



# Surviving Spouses Virtual Chapter Newsletter September 2022

Volume 1 No 3



## **Message from Lt. Gen Dana Atkins, USAF, (RET.) President/CEO MOAA**

*“As I approach retirement from MOAA, I want to take the opportunity to say Thank You to all our surviving spouses . As the years pass, I will always reflect on both the personal friendships and strength of your collective advocacy that made so much difference in the lives of everyone – active duty – retired – and survivors. It will be hard to eclipse the monumental effort of repealing SBP/DIC (Widow’s Tax) and the many personalities within your collective Surviving Spouse ranks that brokered that legislative success. Through the lens of MOAA you all have grown in numbers and advocacy success. From auxiliary membership to full voting members—from an advisory council to positions on our national board—from a loose federation of survivors to the introduction of a robust virtual chapter. Your social media presence has been an instrument providing counsel, guidance, support, and fellowship to so many who need you as they navigate the changes and uncertainties in their future. It’s simply hard not to smile when I think of our Surviving Spouses and how much they mean to me personally, to MOAA, and to the many surviving spouses who both need and depend on your caring, compassion and wisdom. Although I am retiring from my position as President and CEO of MOAA I will endeavor to stay connected —I need you more than you need me . God bless. Lt Gen (ret) Dana “DT” Atkins”*

## Virtual Chapter



### MOAA's Surviving Spouse Virtual Chapter Board

**President:** Michele "Micki" Costello

**Vice President:** Virginia "Gail" Joyce

**Treasure:** Sheila Padgett

**Secretary:** Pat Green

**Newsletter:** Dr. Vivianne Cisneros Wersel

**Membership:** Barbara Smith

For additional information or to join MOAA's Surviving Spouse Virtual Chapter, email [mssvc02@gmail.com](mailto:mssvc02@gmail.com). An online application also is available. Also Find us on the MOAA website at [Moaa.org](http://Moaa.org). Under **Surviving Spouses** section, click on the "Download membership materials [here](#)".

**Membership as of September 2022, 200 surviving spouses and growing! Please join today!**

Thank you to the members who contributed to the MOAA Surviving Spouse Quarterly Newsletter. Please send your articles, blogs and or pictures to [viwersel@yahoo.com](mailto:viwersel@yahoo.com) or contact me (252) 646-2678. This is your newsletter. Please share what your chapter is doing so other chapters may gain from your experience. Dr. Vivianne Cisneros Wersel, Author.

A graphic with the words "Thank You" written in a blue, cursive font. A hand holding a blue pen is shown writing the word "You". The graphic is centered on a white background with a black border.

Thank  
You

## UPCOMING VIRTUAL CHAPTER ZOOM MEETINGS



- **September 20 1:00 PM EST** : Admiral Ann Duff, Director of the Office of Survivors Assistance in the Department of Veterans Affairs will answer your questions regarding the Aid and Attendance benefit on the September 20, 2022, at 1:00 PM EST Zoom session. Learn about this benefit as it applies to home care and nursing homes. This is not a benefit through CHAMPVA or Tricare.
- **November 15 1:00 PM EST**: Two Speakers/Two Topics
  - Lt Gen Dana Atkins, USAF, (Ret.), President/CEO MOAA
  - Stephen DeMari, representative from Caption Call provides an overview of Caption Call telephone. These phones are free of charge. This session will provide an opportunity to obtain a Caption Call Phone for those who struggle understanding speech on the phone. Visit [Caption Call](#) website!

**Please note: Every other month, the Surviving Spouse Virtual Chapter, is an information exchange meeting. Please join us!**





## September is National Suicide Prevention Month

According to [Wikipedia](#) "World Suicide Prevention Day is an awareness day observed on 10 September every year, in order to provide worldwide commitment and action to prevent suicides, with various activities around the world since 2003 " .

Mary Gallagher, surviving spouse of GySgt James Gallagher, USMC stated "If there was an increase of public awareness regarding PTSD, mental health and suicide prevention, we might have less members in our surviving spouse organizations whose loved ones died as the result of suicide." GySgt Gallagher fought the battle in Iraq but when he came home, he lost his battle to suicide 2006.

**Be aware of the new [Veterans Affairs 988 number for suicide](#). This 24/7, confidential crisis support is for Veterans and their loved ones**



**You do not have to be enrolled in VA benefits or health care to connect.**

## Bells Across America Sept 22, 2022- 7<sup>th</sup> Annual Navy Event

Since its inception in 1947, the Navy Gold Star program has supported spouses, children, parents, and siblings of fallen active-duty service members. For the past seven years the Navy Gold Star Program, along with Navy Mutual and in coordination with Navy installations have sponsored the Annual Bells Across America for Fallen Service Members. The ceremony is held this year on Sept. 22. According to the Navy Gold Star Program, the history of bells is longstanding. "... bells have been used for centuries by the Navy for timekeeping, safety, and communication, to sound alarms, in ceremonies and events, and to signal the presence of important persons. However, during these ceremonies, the bells rung will not signal anyone's

presence; instead, they will toll in their absence. Bells Across America provides service members, survivors, and members of the community an opportunity to commemorate the life and service of those who died while on active duty. Bells Across America for Fallen Service Members is one way the Navy recognizes the sacrifices of our fallen heroes and the Gold Star families left behind. For more information on ceremonies, please contact your local Navy Gold Star coordinator, 1-888-509-8759 or visit or [www.navygoldstar.com](http://www.navygoldstar.com)

## Gold Star Mother’s Day/Gold Star Family Day – September 25

Since 1936, the last Sunday in September has been designated as Gold Star Mother’s Day to recognize and honor those who have lost a child while serving our country in the United States Armed Forces.

Since 2009 the President of the United States has recognized Gold Star Mothers and Families by annually signing a proclamation , renaming the observance to Gold Star Mother’s and Family’s Day. The President signs a proclamation every year, proclaiming the last Sunday as Gold Star Mothers and Family’s Day.



The banner features the MOAA Surviving Spouses logo on the left. On the right, there is a white box containing the text "Regional and Chapter". Below this box is a yellow and black "EXCITING NEWS" icon with a megaphone. To the right of the icon is the "Chapter" logo, which consists of a sunburst symbol and the word "Chapter".



## Mid Atlantic Leadership Workshop- Raleigh NC August 13-August 14

**Dr. Vivianne C. Wersel and Barbara Smith -Presenters on August 15, 2022.**

MOAA’s Surviving Spouses Advisory Council members, Barb Smith, and Dr. Vivianne Cisneros Wersel presented at the Mid-Atlantic Leadership Workshop. Twenty-three MOAA Members participated in the Surviving Spouses (SS) Liaison Training at the Mid-Atlantic Leadership

Workshop. The room filled up quickly and chairs were added to accommodate participants! It was a successful training with consistent and active interaction amongst the group.

## **Participant's Concerns:**

### **Unsure if they have a liaison in their chapter?**

Challenges connecting with elderly members, physically challenging surviving spouses. Answer: Phone calling SS was an option (everyone agreed). If there is a gathering, other SS who are not so challenged and can drive, will offer a ride.

Understanding SS legislation, increase of DIC bill. Dependency Indemnity Compensation. Participants advised to follow the Surviving Spouses Virtual quarterly newsletter as well as MOAA.org- Advocacy in Action.

**For the living member:** Making sure the death certificate is completed to include members' VA disability. If Veteran dies of Covid, the medical examiner should not enter just Covid but should connect other presumptive illness that complicated death.

### **Comments on the takeaway:**

Participants were extremely impressed with the resources available from MOAA.

### **Helpful Learning takeaways:**

- The importance of being ready and preparing for that unexpected day (day of death). Lt Col Walker provided information on how to navigate the MOAA web to find the "DAY After Call."
- Educating Chapter members to help them be prepared for their final day.
- Emphasized the importance of assigning a computer friend that will help the spouse when the member dies to help navigate through the paperwork.
- New ID Cards, when and if they must have new ID's. If they have the updated ID, do they need to update their military ID (yes). Provided due date (2022) to transition to new ID card.
- Recognizing the importance of a will as well as a living trust along with beneficiaries.
- Surviving spouses need to be prepared also for their final day.
- Importance of having DD 214 and other forms ready.
- Importance of becoming a more active role with preparing for that unexpected day, for both spouses of members as well as surviving spouses. .

Discussion included whether a non- Surviving Spouses could hold an office in a chapter- (Chapter dependent). Answer: YES

Discussion on the Camp Lejeune water- no need to hire lawyer- need to get on the register.

In conclusion, the participants left motivated and with more knowledge than when they came!



## Chapter Feature- Green Valley Arizona

### “How Green Valley MOAA Helps Veterans”—By Peggy McGee

In each issue of our newsletter, we list the needs provided by the Tucson VA Hospital, usually toiletries, calendars and reading glasses. Occasionally we ask for gently used men’s clothing and new socks and underwear for both male and female veterans. Donations are taken to the VA at least once a month.

At holiday time the VA provides a list of the patients’ Wish List. This includes gift cards, hats, gloves, lap blankets, large print, and puzzle books.

The Chapter collects gently used women’s clothing for Women Warriors, a 501(c)(3) in Tucson that helps homeless, unemployed, and underemployed female veterans in the greater Tucson area. One year at holiday time we prepared gifts for the female veterans and their children to include toys.

Many members knit hats and scarves that are provided to the VA and Women Warriors when winter sets in.

Our Knit Wits Group (made up of spouses of members and sometimes their friends too) knits lap robes for the hospitalized veterans and to support the Operation Gratitude program, knits hats for troops stationed overseas. The Chapter pays for the yarn and postage for Operation Gratitude and the ladies do the knitting and shipping.

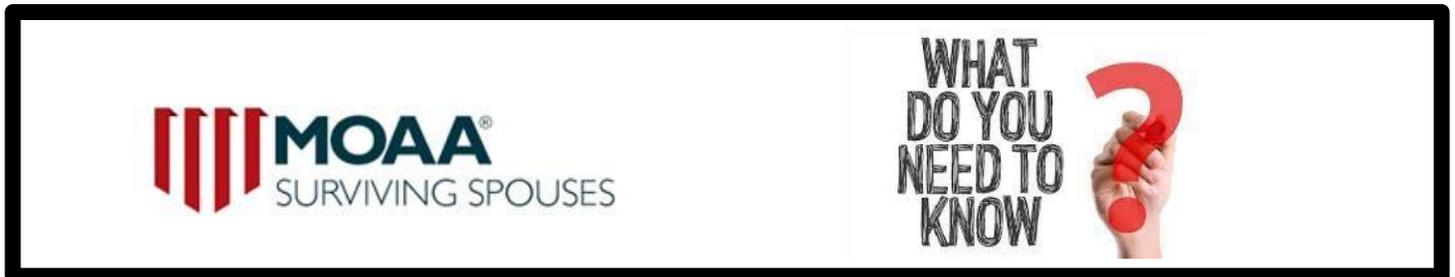
We hold a Food for the Troops collection of non-perishable foods to support the junior enlisted airmen from the 162nd Fighter Wing, AZ Air National Guard over the 4th of July period. We also hold a 50-50 raffle, and the proceeds go to our Turkeys for the Troops program at Thanksgiving time. Pre-Covid we bought turkeys and added a gift card for the families to buy the “trimmings” needed for a traditional Thanksgiving meal. Since Covid with the restriction on the number of turkeys one person could buy, we just buy thirty \$50 gift cards for the local commissary for the airmen.

For more information contact Peggy McGee [Peggy@greenvalleymoaa.org](mailto:Peggy@greenvalleymoaa.org)



## Virginia Veterans Tax Cut Legislation Signed into Law

On September 9, 2022, following up on a pledge to fight for a reduction in military veteran retirement pay taxation, Virginia’s Governor Glenn Youngkin ceremonially signed two Day One Game Plan Bills reducing state income taxes for Virginia’s Military and Veteran Community. SB 528 patroned by Senator Bryce Reeves (R-Spotsylvania) and HB 1128, patroned by Delegate John McGuire (R-Goochland) create a state income tax deduction for military retirement income for veterans age 55 and older at a phased in rate of \$10,000 in taxable year 2022, \$20,000 in taxable year 2023, \$30,000 in taxable year 2024, and up to \$40,000 in taxable year 2025. Delegate McGuire noted that this is “the largest veteran tax decrease in Virginia history.”



## Next Generation Military ID Cards

The Department of Defense transitioned to a more secure Uniformed Services Identification (USID) card. The Next Generation USID cards will include features to deter counterfeiting and fraud and will be printed on a plastic cardstock, instead of paper based. Currently issued USID cards remain valid through their expiration date. To limit the impact on ID card issuance

facilities, cards will not be reissued solely for the purpose of obtaining the Next Generation USID card. Frequently asked questions regarding next generation ID cards.

[FAQ click here!](#)

**Instructions to receive a new ID Card (click hyperlinks)**

**Step 1. Connect online with the ID Card Locator & Appointments**

[ID Card Office Online](#) Click the first option *ID Card Office Locator & Appointments, Find a RAPIDS ID Card Office*

**Step 2. Make an Appointment**

[Locate a site](#) today! Enter your address, find a center close to you to renew your ID Card.

**Step 3. Choose your preferred location**

**Resources:**

<https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



## Legislative Success: The Pact Act PASSED!



The Pact Act is a new law expanding Veteran Affairs Health Care Benefits to Veterans who were exposed to burn pits and to other toxic substances. This benefit includes Veterans as well as their [survivors](#). For further information on the Pact Act call 800 698 2411 (TTY :711) or [VA.gov](#) for frequently asked questions (Va.org 2022).



## January 2023 What to Expect?

### The SBP-DIC Offset Final Phase Elimination:

This change affects those eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC

Offset. Phase three of the SBP-DIC Offset Phased Elimination- This ends the SB/ DIC Offset. This does

NOT affect Dependency and Indemnity Compensation (DIC) payments from the Department of Veterans

Affairs (VA). Eligible surviving spouses will continue to receive the full amount of DIC from the Department of Veterans Affairs, according to DFAS. Please see DFAS report below explaining the final third phase of the offset.

**Those who chose the Child Option SBP:** Beginning in 2023, the law also affects the surviving spouses and children of service members who died while on active duty or inactive duty, in the line of duty, who are currently receiving SBP payments because the surviving spouse chose the optional child annuity (see the [Active Duty/Line of Duty Survivors Spotlight](#) article in this issue for an explanation). Surviving spouses that meet the criteria above, should contact DFAS.Gov if you have not received information regarding this change.

### According to DoD/DFAS.gov Phase Three: Starting January 1, 2023

In the third and final phase that begins January 1, 2023, there will be **NO offset** deducted from SBP payments. DIC payments will **not be affected**. The SBP benefit will be **paid in full** (no offset).SSIA will **NOT be paid**.

#### VA will pay:

- **100% of the DIC** payment

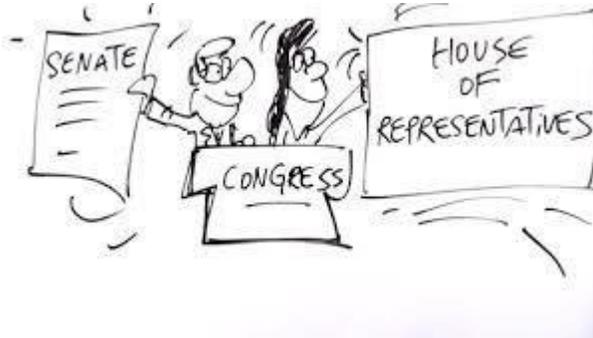
#### DoD/DFAS will pay:

- The **full amount of the SBP benefit**.
- The effective date of Phase Three is January 1, 2023. January 2023 benefits will be paid on **February 1, 2023**. If you previously received a refund of SBP premiums paid due to the SBPDIC offset, you will **not** need to pay back that refund because of this change in the law.
- The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" (effective January 1, 2023) in the NDAA **only**

affects those spouses and children of service members who died on active duty or inactive duty when the surviving spouse previously requested to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

[Please see this special webpage for news and information on the Survivor Benefit Plan 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Reversion of SBP Annuity to Surviving Spouses.](#)

## Understanding the Congressional Calendar



## Legislation 2023- A new 218<sup>th</sup> United States Congressional Year

Every Congressional year consists of two annual sessions, made of United States Senate and the United States House of Representatives. At the start of the new Congressional year, bills are introduced. If the legislative bill is not passed by the end of the two years (2 sessions), then it “dies” and will have to be re-introduced in the next term. Therefore, a bill has a two-year shelf life for obtaining congressional cosponsors and to pass the legislative issue.

## The Military Coalition – Who are they?



[The Military Coalition](#) (TMC) consists of 35 Veteran Service Organizations. “*The philosophy of The Coalition is that, by working together on issues of mutual agreement, the participating organizations can harness the grassroots support of more than 5.5 million members plus their families and accomplish far more than by working on these initiatives separately* (militarycoalition.org).”

Selective members from the Military coalition serve on the Survivor Committee. Their mission is to select legislative priorities pertaining to improving military surviving spouses. Once legislation is agreed upon, it is presented to the Military Coalition. In the December TMC meeting, the entire TMC votes on the goals, and at that time released.

According to Kelly Hruska, Co-chair of the Military Coalition Survivor Committee, the Legislative Goals 2023 for the 218th Congressional Year will be completed in a few months. The TMC Survivor Committee will start work on Survivor legislative goals this month, but they will not be completed until December.

It is predictable that the Increase of DIC will be one of the issues pertaining to Survivors for the next Congressional Year (Jan 2023) . **Improve Dependency and Indemnity Compensation (DIC) will be re-introduced in the new Congressional year (January 3,2023). Current DIC BILL:**

**Senate Bill 976 Senator John Tester(D. MT)**

**House Bill HR 3402 Sponsor Johana Hayes (D. CT)**

- Establish DIC equity with other federal survivor benefits. Currently, 2020 DIC is set at \$1,340 monthly (approximately 40% of a 100% disabled retiree's compensation). Survivors of federal civilian workers have their annuity set at 55% of their Disabled Retiree's Compensation. TMC supports raising DIC payments to 55% of VA Disability Compensation for a 100% disabled veteran. Moreover, when compensation is increased the law should ensure that DIC eligible survivors under the old system receive an equal increase.
- Increase DIC payable to survivors of catastrophically disabled veterans to match other Federal survivor benefit plans. Catastrophically disabled veterans, whose spouses serve as primary care givers, receive additional allowances due to the severity of their service-connected multiple disabilities. These spouses perform full-time duty which precludes them from working towards a retirement or Social Security benefits. When the veteran dies, the surviving spouse's income is reduced to the same Dependency and Indemnity Compensation (DIC) payment that other surviving spouses of veterans receive, whose death was service connected. The percentage of replacement income can be as little as 15%. The income replacement of other federal survivor benefit plans is close to 50% of the benefit upon which they are based. Congress should provide for survivors of catastrophically disabled veterans on a similar basis.
- Improve the speed of adjudicating and granting DIC to survivors of deaths caused by service-connected disability.

### **Increase in DIC Bill-Not Likely Be Corrected this Congressional Year**

It is not likely the increase in DIC will pass during this Congressional year which ends 3 January 2023. However, this does not mean that you do not have to get involved or get educated. Peer level legislation education is a very benign approach to understand complex legislative issues.

Start with joining the MOAA Surviving Spouse Facebook page as well as the DIC increase Facebook page. These venues are comprised of military surviving spouses who can explain issues in a simplistic manner. Results of research revealed there is evidence that peer instruction benefits learning (Tullis and Goldstone 2009). Learning complex legislation can be simplified especially when well informed surviving spouses present in a more pragmatic delivery to other surviving spouses. **Goal: Have a good understanding of Surviving Spouses Legislation Issues to empower Surviving spouses to speak with others surviving spouses regarding the inequities.**

## The Results of Grassroot Advocacy



The SBP/DIC Facebook page increased public awareness of the SBP/ DIC offset. This social media effort was instrumental with bringing this issue to the forefront. It took a village to have the momentum to make change to correct the offset. Advocacy is dynamic, and complex to understand. However, learning from peers (other surviving spouses) have proved to be optimal for learning complex material (Tullis et.al., 2020) . There are more legislative issues pertaining to military surviving spouses that need grassroot support.

**Example of successful grassroot efforts:** Results of the 2020 National Defenses Authorization Act Bill revealed the SBP/DIC offset, otherwise known as the “Widows” tax, was corrected. These changes benefited more than 65,000 military survivors, with a fix that will be phased in over a three-year span. This legislation took 19 years to correct. Thanks to many MOAA surviving spouses, along with Veteran Service Organizations (VSOs), for successfully influencing Congress. The law changed, thus allowing certain surviving spouses to receive both Department of Defense SBP and the Veteran Affairs DIC benefits. Congress agreed to remove the offset however due to the cost, it would be adjusted in 3 yearly increments. By January 2023, the offset would no longer exist. Thank a surviving spouse advocate today for working this issue for all those effected!

**Get involved today by joining the Facebook pages to learn more how to be an advocate!**



- **MOAA Surviving Spouses and Friends:** Join the MOAA Surviving Spouses Facebook page to stay “in the Know.” [Surviving Spouses Facebook group](#).
- **DIC Surviving Spouses/DIC Increase Advocacy:** Join the Facebook page and be part of the grassroots
- **MOAA:** [Webpage](#)
- [Congress.gov](#) Pertains information on legislation action and progress



From the [MOAA WEB](#): **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.**

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

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

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

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

**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.

Not finding what you are looking for. You can reach out to MOAA's Member Service Center at 1-800-234-6622 or at [msc@moaa.org](mailto:msc@moaa.org).

Please submit your articles to Dr Vivianne Cisneros Wersel, [viwersel@yahoo.com](mailto:viwersel@yahoo.com)



**Resources:**

Jonathan Tullis, Robert Goldstone, Why Does Peer Instruction Benefit Student Learning. 9 August 2020.

<https://cognitiveresearchjournal.springeropen.com/articles/10.1186/s41235-020-00218-5>

**NDAAs** retrieved from: <https://www.investopedia.com/national-defense-authorization-act-5113289#:~:text=The%20NDAA%20is%20an%20annual%20bill%20that%20lets,guidance%20on%2>

"The Cost of War Act" retrieved from:

<https://www.veterans.senate.gov/imo/media/doc/The%20COST%20of%20War%20One-Pager%205.25.1.pdf>  
[www.themilitarycoalition.org](http://www.themilitarycoalition.org)