

Visit the National website: www.moaa.org



President's Message

As we start another new year, I appeal to you for the sake of our community and our Chapter. Our primary community outreach/support has been for at least 9 years donating to the St Louis Fisher House and Missouri USO. We are in danger of losing this important activity. Our Chapter members are not the kind to go out to personally support activities, although I know several help out with the John Wilt Memorial Run/Walk, as well as with other notable in-person activities. We need to find someone to take the lead this year who can organize the collection effort for the USO/Fisher House. Leadership is part of the makeup of every person who served as an officer in our Armed Forces, and is key in this annual effort. I'm sure there will be folks who will help with collection and distribution of the donations, either monetary or goods, and the Board will also help with direction. We just need a candidate who would be willing to serve as the single point of contact and make the connections with the potential donation groups, like the JROTC units in our area, and

Continued on page 3

Hopefully by the time of this publication, the FY22 NDAA will have passed and Continuing Resolutions will be over with for this year. More to follow, I'm sure. In the meantime, enjoy these snippets about legislative activity affecting the military community.

Senate NDAA Amendment Seeks to Ease Financial Challenges for New Survivors [\(Link\)](#)

By: Mark Belinsky | November 16, 2021

Financial concerns can be a terrible burden on top of an already stressful situation for a newly widowed spouse. When they discover the Defense Finance and Accounting Service (DFAS) may take part or all of a servicemember's last retirement check back, it can be overwhelming.

Continued on page 3

Treasurer's Report ¹	
Checking Account Balance ...	\$433
Savings Account Balance	\$6,723
Certificates of Deposit	\$15,266
Total	\$22,422



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Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

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¹ 2021 Scholarship contributions totaled \$1849.

Program News

Please Join Us for our January 2022 Lunch/Meeting!

Where: Tavern on Main, Belleville IL

When: Saturday, 8 January 2022, 11am

Menu: Order from the menu **Cost:** Just pay your bill

Attire: Casual

RSVP: No RSVP required

We did not hold our Annual Christmas Auction this year. Please consider donating what you would spend in the auction directly to the Chapter Scholarship Fund.

Please be aware of the Illinois State and Local COVID Protection Policies.

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
20 Jan 2022	Global Brew Tap House	Chapter Happy Hour
13 Feb 2022	In-Person Venue	Who Knows, But It'll Be Great!
13 Mar 2022	In-Person Venue	Who Knows, But It'll Be Great!
Apr 2022	In-Person Venue	Who Knows, But It'll Be Great!
21 Apr 2022	Global Brew Tap House	Chapter Happy Hour
8 May 2022	In-Person Venue	Chapter Business Meeting

If you normally receive the newsletter via email, but received it in the mail, then we don't have your correct email address. Send your name and correct email address to moaa.swil@gmail.com.

REMINDER

Please check your chapter membership status and send your local chapter membership dues of \$8.00 if required. Send to:

Southwest IL MOAA, PO Box 735, O'Fallon IL 62269.

THANKS!

President's Message (continued)

announce the donation at other appropriate opportunities (newsletter articles, etc.). We usually provide the donations to USO and Fisher House in the Spring, and we are targeting April to have this all completed and shared out. This is a big deal for our Chapter. It is probably one of the key reasons that we continue to get a Level of Excellence Award every year. Let's not lose the momentum that Col (ret) Nick Wartonick was able to set in motion. And if I recall correctly, we were at the same point the first time that Nick stepped away from leading this. He returned, though, and resuscitated it in a big way! Let's honor his legacy and keep our support viable for these two worthy organizations. God bless you, our military community, and the great United States of America!!

Legislative News (continued)

The Military Retiree Survivor Comfort Act (H.R. 2214 and S.1669) will allow survivors to gradually repay the amount over the next 12 months and have an opportunity to request for debt forgiveness through DoD.

Sens. Rob Portman (R-Ohio) and Elizabeth Warren (D-Mass.) recently submitted the Military Survivor Comfort Act as a Senate Amendment (SA 3882) for consideration in the FY 2022 National Defense Authorization Act (NDAA).

“Too many surviving spouses are financially caught off guard when their servicemember passes,” said Lt. Gen. Dana T. Atkins, USAF (Ret), president and CEO of MOAA. “DFAS recoupment of the last paycheck can empty a banking account for a grieving survivor. MOAA strongly supports Senators Portman and Warren’s introduction of the Military Survivor Comfort Act that will ease the financial burden with a gradual repayment and option to appeal for debt forgiveness.”

In support of our survivor community, The Military Coalition (TMC), a group of organizations including MOAA that represent nearly 5.5 million members of the uniformed services community, sent a letter to Portman and Warren earlier this year in support of the legislation.

Take Action!

(Note: for more details about issues you can carry to our legislators, see the Take Action article in Council and Chapter News, or go to:

takeaction.moaa.org/moaa/?0

Urge Your Elected Officials to Support Comprehensive Toxic Exposure Reform Legislation ([Link](#))

Comprehensive toxic exposure reform is needed to ensure we avoid the problems faced by Vietnam veterans who were exposed to Agent Orange.

Omnibus bills have been introduced by both chambers of Congress to address this issue. The Senate’s Cost of War Act and the House’s Honoring our PACT Act provide the change we need to recognizing and caring for toxic exposures. Each of these bills include the two key bills that MOAA supported with our Advocacy in Action campaign. In addition to supporting the comprehensive toxic exposure bills, we also encourage support for the following bills.

Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap ([Link](#))

MOAA continues efforts to build support for The Health Care Fairness for Military Families Act of 2021, H.R. 475 in the House, and S. 1972 in the Senate. These bipartisan and bicameral pieces of legislation would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

Continued next page

Legislative News (continued)

Ask Your Lawmakers to Support the Military Hunger Prevention Act ([Link](#))

Food insecurity among junior servicemembers is not a new concern, but like many ongoing problems, it's been made worse by the economic fallout from the COVID-19 pandemic. The Military Hunger Prevention Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial difficulties and allowing them to concentrate on their duties.

This bill will provide military families with the vital support needed to fight food insecurity. Please take a moment to write your lawmakers about the importance of backing this legislation.

Key Bills

Federal - HR 148 – ([Link](#)) A bill to provide a work opportunity tax credit for military spouses and to provide for flexible spending arrangements for childcare services for military families.

Federal - HR 344 – ([Link](#)) A bill to direct the Secretary of Veterans Affairs to conduct an analysis of the need for women-specific programs that treat and rehabilitate women veterans with drug and alcohol dependency and to carry out a pilot program regarding such programs.

Federal - HR 475 – ([Link](#)) A bill to amend title 10, United States Code, to improve dependent coverage under the TRICARE Young Adult Program, and for other purposes.

Federal - HR 912 – ([Link](#)) A bill to direct the Secretary of Veterans Affairs to make certain improvements relating to mental health and suicide prevention outreach to minority veterans and American Indian and Alaska Native veterans, and for other purposes.

NDAA May Include TRICARE Young Adult Coverage Fix ([Link](#))

By: Karen Ruedisueli | November 16, 2021

As the FY 2022 National Defense Authorization Act (NDAA) moves forward, Sen. Mark Kelly (D-Ariz.) has filed an amendment that would require TRICARE to cover young adult dependents up to age 26 without a separate premium.

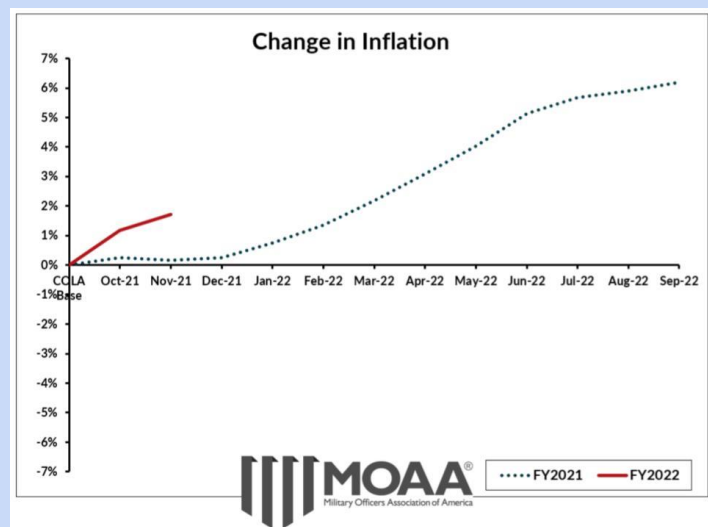
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COLA Watch

moaa.org/content/take-action/cola-watch

The November 2021 CPI is 273.042, 1.7 percent above the FY 2022 COLA baseline.

The Consumer Price Index for December is scheduled to be released Jan. 12, 2022. The CPI baseline for FY 2022 is 268.421.



Legislative News (continued)

We urge MOAA members to ask their senators to co-sponsor the associated bill, the Health Care Fairness for Military Families Act, to build support for the legislation as Senate leadership considers the amendment. Also, contact your House members to seek their support for their version of the bill – H.R. 475 – as a way to strengthen the issue in both chambers ahead of the NDAA conference committee.

TRICARE’s young adult coverage gap received national attention recently via an ABC News article published November 13. It told the story of Debra Ward, whose husband serves on active duty and whose 22-year-old son Joel was diagnosed with diabetes as a child. He suffered from three life-threatening hypoglycemic incidents while in college; to keep him under her family TRICARE Prime coverage after he turns 24, she’ll have to pay a monthly premium more than \$500 a month.

“We’re not expecting any special treatment,” she told ABC, “but it does seem like we ought to be at least getting the same treatment everybody else in the country has been receiving for the last 11 years.”

Building Support

Securing parity in young adult coverage has been one of MOAA’s top priorities for 2021 and an Advocacy in Action (AiA) topic this year.

The TRICARE Young Adult provision was not included in the Senate Armed Services Committee mark of the FY2022 NDAA released in September. To build support for the amendment, The Military Coalition (TMC) is coordinating a letter to Senate leadership underscoring the importance of fixing this parity gap in TRICARE coverage. TMC is a group of military and veteran service organizations representing a combined membership of nearly 5.5 million. MOAA co-chairs TMC’s Health Care Committee, which has led efforts on TRICARE young adult coverage within the coalition.

The House companion bill, H.R. 475, has 118 co-sponsors as of this article, while S. 1972 has 10. Constituent communications are key to growing the number of co-sponsors and getting the TRICARE Young Adult parity fix included in the FY 2022 NDAA.

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Chapter Officers	
President	Col (ret) Bob Norman
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	LTC (ret) Bob Koss Col (ret) Phil Yavorsky
Membership	Maj (ret) Sabrina Luttrell-Andrews
Programs	Yasemin Koss
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

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)

House OKs \$768B National Defense Authorization Act for FY 2022 ([Link](#))

By: Jane Edwards | December 8, 2021

The House on Tuesday (December 7) voted 363-70 to pass a \$768.2 billion defense policy bill for fiscal year 2022. The vote came hours after the House and Senate Armed Services Committees reached a compromise on the fiscal year 2022 National Defense Authorization Act.

The FY 2022 NDAA, which is now headed to the Senate, includes \$740 billion for the Department of Defense and \$27.8 billion for national security initiatives within the Department of Energy, according to a summary of the bicameral agreement on the defense policy bill.

The defense policy measure includes a 2.7 percent pay raise for military personnel, requires the formation of an independent commission to help assess the country's two-decade conflict in Afghanistan and directs DOD to submit a report with respect to the creation of a separate punitive article in the Uniform Code of Military Justice on violent extremism.

DC TV News Outlet Spotlights Proposed Arlington Cemetery Eligibility Changes ([Link](#))

By: Kevin Lilley | November 9, 2021

MOAA continued its work on the front line of the fight over proposed Arlington National Cemetery eligibility changes as a featured participant in an investigation by a Washington, D.C.-based TV station into the issue.

"I've gotten phone calls from some pretty distraught retirees and some veterans who are absolutely surprised" at a proposal that could force thousands of 20-year retirees to change their long-held plans for a final resting place, said Lt. Col. Mark Belinsky, USA (Ret), MOAA's director of Government Relations for currently serving and retired affairs in an interview with WRC-TV, the capital region's NBC affiliate.

The report shared the story of Capt. Kathi Dugan, USN (Ret), a Life Member of MOAA whose access to an Arlington burial could be taken away by plans set for an early 2022 release.

"I feel this was a sacred promise that they need to honor," Dugan said in the report, which aired Nov. 5.

MOAA has worked to head off these proposed changes since their 2019 proposal. Among many concerns, the proposed rules:

- Would discriminate against many who risked their lives for our nation – on submarine or bomber crews, for instance – whose service made them unlikely to receive the awards necessary to qualify for interment under the proposed guidelines. They would specifically disqualify women who served before they were eligible for many combat roles.
- Would not grandfather in those already eligible, forcing some 20-year retirees to change burial plans late in life.
- Would rush changes to eligibility instead of focusing on Arlington National Cemetery expansion and the creation of a second national cemetery offering full military honors – both of which could be accomplished in time to allow existing rules to stay in place as more space became available.

NDAA Action

The House version of the FY 2022 National Defense Authorization Act (NDAA) would require a joint DoD/VA report on the next national cemetery by March 2022, but it would not force any delays or changes to the new eligibility proposal. However, a Senate NDAA amendment (SA 4297) put forward by Sens.

Legislative News (continued)

Richard Blumenthal (D-Conn.) and Amy Klobuchar (D-Minn.) asks for the same report within a year and mandates no changes “to the revised interment criteria ... until the Secretary [of Defense] has submitted the report required. ...”

This Senate language offers the best chance to stop these changes in the short-term and provide a long-term solution as part of expansion plans and efforts at creating our next national cemetery. Senators must ensure the amendment reaches their chamber’s NDAA version, and House and Senate members of the upcoming conference committee will need to include it in the final bill.

For veterans like Dugan, this may be the last legislative opportunity to ensure the changes don’t take effect.

TRICARE Costs Announced: What You Need to Know for 2022 ([Link](#))

By: Kevin Lilley | November 10, 2021

Days before the Nov. 9 start of Open Season, TRICARE announced updated enrollment fees, premiums, and other rates for its plans taking effect in 2022.

Many TRICARE fees are increased annually by the amount of the military retired pay cost-of-living adjustment (COLA). Because COLA for 2022 is higher than it has been for decades (5.9%), the dollar amounts of TRICARE fee increases will also be higher than we have seen in the recent past.

However, there were no new TRICARE fees announced for 2022, and the new fees from 2021 – TRICARE Select annual enrollment fees for most Group A retirees and their families – saw increases in line with COLA: from \$150 to \$158 for individuals and from \$300 to \$317 for families. MOAA has supported recent legislation that would remove these fees, which were part of the FY 2017 National Defense Authorization Act (NDAA), and has successfully fought so these Group A retirees remain grandfathered into a lower enrollment rate. Group B retiree enrollment costs for TRICARE Select in 2022 will be \$504 for individuals (up from \$474) and \$1,008 for families (up from \$948).

Some notes on other changes:

Catastrophic Cap Updates

After jumping from \$3,000 in 2020 to \$3,500 in 2021, the TRICARE Select Group A catastrophic cap for retirees and families will sit at \$3,706 per family in 2022. The annual enrollment fee applies to the cap. Group B retirees will have a \$3,921 cap per family, up from \$3,703 in 2021.

Catastrophic caps will be unchanged for retirees and families in TRICARE Prime Group A in 2022 (\$3,000), but will rise slightly for Group B beneficiaries (\$3,921 up from \$3,703, same as Select). Caps also will be unchanged for active duty family members in Group A under TRICARE Prime and Select (\$1,000), but will rise for those in Group B (\$1,120, up from \$1,058).

2022 Premiums

The TRICARE Reserve Select premium will fall in 2022, the only TRICARE premium set to decline. Individual beneficiaries will pay a \$46.70 monthly premium in the new year, with family plans costing \$229.99 per month. That’s down from \$47.20 and \$238.99, respectively, in 2021.

TRICARE Retired Reserve monthly premiums will rise slightly, from \$484.83 (individual)/\$1,165.01 (family) in 2021 to \$502.32 (individual)/\$1,206.99 (family) in 2022. The largest increase by percentage comes in the TRICARE Young Adult Prime plan, which went from a \$459 monthly premium in 2021 to \$512 in 2022. The Select variant also increased, from \$257 per month in 2021 to \$265 in 2022.

Continued next page

Legislative News (continued)

Other Out-of-Pocket Changes

Out-of-pocket rates tied to medical visits inched up slightly across the board, ranging from a \$1 increase in primary care visits for retirees and family members on TRICARE Prime (\$21 to \$22) to an \$8 uptick in emergency room costs for a TRICARE Select retiree or family member (\$125 to \$133). See the full rate sheet at this [link](#).

Here Are Your New TRICARE Pharmacy Drug Prices ([Link](#))

By: Karen Ruedisueli | October 6, 2021

TRICARE pharmacy copay increases, passed into law in 2017 with military health system (MHS) reforms, will go into effect in 2022.

As of January 1, TRICARE copays for prescription drugs will increase as follows:

TRICARE Pharmacy Home Delivery (Up to a 90-Day Supply)

- Generic formulary drugs: from \$10 to \$12
- Brand-name formulary drugs: from \$29 to \$34
- Non-formulary drugs: from \$60 to \$68

TRICARE Retail Network Pharmacies (Up to a 30-Day Supply)

- Generic formulary drugs: from \$13 to \$14
- Brand-name formulary drugs: from \$33 to \$38
- Non-formulary drugs: from \$60 to \$68

Prescriptions obtained at military treatment facility (MTF) pharmacies still have zero out-of-pocket cost.

MOAA opposes disproportionate TRICARE fee increases and will continue work to stop programmed pharmacy copay hikes that are many times larger than the annual cost-of-living adjustment (COLA) and diminish the value of military retirement.

The changes came as part of the FY 2018 National Defense Authorization Act and “are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit,” said Cmdr. Teisha Robertson, USPHS, a pharmacist with the Defense Health Agency’s Pharmacy Operations Division, in a TRICARE.mil article providing background on the fee increases.

MOAA appreciates the importance of military readiness but opposes funding readiness improvements on the backs of military retirees.

The TRICARE retail and mail order pharmacy programs were extended to Medicare-eligible retirees in 2001 with the legislation that created TRICARE For Life (TFL). Until then, the only prescription drug benefit available to military retirees ages 65 and up was zero-out-of-pocket-cost prescriptions at MTF pharmacies. Since the establishment of TFL, MOAA has worked to defeat numerous proposals for disproportionate TRICARE fee increases.

As Congress shaped MHS reforms, MOAA successfully blocked dozens of proposals that would have increased beneficiary cost sharing, including a TRICARE For Life enrollment fee, multiple plans for means testing that would have led to significant cost increases for MOAA members, catastrophic cap increases up to \$5,000, and a plan to index TRICARE copays to the National Health Expenditure Index, which typically grows at a much higher rate than COLA.

Continued next page

Legislative News (continued)

MOAA also objected to fee increases for survivors and medically retired servicemembers and their families. As a result, protections for these populations were included in the FY 2018 NDAA.

Survivors of active duty, medical retirees, and their families will not see pharmacy copay increases. There will also be no change for active duty servicemembers – covered medications will have no out-of-pocket cost whether obtained at the MTF, a retail pharmacy, or via mail order.

New Program Offers Veterans, Military Spouses Access to Free Tech Training ([Link](#))

By: Amy Bushatz, Military.com | November 17, 2021

A new program plans to give veterans and military spouses interested in the tech industry free education, paid fellowships at one of 400 employers nationwide, and access to a network of employers looking to hire.

Announced November 2 via a webinar, the program, known as Career Forward, is operated by the U.S. Chamber of Commerce Foundation's Hiring Our Heroes and funded through a \$10 million grant from Google. The funding pays for 8,000 participants to use the program.

Participants will move through a three-step career process. First, they will earn Google career certificates via an online education platform, Coursera. After finishing the certificate program, which takes between three and six months, they can be placed in a 12-week paid fellowship in one of the Hiring Our Heroes network companies. Finally, once they've completed the certification and fellowship, they can access Google's employer consortium, which considers program graduates for related job openings.

The program is open to all veterans, active-duty and veteran spouses, and active-duty members preparing to transition out of the military living in the U.S. Troops and spouses stationed overseas who are within one year of returning stateside also can register.

Users register for one of five certificate programs: project management; data analytics; UX design; IT support; and Google IT Automation with Python Professional. Only the Google IT Automation with Python Professional certificate program requires prior experience. Graduates of the Google certification programs earn an average starting salary of \$63,600, according to Google.

More than 60% of veterans do not have a college degree, according to 2017 data, the most recent available from the Bureau of Labor Statistics. The veteran unemployment rate sat at 3.6% in September, the latest date for which data is available, according to the Department of Labor; the overall U.S. unemployment rate was 4.8%.

Military spouse unemployment is estimated at between 20% and 24%, down from an estimated 36% at the peak of the COVID-19 pandemic in 2020, according to Hiring Our Heroes. The Department of Labor does not track military spouse unemployment rates.

Hiring Our Heroes currently administers multiple industry-focused programs, including a Salesforce fellowship, a Toyota Technician training program, and a fellowship for the solar power industry. About 5,000 veterans and military spouses have graduated from those programs, with 92% of veterans and 86% of military spouses securing full-time employment as a direct result, officials said.

YOUR MONEY ([Link](#))

Leveling the Playing Field for Illinois Retail Act

Illinois Department of Revenue Website | Dec 2021

Sales tax revenue in Illinois is up 17% from January 2021 to September 2021 compared to the same period before the pandemic in 2019.

Some of the boost is because more people are shopping as the pandemic eases, but there was also a change in state law Gov. J.B. Pritzker pushed as one of 24 tax and fee hikes collecting \$5.2 billion more since he took office. Online retailers now must charge the sales tax rate collected where the shopper lives. That's 10.25% for a Chicago resident.

Before this year, online retailers such as Amazon and Ebay only had to charge the 6.25% state sales tax. Before that, they were not required to charge sales taxes if they didn't have a physical presence in the state.

In case you missed this, starting on January 1, 2019, online merchants and remote retailers must charge the full local rates, including the local taxes cities and counties have imposed on the brick-and-mortar retailers.

Check out the Resource Page for this initiative in the official Illinois State Government web site at this [link](#).

SURVIVING SPOUSE CORNER ([Link](#))

Know Your State Level Military Benefits

By Dr. Vivianne Wersel | 1 Nov 2021

Many MOAA surviving spouses receive survivor benefits from DoD and the VA. Besides these benefits, state-level benefits are available to those who meet the criteria. State benefits are state-driven, unlike federal or VA benefits or entitlements.

Surviving spouses might not be aware of these state-level benefits because there is not a one-stop-shop website for military survivors.

Some states are more "military friendly" than others. The amount of benefits can vary from state to state; some offer as many as 60 and as few as 22 benefits to retired veterans, according to the Center for a New America Security (CNAS), at this [link](#). The challenge is determining what benefits are passed on to the survivor after the veteran or servicemember dies. CNAS says military survivors receive less than 50% of what states offers to veterans.

To determine what state benefits are available to survivors, begin by looking at the individual state benefits for veterans using the CNAS benefit finder (at this [link](#)). Next, locate the state you are targeting and then search for the "Beneficiary" category. It is important to verify eligibility, as many of the webpages might be outdated.

Some state benefits include (but, again, vary from state to state):

- Academic scholarships
- Property tax exemption or reduction of property tax (For example: Military surviving spouses who receive Dependency and Indemnity Compensation from the VA are eligible for up to a \$45,000 deduction in the assessed value of their home for property tax purposes.)
- Survivor Benefit Plan tax exemption for state tax
- Free admission to national parks
- Free fishing and hunting license

Being aware of state-level benefits can also help surviving spouses determine whether they want to stay or relocate to optimize their benefits. Many independent variables need to be considered, such as cost of living and proximity to family support. Knowing the state-level benefits is a helpful tool in this decision-making process.

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Surviving Spouse's Corner (continued)

What to Expect in 2022 With the 'Widows Tax' Repeal

By: Nancy Mullen | November 29, 2021

We are coming up on the second year of a three-year phase out of what has been known as the "widows tax," which required forfeiture of a dollar of Survivor Benefit Plan (SBP) for every dollar of Dependency and Indemnity Compensation (DIC) received. Please note this is only applicable to those surviving spouses who qualify for both DIC and SBP and are in receipt of the Special Survivor Indemnity Allowance (SSIA).

In Phase 1 (2021), surviving spouse SBP payments were reduced, or offset, by two-thirds of the DIC rather than the full dollar-for-dollar reduction. For many surviving spouses, this resulted in an increase in the amount of SBP paid as the gross amount of their SBP exceeded two-thirds of the DIC. Others have had to wait to see an increase in their benefit.

We are nearing the start of Phase 2 of the elimination of the offset for which the amount offset (or deducted) from the SBP will be reduced to one-third of the DIC payment. To estimate your benefit, subtract one-third of your current base DIC payment from your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase, plus any COLAs, which is expected to be approximately 5.9%.

Let's look at an easy example: We will assume a COLA of 5.9% for 2022, which puts the projected 2022 base DIC amount at approximately \$1,437.66. One-third of that new DIC amount is \$479.22. This is the amount you will subtract from your gross SBP amount. So, if your gross SBP without offset is \$1,000, then you would subtract \$479.22 from \$1,000 to give you a 2022 SBP payment of \$520.78 (\$1,000-\$479.22). You would also receive the SSIA, which is projected to be approximately \$346.

These new changes will be effective in January 2022, which you will see reflected on the payment to be received February 1, 2022. If you do not know your gross SBP, you can find that on your annuitant account statements, available in your myPay account. You should also receive an annuity statement in the mail in December 2021.

There are no changes to the post-9/11 active duty survivor child-only SBP option until 2023, and these changes do not impact the retiree child-only SBP option.

Thankfully, many resources are available to help you understand the basics of your benefits. If you are not already a member, please join the Military Widows: SBP-DIC Offset ([link](#)) or the MOAA Surviving Spouses and Friends ([link](#)) Facebook groups. These pages contain various important files you can use to read up on this and other issues as well as additional posts that might be of interest to you. You can also visit the Defense Finance and Accounting Service (DFAS) website ([link](#)) for the most up-to-date information and other guidance, including the June 2021 survivor SBP newsletter, The SBP-DIC Offset Phased Elimination: What to Expect in the Upcoming Phases ([link](#)), as well as a helpful frequently asked questions section. Visit the DFAS website to learn more.

COUNCIL AND CHAPTER NEWS

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 [Take Action Center](#) or [News](#) webpages.

- **MOAA's 2022 Legislative Priorities** ([link](#)) As we head into the second session of the 117th Congress, please take note of these MOAA's legislative priorities.
- **MOAA Joins Hidden Helpers Coalition** ([link](#)) MOAA, and over 60 other organizations, has joined the Hidden Helpers Coalition to support children in military or veteran caregiving families.
- **2022 Basic Allowance for Housing Rates Up, But Some Pandemic Bumps Are Gone** ([link](#)) Service members Basic Allowance for Housing rates are set to rise an average 5.1% beginning in January, although a few may see their monthly benefit drop after the Pentagon temporarily boosted rates during the pandemic due to a meteoric housing market.
- **Military Spouse Employment: It's Time to Try Something Different** ([link](#)) The unemployment/underemployment rates of military spouses remain unchanged or worse, due to the pandemic's impact on women in the workforce. The past decade has shown a marked improvement of resources and programs designed specifically for military spouses to boost education and professional development opportunities.

SW 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 by following this [link](#).

For information on services available to the aging population, please visit the [Illinois Department on Aging](#).

Use the links below to read some timely veteran-related articles.

- [Operation HerStory](#) -- Gwen M. Diehl, Illinois Department of Veterans' Affairs Veteran Home Coordinator joined the Operation HerStory all-female honor flight on October 6th.
- [Free Legal Aid for IL Veterans](#) -- Active Duty Servicemembers, Veterans, Guard, Reserve, and spouses/dependents can receive free legal aid through the IL Armed Forces Legal Aid Network.
- [Send a Vet a Message](#) -- Send a message of support to Illinois Veterans' Homes residents or staff.
- [Illinois Veterans Newsletters](#) -- Award-winning email newsletter created by IDVA, delivers important news and information to the Illinois veteran community. (March 2020 edition at this [link](#).)
- [Operation Rising Spirit](#) -- Challenges service organizations, volunteers, and patriots of Illinois to raise the spirits of military veterans and the heroic staff who care for them at state veterans' homes.
- [Veterans Drivers License](#) -- Veteran's designation helps ensure military veterans receive the services and benefits for which they are entitled.

Take a moment to help our veteran community!!

Illinois House Bill 2378 is the amendment to the standard Homestead Exemption Act. This amendment will allow the surviving spouse, who is receiving DIC, Dependents Indemnity Compensation, to apply for the Homestead Exemption.

How can you help? Please call or e-mail your state representative(s) and tell them we need them to co-sponsor HB 2378. Use this [link](#) for the 'Illinois Policy' web site, then enter your address to show contact information for your state representative.

For details about the bill, visit the Illinois General Assembly web site at this [link](#).

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 1 MAR 2022

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 2020-2021. 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 and the second ranked applicant will be awarded the Nalley scholarship. 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 1 Mar 2022.

SELECTION: Award winner will be announced in April 2022 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 ram204@att.net.

Thank you,

Southwest Illinois MOAA Scholarship Committee

HONORING THE LIFE OF ED TRUE, Lt Col (ret) ([Link](#))

From Legacy.com – James Edward True, age 89, of O'Fallon, IL., born January 24, 1932 in Decatur, IL, the only child of Willard Edward and Mary Agnes, nee Ryan, True, passed away December 21, 2021, due to complications from heart valve surgery at St. Louis University Hospital, St. Louis, MO.

Ed grew up in Peoria, a member of First Christian Church and of DeMolay International. Growing up, he was very active in numerous sports. He attended Peoria Manual High School, where he excelled in academics and athletics. He began his life of service in high school, joining Fellowship of Christian Athletes.

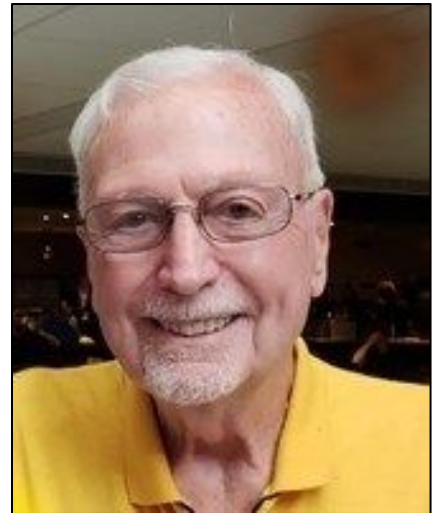
He was awarded a basketball scholarship to Bradley University where he earned his B.S. Degree (General Business). He later earned two M.S. Degrees from USC (Education and Systems Management).

Ed began his active duty in the US Air Force as a Second Lieutenant after completing the ROTC program at Bradley. He was a veteran of the Korean and Vietnam wars and retired after 21 years at the rank of Lieutenant Colonel. Ed held numerous positions following his Air Force career. He served as the President of the Ball Park Sports Center for 14 years where he brought indoor soccer and softball to the O'Fallon area. In 1996 he began a 24-year teaching career as a professor of Business, Economics, Entrepreneurship, Management and Marketing. Institutions included Bradley University, Fontbonne University, Lindenwood University, McKendree University, SIUE, SLCC, SLU, and SWIC.

Many organizations benefited from Ed's passion to serve. Locally they include the City of O'Fallon, Ward 2 Alderman, O'Fallon Boosters, School Boards, O'Fallon-Shiloh Chamber of Commerce, Boy Scouts, Junior Achievement, Rotary, USO, YMCA Corporate Board, Military Officers Association of America, Southwestern Illinois Senior Olympics, O'Fallon Community Food Pantry, O'Fallon First United Methodist Church, St. Louis Sports Commission and St. Louis Convention & Visitors Commission.

Ed and Myrna were united in marriage on November 29, 1966 in Basel, Switzerland. He is survived by Myrna, nee Monday, True of O'Fallon; children Eric (Stephanie) True of Swansea, Todd (Jacqueline) True of O'Fallon, Lynn (Al Bernard) True of Mora, MN., Brian (Lucinea) True of Williamsburg, VA., and Karol (Isadore) Rocha of Mariposa, CA.; 8 grandchildren and 5 great-grandchildren. He was preceded in death by his parents. In lieu of flowers, memorial donations are suggested payable to the O'Fallon First United Methodist Church or the O'Fallon Community Food Pantry. Online condolences and memories may be shared at www.wfh-ofallon.com.

The family will receive friends from 3 – 8 pm, Sunday, January 2, 2022, at O'Fallon First United Methodist Church, 504 E. Highway 50, O'Fallon, and one hour prior to the service on Monday. Funeral Service will begin at 11 am, Monday, January 3, 2022, at O'Fallon First United Methodist Church.



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

Meeting Announcement

This month's meeting is Sat, 8 Jan 2022 at Tavern on Main in Belleville.
(See Program News for details.)

No Reservation Deadline

