

## President's Message

*"Listen, my children, and you shall hear of the midnight ride of Paul Revere on the 18th of April in seventy-five. Hardly a man is now alive, who remembers that famous day and year."*

Believe it or not, these words written by Henry Wadsworth Longfellow, one of America's greatest poets, were penned in an attempt to incite courage and patriotism as the nation moved toward civil war in 1860. Nowadays, our concerns turn more toward preparing and submitting our tax forms on time. Nevertheless, there are events that have occurred in April across many years that deserve our remembrance. Don't worry...there won't be a test later.

- April 6, 1917 – America enters the “War to End All Wars”
- April 9, 1865 – General Robert E. Lee surrenders the Confederate forces to General Ulysses S. Grant at Appomattox, ending the five-year civil war
- April 18, 1942 – Doolittle's Raiders, a squadron of B-25 bombers, were dispatched from the USS

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Treasurer's Report	
Checking Account Balance ...	\$763
Savings Account Balance .....	\$7,533
Certificates of Deposit .....	\$14,894
Total .....	\$23,190



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IL Council website: [www.ilcouncilmoaa.org/](http://www.ilcouncilmoaa.org/)

National website: [www.moaa.org](http://www.moaa.org)

Send your comments to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com)



## Late Start to Budget Process Puts Your Pay and Benefits at Risk

By: Kevin Lilley | February 7, 2023

The Biden administration ... [sent] its FY 2024 budget to Congress on March 9, missing the federally mandated deadline of the first Monday in February by nearly a month. Once the budget reaches Congress, lawmakers will begin a process they haven't finished on time since FY 1997, resulting over the decades in costly continuing resolutions, federal funding lapses, and very real threats to the

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### Take Action!

Check out the Advocacy articles in our Council and Chapter News, and at [Legislative Action Center](#).

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# Program News

**Please join us for our April Meeting**

**Saturday, 15 April 2023**

**Social Hour Starts at 6 pm, Dinner Starts at 7 pm**

**Cardinal Creek Golf Course Clubhouse, Scott AFB, IL**

**Attire: Business Casual**

RSVP by Thursday, 13 March by e-mailing [bykoss72@gmail.com](mailto:bykoss72@gmail.com) or call Yasemin Koss at 618-628-2968.

**Menu: Texas Bar-B-Que Buffet, \$25 per person**

BBQ Pork Tenderloins  
Mac and Cheese  
Cole Slaw

Tossed Salad  
Rolls  
Dessert

**Cash Bar starting on social hour**

## Upcoming Programs

Date	Venue	Topic
20 Apr 2023	Global Brew Tap House, O'Fallon IL	Chapter Happy Hour, 4:30 - 6:30 pm
13 May 2023	TBD	May Business Meeting
10 Jun 2023	O'Fallon Community Park, Hwy 50	Final Meeting of 2022-23 Season

### **NOW TAKING NOMINATIONS FOR MOAA, SW IL CHAPTER BOARD MEMBERS**

**URGENT NEED – The SW IL Board has been without a Secretary since September.**

We are also taking nominations for these elected positions:

- President       First Vice President       Second Vice President       Treasurer

Other board positions include (don't require nomination or voting, these are volunteer positions):

- Programs       Legislative Issues       Surviving Spouse Liaison       Scholarship
- USO/Fisher House Donation Drive Chair

Please consider volunteering for one of the above. To nominate someone (including yourself), email the newsletter editor at [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com) (subject line: BOARD NOMINATION).

We'll be taking nominations for each position and voting at our Business Meeting this May.

## President’s Input (continued)

Hornet to bomb Tokyo and three other cities in Japan

- April 19, 1775 – The “Shot Heard Round the World” starts the Revolutionary War in the American colonies
- April 21, 1836 – General Sam Houston defeats the Mexican army at the battle of San Jacinto, winning freedom for Texas
- April 30, 1779 – George Washington is inaugurated in New York City as the first President of the United States

So, now it is April. Springtime and flowers. And, of course, taxes. Hopefully yours are done or nearly done and the bill is not too terribly high. Another significant event – Advocacy in Action (AiA), MOAA’s annual visit to the members of Congress to discuss issues affecting our currently serving military men and women, and those who have served. The issues this year deal with housing allowance for currently serving military members and the reduction in TRICARE pharmacies. Both of these issues are important to ensure our All-Volunteer Force is supported while serving and after their service. Fact sheets should be out on moaa.org that you can use to help explain the issues to your elected representatives (Senators and members of Congress). Please help educate our legislators by either visiting their offices and sending the messages from the Legislative Action Center on the MOAA website.

Closer to home, DoD is now issuing a new, more secure type of ID card that retirees with current paper-based cards with “indefinite” expiration dates can replace at their convenience, but not later than 2026. Visit the Military Personnel Flight (MPF) service centers at Scott AFB (375 FSS, 932 AW, or 126 ARW) to obtain the new ID card. The new card may also be used to get through the gate at Scott AFB after registering for the Scott Pass. Saves time when the line for ID checking is long!

God bless you all and thank you for your continued participation in the Chapter and supporting and serving locally, state-wide, and nationally! Together, we will make things better. Never stop serving!

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## Legislative News (continued)

all-volunteer force and the earned benefits of those who’ve served.

This White House is far from the first to miss the mark on its submission, with previous administrations from both parties also falling short. A late conclusion to the FY 2023 budget process, which wrapped up in December instead of October, may have contributed to the delay, according to a Roll Call report.

Congress has budget hearings on the books for mid-March, per the report. MOAA and fellow military and veterans advocacy groups will keep close watch on these hearings and remain in contact with legislative staffers regarding the budget, as it serves as a lynchpin for so many MOAA priorities:

- Shutdown Fears. While DoD servicemember pay would continue under a funding lapse, special pays and other allowances could run dry. And uniformed personnel in, and retirees from, the Coast Guard, U.S. Public Health Service, and NOAA lack any protections – while MOAA continues to fight for their protection in this circumstance, they could miss paychecks early next year if a late budget leads to a funding standoff.
- NDAA Improvements. The annual National Defense Authorization Act (NDAA) has become the primary driver for pay and benefits improvements in recent years, covering everything from access-to-care concerns to improved spouse and family programs and much more. But without appropriations to pay for the authorizations, these changes can’t be enacted.

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## COLA Watch ([moaa.org/content/take-action/cola-watch](https://moaa.org/content/take-action/cola-watch))

The February 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released March 14, was 295.057, 1.1% above the FY 2023 baseline of 291.901. The next CPI-W release is set for April 12.

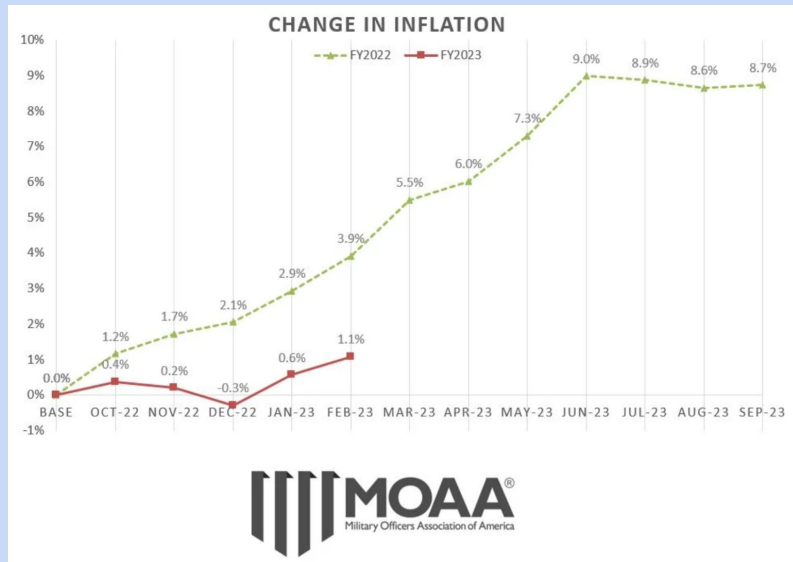
The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

The 2023 COLA will be 8.7%.

The FY 2023 COLA baseline of 291.901, compared with the FY 2022 baseline of 268.421, results in the

above percentage increase. This baseline is determined by averaging the monthly CPI-W for the final three months of the fiscal year (July, August, September).

The September 2022 CPI-W, released Oct. 13, is 291.854, which is also 8.7% above the FY 2022 COLA baseline.



Chapter Officers	
President	Col (ret) Bob Norman
1st VP	<b>Vacant</b>
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	<b>Vacant</b>
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
Membership	Maj (ret) Sabrina Luttrell-Andrews
Legislative Liaison	LT Jarell Corley
Programs	Yasemin Koss
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

If you aren't a member of the SW IL MOAA Chapter, visit our Membership Page:

[moaa-swil.org/pages/membership.html](https://moaa-swil.org/pages/membership.html)

To join MOAA: <https://www.moaa.org/why-join-moaa/>

**Call for Articles!** If you want to submit an article for the Eyes to the Skies, just send the draft article to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com). Please keep these things in mind:

- Submit your article by the 10th of the month prior
- The article must be in MS Word or text format

We reserve the right to edit the article so it fits in the newsletter and meets our (and MOAA's) editorial policy.

### Editorial Policy

The Southwest Illinois Chapter Newsletter is published monthly by the Southwest Illinois Chapter which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan.



## Advocacy in Action, Reach Out to Your Lawmakers and Support Military Survivors

MOAA's experts in Washington are constantly reviewing and assessing any and all legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. The organization's endorsement process is deliberative; MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

With the start of a new Congress, this means that the list of bills below will be blank at the start of the 118th Congress; any bill that was not signed into law before the end of the 117th Congress will need to be re-introduced. MOAA will need time to assess new and old legislation as it is introduced by lawmakers. Check back in soon to see what bills MOAA supports in the 118th Congress.

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 signature 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.

Visit the *MOAA-Supported Legislation* page on the MOAA website at <https://moaa.quorum.us/bills> for information about specific bills.

### Legislative News (continued)

- Unwelcome 'Solutions': Lawmakers often threaten a full-year continuing resolution in lieu of a budget – a move which would compound problems stemming from shorter funding fixes and prevent DoD and the VA from launching critical new programs over a 12-month span. A full-year continuing resolution could cost DoD billions, per a Government Accountability Office report. A prolonged budget debate could also bring more proposals to the table designed to reduce costs, but doing so at the expense of service-earned benefits.

### Here's How MOAA-Backed Legislation Will Improve Your Health Care

By: Karen Ruedisueli | February 8, 2023

The FY 2023 National Defense Authorization Act (NDAA), signed into law Dec. 23, 2022, includes several key provisions addressing MOAA priorities and advancing improvements in the military health care benefit.

In addition to a five-year halt on medical billet cuts, the law includes provisions addressing problems MOAA has worked for several years, including delays in transferring specialty medical care during PCS moves, TRICARE Dental Program network reductions, and barriers to accessing mental health care.

Here's a bit more about the key provisions addressing these issues:

**Improvement of referrals for specialty care under TRICARE Prime during permanent changes of station (Section 703).** Requires TRICARE to provide Prime beneficiaries undergoing a PCS with referrals for specialty care at the new duty station before leaving the current location. This will allow families to get on specialty provider waitlists before they move to reduce delays and gaps in care for chronic conditions and prenatal care. This has been a long-standing goal for MOAA and was one of our recommendations at the House Armed Services Military Personnel subcommittee hearing in February 2020. *Continued next page*

## Legislative News (continued)

**Improvements to TRICARE dental program (Section 701).** Requires DoD to modify the TRICARE Dental Program (TDP), effective Jan. 1, 2026, to give beneficiaries dental plan options from two to four national dental insurance carriers. The legislation also provides for reduced premiums and copays for junior enlisted families, E-4 and below. MOAA has advocated for TDP protections and improvements since many dentists left the network due to slashed reimbursements with the transition to United Concordia in 2017.

We appreciate Congress' diligence in developing a TDP solution after the initial plan had to be scrapped due to implementation problems. We urge Congress and DoD to ensure the modified construct maintains an option comparable to current TDP coverage, premiums, and cost sharing so dental care remains affordable for all uniformed services families.

**Improvements relating to behavioral health care available under military health system (Section 737).** MOAA appreciates Congress directing “grow our own” initiatives to address behavioral health provider shortages, including a requirement for DoD to start a scholarship pilot program to cover tuition and fees for a graduate program in clinical social work, counseling, or related field, and a student loan repayment assistance program in exchange for service of equal duration in the military health system. This provision also requires a report on the feasibility of establishing graduate degree programs in counseling and social work, as well as expanding the clinical psychology program within the Uniformed Services University of the Health Sciences (USU).

**Audit of behavioral health care network providers listed in TRICARE directory (Section 705).** Requires a Government Accountability Office (GAO) audit of TRICARE mental health provider directories focused on determining functional availability of providers to include the number of duplicate listings, the number available and accepting new TRICARE patients, the number no longer practicing, and the number that could not be reached.

The provision also requires an assessment of the adequacy of behavioral health care providers under the TRICARE program and recommendations on how to improve TRICARE network provider availability. MOAA appreciates this step to provide greater transparency on the actual number of mental health clinicians available to TRICARE beneficiaries – a key step in understanding and addressing mental health care access challenges.

### Walter Reed Report

The Senate Armed Services Committee (SASC) also included report language expressing disappointment in the declining numbers of military health care professionals assigned to Walter Reed National Military Medical Center (WRNMMC) and the resulting negative impact on its operations.

To address this, the committee directed the Defense Health Agency (DHA) to submit a report to Congress documenting WRNMMC staffing; providing a joint manning document for WRNMMC that ensures its enduring status as a world-class medical center; and identifying any personnel shortfalls and submitting a plan to address them.

MOAA appreciates these provisions and report language in the FY 2023 NDAA and will continue efforts in the 118th Congress to ensure the high-quality health care servicemembers, retirees, their families, and survivors deserve.

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## Legislative News (continued)

### MOAA's Advocacy Campaign to Target TRICARE Pharmacy Cuts, Housing Costs

By: Dan Merry | February 15, 2023

The path to protecting the all-volunteer force amid a generational recruiting crisis begins with a simple message: We will honor the promises made to those who serve.

As MOAA begins its plans to return in-person to Capitol Hill for its yearly spring advocacy campaign, we've identified two critical issues where we are falling short on key promises. Issues where small changes will mean big improvements to the lives of servicemembers past and present. Issues where the DoD can begin to rebuild trust with all groups and stem the erosion of earned benefits.

Issues where members like you can make a difference.

Join MOAA's Advocacy in Action this April as we send a clear message to lawmakers: Now is not the time to trim critical programs at the expense of those who need help the most:

- As servicemembers face skyrocketing rents and mortgage payments, it's time to reverse cuts to the Basic Allowance for Housing, restoring the benefit to cover 100% of these expenses.
- As TRICARE Pharmacy users deal with drug shortages and high drug costs, it's time to restore the thousands of brick-and-mortar pharmacies, including many locally owned shops in rural areas, to keep this crucial benefit strong.

At the end of April, MOAA will send teams of state council leaders to Washington, D.C., to meet with their legislators on the Hill. With those leaders will be members of MOAA's Board of Directors and headquarters staff — a contingent of 225 people with sights on contacting every one of the 535 congressional offices.

We want to make the most of this opportunity to return to the Hill but we cannot rely solely on these visits — we need your help to increase our voice. You can make a remarkable difference from home before or after our AiA event.

More details on our primary goals for Advocacy in Action this year:

#### **1. Restore Basic Allowance for Housing (BAH) to 100%**

Our servicemembers give 100% in service to our country and they should not have to carry the additional burden of paying higher housing costs not covered by their allowance. Please help relieve stress on our military and help support recruitment and retention to sustain a strong all-volunteer force.

Background:

- In 2005, Congress eliminated servicemembers' out-of-pocket (OOP) housing expenses, setting BAH at 100% of rental and utility costs.
- The 2015 NDAA, responding to budget pressures under sequestration, allowed DoD to reduce the rate to 95%, which was phased in 1% each year from 2015 to 2019. The DoD Budget Overview for FY 2015 noted this reduction of BAH would save the DoD \$5 billion over five years.
- According to FY 2023 DoD tables, an E-5 with dependents will pay \$1,332 a year OOP, on average. The average O-3 with dependents will pay \$1,596 a year. Examples of higher ranks for those who served a 20-year career find a retired E-7 with dependents will have paid \$30,240 in housing costs, and a retired O-5 with dependents will have paid \$42,320.

It's important to understand that DoD's compensation strategy segments pay to help minimize tax liability for the member, and eventual retirement calculations favoring the government. As such, basic pay is

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## Legislative News (continued)

typically set lower than for civilian counterparts with Basic Allowance for Subsistence and BAH separately allocated to specifically cover those costs in a mutually beneficial manner.

When 95% BAH does not cover housing and utility costs, which have skyrocketed based on inflation rates, the already lower basic pay or subsistence portions of the compensation package are forced to cover the difference. This leaves some military families stressed in other family budget areas such as food, clothing, child care, retirement planning. Etc. Military families should not have to prioritize and choose one necessity over another.

### 2. Reverse TRICARE Pharmacy Cuts

TRICARE Pharmacy network cuts, announced in late 2022, have created barriers to accessing prescription medications, particularly for the elderly, rural families, and those with serious medical conditions such as cancer, epilepsy, and multiple sclerosis.

Background:

- With the new pharmacy contract, the Defense Health Agency (DHA) slashed retail pharmacy network requirements as a cost-cutting measure. This enabled Express Scripts to offer contract terms to many pharmacies that reportedly didn't even cover their costs. As a result, the TRICARE retail network has shrunk nearly 25% from approximately 55,000 to 42,000 locations.
- Most healthy families can readily switch to another local pharmacy for their occasional medication needs, but this cut has created access problems for many elderly beneficiaries, those in rural areas, and others with serious medical conditions.
- Beneficiaries with limited transportation and mobility challenges rely on the unique services and locations offered by independent pharmacies, including those serving long-term care facilities or located in medical provider settings such as hospital lobbies and oncology clinics. Many rural families now have to drive up to 30 minutes round trip, passing their former neighborhood pharmacy, to get to an alternate network location a hardship when dealing with an acute illness. Patients with serious medical conditions have reported challenges getting home infusion therapies, compound medications, and limited distribution drugs.
- If TRICARE's reduced network requirements are allowed to stand, the pharmacy network could shrink by another 7,000 locations and still meet access standards. The Kroger family of stores has already severed ties with Express Scripts, and if their proposed merger with Albertson's moves forward, the TRICARE network could shed another 1,700 pharmacies.

How do these reductions in BAH and pharmacy support impact recruiting for our all-volunteer force?

All services are experiencing challenges with recruiting. The eligibility pool continues to shrink and the propensity to serve remains low, exacerbated by more than 54% of parents who do not recommend their child for military service. Military families are more inclined to recommend service; but in a 2021 poll, the Military Family Advisory Network found 62.9% of military or veteran families would recommend the military — down from 74.5% in 2019. Looking forward, Brookings reports a decline in birth rates that will likely not correct itself: in 2007, for every 1,000 women of childbearing age, roughly 70 gave birth; in 2020 that number was 56. No one should be surprised in 15 years that the pool of eligibles will be even smaller.

MOAA and other like-minded associations continue to be concerned about the continued erosion of service-earned benefits and the impact on recruiting. Making the servicemember cover 5% or more of their housing costs to save money for other DoD programs does not help servicemembers manage their finances

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## Legislative News (continued)

and does not help the recruiter's position with prospective recruits who hear about eroding benefits directly from their influencers. Additionally, changes in access to health care, enrollment fees for retirees, reduced access to pharmacies, and attacks on COLA won't compel retirees to encourage someone to join the military.

These challenges, and others you know from your experiences, must be addressed by Congress through a strategic lens focusing on the recruiting process. In that effort, we must educate our legislators to understand this foundational question, "Are we, as a nation, keeping our promises to those who raised their hand to serve in the uniformed services?"

In addition to the two topics above regarding BAH and pharmacy access, coupled with a clear focus on recruiting as the most essential pipeline to our nation's all-volunteer force, MOAA will prepare comprehensive fact sheets to articulate these issues, which we will leave with the congressional offices during our AiA visits. These fact sheets will also be available to all MOAA members via our website to help in any engagements you might be able to arrange while your legislators are home.

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## ACTIVE LEGISLATIVE CAMPAIGNS (<https://moaa.quorum.us/>)

- **Share Your Story: Impact of TRICARE Pharmacy Network Changes** ([link](#)) Will you be impacted when community pharmacies leave the TRICARE network? Please share your story.
- **Help MOAA Fight Cuts to the TRICARE Pharmacy Network** ([link](#)) Urge your elected officials to take action to reverse cuts to the TRICARE pharmacy network.
- **Urge Your Legislators to Support Concurrent Receipt** ([link](#)) It's the start of a new Congress, and any legislation not signed into law during the previous Congress will need to be reintroduced. So contact your representative and Senators and urge them to support the Major Richard Star Act, which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries.
- **Tell Congress You Oppose TRICARE for Life Fees** ([link](#)) Urge your elected officials to oppose proposals for TRICARE for Life enrollment fees and out-of-pocket cost requirements.
- **Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage** ([link](#)) This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.
- **Ask Your Lawmakers to Support the Expanding America's National Cemetery Act** ([link](#)) Help MOAA stay in the middle of this important conversation – Contact your elected officials and urge them to support the Expanding America's National Cemetery Act.
- **Ask Your Lawmakers to Support the Retain Skilled Veterans Act** ([link](#)) This bipartisan legislation would end the so-called "180-day rule," which imposes a waiting period on those leaving service before they can take on certain types of DoD civilian employment. Many of these jobs are empty as qualified applicants with security clearances are forced to look elsewhere to start their careers.

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## SCHOLARSHIP NEWS

By Ann Morey | March 23, 2023

I am sad to report that we have no applicants for any of our three scholarships. As our membership matures, our children and grandchildren do the same, and it may be a few years before the greats mature.

Maybe it is time to look at our criteria and change a few things. How about offering scholarship monies for certification program, open it up to spouses or active duty airmen, professional licensing fees or maybe trade schools other than community colleges.

We would appreciate any suggestions you have, would you be willing to be part of a group to look at the issue. Send replies to [annmorey204@gmail.com](mailto:annmorey204@gmail.com) or [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com).

You can also call or text me at 618-409-9966.

Thank you for your contributions and stay safe,

Ann Morey

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### WHICH FISHER HOUSE DONATION?

We've been holding Fisher Donation drives for many years. We've always asked you to make your checks out to 'Fisher House.' But recently we heard from the St Louis Fisher House Executive Director and learned that there were actually more than one Fisher House organization—in fact, there are three!

- The first one is simply called Fisher House and it's the Government organization affiliated with the Veterans Administration (VA). If you donate money to Fisher House, the VA uses the money for the Fisher House. However, the VA, as a Government organization, has to abide by Federal rules.
- The second one is the Fisher House Foundation. It's the national organization and one of its main roles is to build Fisher Houses near VA hospitals. It also has other benevolent programs that it funds to help veterans and their families. If you donate money to the Foundation, they use it to build Fisher Houses and support other programs at locations across the nation
- The third one is the Friends of the Fisher House St Louis. Their mission is to ensure families can be with their veterans while they're receiving medical treatment at the VA by raising money to build and then support the local Fisher House's ongoing needs. If you donate money to the Friends... St Louis, then it's used to support the local Fisher House.

So, next time you're asked to donate to the Fisher House, remember there are more than one organization, and make sure you donate to the one **you** want to support. BUT DEFINITELY DONATE!!

*(Note: the SW IL Chapter Board is leaning toward making our chapter donation to **Friends of the Fisher House St Louis**. We are open to your recommendations. Send your comments about this issue to:*

*[moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), use the subject line FISHER HOUSE DONATION RECOMMENDATION.*

**Reminder: SW IL MOAA Chapter dues are \$8 per year (surviving spouses only pay \$4 per year).**

**Please review your chapter membership status and send your dues payment to:**

**SW IL MOAA, P.O. Box 735, O'Fallon IL 62269**

**(You may pay ahead up to 5 years for \$8 or \$4 per year)**

## YOUR MONEY

### **Veterans: What's Taxed (and What's Not) on Your Federal and State Returns**(link)

By Amanda Miller, Military.com | February 28, 2023

Veterans who receive a variety of special pays thanks to military service could be shielded from big federal or state tax bills, depending on whether they served all the way to retirement, received education benefits, have a service-connected disability or live in a state with special rules.

Here's what to expect on your federal taxes when it comes to several types of compensation commonly received in relation to a veteran's service, according to the U.S. Department of Veterans Affairs (VA), AARP and the Defense Finance and Accounting Service (DFAS).

Many states follow the same tax rules as the federal government, but you'll need to consult your state's tax laws -- or reach out for help -- to be sure.

#### **VA Disability Pay**

Neither the federal government nor any states tax disability payments from the U.S. Department of Veterans Affairs. The same can't be said for Social Security disability, which the federal government and some states tax above a certain income threshold. Eligibility for VA disability payments often qualifies veterans for full or partial discounts on their property taxes in their state.

#### **Military Retirement Pay**

The federal government taxes military retirement pay, but many states have exempted it partly or entirely. If you need to change your withholding amount, call the Defense Finance and Accounting Service at 800-321-1080.

#### **Survivor Benefit Plan Premiums**

While you were on active duty, Survivor Benefit Plan (SBP) coverage was free, but retirees who opt in pay monthly contributions. The government generally deducts these premiums -- never more than 6.5% of your gross retirement pay -- from your gross retirement pay on a pre-tax basis, lowering your federal taxable income. After you're gone and when a beneficiary begins receiving their annuity -- lifetime payments -- those are usually treated the same way as military retirement income.

#### **VA Education Benefits**

Payments received under any GI Bill program are tax free for veterans or any dependents or survivors who may receive the benefits. These include payments for tuition, training, testing for licenses and certifications, tutoring, work study, books and housing.

#### **Other VA Benefits**

The federal government also doesn't tax a number of other income benefits veterans may receive from the VA, including:

- Combat-related special compensation
- VA grants to modify a home
- Interest from VA life insurance policies
- VA dependent-care assistance
- VA post-9/11 survivor benefits
- Income received in the VA Compensated Work Therapy program

## SURVIVING SPOUSE CORNER

By Bob Norman, Col (ret), USAF | March 8, 2023

In March 2007, my father in-law went to heaven after a long stint in a rehab center due to several health issues. He was a veteran of the US Navy, serving during WWII and the Korean War but did not retire or receive any benefits from his service. His spouse, my mother in-law, had essentially been living on her own since 2004 when her husband had to enter the rehab center. She had been a strong and independent woman, in charge of keeping her house in order for her family for many years. After he entered the rehab center, she frequently and consistently visited her husband there while still trying to look after herself and the house. As a surviving spouse, she needed and fortunately received the help of her friends, neighbors, and family. This story is all too common, and my mother in-law was blessed to have help when she needed it, even when she didn't know she needed it. Many may not be blessed in the same manner. Grief affects us all differently, and life situations may be complicated. The loss of a spouse, someone you shared a great deal of time with and created a plethora of memories, is never easy to take, no matter what the circumstances. A key to one's sanity and recovery, though, is planning. As a surviving spouse of a military member and member of MOAA, you need not wonder about the care and benefits you can receive and are entitled to. MOAA has resources and people who can help. If your spouse was a member of MOAA, the surviving spouse inherits that membership, life membership for lifetime members or annual membership for premium members. MOAA provides several publications to surviving spouses who are members of MOAA to aid in the transition from couple to single head of household. These are listed on the Surviving Spouse page of the MOAA website (<https://www.moaa.org/content/topic-and-landing-pages/i-am-a-surviving-spouse/>), and include the Survivor's Planning Guide and the Survivor's Checklist: First Steps for Moving On. Check out the site and the publications, and consider staying engaged with MOAA and your local Chapter for support and camaraderie.

### **MOAA Crisis Relief Fund: Disaster Notification**

We are reaching out to make you aware that FEMA has declared a Major Disaster Designation in Illinois regarding the July 2022 Severe Storm and Flooding in St. Clair county IL.

The MOAA Foundation recently established a Crisis Relief Fund program ([at this link](#)). This program is designed to provide small grants to servicemembers/veterans and their families who are financially affected by natural disasters or crisis situations.

If you know of anyone in your local military or veteran community who might need financial assistance as a result of this current natural disaster or crisis situation, they can apply for financial assistance of up to \$500 by filling out The MOAA Foundation's Crisis Relief Fund Grant application at this [link](#).

# COUNCIL AND CHAPTER NEWS

## USO and Fisher House Donation Drive – Never Stop Serving!

By Lt Col (ret) Ann Morey | Feb 16, 2023

“Another year done gone.....,” so time to start planning our annual benefit drive for USO and Fisher House. As in the past couple of years the SW IL MOAA Chapter will contribute the monetary portion and JROTC Units will be invited to handle the individual wrapped snacks, personal care items, and/or household items on the wish lists. Of course, if you want to contribute to the goodies side of things, we will accept that too.

Our JROTC Units have been very supportive and I will be sending them an invite to partner with us again this year. And St Michael’s Episcopal Church has been fantastic. The members there have accounted for a lot of our success and I will also be contacting them.

The drive this year will be from 1-30 Apr 2023. I plan to pick up the JROTC donations 3-5 May 23 with delivery sometime the week of 7 May 23.

This is how you can help:

- Contribute to the campaign. Checks should be made out to St Louis USO or Fisher House St Louis. You may contribute to both or just to the one of your choice. Please prepare separate checks. There are several ways to get your checks to me: hand to me at the April meeting, drop off at my house, 811 N Lincoln Ave, O’Fallon during the month. Suggest you call me at 618-409-9966 before you drive over as I run away from home a lot. Or mail the checks to Southwest IL MOAA, PO Box 735, Fallon, IL 62269.
- If you are a member of a group, consider doing your own mini drive, either the snacks or money.
- Depending on which JROTC units participate, I will probably need help with the pick-up dates. It will take 1-2 pickups/JROTC unit to get the stuff to Bob and Nancy’s garage for sorting. May need some help with that too.
- Will need pickups or vans to get it all delivered to the right spot. How many vehicles I will need depends on how much stuff is collected. In the past, usually took at least 2 vehicles to handle the deliveries in one trip. The last two years the USO has sent a van to pick up the contributions. Here is hoping they will to that this year too.

I am attaching the ‘wish list’ for both sites in case you need them. Please note that we should not collect any fresh food or perishable items. The timing doesn’t allow for refrigerated storage.

Thank you all for your time and generosity. I know for sure that both the USO and Fisher House greatly appreciate our assistance. The motto of MOAA is ‘never stop serving’. One way we can do that is to support this campaign. We need to help take care of our own.

*Continued next page*

## Council and Chapter News (continued)

You'll find the USO "Wish List" below:

### WISH LIST



Dairy/Deli Items
Hot Dog Buns
Sandwich Bread (White/Wheat)
Sliced Cheese (American/Swiss)
Vienna Sausages
Pre-packaged Lunch meat
Jalapeno Slices
Star-Kist Tuna Packets (individual)

Snacks
Slim Jim/ Beef Jerky
Chex Mix (individually packaged)
Potato Chips (individually packaged)
Cheese-itz (individually packaged)
Friday's Potato Skins (1oz)
Protein Bars
Maruchan Instant Lunch (cups)
Cookies (individually packaged)
Raisins (individually packaged)
Nuts (individually packaged)
Trail Mix (individually packaged)
Snack Cakes (individually packaged)
Muffins (individually packaged)
Dunkin Hines Mug Cakes
Chocolate Candy
Rice Krispie Treats (store bought)

Non-Food Items
6" Paper Plates
10" Paper Plates
Styrofoam Bowls (12 oz.)
Food Trays/Boats (2 lb.)
Indv. Wrapped Drinking Straws 7 3/4"
Styrofoam Cups (8 oz.)

Drinks
Folger's Medium Roast Coffee
Fruit/Vegetable Juice Boxes
Bottled water (12 oz or smaller)

Cleaning Supplies
Lysol Cleaning Wipes
Lysol Disinfecting Spray
Swiffer Wet Jet Refill
Swiffer Wet Jet Pads

Personal Care Items
Toothpaste (travel size)
Shaving Cream (travel size)
Mouthwash (travel size)
Razors
Lip Balm

Specialty Items
New, Unwrapped Toys

SORRY, THERE ARE SOME ITEMS WE CAN'T ACCEPT
Chewing Gum
Crayons/Markers
Ramen Noodles - bricks
Homemade Food Items
Used Toys
Hardcover/Paperback Books
Greeting/Note Cards
Magazines Older than 3 months
Items Past Expiration

And here is the "wish list" for Fisher House:



### For the Guest Suites

- Chap stick
- Hand sanitizer (small)
- Individual Kleenex

### For Our Guests

- Gas Gift Cards
- Grocery Store Gift Cards (i.e. Walmart, Sams Club)
- Restaurant Gift Cards

### For the Pantry

- 13-gallon trash bags
- Bottled water
- Coffee cups w/lids
- Disposable containers
- Dryer sheets
- Hard candy (regular and sugar free)
- Kitchen disposable gloves
- Laundry detergent
- Paper plates
- Paper towels

*The USO of Missouri relies heavily on donations to support our efforts. Thank you for supporting America's military families!*

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## Council and Chapter News (continued)

### News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Legislative Action Center](#) or [News](#) webpages. Also, here is one of the active Legislative Campaigns MOAA is engaged in. *(Click on the link next to the title to read more about this article.)*

- **Mark an Iraq War Milestone by Supporting Combat-Injured Veterans** ([link](#)) – Twenty years ago, a coalition of American and British combined forces invaded Iraq as part of the Global War on Terror. The invasion went faster than expected, nearly outrunning logistics, and demonstrated the unique teamwork and initiative empowered by mutual trust across our armed forces. At unit level, mutual trust was essential for rapid decision-making on the move.

Now, both nations face a recruiting crisis and a diminished trust in service and propensity to serve. The anniversary of this invasion is a good time to reach out to your lawmakers and ask them to build back some of that trust by supporting combat-injured veterans by passing the Major Richard Star Act, a bill bearing the name of an Iraq War veteran. (Take Action by using this [link](#).)

### SW IL VETERANS NEWS

**IL Veterans Service Office:** the [VSO](#) provides free assistance to veterans, their dependents, and survivors in navigating complex services and benefits. The nearest VSO is in Belleville, and can be contacted at 618-233-8445/5140.

Visit the **Illinois Department of Veterans' Affairs (IDVA)** by following this [link](#). Here are some of the services and benefits for IL veterans and their families:

- **Advocacy** ([link](#)) – VSOs are qualified benefits specialists that help veterans and their families.
- **Programs** ([link](#)) – Ensuring our military heroes and families receive deserved benefits.
- **Veteran's Homes** ([link](#)) – Five unique homes: Anna, Chicago, LaSalle, Manteno, and Quincy.
- **Healthcare** ([link](#)) – Resources and referrals to help veterans find care aligned with unique needs.

**The Office of the Illinois Attorney General** (OAG) is the only OAG in the country that has an entire bureau dedicated solely to addressing the concerns and issues of our State's service members, veterans and their families. Four attorneys and a programs specialist have or are serving in the armed forces. The OAG mission is to ensure that Illinois service members, veterans and their families receive all of the benefits, services and protections that they have earned through their service and sacrifice to their country, to their State and to their communities.

Some members of the OAG's Military & Veterans Rights Bureau (MVRB) are assigned to particular areas of concentration such as consumer, service member employment, military veterans assistance and advocacy. Upon request, presentations on these topics are available in-person and virtually. For more information about scheduling a presentation with MVRB, please email [Shannon.yount@ilag.gov](mailto:Shannon.yount@ilag.gov).

Here are a few links to material published by the Office of the Illinois Attorney General.

- Military/Veterans Rights website, <https://illinoisattorneygeneral.gov/rights/veterans.html> (IL-AG)
- Benefits for Illinois Veterans guide, [IL-AG/rights/Benefits\\_for\\_IL\\_Veterans.pdf](#)
- Veteran Consumer Alert Brochure, [IL-AG/rights/Veterans\\_Consumer\\_Alert\\_Pension\\_Program.pdf](#)
- Illinois Service Member Employment Rights and Reemployment Rights Act, [IL-AG/rights/mvr\\_b\\_iserra\\_poster\\_0818.pdf](#)

Southwest Illinois Chapter  
Military Officers Association of America  
P.O. Box 735  
O'Fallon IL 62269

## Meeting Announcement

This month we will be holding our meeting on 15 April 2023 at Cardinal Creek Golf Course Clubhouse, Scott AFB IL. (See Program News for details.)

**RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 10 Apr 2023**

To RSVP, send e-mail to [bykoss72@gmail.com](mailto:bykoss72@gmail.com), call Yasemin Koss at 618-628-2968, or complete this form and mail it to:

Southwest Illinois MOAA

P.O. Box 735

O'Fallon IL 62269

to be received by the deadline.

### RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

Number of Reservations Desired: \_\_\_\_\_

Member's/Spouse's Name(s): \_\_\_\_\_

Guests: \_\_\_\_\_