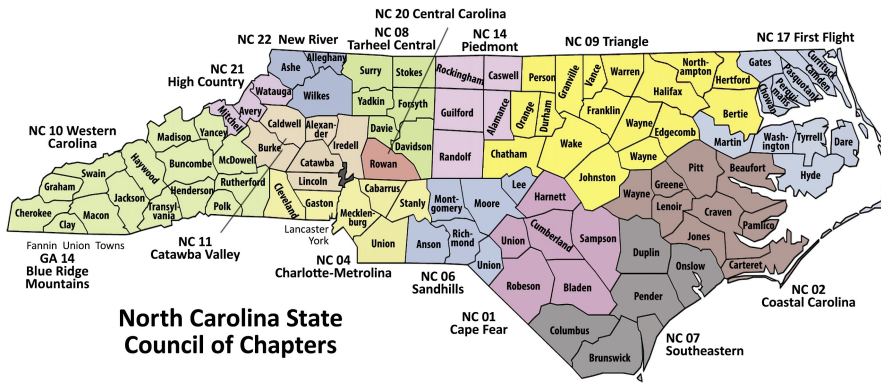


NORTH CAROLINA COUNCIL NEWSLETTER



North Carolina State Council of Chapters



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 12

COUNCIL BOARD MEMBERS

- President - CW4 Jay E Garbus, USA (Ret)
- 1st VP - CDR Kenneth Klassen, USN (Ret)
- 2nd VP - COL Dana Tucker, USA
- 3rd VP LTC Tricia Vison, 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 Managers - LT Tracy Young, USA (FMR)
- Health and Welfare – MAJ Leon Rooks, USAR (Ret)
- Chaplain—COL Malcolm Roberts III, USA (Ret)
- Lay Chaplain – LTC Ed Grant, USA (Ret)
- Parliamentarian COL Vern Pike, USA (Ret)

IMPORTANT INFORMATION

Dates for the Council for next year will be coming out later

DEADLINE ALL AWARD SUBMISSIONS WILL BE FEB. 16, 2024

- ⇒ SURVIVING SPOUSE LIAISON EXCELLENCE AWARD
- ⇒ MOAA LEVELS OF EXCELLENCE AWARDS
- ⇒ COL. MARVIN J. HARRIS COMMUNICATIONS AWARDS
- ⇒ COL. STEVE STROBRIDGE LEGISLATIVE CHAIR/LIAISON AWARD

5 STAR COUNCIL



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

“No Disrespect in Respectfully Disagreeing with Leaders”



All,

At the December meeting elections were held for the Council officers. CW4 Jay E. Garbus President, CDR Ken Klassen 1st VP, COL Dana Tucker, USA 2nd VP and LTC Tricia Vinson USA (Ret) to the reinstated 3rd VP and COL Jim Brumit Immediate Past President. MOAA National Board of Directors COL Stephanie Dawson then Installed the officers to their positions.

We had representation of 12 of 14 Chapters and a New Satellite Woodfin led by COL Rod Honeycutt, USA (Ret). This Satellite is under the Western North Carolina Chapter.

I thank all for attending the meeting and look forward for a great 2 years with a great group of officers.



IN COMING PRESIDENTS

Western North Carolina Chapter COL Steve Watkins, USA (Ret)

Tarheel Central – CAPT Phil Briscoe, USN (Ret)

Charlotte-Metrolina – Lt Col Nelson English, USAF (Ret)

CHAPTER PRESIDENTS AWARDED LEADERSHIP AWARDS ARE:

Col Joe Irrera, USMC (Ret), Past President of Southeastern Chapter

CAPT Randall Raiman, USN (Ret), President of Coastal Carolina Chapter

LTC Davy Davenport, USA (Ret), President of Catawba Valley Chapter

Capt Donna Culp, USAF (FMR), Past President of Western North Carolina Chapter

Approved ByLaw changes at the December 14th Council meeting.

ARTICLE VIII-OFFICERS

OLD Section 1. The elected officers shall be a President, a First Vice President, and a Second Vice President.

New Section 1. The elected officers shall be a President, first vice President, second vice President, and a third vice President each of whom shall be a member of a chapter and also a member of national MOAA...."

ARTICLE IX - COMMITTEES

OLD Section 1. There shall be three standing committees: The Legislative Affairs Committee, the Nominating Committee, and the Finance Committee.

New "Section 1. There shall be six standing committees: Executive Committee, two Legislative Affairs Committee (federal and state committee chairs), a Membership Committee, Nominating Committee, and a Finance Committee."

Old Section 2. The Legislative Affairs Committee shall be chaired by one of the Council Vice Presidents selected by the President. The membership of this committee will be composed of the legislative chairs of all the member chapters.

New Section 2. There will be two Legislative Affairs Committees - a Federal legislative committee and a State legislative committee. Each of the committees will be chaired by a Council VP. The committees are composed of chapter members appointed by the Chapter Presidents.

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/takeAction/>

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

For all Council Members including NCCOC Committee Chairpersons, Chapter Presidents and Chapter Membership Officers:

Recommend review of the NCCOC Website for updated information concerning posted NC Chapter reports. There also is a wealth of information from our 14 Council Chapters within the state for your information that gives excellent ideas and keeps all of us informed about what is happening in supporting the mission of MOAA. Log onto the website at: www.moaa-nc.org for the latest on Chapters,

Leadership positions, the President's Newsletter, Legislative issues, Surviving Spouse Liaison and much more. For those in Chapter and Council Leadership positions, there is a protected backroom with restricted access to Council contact information, Semi-annual and Officer Reports from all NC Chapters of MOAA.

There are a few recent format changes to requested Chapter Semi-annual and Chapter Officer Reports in the backroom. That information is very helpful for Council and Chapter Leaders in connecting and sharing ideas with others in NC. For questions, comments or assistance with access, please email or call Ken Klassen, VP-1 for Membership.

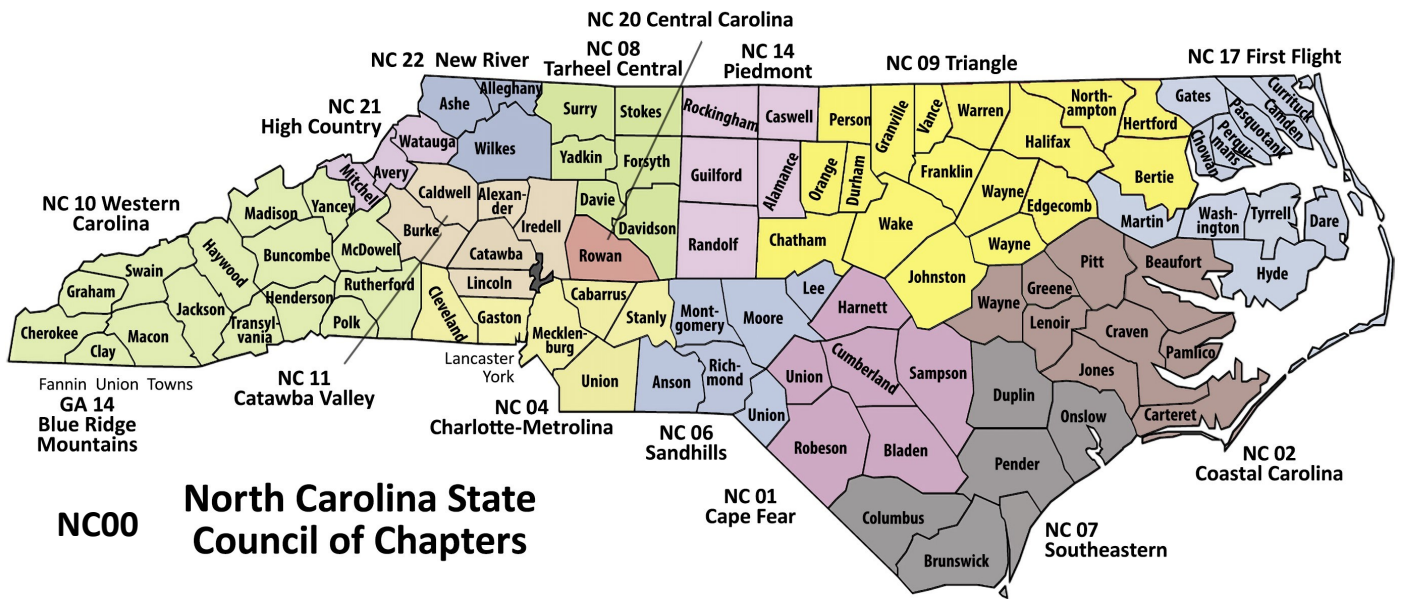
Thanks,

Ken Klassen

COL Jeri Graham, USA (Ret) offered her help if needed for the specific wording of a physician’s letter for the PACT Act application. The order is to have a pre-screening, then speak with your county Veteran’s Affairs Office, and collect all papers in a folder (such as DD 214). Then set an appointment with the County Veterans Affairs Office.

Capt. Donna Culp, USAF (FMR) spoke about Capt. Frederick Hall, USAF, killed in action in Vietnam and whose remains were identified in March. He will arrive at Greenville-Spartanburg Airport on October 8th and his funeral and burial will be October 10th in Waynesville, NC.

Frankie Groff moved that the meeting be adjourned. It was seconded and passed. The meeting adjourned at 11:15.



NORTH CAROLINA



COUNCIL OF CHAPTERS

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—Col. Joseph (Joe) Irrera, USMC, (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—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)



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. 1st Vice President CDR Kenneth Klassen, USN (Ret)
3. 2nd Vice President COL Dana Tucker, USA
4. 3rd 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. 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)

Education Committee

1. Capt Donn Culp, USAF (FMR)



AMBA

ASSOCIATION MEMBER BENEFITS ADVISORS

TOGETHER WITH TRUIST

TRUIST



Veterans Bridge Home

704-332-8802



NCServes in collaboration with NCCARE360

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
AIR FORCE										
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)
ARMY										
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)
MARINES										
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)	
NAVY										
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)
COAST GUARD										
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)
WARRANT OFFICERS										
ARMY					MARINES					
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)	
NAVY					COAST GUARD					
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

January 18* Association Management System	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 4th Thursday to Avoid Conflict



2024 Leader Training Workshops



Leadership Seminar
Orlando, FL
January 25-27
FL, Other C&C by invitation

Virtual Workshop
New Leaders
March 13-14
Focused on New Chapter Leaders

South Workshop
TBD
May 10-11
AL, GA, KY, MS, NC, SC, TN, VA

Virtual Workshop
Experienced Leaders
August 14-15
Focused on Experienced Leaders

West Workshop
TBD
November 15-16
AL, AZ, CA, HI, ID, MT, NV, OR, UT, WA, WY



CHAPTER NEWS

CAPE FEAR CHAPTER NC-01

Cape Fear website.

* **Correspondence should be sent to:** Cape Fear Chapter, MOAA, P.O. Box 53621, Fayetteville, NC 28305

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

* [Sandhills website](#)

* **Correspondence should be sent to:** Sandhills Chapter, MOAA, PO Box 4205, Pinehurst, NC 28374

SOUTHEASTERN NC CHAPTER NC-07

INFORMATION ON JOINING THE CHAPTER

Membership in the SENCLAND chapter is open to anyone who holds or has ever held a commission or warrant in any component of the Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service or National Oceanic and Atmospheric Administration and their surviving spouses. Please contact Membership Chair Col(Ret)Al Schroetel at 910.252-4378 or downeast@bellsouth.net for information about our Chapter.

THE TARHEEL CENTRAL CHAPTER NC-08

[Tarheel Central website](#)

* **Correspondence should be sent to:** TarHeel Central Chapter, MOAA,
805 Arbor Oaks Drive, Winston Salem, NC

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 North Carolina Chapter Capt Donna Culp and COL ROD Honeycutt sign document for the Woodfin Satellite

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 (explained above) 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. 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

PIEDMONT CHAPTER NC-14

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

FIRST FLIGHT CHAPTER NC-17

Address	PO Box 50
City, State, Zip	Shiloh, NC 27974-0050
Meeting Time	1st Tuesday
Meeting Place	Currently not meeting due to COVID 19
Council Website	http://www.moaa-nc.org

CENTRAL CAROLINA CHAPTER NC-20

Correspondence should be sent to: Central Carolina Chapter, MOAA, Ruffy-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

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.

MEMBERSHIP RETENTION

- ⇒ Some specific factors that can present retention obstacles are:
- ⇒ Vague chapter mission and focus.
- ⇒ Age (perception that a chapter is for older people only and the fact that some older members can't always attend meetings).
- ⇒ Repetitive or uninteresting activities.
- ⇒ Members, especially new members, feeling unwelcome due to cliques or inattention.
- ⇒ Lack of attachment to a community.
- ⇒ To overcome retention obstacles, chapter leaders might want to consider these strategies:
- ⇒ Have a welcoming committee.
- ⇒ Remind chapter members to openly and warmly greet potential new members and socialize with them when they arrive at a chapter function.
- ⇒ Recognize affiliate officers and members with awards for outstanding performance. See MOAA.org/MOAA-chapter-awards for local and national recognition programs.
- ⇒ Perform individual recognition ceremonies and present awards at meetings.
- ⇒ Use a website or newsletter to recognize accomplishments of members and publish biographies.



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.



MOAA NEWS & INFORMATION

Program Updates

- AMS Implementation Mar 31, 2024
- Awards Portals Open Tomorrow
- “Grassroots” code for Joins and Upgrades
- Chapter Insurance Change
- Community Sponsorships



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
- 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



14

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



17

MOAA Says Farewell to Council and Chapter Affairs Senior Program Director



Senior Program Director for Council and Chapter Affairs Capt. Erin E. Stone, JAGC, USN (Ret), is departing MOAA this month for new opportunities after serving on the MOAA staff since 2018.

During her time as senior director, she supported nearly 400 MOAA affiliates and their leaders across the nation, including ensuring volunteers in the field had the resources, training, and assistance to be successful in their roles and during the challenges of the COVID-19 pandemic. Prior to working in Council and Chapter Affairs, she served on MOAA's Transition team. She will be greatly missed, and we wish her the best in her future endeavors!

[Capt. Frank Michael](#), USN (Ret), currently program director for Council and Chapter Affairs, will step into the senior director role. 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.



MOAA SURVIVING SPOUSE NEWS

Surviving Spouse Corner: Facing Your Holiday Blues

The holiday season can be especially challenging for those who've lost a loved one.

By *Pat Green*, MOAA Surviving Spouse Advisory Council member

The holiday season is a time of joy. It's a time of get-togethers with family and friends. But it also can be the perfect storm of events and emotions. For those suffering the loss of a spouse, it might be overwhelming and a time of dread.

Some have a fear of going to a party alone, of becoming emotional, or being alone and lonely on days that used to hold so many happy memories. Others worry the weight of carrying their grief is visible and contagious. A few are trying to decide how much jolliness is appropriate, what lessons about grief and coping they are teaching their children and grandchildren, and whether the absence of decor and tradition signal the sadness and depression that surrounds us.

All these considerations can weigh one down, and the numbness sets in.

Fortunately, there are some coping skills that work.

Find your comfort zone. Initially, you might feel you want to cocoon, and be antisocial. For most of us, crying is necessary. A lot of crying is best done privately. You also need time to focus on *your* health and happiness. Maybe you sit out the holidays. Eventually though, you must ...

Embrace change. After a necessary (your time frame) grieving period, accept the reality that no holiday will be the same again, and adjust.

Instead of the big holiday dinner at your house, take the family out. If it's affordable, rent a cabin in the woods or a house at the beach. Assign dishes for each guest to bring. Announce that your only responsibility is the turkey, gravy, and dressing. Relax. Do things simply.

If you and your spouse hosted an annual holiday cocktail party, and you feel up to entertaining, do something different. Alcohol is a depressant, and tears are harder to hold back if you've been drinking. Have a cookie-sharing party or a neighborhood open house.

Decorate, but keep it simple. Guests will enjoy the party whether your tree is 5 feet or 15 feet tall. A wreath trimmed with a red ribbon on the front door might be all you have the energy for, and it's enough!

Ask the leadership of your church, temple, or mosque for suggestions for changes in rites or religious ceremonies. Possibly a family member can assume the role your spouse held in presiding over a customary event.

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."

[Read past Surviving Spouse Corners.](#)

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](https://www.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'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. 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)



MOAA

NORTH CAROLINA & FEDERAL LEGISLATION

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](#)



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**



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

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

military affiliation. **NC complete.**



U.S. Department of Defense

Military Family Anti-Discrimination Status: To supplement employment protections under the Uniformed Services Employment and Reemployment Rights Act, states can add military family status as a class protected in state education, housing, public utilities and civil rights laws. **3 states passed supporting policy. HB 518 and SB 398 were introduced in 2023 which relate to this policy issue.**

State Response to Military Interpersonal Violence: While the DOD has led the implementation of enterprise-wide guidance on prevention, states can address harmful behaviors, such as sexual assault and domestic violence, by expanding protections for victims. Enacting state policy best practices can supplement federal program efforts and changes.
New Issue for 2024

Concurrent Juvenile Jurisdiction: On military installations subject to exclusive federal jurisdiction, investigation and adjudication of juvenile offenses is limited because cases may only be adjudicated in the federal system. States can adopt concurrent jurisdiction policies to ensure access to state resources and juvenile courts for appropriate adjudication options to better respond to juvenile needs. **5 states passed supporting policy. HB 252 of 2022 established policy to authorize the state to exercise concurrent jurisdiction for offenses committed by juveniles on united states military bases located within the state. NC complete.**

**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>

Just passing this information on for SA. I have been in communications with Eric Sheridan, who supports and represents the SouthEast Region. Their goal is to let the various states know what other states are prioritizing and insights received in their DC office. Eric passed on where NC sits on their different priorities, which is attached. So for Information.

With respect,

Tricia Vinson
WNC MOAA State Legislative Chief
NC MOAA and NCVV State Legislative Team
Wing23pav@gmail.com
757-617-3343

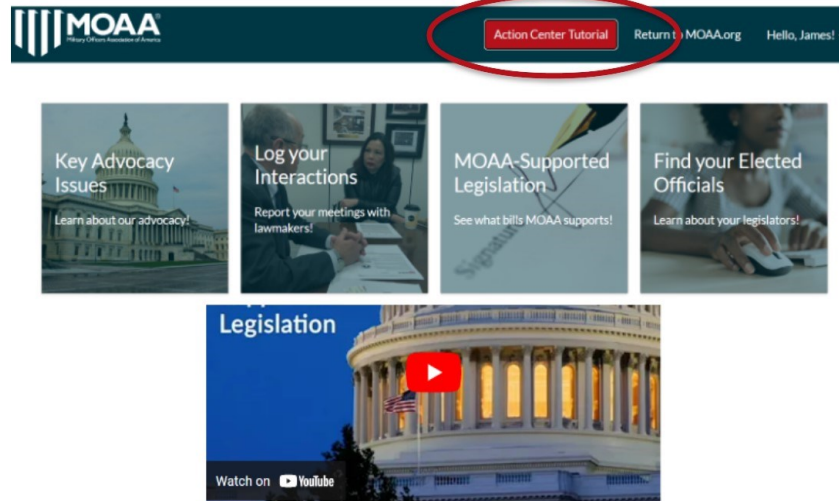
Supporting State-Level Advocacy: State Legislative Exchange Forum

- 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



5

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.

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

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](#).



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.

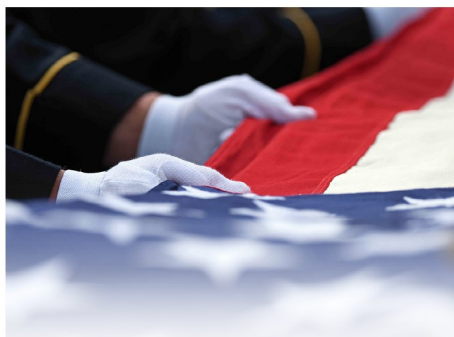
When filing for an appeal of a previously denied PACT Act Presumptive, follow this example of a 20-0995 already filled in.

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)			
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 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)

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.

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

To learn more, go to 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).
- 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).

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.

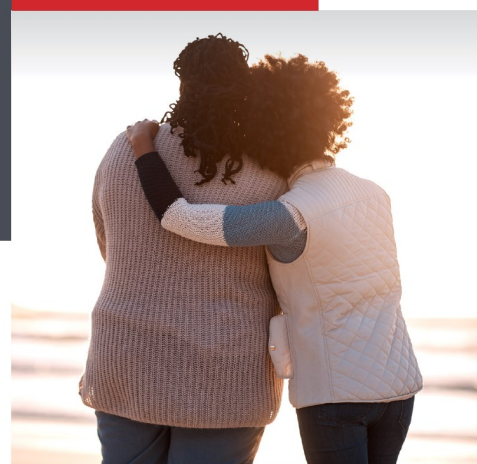
Children

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).
- 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).

