



President's Message

I always miss these – the month celebrating the military child is April. May is Military month. Military Spouse Appreciation Day was May 10. Armed Forces Day was May 15. And we all know about Memorial Day, May 31. But in June, we have the anniversary of D-Day, June 6; Flag Day, June 14. Probably lots more to commemorate and remember. Just put these on your calendar and take a moment to remember those who sacrificed and honor those who are being honored. We—service members and families—all serve. When I was visiting with the various legislative coordinators for the representatives and Senator Durbin during MOAA's Advocacy in Action campaign, I was starkly reminded of (1) the sacrifices of those who served and (2) the limited support we provide to our young people who choose to “stand in the gap” to protect our freedoms. That is why MOAA strives to be the voice of those who need the support of the country that these volunteers choose to defend. And while there may be division on many issues in Congress, support of the inequities for our

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Treasurer's Report	
Checking Account Balance ...	\$194
Savings Account Balance	\$3,853
Certificates of Deposit	\$15,200
Total	\$19,247



Visit us on Facebook! *(click logo on left)*

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

Just a few items this month. First, Take Action, then Advocacy in Action. Finally, some State issues.

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

<https://takeaction.moaa.org/moaa/?0>)

Watch for the opportunity to send a message to Congress in the coming months on the bills listed here. Contact your elected officials about these important issues today.

- 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.

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This Month's Program

Please Join Us for our Final Meeting for 2020-21!

What: A Picnic

Where: O'Fallon Community Park, East Hwy 50 (across from Dairy Queen)

When: Saturday, 12 June 2021 at 1130 hours

Bring your own food, drinks, chairs, games, etc.

(We will follow all state COVID-19 restrictions and guidelines.)

As you know, we didn't have our annual Scholarship Charity Auction in December. We asked you to donate the money you would've bid on the gifts--thank you to those of you who did.

It's not too late to donate if you haven't already.

Send donations by check to: SW IL MOAA, PO Box 735, O'Fallon IL 62269

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
11 Sep 2021	Tavern on Main	Tentative
9 Oct 2021	Cardinal Creek Golf Course	Fire Safety (Tentative)
13 Nov 2021	Cardinal Creek Golf Course	Tentative
11 Dec 2021	Cardinal Creek Golf Course	Annual Dinner and Scholarship Auction
Jan 2022	An In-Person Venue (Hopefully!)	Who Knows, But It'll Be Great!

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.

President's Message (continued)

military is actually bringing the elected representatives together. Your membership as part of National MOAA and the affiliate which is our Chapter definitely helps Congress recognize our united front based on the numbers and also supports the efforts to educate Congress on these very important issues to the All-Volunteer Force. God bless you, our men and women who currently serve and you who have served, our national leaders, and this great United States of America.

Legislative News (continued)

- 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). This bipartisan bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

- 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 Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial difficulties and allowing them to concentrate on their duties.

- Support Legislation to Repeal the TRICARE Select Enrollment Fee ([link](#))

Act now to urge your senators to support the TRICARE Select Restoration Act, which is an important first step to repeal the enrollment fee for grandfathered retirees.

- 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.

- Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability ([link](#))

Did you know many adult children of veterans who are disabled or who died from a service-connected disability lose access to their parent's health well before the age of 26?

- Support Legislation Extending TRICARE Coverage to Certain 'Gray Area' Retirees ([link](#))

The TRICARE Fairness for National Guard and Reserve Retirees Act (S. 829) and the House companion bill (H.R. 1997) would ensure these "gray area" retirees who qualify for retirement pay before age 60 are eligible for the TRICARE retiree benefit.

- Preserve Arlington National Cemetery and Eligibility for 20-Year Retirees ([link](#))

Help MOAA stay in the middle of this important conversation – contact your representative and urge them to designate in the FY 2022 NDAA the next national cemetery as ANC reaches capacity.

- Support the Military Retiree Survivor Comfort Act ([link](#))

Financial concerns and stress can be a terrible burden on top of an already stressful situation for a newly widowed spouse. For some, when they discover DFAS may take part or all of that last retirement check back, it can be an overwhelming event. The Military Retiree Survivor Comfort Act (H.R. 2214) will allow survivors to gradually repay the amount over the next 12 months and have an opportunity to request for debt forgiveness through DoD.

Continued next page

Legislative News (continued)

Advocacy in Action

Traditionally an in-person event that brings hundreds to the Hill, this will be MOAA's second year going virtual. In 2020, the advocacy mission continued despite the pandemic, with 19,000 letters of support reaching every congressional office and hundreds of members conducting meetings with their legislators and staffers via online platforms.

Check MOAA.org's [Take Action](#) and [Advocacy in Action](#) in the coming weeks for details on this year's three advocacy topics: Comprehensive toxic exposure reform, TRICARE Young Adult health care coverage parity, and a basic needs allowance for military families facing food insecurity. You can read more about each issue at this [link](#). (Use this [link](#) to find the one-page letters on the topics.) If you receive Military Officer magazine, you will find copies of these letters in your April edition. The letters are located between pages 14-15 and 62-63 in the magazine, and extra copies are included for members with spouses on file.

The next article captures one of the issues of focus in this year's Advocacy in Action conducted by MOAA National in conjunction with the various MOAA Councils across the US.

Mammoth Toxic Exposure Push Could Be Biggest Congressional Health Care Effort in Years

By: Steve Beynon, Military.com | May 5, 2021

Rep. Mark Takano, D-Calif., is aiming for a seismic move to open up care and disability to a half-century worth of veterans sickened by toxic exposure, in what could be one of the largest health care efforts on Capitol Hill in years.

"We cannot continue to tackle this topic one disability at a time," Takano, chairman of the House Veterans Affairs Committee, said at a hearing on the matter Wednesday. "2021 should be the year, and will be the year, we pass comprehensive legislation that meets the needs of all veterans, current and future, who are exposed to toxic substances while serving our country."

The big-ticket items include presumptive care for the estimated 3.5 million veterans exposed to burn pits since 1990, which has been dubbed by some as the post-9/11 generation's. Currently, veterans must provide a clear link between exposure and their medical conditions, which can be nearly impossible.

The cost is expected to be enormous, which could give some lawmakers sticker shock. Even so, many argue that cost would simply be the government paying its tab for war.

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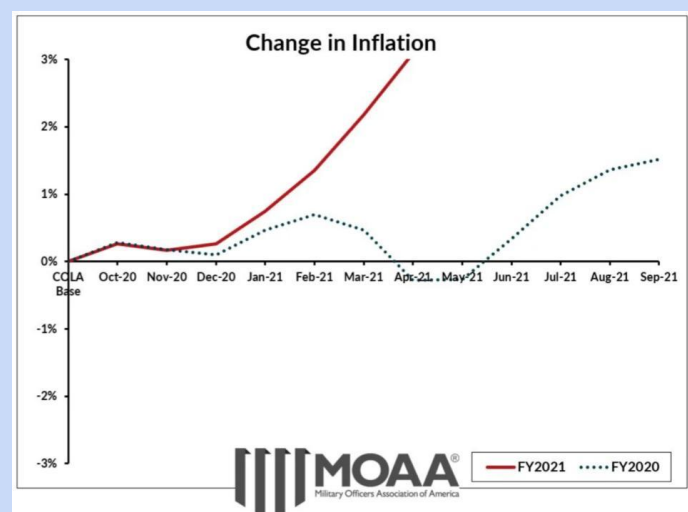
Read the full article at this [link](#).

COLA Watch

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

The April 2021 CPI is 261.237, 3.1 percent above the FY 2021 COLA baseline.

The Consumer Price Index for May is scheduled to be released June 10. The CPI baseline for FY 2021 is 253.412.



Navy's Top Officer Pledges 'Closer Look' at Planned Medical Billet Cuts

By: Karen Ruedisueli | May 4, 2021

The Navy's top officer told Congress his service needs to take a "closer look" at proposed military medical billet cuts, echoing MOAA's long-stated request for a deeper analysis of the plans, especially in the wake of the COVID-19 crisis.

"I think we learned a lot during COVID, it gave us a lot of insights into where there were likely friction points with respect to military health care reform," Chief of Naval Operations Adm. Michael Gilday said during last week's House Defense Appropriations Subcommittee hearing on the Navy and Marine Corps budget. "I just don't think that we have full insights yet on how to resolve all of those issues. We can see the leading edge of it, though, of some problems that presented during the pandemic.

"I know my answer is not completely satisfactory but, just to be honest, it's something that we do owe ourselves and our families to take a closer look at."

The admiral's remarks were in response to a question from Rep. Derek Kilmer (D-Wash.), who expressed concerns about reduced staffing at Naval Hospital Bremerton, which is in his district, saying he has heard from both servicemembers and military families about access to care challenges.

Read more about this at this [link](#).

TRICARE Dental Premiums Increasing Soon

By: Jim Absher, Military.com | April 28, 2021

Effective May 2021, the premiums for Tricare Dental are increasing slightly. These increases should be reflected in your May pay. The rate increases are different for each premium group, with monthly increases ranging from \$0.05 to \$0.47, depending on the sponsor's military service status and the number of family members being insured through the program.

Active Duty

For active duty families, there are two levels of coverage. The active duty member is not included in the rates, so single coverage is either just a spouse or one child. The family rates are for a spouse and any number of children, or more than one child without a spouse.

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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	Col (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 me at 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.



- Single: \$11.65 monthly premium in 2021, up from \$11.60 in 2020.
- Family: \$30.28 monthly premium in 2021, up from \$30.15 in 2020.

Drilling National Guard and Reserve

For non-activated National Guard, selected reserve (what most people consider "the reserves") and mobilization Individual Ready Reserve (IRR), there are four levels of coverage.

1. Sponsor only covers the military service member.
2. Single coverage does not cover the service member, but covers one family member: either a spouse or a child.
3. Family coverage includes the spouse and/or all children, but does not include the service member.
4. Sponsor and family include the military member and their spouse and/or all children.

Tricare Dental monthly premiums for drilling Guard/Reserve:

- Sponsor: \$11.65 in 2021, up from \$11.60 in 2020.
- Single: \$29.12 in 2021, up from \$28.99 in 2020.
- Family: \$75.71 in 2021, up from \$75.37 in 2020.
- Sponsor Plus Family: \$87.36 in 2021, up from \$86.97 in 2020.

In addition to monthly premiums, Tricare Dental coverage has cost-shares for many services, ranging from 0% to 50%. There are also annual maximum payment limits of \$1,300 per year per person for regular services, and \$1,200 per year per person for services related to accidents. There is a \$1,750 lifetime maximum per person for orthodontic benefits.

For most families and situations, Tricare Dental coverage is a wise choice. However, some individuals might find it more cost-effective to "self-insure" for dental expenses, particularly National Guard and reservists and retirees. The cost-benefit analysis for each individual situation needs to include the family size, genetic dental disposition, personal dental habits and general dental health. There's no one right answer for every family.

Read more at this [link](#).

TRICARE Pharmacy Reforms: How MOAA Is Working to Improve Your Coverage

By: Karen Ruedisueli | April 28, 2021

The TRICARE benefit should protect military families with comprehensive health care coverage. That is why MOAA continues efforts to improve how TRICARE deals with Tier 4/non-covered drugs.

Recently, MOAA has urged the Defense Health Agency (DHA) to re-evaluate Dexilant as a Tier 4 drug and has asked Congress to require an appeals process for drugs excluded from TRICARE coverage.

Read more at this [link](#).

State Legislative Issues

There are a number of important bills in the Illinois legislature that affect veterans and deserve attention and consideration toward action, probably the most important being HB2378 and SB2559 dealing with Homestead Exemption for Surviving Spouses. Below is a summary of those. Thanks to COL (ret) Mike Peck, USA, IL Council of Chapters, for pulling these together.

HB 583 – Income Tax-Veterans Caregiver. Amends the Illinois Income Tax Act. Creates an income tax credit for taxpayers who are caregivers of a veteran with a disability. Provides that the credit shall be in an amount equal to 5% of the costs incurred in caring for the veteran, not to exceed \$1,000 in credits in any taxable year. Effective immediately.

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IL State Legislative Issues (continued)

- Introduced February 8, 2021
- Original Sponsor(s): Rep. Katie Stuart; Chief Co-sponsor: Joyce Mason; Co-sponsors: 6
- Last Action: March 2, 2021 - Assigned to Revenue & Finance Committee ([link](#)).

HB35-Veterans Bill of Rights. Creates the Veterans Bill of Rights Act. Requires the Department of Veterans' Affairs to make specified efforts to: (1) increase loans to small business concerns owned and controlled by veterans or service-disabled veterans; (2) increase veterans' access to health care coverage and services; (3) take specified steps toward preventing veteran suicide; and (4) develop and implement a strategy to end veteran homelessness within 3 years. Directs the Department of Financial and Professional Regulation to review all State licenses for which military service members may have relevant training or experience, produce a report recommending steps that can be taken to increase recognition of military training and experience toward licensing, and take those steps within one year of issuing the report. Contains provisions regarding veterans at public institutions of higher education receiving college credit, registering for courses, and being called to active duty. Requires the Department of Commerce and Economic Opportunity to annually review apprentice, training, and other vocational programs focused on providing job training and placement to returning military service members and veterans. Contains other provisions.

- Introduced January 14, 2021
- Original Sponsor(s): Rep. Joyce Mason; Co-sponsors: 2
- Last Action: February 23, 2021 - Assigned to Veterans' Affairs Committee (VAC) ([link](#)).

HB 163 – School Code-Military Dependent Tuition. Amends the School Code. Provides that if, at the time of enrollment, a dependent of United States military personnel is housed in temporary housing located outside of a school district, but will be living within the district within 6 months (instead of within 60 days), the dependent must be allowed to enroll and must not be charged tuition. Provides that United States military personnel shall provide proof within 6 months (instead of within 60 days) after the time of enrollment that the dependent will be living within the district. Effective immediately.

- Introduced January 22, 2021
- Original Sponsor(s): Rep. Jeff Keicher; Co-sponsors: 6
- Last Action: February 23, 2021 - Assigned to Elementary & Secondary Education: School Curriculum & Policies Committee ([link](#)).

HB 390 - Veteran Service Dogs. Appropriates \$200,000 from the General Revenue Fund to the Department of Commerce and Economic Opportunity to be used for a \$100,000 grant to the Willing Partners Canine Education, Inc. and a \$100,000 grant to K9s for Veterans, NFP, for costs associated with service dog training for veterans. Effective July 1, 2021.

- Introduced January 29, 2021
- Original Sponsor(s): Rep. Martin J. Moylan; Co-sponsors: 3
- Last Action: March 2, 2021 - Assigned to Appropriations-General Services Committee ([link](#)).

HB2378 - Surviving Spouse Amendment to Homestead Exemption (companion bill to SB 2559). Amends the Property Tax Code. Provides that, for the 2015 taxable year and thereafter, the exemption for veterans with disabilities also carries over to the surviving spouse of a veteran who was killed in the line of duty in the current taxable year or any preceding taxable year. Provides that, for the 2021 taxable year and thereafter, the exemption for veterans with disabilities also carries over to (i) the surviving spouse of a veteran who did not obtain the exemption before death, but who would have qualified for the exemption in the current taxable year if he or she had survived and (ii) the surviving spouse of a veteran whose death was

State Legislative Issues (continued)

determined to be service-connected and who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation. Provides that, in the case of a surviving spouse who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation, the property is exempt. Provides that the exemption carries over to the benefit of the veteran's adult or minor child if the child receives social security disability benefits or social security supplemental income because of a permanent disability and the veteran is deceased and the veteran's surviving spouse is deceased, remarries, or disclaims the exemption under this Section. Effective immediately.

- Introduced January 29, 2021
- Original Sponsor(s): Rep. Joyce Mason; Co-sponsors: 0
- Last Action: March 9, 2021 - Assigned to Revenue & Finance Committee ([link](#)).

HB3279 - Nursing Scholarship for IDVA. Amends the Department of Veterans' Affairs Act. Provides that the Department of Veterans' Affairs shall establish a program to enable veterans who are certified nursing assistants to meet the requirements for practical nurse licensure under the Nurse Practice Act.

- Introduced January 19, 2021
- Original Sponsor(s): Rep. Terra Costa Howard; Co-sponsors: 0
- Last Action: February 19, 2021 - Referred to Rules Committee ([link](#)).

SB 91 - Admission to Veterans Home for Guard and Reserve Retirees. Amends the Department of Veterans' Affairs Act. Provides that a veteran is entitled to admission to an Illinois Veterans Home if he or she has served in the National Guard or Reserve Forces of the United States and completed 20 years of satisfactory service, is otherwise eligible to receive reserve or active-duty retirement benefits, and has been an Illinois resident for at least one year before applying for admission for purposes of eligibility for domiciliary care or nursing home care (currently, only domiciliary care). Effective immediately.

- Introduced January 19, 2021
- Original Sponsor(s): Sen. Jil Tracy; Co-sponsors: 0
- Last Action: February 3, 2021 - Referred to ([link](#)).

SB 2559 - Surviving Spouse Amendment to Homestead (companion Bill HB2378). Amends the Property Tax Code. Provides that, for the 2015 taxable year and thereafter, the exemption for veterans with disabilities also carries over to the surviving spouse of a veteran who was killed in the line of duty in the current taxable year or any preceding taxable year. Provides that, for the 2021 taxable year and thereafter, the exemption for veterans with disabilities also carries over to (i) the surviving spouse of a veteran who did not obtain the exemption before death, but who would have qualified for the exemption in the current taxable year if he or she had survived and (ii) the surviving spouse of a veteran whose death was determined to be service-connected and who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation. Provides that, in the case of a surviving spouse who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation, the property is exempt. Effective immediately.

- Introduced February 26, 2021
- Original Sponsor(s): Sen. Melinda Bush; Co-sponsors: 0
- Last Action: February 26, 2021 - Referred to ([link](#)).

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State Legislative Issues (continued)

HB3279 - Nursing Scholarship for IDVA. Amends the Department of Veterans' Affairs Act. Provides that the Department of Veterans' Affairs shall establish a program to enable veterans who are certified nursing assistants to meet the requirements for practical nurse licensure under the Nurse Practice Act.

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- Introduced January 19, 2021
- Original Sponsor(s): Sen. Jil Tracy; Co-sponsors: 0
- Last Action: February 3, 2021 - Referred to ([link](#)).

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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.

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.

- [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.

State Legislative Issues (continued)

of a surviving spouse who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation, the property is exempt. Effective immediately.

- Introduced February 26, 2021
- Original Sponsor(s): Sen. Melinda Bush; Co-sponsors: 0
- Last Action: February 26, 2021 - Referred to ([link](#)).

SB59 - Wave Certification Fees for Active-Duty Military. Amends the Department of Professional Regulation Law of the Civil Administrative Code of Illinois. Provides that the Department shall waive all application fees and examination fees for active military personnel and their spouses. Provides that nothing in the provisions waives the requirement that the person or spouse meet all other licensing requirements, including other fees required during the licensing process.

- Introduced January 29, 2021
- Original Sponsor(s): Sen. Thomas Cullerton; Co-sponsors: 19
- Last Action: March 9, 2021 - Placed on Calendar Order of 2nd Reading March 10, 2021.

SB569 – Recruiter Access/ASVAB Test. Amends the School Code. Beginning with the 2022-2023 school year, requires a school district to provide to students enrolled in grades 10 through 12 the opportunity to take the Armed Services Vocational Aptitude Battery test and consult with a military recruiter during regular school hours and in a location situated on school grounds.

- Introduced February 23, 2021
- Original Sponsor(s): Sen. Ram Villivalam; Co-sponsors: 0
- Last Action: March 3, 2021 - Assigned to ([link](#)).

Surviving Spouse Corner: Resources

This page is designed to provide resources to surviving spouses and answer some of the more frequent asked questions of MOAA regarding survivor issues. Access more MOAA resources by visiting MOAA.org or MOAA's Surviving Spouse page ([link](#)).

Q. How do I reach out to MOAA's Surviving Spouse Advisory Council?

A. Email the council at sscomm@moaa.org.

Q. How do I reach out to, or join, MOAA's Surviving Spouses Virtual Chapter?

A. Email the virtual chapter at mssvc02@gmail.com.

Q. What publications does MOAA provide to surviving spouses?

A. For a list of survivor publications, go to this [link](#).

MOAA's Minnesota Chapter has compiled (<https://www.mcmoaa.org/index.php/?/death-of-a-loved-one>), an online publication to help families with steps to take when a military member passes.

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Q. In addition to surviving spouse materials, what other information can you provide about joining MOAA, or about other resources?

A. You can reach out to MOAA's Member Service Center at 1-800-234-6622 or at msc@moaa.org.

SOCIAL SECURITY

For information regarding social security, including how to report a death, as well as benefits for survivors, at this [link](#).

Your Money

Do You Have the Right Beneficiary in Place for Your Assets?

By: Shane Ostrom | May 4, 2021

Retirees have two pay programs with their pay agency that have unique beneficiaries (By “pay agencies,” I mean the Defense Finance and Accounting Service for military types and the Coast Guard for USCG, NOAA, and USPHS folks).

First is your Survivor Benefit Plan (SBP). The SBP beneficiary is not a named individual as it is with an insurance policy. Rather, the beneficiary is a category like “spouse” or “former spouse.”

Virtually all SBP beneficiary changes are due to divorce situations — the touchiest kind of beneficiary concern. **The SBP beneficiary cannot be changed because of personal desire.**

The other pay program for retirees with beneficiaries is the Arrears of Pay (AOP) [see below]. AOP is the residual retired pay in the month of a retiree’s death. This is totally different from the SBP beneficiary. With AOP, you name specific individuals and can change the beneficiaries as you wish. You also can name primary and contingent beneficiaries.

Check your beneficiary statuses on your retiree account statement — the retiree pay stub, so to speak. Work with your pay agency online or by direct contact to change beneficiaries. While you’re at it, check your beneficiary status on all insurance policies and retirement accounts. You might want to ensure any and all other assets are also going to the right person upon your death.

You won’t be around to see the negative results when your assets go to the wrong people. It’s not pretty, and you won’t be held in high regard.

Arrears of Pay (from DFAS - [link](#))

Arrears of Pay is a one-time payment made to a beneficiary after your death. The arrears of pay payment to your beneficiary will include:

1. The pro-rated amount of your final month’s pay, and
2. Any other money owed to you at the time of your death

In most cases, the Arrears of Pay will include the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, **DFAS will reclaim your final month's pay and audit your account.** The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary.

Why It's So Important

Failing to designate an AOP beneficiary could cause stress and financial hardship for your survivors during an already difficult time. If you do not designate an AOP beneficiary, the

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payment of any money that remains in your retirement account could be greatly delayed.

When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order or Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary.

It can take many months to locate your survivors, identify who comes highest in the Order of Precedence, and then make the payment. That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payments.

Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account.

Unless otherwise noted, your AOP beneficiary will also be the person DFAS contacts for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

The AOP designation does not entitle the person named as a beneficiary(s) to SBP. A separate SBP election must be made to cover the desired individual for SBP purposes.

62% of Retirees Think Social Security COLA Should Be Guaranteed 3%

[My Federal Retirement](#) | April 29, 2021 ([link](#))

More than 62 percent of retirees think that Social Security cost of living adjustments (COLA) need a guaranteed minimum, according to a new survey from a nonpartisan group representing seniors.

Since [January 2021], "inflation has exploded," says Mary Johnson, a Social Security policy analyst for The Senior Citizens League (TCSL) — the organization that conducted the survey. Johnson researches the effect of rising prices on Social Security benefits.

The survey was conducted from mid – January through April 20, 2021 and had 1,125 participants. According to TCSL, through the end of December 2020, inflation as measured by the CPI-W — the index used to calculate the annual COLA — was just 1.4% for the year. "But as of the end of March 2021, the CPI-W was more than 3 percent higher than this time a year ago," Johnson said.

"This is a inflation pattern I haven't seen before," Johnson says. Inflation had flat-lined in first quarter of 2020, which included January and February, before the COVID-19 pandemic closed businesses and had a negative effect on the economy in mid-March.

By the end of first quarter 2021, however, inflation grew by 1.4 percent versus zero over first quarter 2020. According to TCSL, the last time inflation was growing at this rate was in 2012.

"When the prices on the goods and services that retirees depend on go through the roof, their Social Security benefits don't buy as much, and that causes enormous financial stress for all retirees," Johnson said.

"Newly immunized grandparents will need to budget about 31.2 percent more for car rentals when visiting the grand kids," Johnson says. "And I'm putting off replacing a failing washing machine. I don't want to pay 24.2% more to get a new one now."

Johnson provided a list of list of the items whose costs are among the fastest growing. Among them, physician services increased by 5.3 percent, prescription drugs were down 2.3 percent from March 2020. Housing costs grew slightly faster than the COLA, up by 2 percent.

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Fastest Growing Retiree Costs From March 2020 to March 2021

Cost Category	Increase in Cost
Car and Truck Rental	31.2%
Laundry Equipment	24.4%
Gasoline	22.2%
Home Heating Oil	20.2%
Beef Roasts	11.2%
Pork Roasts & Chops	10.5%
Citrus Fruits	9.8%
Used Cars & Trucks	9.4%
Toilet Paper & Paper Towels	7.9%
Apples	7.4%
Canned Tuna	7.1%
Haircuts	5.9%
Care of Invalids & Elderly in Home	5.9%

WELCOME NEW MEMBERS!

The MOAA, SW IL Chapter would like to welcome the following new members to the chapter. Welcome and hope to see you at a meeting soon!

- Lt Col (ret) Miguel and Matilde Cotto
- Mrs Debbie L Freniere

The Senior Citizens League is working with members of Congress to introduce legislation that would strengthen Social Security benefits by tying the annual COLA to the Consumer Price Index for the Elderly (CPI-E), and by providing a guaranteed minimum COLA of no less than 3 percent.

Reminder: Please review your chapter membership status and send in your local chapter dues, \$8 per year. Send to: Southwest Illinois MOAA, PO Box 735 O’Fallon, IL, 62269. (More details are in letters sent to every member this month.)

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

Meeting Announcement

This month's meeting is a Picnic at O'Fallon Community Park, O'Fallon IL.
(See Program News for details.)

RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

No Reservations Required and No Costs

E-mail to moaa.swil@gmail.com, 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.**

Number of Reservations Desired: _____

Member's Name: _____

Spouse/Guest: _____