

President's Message

Happy New Year! Welcome 2023 and the successes that will bring to us with the 118th Congress.

Welcome to our newest members, Maj (ret) Steve Mudd, USAF, Lt Col (ret) Anita Leach, USAF, and Col (ret) Henry Salcido, USAF.

Our Chapter was invited to join the Military Affairs Committee (MAC) of the Leadership Council of Southwestern Illinois (LCSWIL). This membership will help keep us connected to the military, veteran, and surviving spouse issues and activities in the Southwest Illinois area. We will also have opportunities to participate in activities like the Southwest Illinois Job Expo that we attended back in November. Our presence was much like Retiree Appreciation Day in early October every year, but the focus was on the transition benefits offered by MOAA as opposed to legislation regarding veterans and the military community. Several people stopped by the MOAA table, staffed by Yasemin Koss and I, to learn about the MOAA's transition benefits. The time we spent at the table was very productive to increasing

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This month marks the start of a new year and the 118th Congress will commence at noon on January 3, 2023. All of our hard-work lobbying Congress paid off, as legislators passed the National Defense Authorization Act (NDAA) for FY 2023, authorizing \$858 Billion for National Defense. This budget includes a 4.6% pay increase for active duty military and even though this is the largest pay increase in 20 years, it still falls short of the 7% inflation plaguing our economy from 2022. Although the NDAA has been passed, the fight has just begun as Congress is now

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Treasurer's Report	
Checking Account Balance ...	\$645
Savings Account Balance	\$9,048
Certificates of Deposit	\$13,864
Total	\$23,557



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

Take Action!

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

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Program News

Please join us for our January Meeting

Saturday, 14 January 2023

Cocktails at 6 pm, Dinner at 7 pm

Guest Speaker follows Dinner

Cardinal Creek Golf Course, Scott AFB IL

Attire: Business Casual

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

DINNER MENU, Italian Buffet, \$25.00 per person

Pasta with three different sauces
Italian Sausages with Bell Peppers
Salad

Rolls
Dessert
Coffee and Tea

Upcoming Programs

Date	Venue	Topic
19 Jan 2023	Global Brew Tap House (next to First Watch)	Quarterly Happy Hour
Feb 2023	TBD	TBD
Mar 2023	TBD	TBD

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.

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)

awareness of our Chapter's activities and purpose to the community. Anyone who would like to participate in these types of face-to-face opportunities, please let a Chapter Board member know of your desires and we'll let you know when the opportunities come around. This is all part of the servant-leadership model about which all of us joined the military and the organization. Lastly, as part of the LCSWIL MAC, we may have opportunities to submit grants available from MOAA National that will help our local veteran and military community. Stay tuned for more on that, but if you'd like to help with writing and submitting those ideas, please contact a Chapter Board member. In the meantime, never stop serving and thank you for supporting our Chapter activities. God bless you, your families, our elected and appointed leaders in the community, State, and nation, the men and women who volunteer in the greatest armed force in the world, and this great United States of America.

Legislative News (continued)

tasked with passing an appropriations bill. This bill will determine monies allocated to specific government departments, agencies, and programs.

Please visit the websites of your state senators and representatives for their contact information, and urge them to get to work. You can also call the U.S. Capitol Switchboard at 202-224-3121 where an operator will put you in touch with the Senate or Representative Office of your choosing.

Please also peruse the legislative update section of the MOAA website to stay up to date on the latest legislative initiatives. Lastly, if you're up to it, share a link on your social media pages to spread the word. Make sure our voice is heard and spread the message to gain more traction and continue the momentum we have established thus far!

Below is some important information regarding your benefits as we start the New Year! An important change regarding Tricare's handling of specialty drugs is coming this month as we kick off the new year! Additionally, 2023 is the year when the SBP-DIC offset is fully eliminated, allowing you to keep more of your well deserved money.

TRICARE Pharmacy Specialty Drug Changes Take Effect January 1

By: Karen Ruedisueli November 22, 2022

TRICARE beneficiaries filling specialty medication prescriptions at retail pharmacies should begin moving those prescriptions to Accredo, which will be the primary in-network pharmacy option for specialty medications as of Jan. 1, 2023.

The TRICARE Home Delivery Program and military treatment facility (MTF) pharmacies will continue to be available for some specialty medications, but Accredo will be the only retail specialty pharmacy option for most specialty prescription drugs, which are used to treat chronic, complex conditions such as cancer, rheumatoid arthritis, multiple sclerosis, and hepatitis C. They sometimes require clinical training to administer and may need special handling, storage, and patient monitoring.

Only 1% to 2% of TRICARE beneficiaries take specialty medications. Impacted beneficiaries should have received a letter from Express Scripts notifying them of this change. You can also check the specialty drug list on the TRICARE website to verify if any of your medications are specialty drugs.

To fill your specialty medications at Accredo, call 1-877-882-3324 and an Accredo patient care advocate will work with you and your doctor. Accredo provides 24/7 access to personalized care and support from specialty-trained pharmacists and nurses.

Continued next page

Legislative News (continued)

Your medication also may be eligible for home delivery from Express Scripts; call 1-877-363-1433 to find out.

You also can check with your local MTF pharmacy to see whether it stocks your specialty medication on their formulary. If you are receiving your specialty drug through home delivery or an MTF pharmacy, you don't need to make any changes.

Specialty drugs represent a significant and growing portion of TRICARE pharmacy spending. From FY 2018 to FY 2021, TRICARE specialty drug spending increased 43% from \$2.360 billion to \$3.369 billion. In FY 2021, specialty drugs accounted for less than 1% of military health system (MHS) prescription drug utilization, but 47% of MHS drug spending.

Although the cost of specialty drugs is high, some represent significant advances in therapy. The high price may be offset by decreases in future medical costs.

The current TRICARE specialty drug retail network is already very narrow and includes Accredo, Kroger, Rite Aid, and Walgreens. Consolidating TRICARE retail specialty drug dispensing at Accredo will reduce TRICARE's growing pharmacy spending by allowing DoD to leverage the National Prime Vendor procurement/replenishment model, which provides discounted pricing on specialty drugs.

MOAA supports efforts to control TRICARE costs but only if beneficiaries retain access to high quality care. Have you been impacted by this change to the specialty drug network? If so, please share your story with us at legis@moaa.org.

Survivor Benefit Plan

The Survivor Benefit Plan (SBP) is a monthly benefit paid to the designated beneficiary of a retired servicemember who has passed away. Retired pay stops with the death of the servicemember; therefore SBP is one way to ensure a continued financial benefit for a servicemember's survivor. *Continued next page*

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

The November 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Dec. 13, was 292.495, 0.2% above the FY 2023 baseline of 291.901.

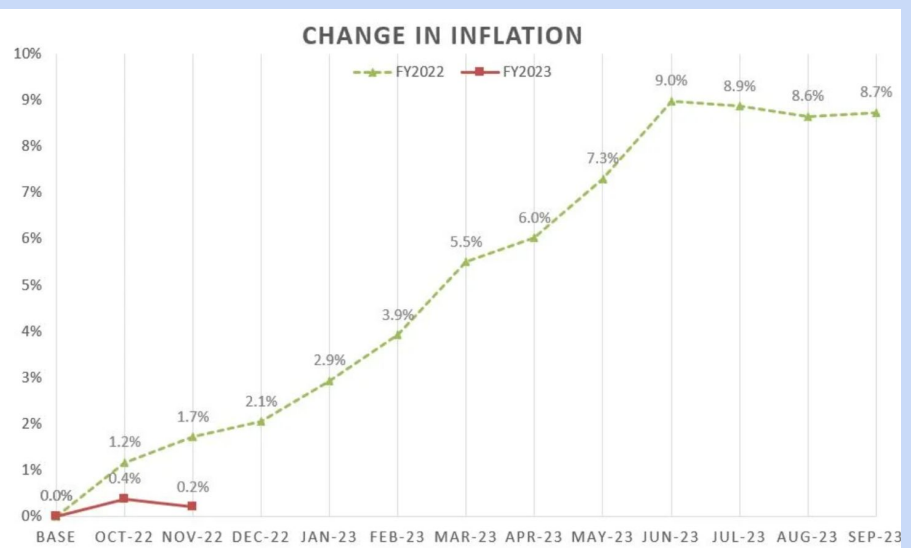
The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA

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)

A BREAKDOWN OF THE SURVIVOR BENEFIT PLAN (SBP) ELECTION OPTIONS

Service-members have the option of enrolling in SBP when they retire. There are six eligible beneficiary categories:

Spouse. An eligible spouse is the spouse you're married to when you die. If you marry after retirement, the marriage must last at least one year or you must have had children born of that spouse. Benefits are paid until the spouse dies, but stop upon the spouse's remarriage before age 55 (but can be resumed if the remarriage ends).

Spouse & Child(ren). The spouse is the primary beneficiary, with eligible children (to age 18, or 22 if full-time, unmarried college students) receiving the annuity only if the spouse dies or remarries before age 55. The 55% annuity is divided equally among the eligible children.

Child(ren) Only. Eligible children are the primary beneficiaries. If the retiree dies while a child is eligible, the 55% annuity continues until the child exceeds the age of eligibility. "Eligible children" are defined as adopted children, stepchildren, foster children and recognized natural children who live with the retiree in a regular parent-child relationship. Children of all marriages are eligible beneficiaries under this election. Child coverage offers excellent protection for incapacitated children, since the 55% annuity is payable to them for life. The mental or physical incapacity must have been incurred while in the age eligibility range.

Former Spouse. This option can be elected voluntarily or be required by a state court. Former spouse costs and benefits are identical to those for spouses. The same remarriage limitations apply. If a Former Spouse beneficiary dies prior to the Service retiree, the SBP Spouse beneficiary reverts back to the Service member.

Former Spouse & Child(ren). This is identical to the "spouse & children" option in costs and benefits, except that only children of the marriage to the former spouse are eligible beneficiaries.

Insurable Interest. If a retiree is unmarried with no children, this option may be selected. The "natural person" must be someone with a financial interest in your life. Examples are a close relative or a business partner. Note: This option may be cancelled at any time. Should you gain a spouse or child in the future, the insurable interest coverage may be changed to spouse or child or both, within one year of acquisition.

Continued next page

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 Corely
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)

Servicemembers must choose a base amount for the annuity. The annuity benefit will be 55% of the base amount. The base amount can be anywhere from the full monthly retirement pay to a minimum of \$300.

If a servicemember has an eligible beneficiary at the time of retirement and chooses not to enroll in SBP, he or she cannot enroll in SBP unless during an open season authorized by Congress- these open seasons are rare.

Also, if a servicemember is married at the time of retirement and elects not to cover his/her spouse or chooses a reduced benefit, then the servicemember must get spousal concurrence to deny coverage or reduce the survivor benefit. In addition, and they are prevented from ever covering a new child or spouse or increasing the benefit amount.

SBP Premiums

The cost for spouse-only SBP coverage is 6.5% of your base amount. The premiums will be automatically deducted by DFAS from your monthly retirement check.

There are additional costs for children. You can use the formula from the **Office of the Actuary** to determine real costs.

Premiums are deducted from retired pay pre-tax and subsidized by the federal government.

Once a retiree has made 360 payments (30 years) and reached age 70, he/she is considered paid-up, and no longer has to make payments.

SBP Annuity

When the servicemember passes away, the next of kin needs to notify DFAS to get the annuity started. It usually takes about 3-4 months after DFAS is notified for the SBP payments to begin. They will be retroactive to date of death.

The annuity is 55% of the base amount; therefore, if the base amount was \$1,000, the annuity will be \$550 per month. SBP is taxable.

Receiving Social Security and/or a civil service/FERS annuity will not interfere with SBP, unless the servicemember waived a portion of his retired pay for a combined civil service annuity.

If the survivor receives Dependency and Indemnity Compensation (DIC) from the VA, there is a partial offset between SBP and DIC. This offset was reduced by 1/3 beginning in 2021, a further 1/3 in 2022, and is due to be eliminated by 2023, allowing survivors to receive their full SBP payment.

The Special Survival Indemnity Allowance (SSIA), which is an additional taxable benefit meant to partially make up for the offset, will eventually go away as the DIC offset is eliminated.

Special Needs Trust. If your SBP beneficiary is your disabled, incapacitated child, you may have the annuity paid to a Special Needs Trust for the benefit of the child.

SBP Election Changes

SBP coverage can only be terminated during the second year after retirement. Once this window has closed, servicemembers cannot “disenroll” from SBP except as outlined below.

If the selected beneficiary passes away, the servicemember must alert DFAS in order to stop the premiums.

Continued next page

Legislative News (continued)

No premiums will be refunded, and the servicemember's participation is “suspended,” pending the gain of another eligible beneficiary.

In the event of a divorce, the servicemember may also “suspend” SBP coverage, as long as Former Spouse coverage is not mandated in the divorce decree. The servicemember will need to contact DFAS within one year of the divorce.

If the servicemember remarries following their first spouse's death or divorce (assuming there is no Former Spouse coverage), the servicemember has three options to cover their new spouse:

- Resume identical coverage they had initially; cannot decrease level of coverage
- Increase level of coverage if they were not at maximum level initially
- Elect not to resume coverage. This decision is irrevocable and must be declared to DFAS within one year of the remarriage or the initial level of coverage obtained by member will resume automatically

A retiree may “withdraw” from SBP, with the consent of their spouse, if the retiree has a total and permanent service-connected disability (100%) for 10 continuous years, or at least five years at 100% if from the date of service separation. This option was established because the spouse would automatically be eligible for DIC, which would previously be subject to SBP-DIC offset. This withdrawal is irrevocable and previously paid premiums are not refunded.

MOAA worked diligently to repeal the SBC-DIC offset and the FY 2020 National Defense Authorization Act (NDAA) eliminated the offset in a phased three year process. The first changes to the SBP pay process began in 2021. Each year, SBP will be reduced by one-third of the amount of DIC received until there is a total elimination of the offset in 2023.

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.

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, southwestilmoaa.org, after 1 Dec 2022. The forms will also be available in 'Eyes on the Skies'. Scholarship applications must be postmarked not later than 3 Mar 2023. Applicants must be high school seniors entering an accredited college/university or may be 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

Finding a New Normal

By: Barbara Smith | November 1, 2022

It's been a long time since I became a surviving spouse, and during that time, I've gone through many stages. None were easy, but all were necessary. No journey out of grief is straight forward. We all handle it differently, and it's how we deal with it that makes a difference.

We must choose to be positive and live or be unhappy the rest of our lives. I chose to be positive, but I also realized that I needed to find a purpose.

When my husband died at the age of 57, I didn't know where to turn or what to do. I became aware that my path forward was to do what I could to make sure no other survivor felt as alone and unprepared as I was. To that end, I joined my local MOAA chapter, took on the job as their surviving spouse liaison, was appointed to the national MOAA's Surviving Spouse Advisory Council, and became active in the Surviving Spouse Virtual Chapter.

I also found not only a mentor but a dear friend because of a chance meeting in 2015. Patricia "Pat" Farnsworth shared her vast knowledge of surviving spouse issues, her wisdom, and her wonderful sense of humor. She encouraged me to do the best I believed I could be — and then pushed for more. Pat died on Oct. 14 at age 86. She was an inspiration to many and a friend to all.

We will never forget our loved ones. We will always miss them. But I have found peace and comfort in my new normal. I hope you find the same.

YOUR MONEY

The ease of using the internet has opened up many options to save time and keep connected with your financial institutions, doing your taxes, keeping information together, and making purchases all without leaving the comfort of home. This technology also opens us to those of nefarious intent, those who take advantage of the internet and electronic technology to prey on our confidence in security. Scams have been around for a long, long time. People try to get money by not working hard, but leveraging our emotional and sometimes logical thought processes by appearing to be a credible agent. Today, spam and scams are increasingly, if not already, a major part of everyday life, that needs more attention so that we don't unwittingly fall into the insidious trap promulgated by fraudulent deceivers.

Here are some tips to help you avoid the fraud trap:

1. Build your defenses – educate yourself on scams and beware of scammer intent
2. Practice cyber hygiene – use strong passwords, changing frequently; use multi-factor authentication; use care with public wi-fi; don't click on unsolicited links
3. “Don't” before you “Do” – Don't ask to unsubscribe and don't click on unexpected links, even from a friend; ignore unsolicited calls, e-mails, and texts, even if they appear to be from a friend; verify links and look for “https”
4. Do play the detective – ask questions about the situation, or ask a friend if the situation is questionable
5. Say “NO” to FOMO – don't be drawn into situations based on emotions or promoted in social media
6. Look for signs of a problem – monitor transactions in your financial institution and credit cards; be aware of passwords no longer working, or missing statements

The scammers will try to play on your emotions whether it is your “goodness” to help those in need or if they know you might need something. Use logic, think about the situation and analyze your need for whatever is being offered.

Report concerns you encounter to:

- FINRA (Financial Industry Regulating Authority) at www.finra.org, or (844) 574-3577
- The Federal Trade Commission at www.reportfraud.ftc.gov
- Internet Crime Complaint Center (FBI) at www.ic3.gov
- BBB Scam Tracker at www.bbb.org/scamtracker

Remember, if it sounds too good to be true, it probably is.

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](#).

COUNCIL AND CHAPTER NEWS

Southwest Illinois Chapter in the News



JOHN WILT FOUNDATION
c/o Elizabeth Spradling Ortega, 2059 Bowler Rd, O'Fallon, IL 62269
618-616-3241 www.JohnWiltFoundation.org

SW Illinois MOAA
PO Box 735
O'Fallon, IL 61169

On behalf of the staff and board of directors of the John Wilt Foundation, thank you for your generous support of this organization for our John Wilt Foundation 5K Honor Run. You have so graciously supported our 5K when the COVID 19 pandemic has curtailed so many activities and are just getting started again. We appreciate your support beyond measure, as it allowed us to continue the scholarships in 2022 as well as our donations to the USO, Fisher House and the O'Fallon Veterans' Monument. THANK YOU!

Please use this document as a tax receipt for your 2022 donation, which is described below.

If you have questions about this receipt, please contact us at 618-616-3241.

Sincerely,

Elizabeth Spradling Ortega
President



Chapter President Col (ret) Bob Norman and Programs Chair Yasemin Koss were invited to join the Military Affairs Committee of the Leadership Council of Southwestern IL

The SW IL Chapter supported the John Wilkes Foundation again this year.

REASONS TO JOIN A MOAA CHAPTER *(excerpt from the IL Council of Chapters newsletter)*

You know the value of belonging to MOAA and your chapter! But when you're talking to a potential new chapter member, it's important to remember that many officers might have only limited knowledge of MOAA's chapter system.

Creating a dialogue and asking open-ended questions is the best way to find out if and how a chapter membership could help a prospective member. Find out as much as you can about their priorities in order to tailor a response that is more likely to resonate with them personally.

Here are some aspects of membership that may appeal to them:

1. **Make yourself heard.** Chapters provide grassroots support for MOAA's national legislative agenda. Chapter members let their legislators know what's on their minds/open doors for MOAA's legislative team.
2. **Give back to the community.** Chapter members are MOAA's ambassadors in their communities, supporting countless programs. These members continue to serve and are giving back in the truest sense.
3. **Value added to chapter members' lives.** MOAA chapters sponsor interesting programs and opportunities to interact with civic, political, military, and business leaders on issues important to members.
4. **Networking with fellow officers.** Chapters include second-career members in the workforce and retired service members who have contacts in their communities that can be valuable to transitioning officers.
5. **Stay informed.** Chapter newsletters, websites, and meetings provide you with the latest information on local, state, and national issues and changes to military benefits.
6. **Influencing state legislation.** A council of chapters and independent chapters lobby for and pass state-level legislation that affects military members and their families.
7. **Camaraderie with a purpose.** MOAA chapters unite active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses.

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.
- **Urge Your Legislators to Support Concurrent Receipt** ([link](#)) – Contact your representative and senators and urge them to support The Major Richard Star Act, which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries. Help ensure these men and women get their full service-earned retirement, as well as their disability compensation from the VA.
- **Ask Your Lawmakers to Support the Jobs and Childcare for Military Families Act** ([link](#)) – The military spouse unemployment rate was 22 percent and has been that or higher for over a decade. The Jobs and Childcare for Military Families Act would expand the Work Opportunity Tax Credit (WOTC) to incentivize businesses to hire military spouses and create dependent care flexible spending accounts (FSAs) for military families to reserve pre-tax dollars from their paychecks to cover out-of-pocket child care expenses.
- **Why You Should Factor the New SBP-DIC Rule Into Your Financial Plans** ([link](#)) – Certain military retirees who are rated 100% disabled by the VA may have the option to terminate their Survivor Benefit Plan coverage. This may seem like a logical choice in situations where it is likely that survivors will receive Dependency and Indemnity Compensation.

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. We provide counseling to individuals and their families and offer a complete referral service to provide veterans with accurate and current information on the entire range of issues associated with veterans' benefits and entitlements. 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.

**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 2023 Kickoff Dinner & Meeting on 14 January 2023 at 6:00 pm at Cardinal Creek Golf Course, Scott AFB IL. (See Program News for details.)

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