

# Surviving Spouses (SS) Virtual Chapter Newsletter April 2022



Welcome to the first Virtual chapter newsletter for MOAA military surviving spouses. This is a quarterly electronic only newsletter.

Michele” Micki” Costello– President MOAA Virtual Chapter



## Zoom SS Virtual Chapter Meetings

- April 19**      **5 PM Eastern: Social**
- May 17**      **1 PM Eastern: Advocacy in Action After Action Review (Mark Belinsky)**
- June 21**      **5 PM Eastern: Social**
- July 19**      **1pm Eastern: Renee Brunelle**

“Downsizing”



**September 20 2022, 1:00 ZOOM:** Please join Ann Duff, Director of the Office of Survivor Assistance of Veterans Administration. She will answer questions regarding the VA Aid and Attendance benefit. Read more in this newsletter (Pages 3 & 4).

### Trainings:

August 12 & 13 Surviving Spouse Liaison Training  
Raleigh NC—

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## MOAA Surviving Spouse Virtual Chapter

The MOAA Surviving Spouse Virtual Chapter was founded in 2018. It is a national forum for surviving spouses of uniformed services officers. Meetings are virtually via Zoom held monthly.



Provides:

- Common space to communicate with other surviving spouses
- Information about concerns pertinent to surviving spouses, and their families
- Platform to advocate for protection of rights for members and their dependents

Additionally, the MOAA Virtual Chapter is a reliable source for surviving spouses who live in remote areas, who are housebound, who have jobs and children, or who are unable to participate at the chapter level.



### Not a member?

Learn more by downloading no cost membership materials [here](#). Please note: **Must be a MOAA National Member to join the MOAA SS Virtual Chapter.** Join MOAA National (no dues required) and join the Virtual Chapter!

### Meet the Surviving Spouses Virtual Board:

Michele "Micki" Costello— President

Virginia Gail Joyce—Vice President

**Position open** -Secretary

Pat Green— Member at Large

Barbara "Barb" Smith -Membership

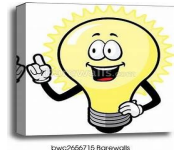
Sheila Padgett —Treasure

Dr. Vivianne Cisneros Wersel— Author/ Editor Virtual Chapter Newsletter



# Want to know more about a potential VA benefit?

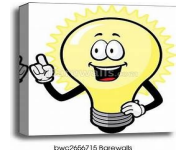
## Aid and Attendance and Housebound Benefits Zoom Session



Please join Rear Admiral Ann Duff, Rear Admiral, USNR, Retired, Director of the Office of Survivor Assistance of Veterans Administration on Tuesday September 20, 2022 at 1:00 PM EST in a Zoom session. She will answer your questions regarding the Aid and Attendance benefit. Learn about this benefit as it applies to home care and nursing homes. This is not a benefit through CHAMPVA or TriCare.

Ann Duff is the Director of the Office of Survivors Assistance in the Department of Veterans Affairs. The Office of Survivors Assistance reports to the Secretary of Veterans Affairs about policies, programs, legislative issues affecting Survivors of Veterans and Service members. Currently she also serves as a US Navy Rear Admiral.





## Did you know? There is an Aid and Attendance and Housebound Benefits Guide to Provide Information.

You may be eligible for VA Aid and Attendance *or* Housebound benefits as a veteran or a survivor.

**VA Aid and Attendance eligibility:** According to VA.gov, you may be eligible for this benefit if you get a VA pension and you meet at least one of the requirements listed below:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, or
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, or
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, or
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

**Housebound benefits eligibility:** According to VA.gov, you may be eligible for this benefit if you get a VA pension and you spend most of your time in your home because of a permanent disability (a disability that doesn't go away). PLEASE NOTE: Cannot receive both benefits- Aid and Attendance benefits and Housebound benefits at the same time. For more information: [www.va.gov/pension/aid-attendance-housebound/](http://www.va.gov/pension/aid-attendance-housebound/)

### How do I get this benefit?

You can apply for VA Aid and Attendance or Housebound benefits in one of these ways:

Send a completed VA form to your pension management center (PMC).

Fill out VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance) and mail it to the PMC for your state. You can have your doctor fill out the examination information section. Download VA Form 21-2680 (PDF) [www.vba.va.gov/pubs/forms/VBA-21-2680-ARE.pdf](http://www.vba.va.gov/pubs/forms/VBA-21-2680-ARE.pdf)

### Please include with your VA form:

Evidence, like a doctor's report, that shows you need Aid and Attendance or Housebound care

Details about what you normally do during the day and how you get to places

Details that help show what kind of illness, injury, or mental or physical disability affects your ability to do things, like take a bath, on your own. If you're in a nursing home, you'll also need to fill out a Request for Nursing Home Information in Connection with Claim for Aid and Attendance (VA Form 21-0779).

Download VA Form 21-0779 (PDF) [www.vba.va.gov/pubs/forms/VBA-21-0779-ARE.pdf](http://www.vba.va.gov/pubs/forms/VBA-21-0779-ARE.pdf)

Apply in person at your nearest VA office. [www.va.gov/find-locations/?facilityType=benefits](http://www.va.gov/find-locations/?facilityType=benefits)





## **Facebook**

Join MOAA Surviving Spouses and Friends on Facebook! Learn about SS current legislation information and activities.

MOAA's [Surviving Spouses Facebook group](#)

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

## **DFAS**

DFAS Survivor SBP Newsletter [DFAS Newsletter](#) (click hyperlink)



## **VA**

### **VA Benefits Newsletter**

<https://content.govdelivery.com/accounts/USVAVBA/bulletins/3085c3c>

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## **Membership MOAA: Join MOAA National! Join [here](#)**



Call (800) 234-6622 or (703) 549-2311 for help with any questions. MOAA membership support (join, renew, upgrade), change of address, legislative action, benefits information, magazine subscriptions, or for general assistance. Representatives available Monday through Friday from 8:00 a.m. to 6:00 p.m. Eastern time. Article to follow in next newsletter.

**Reference Guide for when your Veteran Dies** –There are a plethora of lists and workbooks available through various VSOs, Federal agencies as well as MOAA. This guide is vetted by the state of NC. Ask your local surviving spouse liaison what is used for the chapter to support a new surviving spouse.

Please see: <https://www.wnc-moaa.org/personalaffairs/>

## **Author/Editor**

MOAA Virtual Surviving Spouses Newsletter

Dr Vivianne Cisneros Wersel, Editor

[viwersel@yahoo.com](mailto:viwersel@yahoo.com) Cell (252)646-2678



## North Carolina (NC) Becomes More Military Friendly!

NC recently became more “Military Friendly”. North Carolinian military retirees and military surviving spouses (who qualify) who settle in North Carolina, will no longer be subject to state taxes on their pensions. The NC Tax exemption law passed and is retroactive to January 2021 tax year. This action was the result of many North Carolina MOAA members who worked diligently on this legislative effort. Today, military retiree pay and Survival benefit Plan (SBP) is 100% tax exempt for residence of NC.

### How Friendly is Your State?

Many MOAA surviving spouses receive survivor benefits from the Department of Defense (DOD) and/or Veteran Affairs (VA). Beside these benefits, there are state-level benefits available for those who meet the criteria. State benefits are state driven, unlike federal or VA benefits or entitlements. Surviving spouses may not be aware of current entitled state-level benefits. There is not a one-stop-shop website for military survivors. Some states are more “military friendly” than others.

- The amount of benefits can vary from state to state; some offer as high as 60 and as low as 22 benefits to retired veterans according to [the Center for a New America Security](#) .
- The challenge is determining what benefits are passed on to the survivor after the veteran or military member dies. According to Center for New America Security (CNAS), military survivors receive less than 50 % of what states offers to the Veteran.

To determine what state offers available benefits for survivor is not so easy, however by looking at the individual state benefits for Veterans is a start. Research the state benefits using [CNAS](#) link. Next, locate the state you are targeting and then search for “Beneficiary” category. It is important to verify eligibility, as many of the webpages may be outdated. Typical state benefits, **again varies state to state**.

**Here are a few examples of state benefits for military survivors:**

- **Property Tax Exemption or Reduction** of property
- **Survivor Benefit Plan Tax exemption for State tax**- SBP not taxed or partially not taxed
- **National Parks – Free admissions**
- **Fishing and Hunting License- Free**
- **Education Benefits**
- **Many more?**

**Check out your benefits today!**

**References** House, C. Emma Moore, Brent Peabody, Kayla M. Williams. (2019 Nov 11). From Sea To Shining Sea-State Level Benefits for Veterans. <https://www.cnas.org/publications/reports/from-sea-to-shining-sea>

House, C. Emma Moore, Brent Peabody, Kayla M. Williams. (2019 Nov 11). State Veteran Benefit Finder. <https://www.cnas.org/publications/reports/state-veteran-benefit-finder>





## **MOAA Advocacy in Action**

MOAA has gone forth before Congress as a group to advocate to improve benefits and support legislation pertaining to military, retirees, families and surviving spouses. Chapter members from around the states came to Washington DC for a 3 day MOAA event. Prior Covid-19 Advocacy in Action was better known as "Storm the Hill". For decades, MOAA members met in person with their elected official and or staffers to discuss MOAA's top 3 legislative priorities. Today these efforts helped pave the way for many bills placed into law, such as the Survival Benefits Plan (SBP) that was offset from those beneficiaries who were also receiving the VA, Dependency Indemnity Compensation (DIC). Due to Covid restrictions, the advocacy went virtual. If you would like to become an advocate and participate in a zoom or live meeting (depending) ask your chapter legislative chair to be included. Get involved today!

### **MOAA's Top Three Priorities 2022- Get involved today!**

#### **1. Major Richard Star Act House: H.R 1282 Senate Bill S. 344**

Impacts current and future members who may face the same fate of early retirements due to combat injuries.

#### **2. Stop Copay Overpay Act House Bill H.R. 4824 Tricare Mental Health Copay**

Directs Secretary of Defense to limit copayments for outpatient visits for mental health or behavioral health under the TRICARE program, and for other purposes.

#### **3. 4.6% Military Pay Raise**

Focused on the 4.6% raise for all ranks.

Addresses currently serving and their families (pay and benefits).



## MOAA Legislative Goal for 2022 Affecting Military Surviving Spouses

### **Increase Dependency and Indemnity Compensation (DIC) (H.R. 3402) and (S 976)-**

### **Caring for Survivors Act, #1 Goal of The Military Coalition Survivor Committee**

### **Brings DIC payments in line with benefits to surviving spouses of Federal employees!**

Since 1993, surviving spouses are falling further and further behind in meeting their financial obligations from month-to-month. Many surviving spouses of WWII, Korea and Vietnam are receiving only DIC. These DIC recipients struggle monthly with their budget of \$1,357.56, juggling bills to meet the rising costs in health and dental insurance, housing, utilities, food, clothing and other living expenses. Some receive DIC and minimum Social Security benefits.

Congress must take action to rectify this inequity by increasing the current amount of DIC to a level comparable to other federal employees. Surviving spouses from WWII, Korea, and the Vietnam are now in their 60's through 90's. These surviving spouses are in dire need for an increase in DIC. MOAA supports S. 976 and similar legislation in the House to increase DIC from 43 percent (\$1,357.56) to 55 percent to align with other federal benefits.



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



Please send any topic ideas, pictures or suggestions to Dr Vivianne Cisneros Wersel, [viwersel@yahoo.com](mailto:viwersel@yahoo.com) .