

# Surviving Spouse Virtual Chapter

April 2026 issue



## In this issue:

- Spouse Virtual Chapter President's Message
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## From National MOAA:

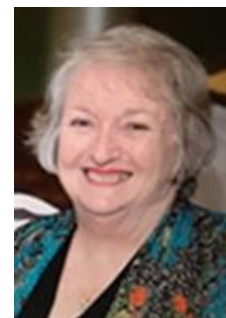
[MOAA Benefits and Discounts](#)

MOAA/DAV REPORT: [Ending the Wait for Toxic-Exposed Veterans](#)]

[MOAA Joins Other Advocacy Groups on Capitol Hill to Support Women Veterans](#)]

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## President of Surviving Spouse Virtual Chapter- Pat Green



Dear members,

Thank you for a great beginning to 2026. Thanks to our hard work and determination, we began the year by making necessary updates and rewrites to sections of our bylaws. Be sure to share the news that Spouses are now eligible for membership. This can be particularly helpful to Spouses in preparing to be a Survivor or for information about being a caregiver. Include this information and an application process in your Chapter or Council's Newsletter and announce it at your meetings.

The process is: Write a letter to [mssvc02@gmail.com](mailto:mssvc02@gmail.com) and ask for an application. Once the application has been received by the Membership Chair, Zoom meeting invitations will be sent to the new member. Each invitation identifies the speaker and the topic.

Always mention our Official Website, [www.moaasurvivingspousevirtualchapter.org](http://www.moaasurvivingspousevirtualchapter.org). This website includes a lot of information about our Chapter and also provides links to many assets on [www.moaa.org](http://www.moaa.org). On our website, you can access the open information, or you can request admission and then view more detailed private information.

I am proud that the number of applications for Level of Excellence awards increased this year. This signifies an appreciation of the work that SSLs do in their Chapter and community. As always, this was a very difficult selection process. So many are so deserving. For those not chosen, please keep up the good work and apply again. You are definitely appreciated by your Chapters, Councils, and especially by Survivors.

Our July guest speaker is Kelly Hruska, Survivor Advocate for the Veterans Administration. She has asked what issues you would have her address. Send me your queries, and I will pass them on.

Finally, don't forget to station yourself at your computer on April 15 and use the MOAA.org website. Click Advocacy, then click Legislative Action Center. Use the MOAA form letters to contact your Congressional Representatives. Your Board will be in Washington, DC, personally advocating for those issues. At the April 21, 5 pm meeting, we will share our AiA experiences.

Thank you for your participation, Pat

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## Membership MOAA Surviving Spouses Virtual Chapter Members:

Membership Update As of April 1, 2026

The Surviving Spouse Virtual Chapter has 309 registered members, including:

246 Surviving Spouses

82 Surviving Spouse Liaisons

40 members who serve as both Surviving Spouses and Surviving Spouse Liaisons

3 MOAA staff members

1 MOAA Board of Directors member

## During March, six new members joined the chapter:

Larry Powell – Surviving Spouse Liaison

Len Summers – Surviving Spouse Liaison

Ann Baker – Surviving Spouse Liaison

Tom Wells – Surviving Spouse Liaison

Nancy Holderman – Surviving Spouse

Judy Gaston – Surviving Spouse

During our last chapter meeting on 17 March, we had 45 participants. **Everyone is a Chapter Recruiter! Please provide me with the name and phone number of one potential member by February.** Another option is to have them apply directly by emailing [mssvc02@gmail.com](mailto:mssvc02@gmail.com).

Thank you in advance for your support.

Roy Yenchesky

Surviving Spouse Virtual Chapter, Membership

316-214-4234, [wichitaroy@hotmail.com](mailto:wichitaroy@hotmail.com), 5112 S 247 St W, Goddard, KS 67052

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).

## Chapter News- Please visit our new MOAA Surviving Spouse Website!



**SIGN UP TODAY** [MOAA Surviving Spouse Virtual Chapter Website.](http://www.moaasurvivingspousevirtualchapter.org)

### New MOAA Surviving Spouse Virtual Chapter Website!

We are proud to announce the launch of the **new MOAA Surviving Spouse Virtual Chapter website**, and we extend a heartfelt shout-out and sincere thanks to **Michelle “Micki” Costello** for making this vision a reality. Over the past year, Micki devoted countless hours to planning, designing, building, and refining a website that truly reflects the mission and spirit of our chapter. Her dedication, technical skill, and commitment to serving surviving spouses have resulted in an exceptional resource for our community.

This new website was created with our members in mind. It is designed to be welcoming, informative, and easy to navigate, whether you are a longtime member or visiting for the first time. The site brings together important chapter information, meeting schedules, event announcements, advocacy updates, book club details, and direct links to trusted MOAA, VA, and survivor support resources—all in one convenient location.

In addition to chapter news and updates, the website highlights the many ways the Surviving Spouse Virtual Chapter provides connection, education, and support to surviving spouses nationwide. Visitors will find information on how to join the chapter, participate in virtual meetings, stay informed on legislative issues, and engage with programs that foster community and resilience.

We encourage all members to take time to explore the site, bookmark it for future reference, and share it with other surviving spouses who may benefit from the information and support offered. This website is an important step forward in strengthening communication, expanding outreach, and ensuring that no surviving spouse feels alone or disconnected.

Please join us in thanking Micki Costello for her outstanding work and dedication to our chapter. Her efforts have created a lasting resource that will serve our members for years to come.

👉 Click to explore and sign up today: [www.moaasurvivingspousevirtualchapter.org](http://www.moaasurvivingspousevirtualchapter.org)

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).

## Surviving Spouse Virtual Book Club – Pat Green



SSVC Book Club item for APR 26 Newsletter

Dear Readers,

Our Book Club keeps growing! Maybe it's Spring, or maybe the word is getting out that we have such enjoyable discussions.

We alternate with Fiction and Non-Fiction selections. You may choose to participate or just listen. If you have not read the book but are interested, the discussion may help you make your decision.

The invitations go out to all members on the 2<sup>nd</sup> week of the month, and then the meetings are on the 3<sup>rd</sup> Monday of each month at 4 pm Eastern time.

Micki Costello is presenting a Blockbuster this month...THE BOOMERANG by Robert Bailey.

The selections for the next 4 months are below:

April F THE BOOMERANG by Robert Bailey /*Micki C*

May NF THE SPLENDID AND THE VILE by Erik Larson /*Carolyn R*

June F THE MADONNAS OF LENINGRAD by Debora Dean/*Roberta J*

July NF MARY COIN by Marissa Silver /*Ann A*

August (F): The Rose Code — Kate Quinn

September (NF): The Gentle Art of Swedish Death Cleaning — Margareta Magnusson

October (NF): The Lager Queen of Minnesota — J. Ryan Stradal

I hope you decide to join our group for discussions or to offer a book Title you would like the group to include in the 2027 selections.

Keep those pages turning,

Pat Green

## Surviving Spouse Corner: Strengthening Emotional Well-Being

By: Roy Yenchsky **MARCH 27, 2026**



Halfpoint Images/Getty Images

The death of a military spouse reshapes emotional well-being in ways that reach far beyond grief itself. It is a loss that touches identity, daily rhythm, and the quiet sense of safety that comes from sharing life with someone who understood both the burdens and the pride of service.

For many, the brain responds to this kind of profound disruption with a mix of numbness, hypervigilance, and deep fatigue — natural reactions to a heart trying to make sense of a world suddenly changed. Yet within that upheaval, emotional well-being becomes not just a hope but a necessity: a steadying force that helps the mind process sorrow, rebuild resilience, and slowly rediscover moments of connection, purpose, and peace. This journey is neither quick nor linear, but it reflects the same courage and endurance that military families have always carried.

Emotional well-being and brain health are deeply interconnected, shaping how we think, cope, and experience daily life. Strong emotional balance supports healthier brain function, while a well-nourished brain strengthens our ability to manage stress, build relationships, and maintain resilience.

### [HEALTHY LIVING: [Healthy Living: Beat Back Pain With a Strong Core](#)]

Research shows that chronic stress can harm key brain regions involved in emotional control, memory, and decision-making, including the prefrontal cortex, amygdala, and hippocampus. When these areas are disrupted, people might experience anxiety, irritability, or difficulty concentrating.

### How Emotions Shape the Brain

Positive emotional states — such as purpose, connection, and calm — help regulate stress hormones and support cognitive performance. People who report higher emotional stability and life satisfaction tend to support stronger memory and decision-making abilities as they age.

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Conversely, chronic stress elevates cortisol, which can shrink the hippocampus and overactivate the amygdala, making emotional regulation more difficult and increasing vulnerability to depression or anxiety.

## The Brain–Body Connection

The brain communicates constantly with the body through neural pathways and chemical messengers. Neurotransmitters like serotonin, dopamine, and norepinephrine influence mood, motivation, and focus. When these systems are imbalanced, emotional well-being can suffer.

Physical factors such as sleep, inflammation, and fatigue also affect how the brain processes emotions, reinforcing the need for whole-body care.

## Strengthening Emotional and Brain Health

Several habits support both emotional balance and neurological resilience:

- **Regular physical activity** boosts serotonin and dopamine, improving mood and cognitive flexibility.
- **Quality sleep** helps the brain detoxify and consolidate memories.
- **Social connection** reduces stress responses and protects cognitive health.
- **Mindfulness and gratitude practices** calm the nervous system and enhance emotional regulation.
- **Balanced nutrition**, especially omega-3s and antioxidants, supports neural communication.

Together, these practices create a reinforcing cycle: A healthier brain supports stronger emotional well-being, and emotional well-being protects the brain.

Suggested reading: [Dial Down: Holistic Strategies to Move from Chaos to Calm](#) by Lt. Col. Raquel Durden, USA (Ret), a transformative guide offering simple, actionable wellness practices, interwoven with real-life stories. (Note: MOAA is an Amazon Associate and earns money from qualifying purchases, with the revenue supporting [The MOAA Foundation](#).)

## Send Us Your Feedback

We'd love to hear from you. Please let us know if this article was helpful by sending an email to [sscomm@moaa.org](mailto:sscomm@moaa.org).

## Military Officer Magazine

Discover more interesting stories in MOAA's award-winning magazine.

[LEARN MOREBASIC MEMBER? UPGRADE FOR ACCESS](#)

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).

## MOAA's Spring Retirement Guide: Essentials for Aging in Place



JohnnyGreig/Getty Images

*(This article by Ana Durrani originally appeared in the March 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our [digital version and archive](#). Basic members can [save on a membership upgrade and access the magazine](#).)*

Your home should be a sanctuary, so make sure it's safe.

As we get older, even the homes we cherish can start to pose hidden risks — from cluttered walkways to slippery throw rugs. Falls send millions of older adults to the ER each year, and 1 in 4 people over 65 experiences a fall annually, according to the CDC. The good news is, small changes can make a big difference. With a few thoughtful updates, you can keep your home safe, comfortable, and confidence-boosting for years to come.

### Aging Safely at Home: Simple Upgrades for Independence

*(From the March 2026 issue of Military Officer Magazine — [Read the full story in the magazine](#))*

As we age, once-safe homes can become hazardous. Falls send millions of older adults to the ER each year — **1 in 4 adults age 65+** falls annually, according to the CDC. Experts say proactive safety planning protects independence, peace of mind, and quality of life.

### Key Safety and Comfort Updates

- **Grab bars & handrails:** Install beside toilets, in showers, and along stairways. Opt for sturdy, screw-mounted bars—**not suction cups**.
- **Walk-in or curb-free showers:** Reduce fall risk and provide easier, more dignified bathing.
- **Lever-style handles:** Easier to use than knobs, especially for arthritic hands.

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- **Nonslip flooring:** Use rubber-backed mats or textured surfaces; avoid slippery tiles or throw rugs.
- **Lighting:** Add **motion-activated night-lights** and bright LEDs in halls, stairs, and bathrooms.
- **Detectors:** Keep **smoke and carbon monoxide detectors** maintained—have professionals handle batteries.
- **Emergency tech:** Use **wearable fall-detection devices** or voice-activated assistants for instant help if accidents occur.

## Enhance Accessibility and Daily Living

- **Smart home tech:** Voice-controlled lights, thermostats, and locks add convenience and safety.
- **Kitchen improvements:** Use **drawer-style appliances** and store items between waist and shoulder level to prevent strain.
- **Mobility design:** Consider **ramps, wider doorways (32”+), one-level living,** and firm, supportive furniture.

## Remove Hazards

- Clear **cluttered walkways** and loose cords.
- Remove **throw rugs** and replace unstable furniture.
- Improve **lighting** indoors and outdoors.
- Avoid **step stools**; use reacher tools instead.

*“The goal is simple: Remove what creates risk, add what provides support, and create space for life to continue with confidence.” — Mary Kay Buysse*

[Learn more in MOAA’s award-winning \*Military Officer Magazine\*](#)

[RELATED: [MOAA’s Digital Retirement Guide](#)]

“ [RELATED: [More Retirement Resources From MOAA](#)]

[MEMBER-EXCLUSIVE PUBLICATION: [Transitioning Into Medicare and TRICARE For Life](#)]

“[RELATED: [How to Decide Whether a Medicare Advantage Plan Is Right for You](#)]

[RELATED: [GLP-1 Price Cuts: What You Need to Know](#)]

[RELATED: [Planning for Long-Term Care](#)]

[RELATED: [Going All In on Retirement](#)]

*Ana Durrani is a freelance writer in California.*

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).




Photo courtesy of V. Wersel (Richard Wersel III, age 3, role-playing at Camp Pendleton in 1991)

## April: Month of the Military Child

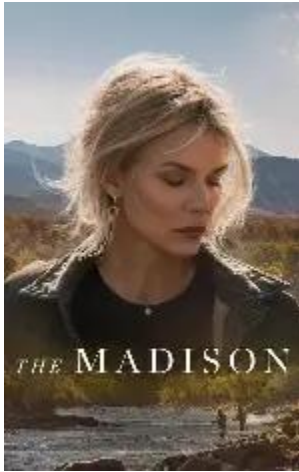
April is recognized as the month of the military child. April has been the Month of the Military Child since **1986**, a tradition established to honor the strength, resilience, and sacrifices of children in military families. This month, military installations, schools, and communities nationwide recognize military-connected children for the unique challenges they face. It is a time to honor the strength and resilience of military children, those who quietly serve alongside their parents. They move when duty calls, adapt to new schools and friendships, and carry the weight of deployments and, for some, profound loss.

One widely observed event is “**Purple Up!**” On that day, people wear purple to show support for military children, with purple symbolizing all branches of the armed forces. [\[war.gov\]](http://war.gov), [\[mymilitary...nefits.com\]](http://mymilitary...nefits.com), [\[dcaa.mil\]](http://dcaa.mil)

As a community of surviving spouses, we know this journey well. Our children are part of the legacy of service and sacrifice. This month, we recognize their courage, their adaptability, and the quiet strength they show every day.

 Purple represents all branches of the military—reminding us that military children serve alongside them all.

Series Review: Dr. Vivianne Cisneros Wersel



## When Fiction Feels Too Real: A Widow's Reflection on "The Madison"

I recently watched *The Madison* on Paramount, starring Michelle Pfeiffer and Kurt Russell, and didn't expect it to resonate so deeply. What unfolded wasn't just a story—it was a mirror. The sudden loss, the absence of goodbye, the flood of decisions before you can even breathe—all of it felt painfully familiar.

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There was no knock on the door; instead, she received an unexpected phone call with the shocking news.

The show captures the uncertainty that follows loss: where to bury a loved one, how to honor them, and which choices you'll carry with you forever. Stay put in the city or relocate? Pfeiffer's character struggled with where her husband should be laid to rest, at his favorite home in Montana or elsewhere. These decisions are both emotional and permanent.

One scene that stayed with me shows her husband's casket pulled by horses—a quiet, respectful image reminiscent of the caissons at Arlington. For many of us, that solemn procession feels sacred and deeply personal.

The series also explores a rarely addressed issue—how grief strains families. Pfeiffer's character loses her husband in a crash caused by her brother-in-law, and anger, guilt, and misunderstanding ripple through the family. Grief doesn't bring out the best in everyone; it reveals pain we often try to hide.

In the military, we receive support from Casualty Assistance Calls Officers who assist with logistics and decisions, but even their help can't ease the emotional pain or family turmoil that often persists. At one point, when asked what she needs, Pfeiffer's character simply says she wants the pain to disappear; a feeling many of us understand all too well. Grief isn't a straight path or something you 'finish.' It becomes part of who we are.

*The Madison* also shows how we try to stay connected after losing someone—through places, music, or memories that keep us linked to them. For many, these connections become essential for healing.

The *Madison* series, although excellent, might be difficult to watch, especially for those who've experienced sudden loss. But seeing our experiences reflected on screen, even with imperfections, can be very validating. It reminds us of what we've felt and what we continue to carry in our memories. No spoiler alert for the ending of the first season, but I will definitely watch the second season!



## Legislation MOAA Advocacy in Action

### Advocacy in Action 2026: Amplifying the Voices of Surviving Spouses

Each spring, MOAA members from across the country gather in Washington, D.C., for Advocacy in Action (AiA), an annual event that highlights MOAA's dedication to safeguarding and enhancing the benefits earned through military service. On April 15, council and chapter members will visit hundreds of congressional offices to discuss legislative priorities that affect servicemembers, veterans, and their families.

Photo courtesy of V. Wersel

The **MOAA Surviving Spouse Advisory Council (SSAC)** will once again take part in this effort. Even if you can't join us on Capitol Hill, you can still make your voice heard by contacting your representatives through the [MOAA Legislative Action Center](#) on these issues, as well as issues that pertain to surviving spouses and their families. Every email, call, or letter strengthens our collective advocacy.

This year's Advocacy in Action topics focus on four key pieces of legislation:

#### 1. Ending the "Wounded Veteran Tax."

**The Issue:** The *Major Richard Star Act* would end the unfair dollar-for-dollar offset between retirement pay and VA disability compensation for combat-injured veterans.

**Impact:** Tens of thousands of veterans lose earned retirement pay under the current system.

**Take Action:** [Ask Your Lawmakers to Support Combat-Injured Veterans](#)

**MOAA Resource:** [Download the Issue Paper \(PDF\)](#)

#### 2. Protecting Pay During Federal Shutdowns

**The Issue:** The *Shutdown Fairness Act* ensures that servicemembers — including Drill Status Reservists — continue receiving pay during government funding lapses.

**MOAA Priority:** Extend protection to the U.S. Public Health Service and NOAA Commissioned Corps as well.

**Take Action:** [Ask Your Lawmakers to Protect Servicemember Pay](#)

**MOAA Resource:** [Download the Issue Paper \(PDF\)](#)

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## 3. Protecting Veterans From “Claim Sharks”

**The Issue:** The *GUARD VA Benefits Act* would reinstate penalties for unaccredited, for-profit companies that charge veterans for help obtaining VA benefits.

**Impact:** Veterans should never have to pay for assistance they can receive free from accredited representatives.

**Take Action:** [Ask Your Lawmakers to Stop Predatory Claims Agents](#)

**MOAA Resource:** [Download the Issue Paper \(PDF\)](#)

## 4. Improving Access to Care at Military Facilities

**The Issue:** The *Military CARE Act* would create a digital platform allowing beneficiaries to submit and track medical access issues at military treatment facilities (MTFs).

**Goal:** Improve transparency, accountability, and quality of care across the system.

**Take Action:** [Ask Your Lawmakers to Help Fight MTF Access Problems](#)

**MOAA Resource:** [Download the Issue Paper \(PDF\)](#)

Your advocacy matters. Whether you're walking the halls of Congress or sending an email from home, every action helps preserve the benefits our military families have earned. Together, we ensure that the voices of survivors, veterans, and all who serve are heard loud and clear on Capitol Hill.

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## Legislative Updates: Surviving Spouse Bills

Several bills in the 119th Congress aim to improve benefits for surviving spouses. All three bills remain active in committee or are awaiting further Senate action. If they are not passed by the end of this congressional session (Jan 2027), they will need to be reintroduced in the next Congress.

Here are key bills in the 119th Congress that impact surviving spouses. Each bill is still moving through the legislative process and has not yet become law.

### **Fairness for Servicemembers and Their Families Act of 2025 (H.R. 970 / S. 385)**

Requires regular review and inflation adjustment of SGLI and VGLI insurance coverage amounts.

[View details [here](#)]

### **Caring for Survivors Act of 2025 (H.R. 680 / S. 611)**

This would increase monthly Dependency & Indemnity Compensation (DIC) and reduce the required disability period from 10 to 5 years. [View details [here](#)]

**Love Lives On Act of 2025 (H.R. 1004 / S. 410):** Ensure surviving spouses retain DoD/VA benefits even if they remarry before age 55. {View details [here](#)}

Congress.gov. (2025). Legislative information for the 119th Congress. Retrieved from <https://www.congress.gov>

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).

## How Remarriage Before Age 55 Affects SBP Eligibility (DFAS).

Spouse and former-spouse annuitants under age 55 are required to verify annually whether they are married. DFAS mails a Survivor Benefit Plan-Marital Status Update (SBP-MSU) letter three months prior to the annuitant's birthday. The completed and signed SBP-MSU must be returned by the first day of the annuitant's birth month.

Surviving spouses and former spouses maintain their eligibility for the Survivor Benefit Plan (SBP) until death as long as they do not remarry before age 55. If a spouse annuitant remarries before age 55, annuity payments are suspended. However, if the marriage of an annuitant (who remarried before age 55) later ends for any reason, their eligibility for the annuity is reinstated and effective on the first day of the month the marriage ends. The annuity payments will resume once DFAS receives and processes the notification and supporting documents.

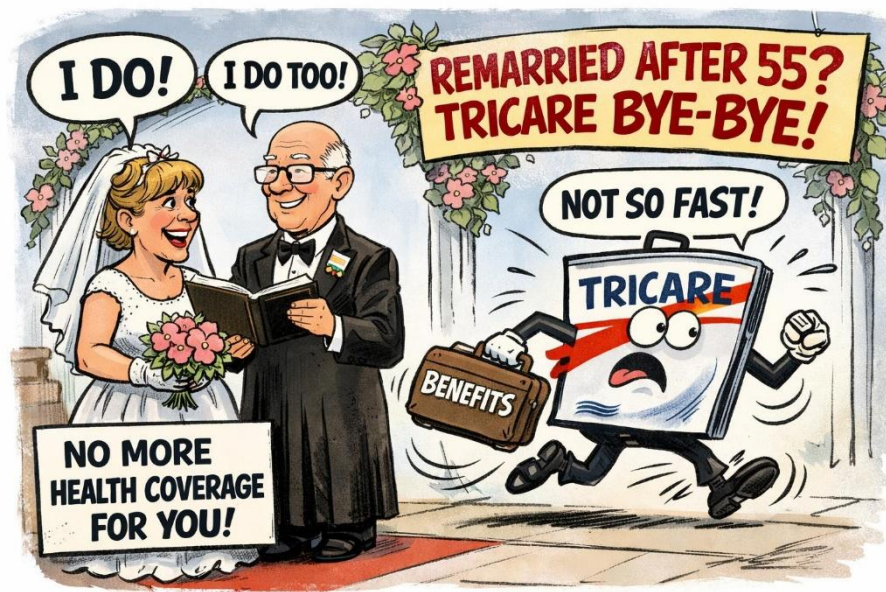
See more information at: <https://www.dfas.mil/managesbp>

Please note: child annuitants may not marry at any age and remain eligible for SBP.

To connect with MOAA's Legislative Action Center, click here. [Take Action](#)

So, the next question is, why do surviving spouses lose their TRICARE benefits if they remarry after age 55?

What are your thoughts?





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From the Office of Survivor Assistance:

**The following article is reprinted from the VA Office of Survivor Assistance website and reflects information provided directly by the Department of Veterans Affairs.**

During this difficult time, we know that you will have questions about survivor benefits and how to obtain them. The Office of Survivors Assistance (OSA) has prepared a list of the most Frequently Asked Questions (FAQs) to assist you. Please review this FAQ list to see if your question has already been addressed, or visit [NCA's helpful FAQ list here](#).

If you would like to suggest a question to be included on the OSA FAQ list, please contact us at [officeofsurvivors@va.gov](mailto:officeofsurvivors@va.gov).

Please join us on [the last Wednesday of every month between 1 PM and 2 PM EST](#) for our Survivor Series

## **April 29, 2026 1:00 PM EST - Feature presentations: Tuesday's Children**

Tuesday's Children is a nonprofit organization founded in 2001 in response to the events of September 11, dedicated to providing long-term healing, resilience, and community for individuals and families affected by 9/11-related loss or illness, as well as losses connected to post-9/11 military service.

Serving surviving family members, responders, and those living with related health conditions, the organization is based on the belief that healing happens through connection, shared experiences, and ongoing support. Its programs include a key mentoring initiative—offering one-on-one support for children and youth who have lost a parent or caregiver due to post-9/11 military service—as well as virtual and in-person peer support groups, family activities, and educational programs focused on resilience. By reducing isolation and fostering meaningful relationships, Tuesday's Children helps families turn loss into purpose while honoring their loved ones' legacies.

If you missed the previous presentation, click the link to review the slides.

Past Topics:

January - Survivor Benefit Overview-[Click here for slides](#)

February - Education Service-[Click here for slides](#)

[Presentation Video Recording](#)

March -Debt Management Center- [Click here for slides](#)

[Presentation Video Recording](#)

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).

## VA Frequently Asked Questions:

1. How do I apply for VA benefits?
2. How do I reinstate my previous benefit?
3. If I remarried, would it have an impact on my DIC eligibility?
4. Is there someone who can help me file my claim?
5. How do I check the status of my claim?
6. How do I know if I am eligible for a benefit?
7. As survivor, am I eligible for my loved one's month of death compensation?
8. What is the difference between DIC and SBP?
9. What is the difference between DIC and Survivor's Death Pension?
10. Is DIC taxable income?
11. What is CHAMPVA?
12. As a surviving spouse, am I eligible for VA medical care?
13. How do I update my contact information?
14. What education benefits are available and what is the Sgt. Fry Scholarship?
15. How can I access information about VA Education Benefits for myself or for my children?
16. What are VGLI/SGLI and how do I file a claim?
17. How do I get a copy of my loved one's DD-214 or DD-1300?
18. Who is eligible for Veteran Center grief counseling, and how can I locate a center?
19. Am I eligible for a VA Home Loan as a widow/widower?
20. How can I find information about homeless shelters within my community?

## VA Benefits: Are you aware of the VA benefits you may qualify for because of the new law—the PACT Act?

The PACT Act is legislation that broadens VA health care access and benefits for Veterans who were exposed to toxic hazards such as burn pits, Agent Orange, and other harmful substances during their service. The law is intended to ensure that Veterans and their survivors receive the care, support, and benefits they have earned.

As of March 5, 2024, the VA began extending health care eligibility to millions of additional Veterans earlier than originally required under the Act. Veterans and family members can learn more about how these changes may apply to them, file claims related to toxic exposure, or apply for VA health care by contacting the VA directly at 800-698-2411 (TTY: 711).

[Click here for more information:](#)

### RESOURCES (CLICK HYPERLINKS)

- [OSA Main Page](#)
- [Survivor Series](#)
- [Planning Your Legacy Booklet](#)
- [Application Forms and Information](#)
- [Funeral Resources](#)
- [Survivors of Suicide Loss](#)
- [The PACT Act](#)
- [Useful Links](#)
- [Frequently Asked Questions](#)
- [Survivors' Forum](#)
- [OSA Team](#)
- [ASK VA \(AVA\)](#)
- [Contact Us](#)

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## Resources:

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
  - [Survivor Connection: Your link to Enduring Support](#)
- [Office of Survivor Assistance \(VA\)](#)
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS Surviving Spouse Newsletter](#) <https://www.dfas.mil/>
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [Learn about VA DIC and how to apply.](#)
- [Learn more about family member benefits.](#)
- 

## Directory:

**VA: Office of Survivor Assistance (202) 461-9383**

**DEFENSE FINANCE AND ACCOUNTING SERVICE DFAS (888) 332-7411, [www.dfas.mil](http://www.dfas.mil)  
U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655**

**TRICARE:** <https://tricare.mil/>

• East: (800) 444-5445; <https://www.humanamilitary.com/east/>

• West: (844) 866-9378; <https://www.tricare-west.com>

• Overseas: (888) 777-8343; <https://www.tricare-overseas.com>

• Health Beneficiary Counseling Assistance Coordinator: <https://www.tricare.mil/bcacdcao>

TRICARE for LIFE: (866) 773-0404; [https:// www.tricare4u.com](https://www.tricare4u.com)

TRICARE Network Pharmacy Program (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedeliver>

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## Long-Term Assistance Program Office, Gold Star, and Surviving Family Member Representatives

U.S. Army Office: 210-834-0494 usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Phone: 901-874-0083 MILL\_LTAP@navy.mil

U.S. Air Force USAF/A1SAA: 703-693-0683 usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard -Coast Guard Casualty Matters Office: 202-795-6637

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:

Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors



This is my last year serving on the MOAA Surviving Spouse Advisory Board. My duties as Newsletter editor/publisher/creator will end this fall. If you would like to take over as the newsletter editor, please contact MOAA Surviving Spouse Virtual Chapter at [MSSVC02@gmail.com](mailto:MSSVC02@gmail.com). I hope you have enjoyed this informative newsletter! Reminder: Send all pictures and stories to

[Drviviannewersel@gmail.com](mailto:Drviviannewersel@gmail.com) *Dr. Vivianne Cisneros Wersel, Au.D.*

[mssvc02@gmail.com](mailto:mssvc02@gmail.com).