



MOAA[®]
 Military Officers Association of America

*Eyes
 to the
 Skies*
**February
 2023**

The official newsletter of the SW IL Chapter

President’s Message

Remember the Maine! This cry in February 1898 served as the motivation for volunteers needed to fight in the Spanish-American War after the battleship Maine was attacked in Havana Harbor, killing nearly three-fourths of the crew. The call to arms has always been answered eagerly when the cause is just. But, not all volunteers are accepted to serve at the front lines, and for those not selected, there are other ways to serve. In February 1941, the United Services Organization (USO) was incorporated in New York City, marking the start of a service to men and women in the armed forces that continues today. I’m sure everyone can recall the likes of Bob Hope and other Hollywood personalities who offered a bit of “home” as they entertained troops in harm’s way defending liberty and justice around the world. And it continues wherever men and women serve throughout the world today. Several airports provide areas where servicemembers can stop in and receive respite as they travel. Your contributions collected by our Chapter and delivered in March/April of each year helps the Missouri USO provide the services that are happily

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The beginning of the 118th Congress has been anything but quiet with the consecutive votes to approve the newest House Speaker, Representative Kevin McCarthy. Aside from the many other tasks at hand, Congress will have its hands full regarding the issues pertaining to the military community. For starters, we must reintroduce all Bills failing passage from last year's session. Thus, it is important to urge your elected officials to support the concurrent receipt.

With that being said, one of MOAA’s top priorities includes reintroducing the Major

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Treasurer’s Report	
Checking Account Balance ...	\$1,345
Savings Account Balance	\$8,030
Certificates of Deposit	\$14,868
Total	\$24,243

Take Action!

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



Visit us on Facebook! (click logo on left)

Visit our website: www.moaa-swil.org

Visit the National website: www.moaa.org

Send your comments to moaa.swil@gmail.com

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Program News

Please join us for our February Meeting

Saturday, 11 February 2023

Meet for Lunch at 11:30 am

Tavern on Main, Belleville, IL

Attire: Casual

RSVP by Thursday, 9 February by e-mailing bykoss72@gmail.com or call Yasemin Koss at 618-628-2968.

MENU

Order from the Menu

Pay Individually

Upcoming Programs

Date	Venue	Topic
11 Mar 2023	Cardinal Creek Golf Course Clubhouse	TBD
8 Apr 2023	TBD	TBD
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	TBD	Final Meeting of 2022-23 Season

If you want to receive the newsletter via email, but currently receive it in the mail, send your name and email address to moaa.swil@gmail.com. You'll receive the newsletter much faster (and the links will work).

URGENT HELP NEEDED.....

The SW IL Board has been without a Secretary since September, and it has really impacted our board meetings. In addition, please consider volunteering for one of the other elected positions: president, first or second vice president, and treasurer. Other board positions include but are not limited to programs, legislative issues, surviving spouse liaison, USO/Fisher House drive, and scholarship.

Please consider volunteering for one of the above. If you are interested, please contact any board member for more information, or email the newsletter editor at moaa.swil@gmail.com. We need new blood!

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

President's Input (continued)

used by all servicemembers, from the new recruits headed to Fort Leonard Wood for training, to the retirees looking for a quiet place to relax while waiting on their travel or loved ones traveling. Please consider helping out again this year with a generous contribution of either monetary or goods (toiletries, snacks, etc.) when our drive begins. Through your actions, we are serving those who are or have served. You can also volunteer to work at the USO in Lambert-St Louis International Airport, physically serving those who visit the location. In my opinion, this USO is one of, if not THE, best run airport USOs in the world.

The Southwest Illinois Chapter supports several charities and agencies in our cantonment area, which now includes nearly all the southern part of the state. I thank you for your membership, dedication, and contributions, adhering to the MOAA slogan—"Never Stop Serving!" Without you, we are not able to provide and avail ourselves to the support needed. God bless you, our men and women who volunteer to stand in the gap, our veterans, retirees, and surviving spouses, our local, state, and national elected representatives and leaders, and this great United States of America!

Legislative News (continued)

Richard Stars Act and getting this bill passed. This bill would assist tens of thousands of combat wounded veterans with a combat-related disability and fewer than 20 years of creditable service to receive retirement pay, without reduction, concurrent with disability compensation. Currently, these combat-injured (and often seriously disabled) veterans are subject to a cost-saving offset where their retirement pay is reduced for every dollar of VA disability received. To reduce earned retirement pay because of a combat disability is an injustice; the compensation for these injured veterans is not the place to achieve savings. We need to make sure those who gave the most receive the care they deserve for their sacrifice so please show your support.

One of the main issues affecting our retirees is the offensive against TRICARE. Fortunately for you, MOAA is fighting to reverse cuts on the TRICARE Pharmacy Network. The TRICARE Pharmacy Program/Express Scripts recently announced a 25% cut to the retail pharmacy network with the elimination of approximately 15,000 independent pharmacies. This cost-cutting measure creates barriers to accessing prescription medications and has a disproportionate impact on rural beneficiaries and the elderly. This issue impacts a large segment of our community and we can not leave behind the most vulnerable members of our community who served before us. Be sure to act now and urge your elected officials to take action and reverse these cuts.

Inflation is hitting active duty members particularly hard with a large percentage of active duty enlisted personnel unable to adequately provide for their families. In light of these findings, there have been talks regarding another pay raise for the year 2024. In addition to these talks the annual authorization bill has mandated study on military pay tables. Thus, how current serving members are paid could drastically change depending on the study's findings. Preliminary findings are due in April and Congress is expected to announce their decision on whether to overhaul the pay tables during the late spring or early summer.

This year is set to bring monumental action and our organization is only as strong as its members so let's pull together and accomplish all we set out to accomplish this year. Below, please find a more comprehensive list of the year's legislative priorities along with an article you might find of interest. Stay tuned and as always, your local MOAA Chapter will keep you posted throughout the year. Until next time!

MOAA's Legislative Priorities for the 118th Congress

As the legislative slate is wiped clean for the 118th Congress, grassroots support becomes even more vital to achieving MOAA's advocacy objectives.

MOAA needs your help to keep momentum for existing priorities such as the Major Richard Star Act, which

Continued next page

Legislative News (continued)

would benefit tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. We also need your work on behalf of new objectives and emergent issues, often via immediate action to keep up with the stop-and-go pace of legislation. To keep connected, ensure you are signed up for [The MOAA Newsletter](#) and [register as an advocate](#) at our Legislative Action Center.

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups, and leverage those relationships to expand our reach on Capitol Hill.

- Compensation and Service-Earned Benefits
- Military Housing
- Health Care for Currently Serving and Retirees
- Health Care and Benefits for Veterans
- Service Families
- Survivors
- Guard and Reserve

Compensation and Service-Earned Benefits

Problems: The ongoing recruiting crisis and unit level personnel shortages create a “do more with less” [Personnel “Perfect Storm”](#) for the force and further erode the quality of life for service members and their families. DoD is in a war for talent and is struggling to recruit the force we need to defend our country.

Compensation and quality of life remain relevant to our nation's recruiting challenges. Service members deserve compensation competitive with the private sector. Congress has allowed the White House to

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COLA Watch (moaa.org/content/take-action/cola-watch)

The December 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Jan. 12, was 291.051, 0.3% below the FY 2023 baseline of 291.901. The next CPI-W release is set for Feb. 14.

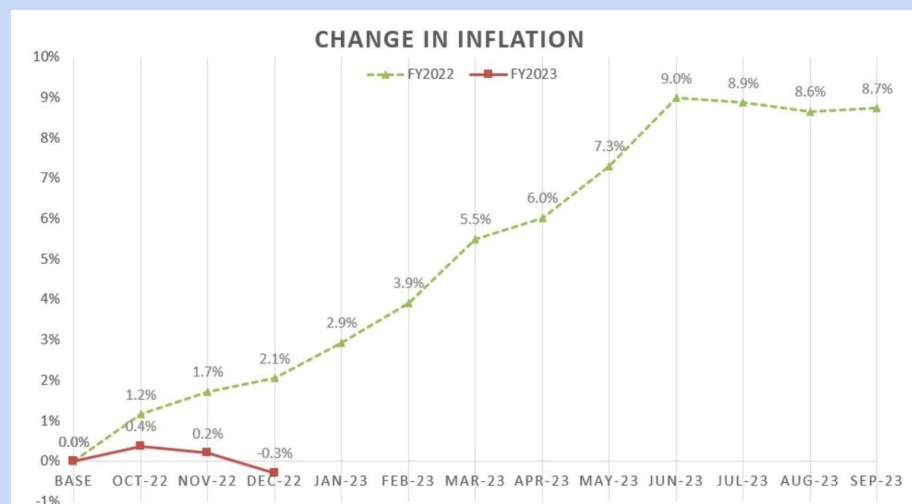
The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

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.



Legislative News (continued)

shortchange troops in the past, leading to a 2.6% pay raise gap –something we cannot allow to happen again as service members struggle to make ends meet.

Funding the government on time and strictly keeping to the congressional schedule seems to be a bridge too far for both parties and both chambers. This could lead to a federal shutdown, which would hit Coast Guard, U.S. Public Health Service, and NOAA service members hard since their pay is not guaranteed like those in DoD. We need to fix this: All eight of our services continue to work when the government shuts down, and our service members deserve to be paid for their service.

MOAA also continues to advocate against offsets for some disabled retirees and veterans. Existing legislation places an unfair tax on retired pay to fund a service member’s own disability.

Actions:

- Ensure pay at or above the Employment Cost Index, and ensure all allowances and programs necessary to recruit and retain a quality force.
- Ensure pay continues for all eight uniformed services during a government shutdown.
- Provide for concurrent receipt of military retirement pay from DoD and disability pay from the VA.

Military Housing

Problems: The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 and 2019. This left [military families to cover](#) anywhere from \$100 to \$184 out of pocket each month. With rising housing costs – both for rental properties and home sales – an estimated 75% of military families are paying over [\\$200 out of pocket each month](#), according to a Blue Star Families survey. BAH should be restored to 100%, the BAH calculation methods should be revised to keep pace with rapid changes in the market, and the housing profiles used in the calculation should be reviewed to reflect current military demographics.

The Military Privatized Housing Initiative was a gamble by Congress and DoD to leverage private dollars to quickly build on-installation housing after years of neglect and deferred maintenance in appropriations.

Although the speed of the construction was an initial success, the public-private partnership failed to ensure

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Chapter Officers	
President	Col (ret) Bob Norman
1st VP	Vacant
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Vacant
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

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. 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.



Legislative News (continued)

service members and their families were provided safe and adequate housing. As problems emerged, commanders learned they were left with ineffective tools and questionable authorities to address housing complaints from service-members. Mold, pests, and other unsafe conditions in privatized military housing persist.

The Tenant Bill of Rights, an initiative adopted by most privatized housing companies, is not widely known nor enforced. Many families were forced to turn to the media after their chain of command was unable to fix their housing problems. The initiative resulted in partnerships with landlords and investors that require agreement by all parties to implement changes. The nature of the partnership undermines the chain of command, resulting in the loss of trust in leadership. Accountability was not designed into the process, leading to unsafe and inadequate housing.

Actions:

- Restore BAH at 100% of researched housing costs per Military Housing Area.
- Ensure barracks are safe and healthy places to live, verified by the chain of command and government-owned work centers.
- Codify procedures and authorities to increase out-of-cycle housing allowances to address emergencies such as reduced availability of housing and rising utility costs.

Health Care for Currently Serving and Retirees

Problems: The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of step with best practices, and a 25% reduction to the retail pharmacy network. These cuts disproportionately impact the elderly and those with chronic medical conditions, making it more difficult and costly to adhere to medication regimens.

Military health system (MHS) reforms directed by Congress have resulted in higher fees and copays, particularly for working-age retirees, yet TRICARE coverage policies have failed to keep up with evolving policies, technologies, and treatment protocols. Beneficiaries are paying more for TRICARE coverage that is years behind commercial plan benchmarks.

The direct care system of military hospitals and clinics has undergone a massive reorganization accompanied by changing policies at the military treatment facility (MTF) level and capacity reductions due to the MHS Genesis electronic health record implementation – yet there is minimal visibility on impacts to patient access, quality of care, and the patient experience. Access to care metrics have disappeared from MTF websites, and patients lack a consistent and effective problem-reporting mechanism which would allow their challenges to be tracked and addressed.

Actions:

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access to prescription medications and limits on copay increases.
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with requirements for commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by the Defense Health Agency to identify and address systemic access problems.

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Legislative News (continued)

Health Care and Benefits for Veterans

Problems: Passing the comprehensive toxic exposure reform bill, the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act was a monumental victory. Now comes the hard part of ensuring it works as Congress intended.

Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the clock assistance. The VA delivers 14 different types of long term care (LTC) programs in both institutional settings (like community living centers or nursing homes) and non-institutional settings (like a veteran's home or through community adult day care services called HCBC). Purchasing or providing the care is placing increased demand on the department's health care system.

The VA has designated 2023 as "The Year of the Caregiver." The department will focus on continuing to implement the expansion of caregiver support in the MISSION Act, conducting an overall program review, and making systemwide improvements, to include cases being appealed through the Veterans Health Administration and Veterans Benefits Administration.

Additionally, a strong VA workforce and facility infrastructure are critical components to VA's long-term success. The aging infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk.

MOAA is committed to working with the VA, Congress, and stakeholder groups to monitor and assist the department in meeting the needs of veterans, caregivers, families, and survivors, and ensuring full implementation of major legislation enacted in recent years to modernize the VA across the enterprise.

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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)

Actions:

- Monitor recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families, and seek statutory or policy changes as required.
- Compel Congress and the VA to accelerate caregiving and whole health care services, and modernization of Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

Service Families

Problems: Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves. The unemployment rate among active duty spouses has hovered between 22% and 24% for over a decade. Efforts to address this issue have focused primarily on providing educational and professional development opportunities for military spouses; however, the other side of the coin is incentivizing businesses to hire someone who will likely move in two or three years. A multi-pronged approach is necessary to address the high unemployment rate.

Additionally, spouse underemployment continues to negatively impact military families. Ensuring companies define work as both remote AND portable is necessary to allow military spouses to keep a career on the move and progress within their career path. A recent survey of service members showed 39% of respondents cited concerns with spouse employment as a reason for leaving service.

Compounding this issue is the lack of accessible, affordable child care. In 2020, DoD reported nearly 9,000 military children were on waiting lists for child care. The nationwide shortage of child care providers, combined with a lack of investment in renovating and constructing military child development centers, has exacerbated this issue in the post-pandemic environment.

DoD has instituted unique programs such as the In-Home Child Care Fee Assistance to address this issue, but despite 250 spots available for this program, just 23 families were receiving the fee assistance as of late 2022. This is due to a lack of understanding of program requirements and slow application processing times. Standardizing child care programs across the services is necessary to ensure families have clear guidance on the support available.

Day care challenges are a contributing factor to food insecurity in our ranks. In September 2022, DoD released a report on the military and food insecurity, stating 24% of service members and/or their families had experienced some level of food insecurity within the timeframe studied. The implementation of the Basic Needs Allowance (BNA), an allowance designed to provide monthly financial assistance to families falling below 130% of the federal poverty guideline based on income and family size, is a start. Unfortunately, the law establishing the BNA allows DoD leadership to determine which military housing areas will include BAH in the eligibility calculation. The FY 2023 NDAA increased the threshold to 150% of the federal poverty guideline, but MOAA continues to advocate for exclusion of BAH in all housing areas to ensure maximum reach.

Actions:

- Improve congressional support for uniformed services families: Enhance programs to support spouse employment, ensure implementation of an effective basic needs allowance, and provide accessible, affordable child care options.
- Overcome the lack of effective problem-reporting mechanisms and resolution systems in the Military Health System.

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Legislative News (continued)

Survivors

Problems: When a retired service member passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. Oftentimes, survivors have their checking account cleared out due to the recoupment and are put under extreme financial duress in the wake of their service member's passing.

This is far from the only financial hurdle faced by survivors. Service members' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) have not kept up with inflation; although the maximum coverage recently increased from \$400,000 to \$500,000, it is still more than \$100,000 behind where it should be.

Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor programs. DIC is 43% of the compensation of a 100% disabled veteran, compared with 55% of other federal programs.

Actions:

- Repeal the recoupment of last month's paycheck after the retiree's passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other government entitlements' baseline of 55%.

Guard and Reserve

Problems: The reserve component is facing a recruiting crisis. Our nation relies upon these service members to respond to disasters at home and remain in the rotation to deploy worldwide in support of the active component. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable and support recruiting and retention.

Reserve component retirees also wait excessively long to receive their first paychecks. After a career of service, retirees deserve prompt payments. DFAS and service personnel divisions must stop the finger-pointing and seek to fix this problem.

Actions:

- Overcome the lack of TRICARE coverage for the reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve members when they are promoted or when they retire.
- Continue to support Guard and Reserve leaders, and advance legislative and policy solutions to support the total force.

Major Changes Coming for TRICARE Regional Contracts

By: Karen Ruedisueli | Dec 27, 2022

The Defense Health Agency (DHA) has announced contract awards for T-5, the next generation of TRICARE managed care support contracts. Humana Government Business will retain the East Region while the West Region will transition to TriWest Healthcare Alliance Corporation.

Health care delivery under the new contract is expected to start in 2024. Throughout 2023, [Humana Military](#) will continue to manage the East region and [HealthNet Federal Services](#) will manage the West. The new contracts do not change the TRICARE benefit and offer all the same TRICARE plan options.

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Legislative News (continued)

This change does not impact TRICARE For Life (TFL) beneficiaries, as TFL is administered under a separate contract.

Most East Region beneficiaries will avoid transition disruptions with Humana continuing as the East Region contractor. West Region beneficiaries may remember TriWest, which held TRICARE contracts in the western U.S. for 17 years, from 1996-2013.

[**RELATED:** [MOAA's 2022-2023 TRICARE Guide](#)]

As part of the T-5 transition, approximately 1.5 million beneficiaries in six states – Arkansas, Illinois, Louisiana, Oklahoma, Texas, and Wisconsin – will move from the East to the West Region.

“Moving these six states into the West Region will create a more even balance to the TRICARE population each regional contractor manages,” according to an article from TRICARE Communications.

Beneficiaries in the six states moving to the West Region will hear from the TRICARE regional contractors throughout the transition period next year.

Be sure to keep your [Defense Enrollment Eligibility Reporting System](#) (DEERS) information up to date to make sure you receive messages from TRICARE. You can also sign up for [email alerts from TRICARE](#).

As part of Military Health System reforms, Congress directed significant changes to the TRICARE program, including the managed care support contractor construct. [MOAA has urged Congressional oversight](#) of T-5 to minimize transition disruptions, shield beneficiaries from higher TRICARE costs, maintain robust provider networks, and improve access to mental health care. As implementation moves ahead, we will continue to work with Congress, DHA, Humana, and TriWest to ensure T-5 meets the needs of beneficiaries.

SCHOLARSHIP NEWS

Applications and instructions for the Inez Peter’s Memorial Scholarship (\$2,000.00) and the CWO3 Charles E. Nalley Scholarship (\$1,000.00) may be downloaded from our website, [moaa-swil.org](#). The forms are also be available in the ‘Eyes on the Skies’ newsletter. Scholarship applications must be postmarked no later than 3 Mar 2023. Also, applicants must be high school seniors entering an accredited college/university, or an existing college student who has not been awarded one of our scholarships in the past.

The scholarships will be awarded to the child/grandchild of a current dues paying member, of at least one year, in the Southwest Illinois Chapter of MOAA. Applicants are eligible to win only one of the offered scholarships and can only be awarded any of our scholarships once.

Applicants will be rank ordered by the reviewers. The top-ranking applicant will be awarded the Peter’s scholarship. The applicant ranked second will be awarded the Nalley scholarship.

Thanks to the generous donations of chapter members, our scholarship fund is staying healthy, totaling \$5720.75 at the end of 2022.

If you have any questions, you can reach me at, 618-409-9966, or annmorey204@gmail.com

If you were unable to attend the Christmas meeting, please consider sending a donation to [SW IL MOAA Scholarship Fund](#) to Southwest IL Chapter, MOAA, PO Box 735, O’Fallon, IL 62269

Thank you for your contributions and stay safe,

Ann Morey

SURVIVING SPOUSE CORNER

Surviving Spouse Corner: Looking Back on 2022

January 3, 2023

In 2022, surviving spouses led MOAA chapters as president, secretary, treasurer, newsletter editor, program director, and legislative chair and created and managed community programs. We conducted five surviving spouse liaison trainings for over 100 surviving spouse liaisons, spoke at more than two dozen chapter meetings, wrote 12 articles, contributed to more than 100 Advocacy In Action sessions, and participated in 12 virtual meetings with over 500 total participants. We also organized and participated in a surviving spouse/spouse summit that attracted more than 80 participants. Here's a closer look:

Surviving Spouse Liaison Training: SSAC member training was held during regional leadership workshops in Florida, Washington, North Carolina, Nebraska, and Texas. Average attendance for each workshop was 80, with about 20 attending the Surviving Spouse Liaison Training. SSAC members continue to fine-tune the training based on new information, evaluations, and comments from participants.

Surviving Spouse Virtual Chapter: Membership continues to grow, with 210 members from 38 states. The chapter meets on the third Tuesday of each month. Every other month is a business meeting with a speaker, and alternate months are an informal gathering to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at the more formal meeting. Learn more about the chapter in MOAA National's Surviving Spouses Corner on their website ([link](#)).

Articles for MOAA Newsletters: SSAC members wrote monthly Surviving Spouse Corner columns, which are published the first Thursday of each month in The MOAA Newsletter.

Surviving Spouse Liaison Excellence Award: This year, we chose two excellent finalists from an outstanding list of nominees as recipients of the award — one representing a chapter and one representing a council. Learn more about this year's recipients, [Judith Thomas](#) and [Patricia Bergquist](#).

Surviving Spouse/Spouse Summit: A highlight of the year was the second annual "Surviving Spouse/Spouse Summit," held during the MOAA annual meeting in October in Kansas City, Mo. Over 80 surviving spouses, spouses, and military members attended the two-hour event that featured a five-member panel discussing relevant issues. Based on evaluations and comments, it was a huge success and something we can build on for future events.

Chapter Leaders Roundtable Discussion: SSAC members participated in roundtable discussions about important chapter issues. This was an excellent opportunity for SSAC members to get to know chapter leaders from other states.

[MOAA Surviving Spouses and Friends Facebook Group](#): This group has over 750 members and provides updated information on important surviving spouse issues, especially regarding the Survivor Benefit Plan/Dependency and Indemnity Compensation offset. Former SSAC member Kathy Prout is the administrator, with current SSAC members Kathy Thorp and Nancy Mullens assisting.

Community Involvement: In addition to direct MOAA involvement, SSAC members participated in caregiving and Gold Star Family organizations, Veterans Day and Memorial Day events, and with local veterans' service organizations such as the VFW, American Legion, and Disabled American Veterans.

The council's goals for 2023 include increasing surviving spouse membership in national MOAA, local chapters, and the virtual chapter; developing a webinar on surviving spouse and spouse issues; and organizing the next Spouse/Surviving Spouse Summit. Improving training guidelines and support materials will also be at the top of our to-do list this year. We look forward to a very productive and exciting year as we never stop serving!

YOUR MONEY

Naming Minor Children As IRA Beneficiaries

By Edward A. Zurndorfer, Certified Financial Planner | December 15, 2022

A traditional IRA or a Roth IRA owner can name any adult as their IRA beneficiary. The IRA owner simply names an adult on the IRA beneficiary form. But this is not the case if the IRA owner wants to name a minor as beneficiary. When a minor inherits retirement dollars, the child is not legally able to make decisions with regard to finances. Some type of custodian or guardian will be needed. A potential problem is that not all IRA beneficiary forms allow nomination of a guardian.

Another option is to name a custodial account for the minor on the IRA beneficiary form. Custodial accounts established either the Uniform Gifts to Minor Act (UGMA) or the Uniform Transfers to Minors Act (UTMA) can be used for this purpose. The IRA owner names the custodian of the account on the IRA beneficiary form.

For example, the beneficiary form could include language such as naming “Peter Jones, as custodian for Peter Jones, Jr. under the Florida Uniform Gift to Minors Act.” Upon the IRA owner’s death, Peter could then set up an inherited IRA account for Peter, Jr. under the UGMA. Peter will control and manage the assets until Peter Jr. reaches the age under state law in which he could obtain control of the account.

For larger IRA balances and when more control is desired, a trust may be the best option. It is important to mention that trusts can be complex when they are named as IRA beneficiaries as well as expensive when they are set up. But trusts can be useful and make sense when it comes to naming a minor as an IRA beneficiary.

Required Minimum Distributions for Minor Beneficiaries

Effective January 1, 2020 following the passage of the SECURE Act in December 2019, the rules for inherited IRAs were significantly changed. Prior to the SECURE Act passage, naming a minor as a beneficiary was an effective way to take advantage of the “stretch” IRA. A grandparent could name a grandchild as their IRA beneficiary and required minimum distributions (RMDs) would be paid from the inherited IRA for decades over the grandchild’s long-life expectancy, 60 to 80 or more years.

But for those IRA owners who die after December 31, 2019 whose accounts will pass to the next generation, they need to rethink their estate planning strategy. The rules have changes under the SECURE Act with respect to naming a minor as a beneficiary. Under the SECURE Act, the “stretch” IRA is no longer available for most IRA beneficiaries, including minor children.

Any IRA beneficiary who is not an eligible designated beneficiary (EDB) is subject to a 10-year payout rule in which the inherited IRA must be withdrawn within 10 years of the death of the IRA owner. However, there is a special rule for some minor children. Minor children of the IRA owner (traditional or Roth) are considered to be eligible designated beneficiaries (EDBs). They can take their required minimum distributions (RMDs), based on their single life expectancy, but only until they reach age 21. At that time, the “10-year distribution” rule will apply.

Under IRS proposed RMD regulations that were issued earlier in 2022, upon the death of a traditional IRA owner who reached his or her required beginning date (RBD) (April 1st following the year the traditional IRA owner became age 70.5 if the owner was born before July 1, 1949 or April 1 following the year the traditional IRA owner reaches age 72 if the owner was born after

June 30, 1949) annual RMDs for inherited traditional IRAs are required during years 1 through 9 of the 10-year period.

Continued next page

Your Money (continued)

Inherited Roth IRAs would not be subject to annual RMDs during years 1 through 9. Both inherited traditional and Roth IRAs would have to be withdrawn in its entirety by the end of the 10th year. The following example illustrates:

Example 1. During 2021, Alice, age 13, inherited a traditional IRA from her father. Alice is an EDB and can “stretch” required IRA distributions over her single life expectancy, approximately 82 years. This “stretch” will continue for eight years until Alice’s 21st birthday in 2029. At that time, Alice will reach the age of majority (age 21, regardless of state law) and the 10-year rule will then apply. Alice must continue to take annual RMDs in years 2030 -2038 and empty the inherited IRA by December 31, 2039, the end of the 10th year after Alice reached age 21.

Note that minor beneficiaries who are not the child of the IRA owner cannot delay the 10-year rule until their 21st birthday. Other beneficiaries including grandchildren, nieces and nephews are not considered EDBs and are subject to the 10-year rule immediately upon the death of the IRA owner. If a traditional IRA owner dies before his or her RBD, then annual RMDs would not be required during the 10-year period. The following two examples illustrate:

Example 2. Calvin, age 82, died in 2022. The beneficiary of his traditional IRA is his granddaughter, Cecelia, age 11. Cecelia does not qualify as an EDB because she is not the daughter of the IRA owner. Cecelia will have to take annual RMDs from the inherited IRA for the years 2023 – 2031 (the years 1 – 9 of the 10-year period following the year Calvin died) because Calvin died after his RBD of age 70.5. In addition, the entire remaining inherited IRA balance must be distributed by December 31, 2032.

Example 3. Margaret, age 68, died in 2022. The beneficiary of her traditional IRA is her grandson William, age 10. William does not qualify as an EDB since he is not the son of the IRA owner. William does not have to take RMDs from the inherited IRA because Margaret died before her RBD of age 72. But William must withdraw his entire inherited IRA by end of the 10th year following Margaret’s death, December 31, 2032.

Trusts for Minor Children Beneficiaries

For those IRA owners who have large balances and who want more control after death, naming a trust established for the benefit of a minor beneficiary can be a solid strategy. However, the rules for RMDs from inherited IRAs to trust beneficiaries can be complex. In short, here are some of the requirements for naming a trust as a beneficiary of a minor child:

- If a trust for a minor child of the IRA owner meets certain requirements and the child is the beneficiary of a conduit trust, then RMDs can be made based on the child’s life expectancy until the child is age 21, at which time the 10-year rule will then apply *Continued next page*

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 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](#).

Your Money (continued)

- The proposed regulations stipulate that if one of the trust beneficiaries is the minor child of the IRA owner, that child qualifies as an EDB even if the other beneficiaries do not, and
- Minor beneficiaries of trusts who are not a child of the IRA owner will not qualify as EDBs.

Many federal employees and retirees own traditional IRAs and Roth IRAs that they have contributed to during their lifetime in order to build a legacy for their families. When IRA bequests are intended for a minor child, proper planning before death – by naming a UGMA or a UTMA account and a custodian or a trust – can help facilitate the transfer of IRA assets.

Upon the IRA owner's death, it is vital that IRA beneficiaries including minor children and their custodians understand when annual RMDs are required and when the 10-year payout rule applies. For additional guidance and information, they are advised to seek legal and tax counsel. Proper planning and full awareness of the RMD requirements and the 10-year payout rule is vital in ensuring a safe and efficient passage of wealth to a younger generation.

COUNCIL AND CHAPTER NEWS

And Much Fun was had by All...

Rick Sunner | Jan 18, 2023

As I'm writing this article, Saturday's Chapter Dinner and Meeting are still fresh in my mind. We had a very good meeting—as usual. We had a very good turnout, and our guest speakers were excellent!

22 Members braved the semi-chilly weather to come out to Cardinal Creek Golf Course at Scott Air Force Base Saturday night. The meal was delicious, and the fellowship was great. And I saw some faces I hadn't seen in a while. (Disclaimer: I haven't made all of the meetings lately, so maybe it's my fault I haven't seen you.) Rowena served a delicious meal—as usual—in the golf course's Italian Buffet. A question: who actually finished their dessert by themselves? I know I didn't.

We also had two guests who also spoke to our chapter that night: Laura Neuman-Howe, the Executive Director, and Jim Donahoe, the Board President of the Fisher House St Louis Foundation. We've supported Fisher House St Louis for as long I can remember, so I thought I was familiar with our Fisher House. I was pleasantly surprised to learn there was more to Fisher House than I thought. I'll send their presentation to our members who receive the electronic version of the newsletter. And although this wasn't part of their presentation, they did mention their annual golf tournament. I'll send an electronic version of the brochure with the newsletter too.

Hope to see you in February!



Jim Donahoe and Laura Neuman-Howe (top-right) speaking to the SW IL MOAA Chapter



SW IL Chapter President Bob Norman, Col (ret), USAF, (top-left) presenting the MOAA Legislative News to chapter members.

Council and Chapter News (continued)

TRICARE For Life Benefit Targeted by Congressional Budget Office Report

By: Karen Ruedisueli | January 11, 2023

(This is an excerpt of this article; read the full article at this [link](#).)

A biennial report from the Congressional Budget Office (CBO) takes aim at TRICARE For Life (TFL), offering two proposals among its options to cut the deficit that would significantly increase costs for seniors using the TFL benefit.

Both TFL options would reduce the federal government's mandatory spending via unacceptable plans to shift health care costs from DoD to uniformed services retirees. Similar concepts have been presented in past CBO reports, which are issued every two years to provide information to lawmakers confronting budgetary challenges. While these are not legislative proposals, MOAA believes we must address them as serious threats given recent cuts to the TRICARE pharmacy program and the series of TRICARE fee increases associated with military health system reforms. Here's a look at each proposal.

TFL Enrollment Fee

TFL beneficiaries pay Medicare Part B premiums, but TFL enrollment is automatic, and there is no enrollment fee or monthly premium for TFL coverage. A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay an annual enrollment fee of \$575 for individual coverage or \$1,150 for family coverage. Fees would be indexed to grow at the same rate as average Medicare costs.

TFL Cost-Sharing

The other CBO measure would introduce minimum out-of-pocket requirements in TFL, including an \$850 deductible – TFL would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing. After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare cost-sharing.

This means TFL beneficiaries could face up to \$4,675 in cost-sharing per year. Cost-sharing requirements would increase annually. It would also require TFL beneficiaries seeking care from military treatment facilities to make payments roughly comparable to the charges they would face at civilian facilities.

Effects of These Proposals

CBO acknowledges these plans would discourage retirees from using their earned health care benefit. An enrollment fee would result in some beneficiaries foregoing TFL and switching to other Medicare supplemental plans.

CBO notes the out-of-pocket cost plan would reduce Medicare spending because higher costs would lead beneficiaries to use fewer medical services – even though seniors in the military health system already have slightly lower health care utilization than their civilian counterparts.

MOAA appreciates the importance of addressing the deficit, but our nation must fulfill its obligations to those who served a full career. Most beneficiaries are on fixed incomes and cannot absorb thousands in additional health care costs. Equally important is protecting the future of TFL for current working-age retirees and career servicemembers. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – it must not be slashed just as the cohort that served their entire career during wartime is transitioning to retirement.

MOAA will fight any attempts to reduce the TFL benefit for retirees. Join us by telling your lawmaker to reject the CBO's TFL proposals at this [link](#).

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.)*

- **Share Your Story: Impact of TRICARE Pharmacy Network Changes** ([link](#)) – We want to hear from MOAA members who will lose access to their community pharmacy. Your feedback is vital to our advocacy with DoD leaders and on Capitol Hill as we continue our fight to preserve and improve the military health care benefit.

In your response, please consider sharing the following details:

- Do you use the community pharmacy for ongoing maintenance medications, occasional acute medications, or both?
- How far will you have to travel to reach an alternative TRICARE network pharmacy?
- What is your ZIP code?
- **Related Story: Help MOAA Fight Cuts to the TRICARE Pharmacy Network** ([link](#)) – The TRICARE Pharmacy Program/Express Scripts recently announced a 25% cut to the retail pharmacy network with the elimination of approximately 15,000 independent pharmacies. This cost-cutting measure creates barriers to accessing prescription medications and has a disproportionate impact on rural beneficiaries and the elderly.
- **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 authorize combat-injured veterans to receive their full DoD retirement pay earned for years of service and their full VA disability compensation for lifelong injury.
- **Tell Congress You Oppose TRICARE for Life Fees** ([link](#)) – A recent Congressional Budget Office report includes two proposals among its options to cut the deficit that would increase costs for seniors using the TRICARE for Life (TFL) benefit. Although these are just concepts, not legislation, it's important to let Congress know we strongly oppose any plans to reduce the earned TFL benefit.
- **VA Will Pay for All Emergency Mental Health Care Under New Policy** ([link](#)) – Starting Jan. 17, all veterans will be able to access emergency mental health care free of charge at any Veterans Affairs medical facility or outside clinic, regardless of whether they are already enrolled in department health care services.
- **Delay in Parental Leave Rules Stresses Military Families** ([link](#)) – One day after the Pentagon issued the long-awaited parental leave policy, the Air Force, Space Force and Coast Guard implemented the guidance, allowing airmen, Guardians and Coasties to take advantage of the time off almost immediately. But the Army, Navy and Marine Corps were still in a holding pattern Friday, leaving thousands of service members who are planning to grow their families in limbo. Most troops will have to use existing leave policies.
- **Debt Ceiling Drama Could Threaten Your Service-Earned Benefits** ([link](#)) – As we enter a new year, some old problems seem ever present, like a pesky bug that will not go away. One example: While some in Congress had hoped to address the debt ceiling limit in the last session, it was all lawmakers could do to pass a federal budget before time ran out. If history repeats itself, Congress will not act until the 11th hour, leading to a chaotic few months for everyone with connections to the federal government, including servicemembers, veterans, and the wider military community. This could include threatened cuts across the board, including pay and benefits from DoD and the VA.

Council and Chapter News (continued)

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** – IDVA Veterans' Service Officers are qualified benefits specialists trained to help veterans and their family gain their earned benefits. Visit the page [at this link](#) for more information.
- **Programs** – The State of Illinois is committed to making sure that our military heroes and families receive the benefits they rightfully deserve when they return home. Check out this [web page](#).
- **Veteran's Homes** – Illinois veterans and eligible spouses seeking skilled and domiciliary care are offered five unique veterans' homes located across Illinois: Anna, Chicago, LaSalle, Manteno, and Quincy. You'll find more information at this [page](#).
- **Healthcare** – Veterans deserve the highest level of healthcare and benefits. We've gathered resources and referrals to help veterans find care that align with their unique needs. Visit [this page](#) for more information.

Legal Services Available to Active Duty, Veterans in SW IL

Here's some information about available legal services that are available to active duty members and veterans. Here is that information.

Southern Illinois University Veterans Legal Assistance Program

<https://law.siu.edu/programs/clinics/vlap.php>, 618-536-7711

The Veterans Legal Assistance Program (VLAP) Clinic provides pro bono legal assistance to veterans in Southern Illinois who cannot afford, or do not have access to, legal representation in the appeals of claims for compensation for service-connected disabilities. The VLAP Clinic also assists veterans in the upgrade of other-than-honorable discharges when those veterans have suffered post-traumatic stress disorder or been the victim of military sexual trauma.

The Kaufman Fund

<https://www.thekaufmanfund.org/Get-Help/Legal-Referral-Program>, 314-202-2164

Free or Low Cost Legal Assistance for Veterans

The Kaufman Fund Veterans Legal Referral Program strives to fill the gap in legal services available to Veterans. We collaborate with support agencies serving veterans in the area to identify the most needed legal services. We provide assistance to those who do not qualify for aid from other agencies through referrals to volunteer attorneys in private practice.

The Kaufman Fund Veterans Legal Referral Program provides legal assistance in the following areas:

- Divorce, Legal Separation, Modification, Paternity, Contempt, including Child Custody, Support & Maintenance.
- Guardianship, Adoption
- Criminal, including Felonies, Misdemeanors, Traffic, in State, County and Municipal Court
- Landlord/Tenant, Rent & Possession, Evictions, Creditor/Debtor Rights & Bankruptcy
- Employment/Labor Law
- Wills, Trusts, Probate Matters
- Other Legal Services

**MILITARY OFFICERS ASSOCIATION OF AMERICA
SOUTHWEST ILLINOIS CHAPTER
INEZ PETERS MEMORIAL SCHOLARSHIP
CWO 3 CHARLES E NALLEY SCHOLARSHIP**

The Southwest Illinois Chapter of the Military Officers Association of America (MOAA), in accordance with the Association's goal to further the education of children of service personnel, will award two scholarships for the academic year 2022-2023. The scholarship may be used by the winner for his/her tuition, books, or general college expenses.

ELIGIBILITY: The applicant must be a high school senior or a currently enrolled undergraduate, full-time student of an accredited college or university in the award year. The applicant must be the child or grandchild of a current dues paying member for at least one year in the Southwest Illinois Chapter of MOAA. Scholarship winner must be enrolled and attending college by 30 September of the award year. Applicants will be considered for both scholarships. The top ranked applicant will receive the Peters scholarship (\$2,000.00). The next ranked applicant will receive the Nalley scholarship (\$1000.00). Students that apply for these scholarships are not eligible to apply for the JROTC Freedom Scholarship also offered by this Chapter.

AWARD: The scholarship will be awarded based on leadership qualities, ability, academic merit, character, and sincerity of purpose in reaching his/her goals.

SUBMISSION: An application is attached. Complete all items and forward the application, transcripts, and other required information to:

Southwest Illinois MOAA
PO Box 735
O'Fallon, IL, 62269
Attn: Ann Morey

THE PACKAGE MUST BE POSTMARKED NOT LATER THAN **3 Mar 2023**.

SELECTION: Award winner will be announced in April 2020 of the application year. Selected students may be awarded a Southwest Illinois Chapter of MOAA scholarship only once.

PAYMENT OF SCHOLARSHIP: The award will be sent to the college of enrollment upon the Chapter's receipt of verification of enrollment in good standing at an accredited college/university. Winners will receive further instructions.

Direct any questions to Ann Morey, 618-628-0286, 618-409-9966, or annmorey204@gmail.com

Thank you,

Southwest Illinois MOAA Scholarship Committee

**SOUTHWEST IL CHAPTER, MOAA
INEZ PETERS MEMORIAL SCHOLARSHIP APPLICATION
CWO3 CHARLES E. NALLEY SCHOLARSHIP APPLICATION**

NAME _____
HOME ADDRESS _____
CITY _____ STATE _____ ZIP _____
PHONE NUMBER _____ E-MAIL _____
PARENT/GUARDIAN _____
ADDRESS IF DIFFERENT FROM ABOVE _____
NAME OF CHAPTER SPONSOR _____ RELATIONSHIP _____
HIGH SCHOOL/COLLEGE CURRENTLY ATTENDING _____
HIGH SCHOOL GRADUATION DATE _____ GPA _____ CLASS STANDING _____
COLLEGE OR SPECIAL TRAINING CREDIT: HOURS _____ SEMESTERS _____
NAME OF COLLEGE/UNIVERSITY ATTENDING or PLANNING TO ATTEND:

APPLICANT SIGNATURE _____ DATE _____

APPLICATION PACKAGE MUST INCLUDE (Incomplete packages will not be considered):

- Legibly completed application.
- Two one-page essays, one side, single space, font Times New Roman 12.
 - One-page essay outlining career goals and why the applicant chose or plans to pursue a particular field of study.
 - One-page essay on the applicant's participation in a particular extracurricular, school, or community activity highlighting accomplishments and explaining personal benefit from the activity.
- A letter of recommendation from a member of the school faculty or staff who can comment on your qualifications for your career choice.
- A letter of recommendation from an adult leader of an extracurricular, school, or community activity, organization, club, or employment in which the applicant was active.
- Official high school transcript, reflecting at least three years of high school and including any college credits as applicable. If you are currently enrolled in a college, also include your official college transcript.
- A copy of any and all of your ACT and/or SAT scores.
- A listing of all school and community clubs, organizations, and/or groups to which you are or were a member. Include any leadership positions, honors, and/or awards as applicable with the listed activities. This should also include participation identified in the one-page essay above.

Forward the completed package to:

Southwest Illinois MOAA
PO Box 735
O'Fallon, IL, 62269
Attn: Ann Morey

APPLICATION MUST BE POSTMARKED NOT LATER THAN 3 MAR 2023.

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 February 2023 Meeting on 11 February 2023 at 11:30 am at Tavern on Main, Belleville IL. (See Program News for details.)

RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 9 Feb 2023

To RSVP, send e-mail to 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: _____