Vivianne Wersel, D. Aud. (SSL)
7. COL Jeri Graham, USA (Ret)
8. CAPT Donna Culp, USAF IFMR)
9. CAPT David Lee, USNR (Ret)
10. CAPT Doug Ehrhardt, USN (Ret)
11. COL Iggi Husar, USA (Ret)

By-Law Committee

1. Juan Chavez, Past President, Cape Fear Chapter, Chairman
2. Walt Havenstein, President, Sandhills Chapter
3. Greg Chase, President, Tarheel Chapter
4. Al DelGarbino, President, First Flight Chapter
5. Jeri Graham, Past Council and Chapter President



CW4 Jay E. Garbus, USA (Ret)
President

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

The MOAA Store Is Now Open!

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



Veterans Bridge Home

704-332-8802



NCServes in collaboration with NCCARE360

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

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

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

A current issue of the newsletter can be found on the North Carolina Council of Chapters website, www.moaa-nc.org.

Anyone wishing to receive this newsletter by e-mail may do so by contacting us using the "Contact Us" link

2023 COUNCIL STIPENDS

We will again be offering two stipends to councils for 2023, upon request. First, the virtual meeting stipend is again a lump sum of \$180. This stipend is also available to the virtual councils. Second, the travel stipend of \$1,250 for geographic councils is based on 2,000 miles at the 2023 IRS rate (\$.625/mile), but councils may use the funds to pay for any travel expenses necessary to visit member chapters (i.e. lodging). The visits may be conducted by the council president or by any council officer they designate, and accounting is expected to be done at the local level.

No claims need to be submitted to national, but we do ask that you submit visit reports, as they might be considered for Levels of Excellence award purposes. *Council presidents are asked to kindly signal your intent for both virtual meeting and travel stipend, or intent not to receive the stipends, to chapters@moaa.org.*

UPCOMING EVENTS

[Find a complete list of Council and Chapter Affairs events online.](#)

Save the Dates: Regional Leader Workshops will be held in 2023 as follows. Presidents, membership chairs, legislative liaisons, and surviving spouse liaisons from councils and chapters in nearby states will be invited to attend. National MOAA pays for meals and Friday night lodging.

- June 3-4, Northeast (TBD)
- Sept. 22-23, Northcentral (TBD)
- Nov. 17-18, West (TBD)



DEPARTMENT OF MILITARY AND VETERANS AFFAIRS

['Widow's Tax' on Survivors Will Be Completely Gone as of Feb. 1 Benefit Checks | Military.com](#) -- This will officially end the discriminatory practice of denying benefits rightly deserved! As you may know, Congress made changes to the Survivor Benefit Plan (SBP) to phase out the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). On January 1, 2023, the SBP-DIC offset was fully eliminated. That means SBP payments will no longer be offset (reduced) by DIC. Spouses will receive full SBP (issued by DFAS) and full DIC (from the VA). There is no action you need to take as a retiree for the changes to apply to your surviving spouse. However, you should check your RAS to ensure your SBP beneficiary is up to date. This is especially important if you have a former spouse.

Find out more: [Spouse or Former Spouse SBP Coverage RAS \(dfas.mil\)](#)

[VA officials work to raise awareness of cemetery, burial services \(militarytimes.com\)](#) – this will be an emphasized this year, so our Veterans have the knowledge they need for planning ahead

[Protect those who matter most with Veterans Affairs Life Insurance \(VALife\) - VA News](#) -- NEW Life Insurance options from VA, as promised! New whole life policy for ANY service-connected Veteran (without regard to pre-existing conditions or risk factors) that replaces SDVI – and is cheaper than similar insurance products in the market. This amazing team has been working overtime as well to ensure this launch was successful. We are incredibly thankful for their work, which demonstrates the drive all of VBA has to take care of Veterans.

1. Veterans Live claims event in Cary, NC; 23 -25 March 2023...see attached flyer for details! Please pass the word to your Veterans & families, and local community partners!
 2. NC MilVets Women's Summit 7 March in Raleigh, NC; see attached flyer for registration & details.
 3. VVA, VFW and ODV are hosting a Veterans Expo and Stand Down, 18 March 2023 in Kannapolis; see attached flyer for details.
- Veterans Expo and Stand Down in Durham, 16 Sept 2023; see attached flyer for details.

FREE EVENT • FREE PARKING • OPEN TO ALL VETERANS • OPEN TO THE PUBLIC

101 VANCE AVE
KANNAPOLIS, NC 28081

IN MEMORY OF GARRY MALLERNEE

VET XPO

The Resource Event For All Veterans

Come out and learn about resources available to veterans and their families. Resources from all over the county will be present to share information and provide guidance.

Services Include:

- VA Claims & Benefits - Survival benefits - Caregiver Support - Housing Assistance - Healthcare Resources - Mental Health Resources - Employment Resources - Networking opportunities - Service Dogs - Legal Services - Haircuts & More

MARCH 18
11 AM - 3 PM





Register at www.operationdv.com/expo

PIEDMONT CHAPTER, MOAA



Chapter President LtCol Lee Richmond and treasurer Maj Ken Horvath recently met at the Servant Center in Greensboro to donate 6 boxes of clothes and other items. The Servant Center empowers the homeless and disabled, particularly veterans, to become independent, contributing members of our community through housing, healthcare, and restorative services. The Servant House is a 21-bed transitional housing facility for veterans experiencing homelessness with significant disabilities. While there, we toured the facility with Leah Murray, Director of Marketing and Development. Our Piedmont MOAA chapter is proud to support this community effort .

Chapter Meet & Greet!

Saturday, April 22, 2023 2 – 4 pm Jamestown Park Golf Course

7041 East Fork Road, Jamestown

Attend and meet prospective members

MOAA National will send notices of this event to all National MOAA members in our catchment area. We will have snacks. We often hear that people would like to be chapter members but they do not know there is a chapter here. This is a great opportunity to increase awareness of our chapter to area MOAA members, and to let them know about our activities (meetings, Eastern Music Festival, Christmas party) and community impact (Piedmont Standdown for homeless Veterans, ROTC / JROTC unit support).

SANDHILLS CHAPTER, MOAA

Fisher House-Fort Bragg Donation

On 22 February 23, Members of Sandhills MOAA Chapter presented a \$1000.00 donation to Fisher House-Fort Bragg. Left to Right in the photo are: Bill Taylor, Chapter Treasurer; John Miller, Manager, Fisher House; Nick Christopher, Past Chapter President and Director, Chapter Board of Directors.



SENCLAND CHAPTER, MOAA

Chapter Website Updates– Submitted by Allen Allegretto, Webmaster The Chapter Website <http://www.sencland.org> provides coverage on recent News and Events, Legislative Affairs, and other information relevant to our MOAA chapter. It has new information each month for your use with important time-sensitive posts displayed on the Home page under Important News. Our chapter calendar shows upcoming events and a convenient link is provided for our SENCLAND Facebook page .

Honor Flight of the Cape Fear Area Planning continues for our flight on 29 April 2023. Our priority Veterans are those who served during World War II and Korea, with the majority of Veterans from the Vietnam Era. Although all our Veteran and Guardian slots are filled, I would still encourage you to submit an application as some folks may drop out as flight day draws closer. Our capacity is 75 veterans, 75 guardians, and 13 medical/support staff. Applications can be found on our website: www/honorflightcfa.org. Please let me know if you have any questions. We also need folks to come to the airport to see these heroes off in the morning and welcome them back home that evening. Chrissy Sanford, COL, USA (ret) Veteran Coordinator, Honor Flight of the Cape Fear Area chrissysanford@gmail.com

THE TARHEEL CENTRAL CHAPTER

SCAM Alert! Somebody obtained one of our old rosters, so if you get an email requesting money (1st red flag) from 'Greg' or to set up a Zelle OR Venmo account (2nd red flag), don't open it ... Mark as 'Junk' – 'Block Sender', send it straight to Trash, and empty your Trash.

Salem Glen is the new venue for all our dinner meetings – second Tuesday of the month! Social time begins at 5:45 followed by dinner at 6:45 and a program at 7:30. Address: 1000 Glen Day Drive, Clemmons, NC 27012-9560. Cost: Regular Dinner Meetings: \$25 per person (includes tea and water) with cash bar. Dress for the meetings is business casual: slacks or khakis, open-collar or polo shirt, optional tie, and/or sport coat. RSVP at the end of this newsletter! At 5 PM a Tarheel Central Chapter Board meeting precedes the Dinner Meeting. Chapter members may attend the Board meeting.

NATIONAL NEWS



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 and click [JOIN NOW](#) menu.

VA Disability Compensation

March 1, 2023

Read online at <https://yourislandnews.com/va-disability-compensation-boot-camp/>.

[Contributors/Larry Dandridge/Military](#)

For those veterans who are unfamiliar with VA Disability Compensation, this article will give them the basic information they need to answer the following questions:

1. What is disability compensation?
2. What is military service-connection?
3. How does the Veterans Benefits Administration (VBA) compute and assign a VA disability rating?
4. Where can a veteran get help with understanding their VA benefits and how to file for those benefits?
5. Where can I get more information on VA Disability Compensation?

What is disability compensation?

According to the Veterans Benefit Administration (VBA) webpage titled *VA Disability Compensation*, (<http://bit.ly/3xU1QJj> or <https://www.benefits.va.gov/compensation/index.asp>) and VBA You Tube Video titled *Compensation 101: What Is Disability Compensation?* (<https://bit.ly/3xYtwNe> or <https://www.youtube.com/watch?v=T3RodE0nGFc>), VA disability compensation offers a monthly tax-free payment to veterans who got sick or injured while serving in the military and to veterans whose service made an existing condition worse.

Veterans may qualify for VA disability benefits for physical conditions (like a chronic illness or injury) and mental health conditions (like PTSD) that developed before, during, or after service. A veteran must also have separated or been discharged from service under other than dishonorable conditions to be eligible for disability compensation.

For a veteran to be eligible for Disability Compensation, the injury or disease must have been: (1) sustained in the line of military duty or (2) a pre-existing injury or disease must have been aggravated by military duty. For a veteran to be eligible for Disability Compensation, the injury or disease must have been: (1) sustained in the line of military duty or (2) a pre-existing injury or disease must have been aggravated by military duty.

Read more about the following related subjects at <https://www.va.gov/disability/>:

Eligibility requirements, how to file a claim, how to file a claim online using VA Form 21-526EZ, what happens after you file a claim,

Compensation benefits for a surviving spouse/dependents, and how to track the status of a claim or appeal.

How to file for worsening conditions, how to request a decision review or manage a legacy appeal, add or remove a dependent, upload evidence to support your disability claim, and file additional forms for your disability claim.

Change your VA direct deposit information, share your medical records, download your VA benefit letters, and view your VA disability payments history.

What is military service-connection?

As stated in VA You Tube Video titled *Compensation 101: What Is Service Connection?* (<https://bit.ly/3kwLGSW> or <https://www.youtube.com/watch?v=h4vKqUlrDys>) and VA webpage titled *Compensation*, <https://www.benefits.va.gov/compensation/index.asp>, service-connection describes an injury or disease resulting in a disability linked to a veteran's military service. The VA grants service-connected disability when evidence shows a link between a claimed medical condition and military service. Investigations, accident reports, serious incident reports, officer and enlisted efficiency reports, photographs, and other corroborating information.

VA uses chronicity and continuity principles to evaluate claims for Service-Connected Disability Compensation

Principles relating to VA service-connection are discussed in 38 Code of Federal Regulations (CFR) 3.303. The VA uses two primary principles to evaluate evidence supporting a service-connected disability claim. The VA uses *Chronicity* to look for the combination of evidence to show the claimed condition has been medically diagnosed as chronic and not an isolated finding during military service. Examples of chronic diseases include Arthritis and Multiple Sclerosis.

Calculating a veteran's combined disability rating involves more than adding up your individual ratings. That is why the veteran's combined rating may be different from the sum of his or her individual ratings.

The VA uses a concept called the “Whole Person Theory” to determine a veteran’s combined disability rating. This method ensures that a disability rating can never be greater than 100%, since a person cannot be greater than 100% able bodied. Veterans should watch the VBA You Tube Video titled *Compensation 101: How Did I Get This Rating?* at <https://bit.ly/3m1YEBG> or <https://www.youtube.com/watch?v=oM7oYzL2DCg>.

If chronicity cannot be established then the VA uses evidence showing *Continuity* of a disability or symptoms to help establish whether an injury or illness is service-connected. For example, a veteran named Danny files a claim for service-connected disability for a left ankle he injured, when he slipped and fell off the top of a wet helicopter roof. Danny may be able to show the VA that he complained of the left ankle to his comrades after the injury and complained to his wife, civilian employer, and doctor of his ankle hurting for months after his military discharge. If Danny provides the VA with a current medical diagnosis from his civilian doctor of a left ankle injury and condition (along with any other evidence he has like Lay Witness Statements), he is almost certainly going to be able to prove continuity and military service-connection.

If a veteran has multiple disability ratings, the VA uses them to calculate the veteran’s combined VA disability rating. Calculating a veteran’s combined disability rating involves more than adding up your individual ratings. That is why the veteran’s combined rating may be different from the sum of his or her individual ratings.

The VA uses a concept called the “Whole Person Theory” to determine a veteran’s combined disability rating. This method ensures that a disability rating can never be greater than 100%, since a person cannot be greater than 100% able bodied. Veterans should watch the VBA You Tube Video titled *Compensation 101: How Did I Get This Rating?* at <https://bit.ly/3m1YEBG> or <https://www.youtube.com/watch?v=oM7oYzL2DCg>

Where can a veteran get help with understanding their VA benefits and how to file for those benefits?

Veterans can get help understanding their benefits and help with filing for those benefits from a VA-accredited representative (A VA-accredited Veterans Service Officer-VSO, a VA-accredited Attorney, or a VA-accredited Claims Agent). Veterans should read the information at the VA’s *Get Help from An Accredited Representative* webpage at <http://bit.ly/3enmCdG> or <https://www.va.gov/disability/get-help-filing-claim/>.

Veterans can go to eBenefits (<http://bit.ly/3eXpwpO> or <https://www.ebenefits.va.gov/ebenefits/vso-search>) to find a local representative (a recognized and trained VSO, attorney, or claims agent) by state/territory, zip code, or the organization’s name. Veterans can also access the VA Office of the VA Office of the General Counsel’s list at <http://bit.ly/3Qnck5M> or <https://www.va.gov/ogc/apps/accreditation/index.asp> to find VA-recognized organizations and VA-accredited individuals.

Last but not least veterans can find a list of SC County Veterans Services Offices at <http://bit.ly/3qbLVSL> <https://scdva.sc.gov/county-veterans-affairs-offices>.

Where can I get more information on VA Disability Compensation?

Veterans can send a secure message to the VA through ASK VA at <https://ask.va.gov>. They can also call the VA benefits hotline at 800-827-1000 or call MYVA411 main information line at 800-698-2411.

Learn more about Disability Compensation and filing a claim by reading the information in the:

Federal Benefits for Veterans Dependents and Survivors Guide, at <http://bit.ly/3xUnOMe> or https://www.va.gov/opa/publications/benefits_book.asp and <https://bit.ly/3kyX5le> or https://www.va.gov/opa/publications/benefits_book/2021_Federal_Benefits_for_Veterans_Dependents_and_survivors.pdf.

VA Welcome Kit, Chapter 4, at <https://www.va.gov/welcome-kit/>.

Eligibility and filing claims at <http://bit.ly/3wYGMRJ> or <https://www.va.gov/disability/how-to-file-claim/>, <http://bit.ly/3enmCdG> or <https://www.va.gov/disability/get-help-filing-claim/>, and <https://www.va.gov/disability/eligibility/>,

Forms needed at <http://bit.ly/3RrzmPi> or <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>, and <http://bit.ly/3XgpDxU> or <https://www.va.gov/disability/how-to-file-claim/additional-forms/>,

Evidence needed at <http://bit.ly/3CTtFV0> or <https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/>, and <http://bit.ly/3Z7UGNg> <https://www.va.gov/disability/how-to-file-claim/evidence-needed/standard-claims/>.

<https://www.va.gov/disability/how-to-file-claim/evidence-needed/>.

How to file a claim, when to file, and evidence needed at <http://bit.ly/3w6YGAN> or <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>, and <http://bit.ly/3m6K3M9> or <https://www.va.gov/disability/how-to-file-claim/when-to-file/>.

How to get service and medical records at <http://bit.ly/41ydmaU> or <https://www.va.gov/records/get-military-service-records/> and <http://bit.ly/3kCgBgH> or <https://www.va.gov/health-care/get-medical-records/>,

Disability effective date and compensation rate at <http://bit.ly/3ZjtTxy> or <https://www.va.gov/disability/effective-date/>, <http://bit.ly/3ZnUuu0> or <https://www.va.gov/disability/compensation-rates/>, and <http://bit.ly/3IEQ8He> or <https://www.va.gov/disability/va-claim-exam/>.

VA Disability Compensation Fact Sheet found at <https://bit.ly/3Z62IX9> or <https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/Compensation.pdf> and much other information found at www.va.gov and <https://scdva.sc.gov>.

Past articles in *The Island News* on Veterans' Benefits at www.yourislandnews.com.



Surviving Spouse Corner: Looking Back On 2022



MOAA's Surviving Spouse Advisory Council saw many accomplishments this year — participating in advocacy efforts, educating fellow MOAA members, and giving back to their communities.

By [*Gail Joyce*](#), chair, *Surviving Spouse Advisory Council*

Surviving spouses comprise approximately 13% of MOAA's membership — that is over 46,000 members, voices, voters, givers, and doers. The Surviving Spouse Advisory Council (SSAC) represents these 46,000 members by supporting surviving spouses and spouses and promoting MOAA's strategic priorities at every opportunity through education, encouragement, and engagement.

In 2022, surviving spouses led MOAA chapters as president, secretary, treasurer, newsletter editor, program director, and legislative chair and created and managed community programs. We conducted five surviving spouse liaison trainings for over 100 surviving spouse liaisons, spoke at more than two dozen chapter meetings, wrote 12 articles, contributed to more than 100 Advocacy In Action sessions, and participated in 12 virtual meetings with over 500 total participants. We also organized and participated in a surviving spouse/spouse summit that attracted more than 80 participants. Here's a closer look:

Surviving Spouse Liaison Training: SSAC member training was held during regional leadership workshops in Florida, Washington, North Carolina, Nebraska, and Texas. Average attendance for each workshop was 80, with about 20 attending the Surviving Spouse Liaison Training. SSAC members continue to fine-tune the training based on new information, evaluations, and comments from participants.

Surviving Spouse Virtual Chapter: Membership continues to grow, with 210 members from 38 states. The chapter meets on the third Tuesday of each month. Every other month is a business meeting with a speaker, and alternate months are an informal gathering to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at the more formal meeting. [Learn more about the chapter online.](#)

Articles for MOAA Newsletters: SSAC members wrote monthly Surviving Spouse Corner columns, which are published the first Thursday of each month in *The MOAA Newsletter*. [Read past Surviving Spouse Corners.](#)



MOAA's Surviving Spouse Virtual Chapter is an affinity group whose members share information and ideas with others in a virtual environment. After starting the virtual meetings through quarterly teleconferences, the Surviving Spouse Virtual Chapter now meets monthly through Zoom. Almost 40 states are represented in the membership. This chapter is intended to be an enhancement to, rather than take the place of, geographic chapters, and there are no dues.

Several weeks in advance of each meeting, members receive an email alerting them to the date and time of the gathering; a follow-on email with instructions for joining is sent several days prior to each meeting. The session is kept to an hour and a half and members can log on or off according to their schedule. Topics of discussion and presentations have included Survivor Benefit Plan-Dependency and Indemnity Compensation offset updates, financial information, and updates from MOAA national as well as other items of interest.

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.

Download a membership application [at this link](#). It can also be obtained by sending a request to mssvc02@gmail.com.

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 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.

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

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

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

A. Email the virtual chapter at 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](#).

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 IN ACTION: MAJOR LEGISLATIVE ACCOMPLISHMENTS

(Updated Feb. 8, 2023)

MOAA engages with Congress on all manner of issues related to the uniformed services community. These efforts can include collaboration with other like-minded organizations and with The Military Coalition. We also rely heavily on our members who make their voices heard by contacting lawmakers via [MOAA's Legislative Action Center](#), by participating in our annual signature advocacy event, and through local efforts at the [chapter and council level](#).

For [more than 90 years](#), this work has led to real results – pay and benefits protected from budget-driven threats, continued access to quality medical care, and countless other areas of concern to our members, our military, and the wider uniformed services community.

No list could encompass everything MOAA's achieved since 1929, but below, you'll find some of the highlights, broken into six categories. Click the links for details on each of the items (or scroll below the boxes to see the full list), and reach out to MOAA's legislative team at legis@moaa.org to discuss your concerns on these or other topics.

MAINTAINING PAY RAISE COMPARABILITY

A quick look [at this list](#) and others like it show the wide range in year-over-year pay raises among the military community. MOAA has fought to ensure those who serve get what they've earned, and has been part of efforts in recent years to secure the [largest raise in a decade](#).

This work hasn't always broken records, but it's proceeded, largely with success, toward a goal of pairing [raises with the Employment Cost Index \(ECI\)](#), a metric that, by statute, links military pay increases with civilian economic indicators. The basic pay raise has not dipped below ECI since FY 2016.

This work not only benefits the current force but helps increase the base pay for future military retirees, which will lead to greater benefits after service.

RETIREES

INCREASING SGLI AND VGLI COVERAGE

[The Supporting Families of the Fallen Act](#) was signed into law in 2022. The maximum Servicemembers' Group Life Insurance (SGLI) coverage will move from \$400,000 to \$500,000 as of March 1, 2023, and all eligible servicemembers will be enrolled to receive that new maximum, even if they've previously declined coverage. The long-overdue increase became law as part of the MOAA and TMC backed Supporting Families of the Fallen Act, which also increased Veterans' Group Life Insurance (VGLI) coverage by the same amount.

PROTECTING TRICARE FOR LIFE*

The TRICARE For Life (TFL) program launched in 2001. Since then, TFL has come under budgetary attack in multiple legislative cycles, with MOAA and other advocacy groups working to preserve the benefit for Medicare-eligible uniformed services retirees and their families.

MOAA's advocacy efforts, including congressional testimony, statements for the record, and engagement with Armed Services Committee staff and member offices on Capitol Hill, successfully blocked five consecutive administration budget request proposals for a TFL enrollment fee in fiscal years 2013-2017.

These proposals included enrollment fees based on military retirement income level that would have been indexed annually based on either retiree COLA or health care inflation

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 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 can email 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, or Capt. Erin Stone, JAGC, USN (Ret), Senior Director for Council and Chapter Affairs, at 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

2022 U.S. ARMY RETIRED SOLDIER HANDBOOK

Produced by Army Retirement Services, the 2022 U.S. Army Retired Soldier Handbook is available for download as a PDF document from the Army Retirement Services website at

https://soldierforlife.army.mil/Documents/static/Post/2022_ArmyRetSoldierHandbk.pdf

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 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 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](#).



TAKE ACTION

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups, and leverage those relationships to expand our reach on Capitol Hill.

[Compensation and Service-Earned Benefits](#)

[Military Housing](#)

[Health Care for Currently Serving and Retirees](#)

[Health Care and Benefits for Veterans](#)

[Service Families](#)

[Survivors](#)

[Guard and Reserve](#)

COUNCIL AND CHAPTER AWARDS

MOAA Levels of Excellence Award - Each year, councils and chapters may request to be recognized for one of two [Levels of Excellence awards](#). Councils and chapters that want to be considered for a Levels of Excellence Award.

Col. Marvin J. Harris Communications Awards - MOAA's annual contest identifying those councils and chapters that do an outstanding job communicating with their members.

Col Steve Strobbridge Award for Advocacy:

Council: Col Michael Kelly, USAF (Ret), Kansas State Legislative Liaison, Kansas Council of Chapters

Chapter: Dr. Ron Sarg (posthumously), formerly Legislative Chair, Dover (Del.) Chapter

2021 Surviving Spouse Liaison Excellence Award- Surviving Spouse Liaisons work at the Council and Chapter level to ensure fellow survivors remain connected to the military family and participate in local and national programs and advocacy efforts.

MOAA ROTC/JROTC Awards Program - MOAA has PDF fillable certificates for ROTC and JROTC available for leaders to add their chapter name and the name of the award recipient.

- [ROTC fillable PDF certificate](#)
- [JROTC fillable PDF certificate](#)

Medals and certificates can be purchased at the [MOAA Store](#). Note for high schools and universities requesting that someone from MOAA make a presentation: If there is a local MOAA chapter in your area, you may want to consider contacting them. Many of our 400-plus MOAA affiliates are still supporting ROTC/JROTC programs in their area. These programs are entirely voluntary; no MOAA chapter is under any obligation to present a certificate to ROTC and JROTC units. You can use [the Chapter Locator](#) to find your closest available chapter.

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 presumptive 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.

What Actions Need To Be Taken: Submit A VA Form 21P-534EZ claiming DIC benefits, along with the death certificate and a VA Form 21-4138 explaining the surviving spouse was previously denied for DIC but is now eligible under the PACT Act.

Effective Date: The effective date will be the date the original DIC claim was filed.

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.

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. <i>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.)</i>	
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"/>
	<input type="text"/>

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

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 <i>(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)</i>			
NOTE: 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 WORSENER
1. Melanoma	Toxic Exposure	Service in (List where deployed)	Date



VA



A Vietnam Veterans of America North Carolina State Council & Charles George VAMC Presentation



TOXIC EXPOSURE — PACT ACT TOWN HALL MEETING

Understanding the health effects of military toxic exposure and "The PACT Act" disability benefits.

All veterans that were exposed to toxic chemicals and their family members are encouraged to attend. Information tables from the VA and other veteran organizations will be onsite.

Presentations:

- "Understanding the health affects of military toxic exposure", Dr. Molly McGaughey, Charles George VA Medical Center
- "The PACT Act disability benefits", Heath Smith, Buncombe County Veterans Service Officer

Date/Time:

Saturday, April 1, 2023
9:00 AM- 1:00 PM

8:30 AM Registration begins

9:30 AM- 1:00 PM Presentations and Town Hall

- Information tables can be visited throughout the Town Hall meeting
- Pastries, Coffee, Juice and Water are provided

Location:

AB Tech Asheville
Conference Center
16 Fernihurst Drive, Asheville, NC

(Directions on the back)

For Further Information:

Please Contact
Allan Perkal
perkman@mac.com

Directions to the AB Tech Community College, Conference Center:

Interstate 40 E & W Exit 50 follow signs to AB Tech heading to Biltmore Ave.

Interstate 26 East from TN. to I-240 West to Exit 3B, follow signs to AB Tech heading to Biltmore Ave.

Interstate 26 West from SC to 40 East, Exit 50 follow signs to AB Tech heading to Biltmore Ave.

Coming off of **Biltmore Ave**: Turn **RIGHT** (if headed south) or **LEFT** (if headed north) onto **Hospital Drive**

At the first light, make a **LEFT** onto **Victoria Road**

Go straight through the 2 traffic lights at the top of the hill (Mission Hospital entrance on the left)

Go past the A-B Tech signs for Roberson Building (on right), Hemlock Building (on right) and Smith McDowell House (on right)

Just past the Smith McDowell House, make a **RIGHT**, at the traffic light, onto **Fernihurst Drive**

Go up the hill and the **Conference Center** will be in front of you

Go past the Conference Center and park either in the parking garage or the lot adjacent to the entrance of the garage

Exit the parking garage on the Conference Center side, or walk up from the lot between the Conference Center and the parking garage (go towards the red sign sign for AB Tech Police).

Under the covered walkaway are 2 double doors; enter the doors on the right

Coming off of **Meadow Road**: Turn **LEFT** onto **Victoria Road**, just over the railroad bridge.

Once you are on campus, make the 4th **LEFT**, onto **Fernihurst Drive**.

Go up the hill and the **Conference Center** will be in front of you.

Go past the Conference Center and park either in the parking garage or the lot adjacent to the entrance of the garage

Exit the parking garage on the Conference Center side, or walk up from the lot between the Conference Center and the parking garage (go towards the red sign sign for AB Tech Police)

Under the covered walkaway are 2 double doors; enter the doors on the right

AB Tech Asheville Conference Center 16 Fernihurst Drive, Asheville, NC, Conference Center Information: (828) 398-7901

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/xAzT7>

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.

MILITARY ONE SOURCE

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

To learn more, go to MilitaryOneSource.mil and search "Survivor Support."



Today And Tomorrow

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



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)

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).

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.

- Create a DS Logon Level 2 (Premium) account (<https://go.usa.gov/xAzTW>).
- Create a VA eBenefits account (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 MilTax (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.



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 FinancialPoint Plus for SGLI recipients (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).



Choose VA

VETERANS ADMINISTRATION - VETERANS' BENEFITS

VA Changes Hours before Biden's address, [the VA announced](#) plans to add nine new cancers to the list of [presumed service-connected ailments](#):

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



IMPORTANT PHONE NUMBERS & WEBSITES:

THE SURVIVORS OUTREACH SERVICES OFFICE (SOS): Find your nearest SOS coordinator at <https://dcs9.army.mil/safr/sos/sos-find.html> Use the dropdown lists to find survivor coordinators by state/county or country/region. If a coordinator is not listed, please call 855-707-2769 for survivor assistance.

TO REPORT THE DEATH OF A MILITARY RETIREE: Call DFAS at 1-800-321-1080, or use the form at <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryId=18004>

VA: 1-800-827-1000 <http://www.va.gov>

Social Security: 1-800-772-1213 <http://www.ssa.gov>

Update ID cards: 1-800-538-9552; www.dmdc.osd.mil/rsl

VA BURIALS & MEMORIALS PAGE: VA burial benefits can help service members, military retirees, veterans, and their family members plan and pay for a burial or memorial service, whether in a local cemetery or in a VA national cemetery. Family members can also order memorial items to honor the service of a Veteran. The VA Burial and Memorial Products Quick Start Guide (QSG) provides clear and concise information on VA burial benefits for Veterans, their families, caregivers and survivors; read the guide at <https://www.va.gov/burials-and-memorials-guide.pdf> Go to <https://www.va.gov/burials-memorials/#get> to find out how to apply for burial benefits and how to plan for a burial in advance or at time of need.

MILITARY FUNERAL HONORS: The National Defense Act of 2000 ([Public Law 106-65](#)) authorizes Military Funeral Honors to Active Duty Soldiers, Retirees and Veterans. Under the law, at a family's request, every eligible veteran will receive military funeral honors, to include the presence of a military funeral honors detail that will oversee folding and presenting the U.S. flag and playing "Taps". **Your funeral director is responsible for making the necessary arrangements.** Go to https://iris.custhelp.va.gov/app/answers/detail/a_id/183/~how-do-i-arrange-for-military-funeral-honors%3F for details. A complete list of resources for funeral directors and planners is at <https://www.militaryonesource.mil/leaders-service-providers/casualty-assistance/funeral-directory-and-planner-resources/>

Travel Pay: How to Apply?

Sign in using your My HealtheVet credentials

Many Veterans can be reimbursed for travel costs related to VA health care services. [The Beneficiary Travel program](#) helps eligible Veterans receive mileage reimbursement.

Many things can make you eligible for travel pay. You can find the requirements [here](#). Once you've determined your eligibility, you can use your My HealtheVet credentials to sign in. Here are step-by-step directions on how to apply for your travel pay reimbursements:

Visit the [AccessVA](#) website.

- Then, select 'I am a Veteran.'
- Select the 'Veteran Travel Claim Entry' button.
- Select the green 'Access VA' button.
- Then, select the 'Sign in with My HealtheVet' button (or another sign-in option).
- A pop-up box will appear. Select 'Accept' to move forward.
- Once you sign in, you'll go to the welcome page. Then, agree to the Terms and Conditions.
- Review your profile and go to your dashboard.

Once it's time to create a claim, follow these steps:

- Go to "My Appointments."
- Select the blue 'Create Claim' button for the appointment you're claiming travel pay for.
- If you do not see your appointment listed, select 'Create' in the upper right corner, then select 'Add New Appointment.'
- Confirm address on the page. Then select 'Create a Claim' and 'Add Expenses.'
- Once your claim is created, review the Beneficiary Travel Agreement Notice and check the box to show your agreement. Then select 'Submit Claim.'

If you're signing into AccessVA with your My HealtheVet credentials, you'll need a My HealtheVet Premium account. Upgrade to a free [Premium](#) account now.

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why MOAA chapter membership matters.



MEMBERSHIP ENROLLMENT FORM FOR MOAA AND

Name _____
Rank _____ Branch of Service _____
 Active Retired Former Reserve National Guard Surviving Spouse
Spouse name _____
Address _____
City _____ State _____ ZIP _____
Date of birth _____ Telephone _____
Email _____
(To ensure deliverability of MOAA communications, please provide a personal email address.)
Are you a member of MOAA? Yes No Unknown
MOAA Member Number (if known) _____

Not a MOAA national member yet? Check here to receive a BASIC Membership at no cost to you. **BASIC**

And, for only \$4 a month, you can upgrade to **PREMIUM** membership, giving you immediate access to a full spectrum of career and financial resources, exclusive publications, college scholarships for dependents, and countless discounts on products and travel. **Visit moaa.org/join to learn more.**

How did you hear about MOAA Chapter involvement? _____
Are you a member of any other MOAA Chapter(s)? Yes No
If yes, which one(s)? _____

To complete enrollment:

- **Fill in this form** on your computer, save it, and email it to _____ [add chapter email address/contact information] _____ as an attachment. Do not include credit card information. We will contact you to finalize payment if required; or
- **Print it out**, fill it in by hand, and mail it with a check made out to _____ [add chapter payment info] _____; or
- Go to _____ [insert chapter webpage]

You will be opted in to receive e-communications from MOAA and your local chapter. You will be able to opt out of any further e-communications at any time. MOAA will not sell or share personal information.

Chapter membership and dues information:

