

January 2021

Website: <http://lincolnlandmoaa.org>

Upcoming Events

- 9 April 2021—
Location TBD.
- 11 June 2021—
Decatur-location
TBD.
- 17 July 2021—Golf
Outing, Shambole
Golf Course,
Petersburg. We will
be partnering with
Gold Star Mission,
Survivor Outreach
Services,
Coordinator and
several local
Veterans groups.
- 13 August 2021—
Island Bay yacht
Club.
- 8 October 2021—
location TBD
- 10 December 2021—

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THE SALUTE—Never Stop Serving...



Next Meeting Information

Our February meeting has been cancelled!

The EXCOMM met and decided to cancel the meeting due to the ongoing COVID-19 situation.

Our 2021 meeting dates are outlined on the left side of this page.

Our 2021 golf outing is scheduled for 17 July 2021. We are planning another evening program and meal after the golf outing. Our co-sponsors this year will be Gold Star Mission, Survivor Outreach Services Office ILARNG, several Veterans Groups, and The Veterans Memorial Foundation.

The golf outing has grown since our first. I hope as many of you as possible can participate this year!!

Please keep your membership dues up to date.

We wish you and yours a very happy new year!!
It is our hope that we will see a 2021 much improved from 2020.

If you have any questions, please contact one of the two individuals listed below.

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President's Corner

Happy New Year to all! Please contact any member of the EXCOMM if we can assist you in any way. During this ongoing Pandemic we are here for you!! I would like to briefly review what our areas of emphasis will be for 2021. These are:

- **Recruiting**—We have received an expanded area for our Chapter's assigned geographic boundaries. Recruiting will be a priority for the chapter-more next issue.
- **Retention**—We must retain all of our current members. Keeping your dues up to date is very important!
- **Legislation**—We must continue to support the Council and National in their legislative efforts on our behalf.
- **Golf Outing**—Our third annual golf outing is booked and Shambole for 17 July 2021. Your support and involvement will be appreciated.
- **Surviving Spouses and Gold Star Families recognition dinner**—17 July 2021. Again your attendance and support will be appreciated.
- **Veterans Programs**—We will continue our support to various veterans programs. More later.
- **Newsletter and Website**—We will continue to make improvements to our newsletter and website. More later.
- **The Chapter will continue to submit our entry in the Levels of Excellence and Communications National Award Programs.**
- **Scholarship Programs**—We will continue to strive to expand involvement in our Chapter Scholarship Program as well as our involvement in the National Scholarship Program.
- **We plan to expand our partnership with Survivor Outreach Services (Chris Milchuck). See her article in this issue.**

Again, if we can do anything for you as our Chapter Membership, please let us know.

Regards to all. Dave Miller

IL-03 Lincoln Land Chapter

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*BOD = Board of Directors



From the Survivor Outreach Services Coordinator

Hello and welcome to the first edition of what I hope will be a forum of helpful information for service members and family members. To make this as beneficial to you as possible, I welcome and encourage questions and comments from you!

Many of you may know me from my involvement with the Lincoln Land Chapter of MOAA over the last couple of years. For those of you who are unfamiliar with me, here is a little background: I am Chris Milchuck, the adult child of a 21-year Air Force Veteran; a former USAF spouse; an Air Force Veteran; and for five years now, I have served as a DoD contractor with the Illinois Army National Guard in the Central Illinois Support Coordinator position for the Army's Survivor Outreach Services (SOS) program. My office is located at Camp Lincoln in Springfield. Prior to this position, I worked as a Family Readiness and Support Coordinator with the Missouri National Guard at Jefferson Barracks. Before that, I was a DoD civilian at Scott Air Force Base. Due to my life-long service and involvement with service members and military family members, I bring a wealth of knowledge and experience to you with a passion to serve in any way possible. Two of the topics that arise most often in my line of work are how to stay connected within the military family and end-of-life planning, so we will start with these topics!

- Survivors of deceased military members feel lost and forgotten when their loved one dies because as time passes, their connection to the military family disappears. The SOS program frequently organizes events where survivors can interact with other survivors. History and experience show that being involved with different organizations creates a network of support, provides a sense of belonging, and creates opportunities for fellowship. Some examples include churches, car clubs, quilting groups, and of course, the Lincoln Land Chapter of MOAA. It is not always easy for the person left behind to reach out and ask to be included, so if you know of members of any organization to which you belong that you have not seen or heard from in a while, reach out to them, see how they are doing, and invite them to the next event or activity. Even if they do not accept the invitation the first time, you have opened a door for them and remembered them.
- End-of-life planning is a topic few enjoy discussing. Take it from someone who sits with survivors as they cry, both because they lost a loved one and because they have no idea what to do or where to start: End-of-life planning is essential if you care at all about your surviving family members. As a service member, there is one piece of paper that will greatly simplify things for your surviving family members: *Your DD-214*. **Where is yours?** Does your family member know where it is located? This single piece of paper is the key to any benefits for which your surviving family member may be eligible and is helpful in arranging for military funeral honors at your funeral.

Here is another question for the veteran: Did you know that if you want your final resting place to be in a national cemetery, you can file a pre-eligibility for burial in a VA cemetery?

Please visit this link for more information: <https://www.va.gov/burials-memorials/pre-need-eligibility/>

I will pick up with end-of-life planning with the next column, including preparations family members can do now in the event they predecease the veteran.

In the meantime, please see the brochure included with this newsletter that we distribute to our IL survivors through the SOS Program. It will give you an idea of things with which I can assist you.

Please send me your questions, comments, or concerns at the contact information is located below. I look forward to hearing from you!

Chris Milchuck
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From the Survivor Outreach Services Coordinator



SOS demonstrates the Army's commitment to provide support and standardized services to Active, National Guard, and Reserve Families of the Fallen.

This program offers a holistic and multi-agency approach to delivering services by providing access at garrisons and communities closest to where Families live.

SOS Professionals provide individualized support and attention to Survivors across the Nation.



SURVIVOR
OUTREACH SERVICES

Survivors — Always a part of the Army Family.

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Visit us on Facebook!

www.facebook.com/

ILArmyNationalGuardSOSProgram/



*Survivors...
Always part of the
Army Family!*

From the Survivor Outreach Services Coordinator

Survivor Assistance with Military Benefits & Entitlements, Resources, and Referrals



- ♦ ID Cards/DEERS - Information and assistance for eligible Family Members to obtain identification cards and enroll in the Defense Enrollment Eligibility Reporting System (DEERS)
- ♦ TRICARE - Information, Referral
 - ♦ Medical
 - ♦ Dental
 - ♦ Vision
 - ♦ Eligibility
 - ♦ Claims
- ♦ Defense Finance and Accounting Services (DFAS)
 - ♦ Survivor Benefits Plan/ (SBP)
 - ♦ Annuity concerns
 - ♦ Certificate of Eligibility renewal information and assistance
- ♦ Veterans Affairs (VA)
 - ♦ Dependency and Indemnity Compensation (DIC)
 - ♦ Dependents Educational Assistance (DEA)
 - ♦ Military Records
 - ♦ Burial Eligibility



- ♦ Army Review Boards Agency
 - ♦ Military Records Correction
- ♦ Emergency Financial Assistance, Resource & Referral to government and non-government agencies
- ♦ Legal Resource & Referral - wills, powers of attorney, and other legal matters
- ♦ Tax Information, Resource, & Referral
- ♦ Scholarship & Education Resources
- ♦ Financial Counseling Resources
- ♦ Counseling Resources
 - ♦ Grief & Bereavement
 - ♦ Family, Relationship
 - ♦ Other Counseling Resources



- ♦ Housing Assistance Resources
- ♦ Events & Activities
- ♦ Support Groups
- ♦ Replacement Gold Star Pin
- ♦ Community Outreach
- ♦ Employment Resources
- ♦ Childcare Resources
- ♦ Housing Assistance Resources

If you do not see your particular issue or concern listed, please contact your Support Coordinator anyway, as we can research the situation and provide assistance, resource, and referral for just about anything.



Legislative Liaison Update

It's a new year; it's a new Administration; it's a new Congress; it's a new State Legislature. There is even a new director at the IDVA because of political pressure surrounding the COVID outbreak at the LaSalle Veterans Home. With all the changes in DC, here is a list of MOAA's goals for the incoming Congress. Full details are available on the MOAA Advocacy link.

Recognize the COVID-19 Pandemic Changed the Landscape for Many of Our Priorities

Protect the Value of the Military Health Care Benefit

Protect the MHS Pharmacy Benefit and Achieve Flexibility in TRICARE Pharmacy Copays

Address Barriers to Accessing Care Within the MHS, Including TRICARE Coverage Gaps and Mental Health Care Access Challenges

Achieve Concurrent Receipt of Service-Earned Retirement Pay and VA Disability Pay

Protect Family Support Programs, and Ensure Military-Provided Services (Housing, PCS, Child Care) Are Affordable, Readily Available, and Meet Quality Standards

Reform the Presumptive Process to Support Veterans Claiming Service-Connected Disabilities for Toxic Exposures

Achieve Equity of Benefits, Protections and Administrative Support for Guard/Reserve Members Consistent With Their Active Duty Counterparts

Sustain Veterans Health Administration (VHA) Foundational Missions and Services

Protect Arlington National Cemetery as an Option for Those Currently Eligible to Receive Full Military Honors, Through Expansion of Our National Cemetery

Sustain Pay Raises for Servicemembers and COLA Raises for Retirees

Improve Survivor Benefits

Ensure the Coast Guard Receives Pay During a Government Shutdown

Like DC, Springfield is all new again. Last year's legislation is dead and will need to be resubmitted in the new session. So, for both National and State initiatives it is important to reach out to our elected officials and to help them understand the issues important to service members past and present.

As always – Never Stop Serving!

Semper Fi – Bob



Lincoln Land Chapter MOAA

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[http://
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Our Purpose—Serving the entire Military Community locally & nationally

Our Motivation—Supporting our most reliable asset—the US military member

Our Means—Informing legislators, supporting local events & organizations

Our Membership—Commissioned Officers of the Eight Uniformed Services (USA, USMC, USN, USAF, US Space Force, USCG, NOAA, USPHS) who strongly believe in supporting a volunteer force for the safety and security of our country

MISSION OF THE LINCOLN LAND CHAPTER

Military Officers Association of America

The Lincoln Land Chapter's mission is to foster fraternal relations among the retired, active and former uniformed services and their National Guard or reserve components;

to protect the rights and interest of same to include dependents and survivors;

to further promote useful services for members of the former and current members of the Armed Forces and their dependents and survivors;

and to serve the community to the fullest extent possible.

MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization.

While MOAA is permitted by law to lobby—and does so actively—its status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office.

Stated briefly: the association may advocate issues, but it may not advocate the election or defeat of particular candidates or political parties.
This newsletter follows the policies of MOAA National.

Now and Always
We'll be There.



90228

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MOAA IN ACTION: MAJOR LEGISLATIVE ACCOMPLISHMENTS

MOAA engages with Congress on all manner of issues related to the uniformed services community. These efforts can include collaboration with other like-minded organizations and with The Military Coalition. We also rely heavily on our members who make their voices heard by contacting lawmakers via MOAA's Legislative Action Center, by participating in our annual Storming the Hill advocacy event, and through local efforts at the chapter and council level. For more than 90 years, this work has led to real results – pay and benefits protected from budget-driven threats, continued access to quality medical care, and countless other areas of concern to our members, our military, and the wider uniformed services community.

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

Note: Items with an asterisk (*) are reoccurringly under attack or underresourced.

Repealing SBP-DIC offset, known as the 'Widows Tax' – saving up to \$12,000 per year for nearly 67,000 surviving spouses.

Executing a credible game plan for oversight of DoD's health care – protecting continued access to quality care.*

Securing comprehensive privatized military housing reform – improving housing, establishing Tenant Bill of Rights, and Congressional oversight.*

Lessening impact of TRICARE fee hikes (Family = \$300 vice \$900) – fighting multiple efforts to end grandfathering for those who entered service before Jan. 1, 2018.*

Protecting TRICARE For Life (TFL) – blocked five consecutive administration budgets proposing TFL enrollment fees (2013-2017).*

Maintaining pay raise comparability – ensuring pay raises for our uniformed services keep pace with civilian sector increases.*

Providing Wounded Warrior protections and caregiver enhancements – securing multiple improvements to VA caregiver programs.*

Defeating ‘COLA Minus 1 Percent’ – ending Congressional attempts to reduce retired pay, costing an E-7 retiring after 20 years \$83,000, and an O-5 \$124,000, by age 62.*

Securing major GI Bill upgrades to include transferability – and improving benefits for National Guard on Title 32 orders.*

Boosting compensation significantly for retirees with 50% VA disability – still fighting for the rest to include those medically retired.*

Improving Guard and Reserve TRICARE coverage – and securing a premium cut.

Ensuring Guard and Reserve retirement age credit for active duty service – now allowing 90 days to stretch over two consecutive years.

Ending the 'Widows Tax'

For decades, survivors of deceased military members forfeited part or all of their purchased Survivor Benefit Plan (SBP) annuity when they received Dependency and Indemnity Compensation (DIC) from the VA. This was known as the SBP-DIC offset, but most who followed the issue had a more sinister name for it: The “Widows Tax.” This unfair policy cost up to \$12,000 a year for nearly 67,000 surviving spouses. With leadership from MOAA’s surviving spouse community, in true grassroots fashion, the issue became the focus of Storming the Hill efforts, media outreach, *Military Officer* features, and more traditional advocacy measures. After years of work on all fronts, MOAA helped secure passage of a widows tax repeal as part of the FY 2020 National Defense Authorization Act (NDAA), which became law in late 2019 with an implementation period completing in January 2023.

“The inclusion of the widows tax repeal in the NDAA was only possible through a persistent, unified voice,” said MOAA President and CEO Lt. Gen. Dana Atkins, USAF (Ret), following Senate passage. “MOAA’s 350,000 members have advocated aggressively in support of repeal, and we have worked in sync with fellow veteran service organizations.”

Ensuring a Credible Game Plan for Health Care Oversight (2020)

As part of the FY 2017 NDAA military health system (MHS) reform legislation, Congress directed DoD to restructure the direct care system of military hospitals and clinics to improve focus on military medical readiness. This led to a February 2020 DoD report to Congress outlining plans to downsize dozens of military treatment facilities (MTFs). It came on the heels of a separate proposal in the DoD budget request to cut 18,000 medical staff to realign resources in support of the National Defense Strategy.

With hundreds of thousands of beneficiaries potentially affected by these changes, MOAA immediately pressed DoD officials for the statistics and analysis behind these moves, and asked Congress to exercise its oversight authority and ensure continued access to quality care. Media outlets amplified MOAA's messages of concern.

These messages grew louder as both the military and civilian medical systems began buckling under the strain of COVID-19. MOAA led the charge to ensure DoD paused these reforms as the pandemic affected all types of care, but longer-term goals remained in focus – language in the FY 2021 NDAA that will:

- Require a review of medical manpower requirements related to pandemics and other potential threats.
- Stop any realignment or reduction of medical end strength for at least a year after the passage of the NDAA.

- Expand reporting requirements related to MTF restructuring, including concerns about civilian providers and other issues raised in a Government Accountability Office report.

After a successful Virtual Storm and Summer Storm, the language was included in the FY 2021 NDAA, which became law in early 2021.

Securing Comprehensive Privatized Housing Reform

MOAA helped bring to light a series of health-threatening problems faced by military families in privatized housing, ranging from mold to rodent infestation to unanswered repair requests.

With pressure from MOAA and other advocacy agencies, Congress and DoD officials eventually acknowledged these unsafe, unsanitary conditions. The FY 2020 NDAA included a number of provisions to improve the day-to-day lives of military families, part of the most sweeping military housing reform in a quarter-century:

A more transparent process on work orders requiring tenants to sign off before the orders can be closed, as well as the creation of a public complaint database.

Requirements making it easier to hold landlords accountable for medical costs incurred by tenants and by DoD related to unsafe or unsanitary housing conditions.

A long-sought formalized dispute resolution process that offers clear roles for tenants, landlords, and the installation commander.

MOAA's work on this issue continues, as do efforts to urge Congress to include protections and oversight of government-owned housing and barracks in these reforms.

Lessening the Impact of TRICARE Fee Hikes (2016)

MOAA has long fought legislation that would burden TRICARE beneficiaries with additional costs as a way to address budget shortfalls in other areas. As Congress considered potential military health system reforms, MOAA was instrumental in:

Blocking the Military Compensation and Retirement Modernization Commission health care proposal to eliminate TRICARE and replace it with a selection of commercial health plans including monthly premiums and significantly higher out-of-pocket costs for working-age retirees.

Grandfathering servicemembers and retirees who entered service before Jan. 1, 2018, from TRICARE retiree enrollment fee increases (\$450 individual/\$900 family for Select) and a new non-network deductible (\$300 individual/\$600 family) imposed on new entrants.

Fighting multiple attempts to eliminate grandfathering (included in FY 2018 administration budget proposal and provisions in the Senate versions of the FY 2018 and 2019 NDAA) which would have resulted in higher out-of-pocket costs for Group A/grandfathered retirees.

Protecting TRICARE For Life

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

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

Restoring and Maintaining Military Pay Raise Comparability

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

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

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

Providing Wounded Warrior Protections and Caregiver Enhancements

MOAA has always appreciated the strength of those who care for those who've served, and has worked to ensure their benefits aren't neglected. In 2010, for example, MOAA helped secure respite care, a stipend, health benefits, and other considerations for these important members of the military family as part of the Caregivers and Veterans Omnibus Health Services Act.

More recently, MOAA has been a leader in securing multiple improvements in VA caregiver programs via the MISSION Act, which expanded the Program of Comprehensive Assistance for Family Caregivers beyond the post-9/11 generation. These caregivers will have access to a monthly stipend, training programs, respite services, mental health counseling, CHAMPVA health care (if eligible), and other benefits.

Defeating 'COLA Minus 1 Percent' (2013)

Language passed in a late-2013 continuing resolution would have cut any cost-of-living (COLA) adjustment for military retirees by 1 percent. Any increase of less than a percent would mean no raise for these retirees, though the law prohibited any negative adjustment.

Despite opposition of the proposal by many lawmakers, the provision became law the day after Christmas. MOAA and some other members of The Military Coalition – a coalition of dozens of groups representing millions of servicemembers, retirees, their families, and survivors – testified to Congress on the harm this measure would do to military retirees. Some of those figures, including MOAA's example of a typical enlisted retiree losing \$83,000 after 20 years of service, were cited in lawmakers' efforts to rescind the

The bill rescinding this attempt to reduce military retired pay became law Feb. 15, 2014, averting financial disaster for existing retirees and those to come who entered uniformed services prior to Jan. 1, 2014.

Unfortunately, COLA will likely be targeted again to pay for programs outside of the personnel accounts. Back in 2010, a commission appointed by the President noted a \$17 billion yield for DoD if they were to eliminate COLA increases during what is considered working-age years (up to 62). The cost of the repeal MOAA helped secure in 2014 carried an estimated cost to DoD of \$6.8 billion over 10 years. Read more about this here and stay connected on this important aspect of military retired pay.

Securing Major GI Bill Upgrades, Including Transferability

MOAA and other advocacy groups secured a major victory for servicemembers and military families in 2008 with the passage of the Post-9/11 Veterans Educational Assistance Act of 2008, better known as the Post-9/11 GI Bill. Among other benefit improvements, the legislation:

Ensured full state college tuition for post-9/11 servicemembers.

Improved housing, book, and fee stipends.

Allowed transferability of benefits to spouses and children, after the servicemember cleared certain time-in-service thresholds.

In 2010, MOAA backed improvements to the bill that included coverage of job training courses, access to benefits for National Guard members on Title 32 orders, and the expansion of transferability to members of the commissioned corps of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration. More recently, MOAA joined dozens of advocacy groups fighting on behalf of students and veterans to secure passage of legislation protecting these benefits during the coronavirus pandemic.

Boosting Compensation Significantly for Retirees With 50% VA Disability

MOAA has been fighting for concurrent receipt, the ability to receive both retired pay and VA compensation in full each month, since the early 2000s. While that fight continues, a key milestone came with the passage of the FY 2004 NDAA in 2003, which authorized a 10-year phase-in of concurrent receipt for all retirees with a 50% or greater VA disability rating. The next year's NDAA expanded that benefit further, eliminating the phase-in for those with a 100% service-connected disability rating to allow immediate payment.

MOAA's work on concurrent receipt has come on many fronts. Updates on recent efforts can be found at MOAA.org/concurrent-receipt.

Improving Guard and Reserve TRICARE Coverage (and Securing a Premium Cut)

Despite the critical role played by those who serve in the National Guard and Reserve, these military members can be overlooked or treated unfairly when it comes to ensuring their access to earned benefits. Health care may be the clearest example of this; MOAA has worked for years to help these servicemembers get the benefits they deserve, and to do so without exorbitant cost shares.

Some examples:

MOAA supported language in the FY 2009 NDAA, passed in 2008, that required DoD to recalculate TRICARE Reserve Select premiums. The result: Monthly premiums dropped by 44% for individuals and 29% for families in 2009.

In 2004, MOAA backed legislation that permanently authorized a pre- and post-call-up TRICARE coverage period for members of the reserve component.

In 2019, MOAA joined its partners at The Military Coalition in supporting the expansion of TRICARE Reserve Select to federal employees. A provision in the FY 2020 NDAA secured this expansion as of 2030, but MOAA and the coalition will continue efforts to make the benefit available before that date.

Ensuring Guard and Reserve Retirement Age Credit for Active Duty Service (2008)

MOAA supports a comprehensive reserve retirement policy based on an age-and-service – including operational service – formula.

For this reason, MOAA backed language in the FY 2008 NDAA that reduced the age Ready Reserve members could draw retired pay (normally age 60) by three months for every aggregate 90 days of active duty performed in a fiscal year after Jan. 27, 2008. Seven years later, the FY 2015 NDAA allowed those 90 days to stretch over two consecutive fiscal years.

From the Archives

The Retired Officers Association (TROA), founded in 1929, officially became the Military Officers Association of America (MOAA) on Jan. 1, 2003. As TROA, the group supported the legislation that would become the bedrock for future benefits. Here's some of the work done by TROA prior to that changeover, excerpted from *A History of The Retired Officers Association*, published in 2000:

1965-66. Bills passed in these years would create a basic, federally funded medical insurance plan for those 65 and over, and a "legal right" for retirees to receive care in a military medical facility or via civilian providers (with the government covering the bulk of the cost).

These would become better known as Medicare and the Civilian Health and Medical Program of the U.S. (CHAMPUS), now referred to as TRICARE.

1972. TROA joined other associations to support the termination of enrollment in the unpopular Retired Serviceman's Family Protection Plan and the creation of what would become the Survivor Benefit Plan (SBP).

1986. Shortly after the formation of The Military Coalition (which took place in MOAA's meeting room), the group began a major push to undo the complete elimination of COLA included in the Balanced budget and Emergency Deficit Control Act of 1985, better known as the Gramm-Rudman-Hollings Act. That work paid off on Oct. 21, 1986, when President Ronald Reagan signed the Omnibus Budget Reconciliation Act, which exempted military and federal civilian retirees from these cuts and linked their COLA payments to those of Social Security recipients.

MOAA Legislative Action Center

You can help MOAA by visiting their legislative action center and contacting your elected officials regarding pending legislation MOAA is working. You can reach the Legislative Action Center at the following email address: take.action.moaa.org