



**MOAA**<sup>®</sup>  
 Military Officers Association of America

*Eyes  
 to the  
 Skies*

**June  
 2023**

*The official newsletter of the SW IL Chapter*

**ADVOCACY IN ACTION!**



*The Advocacy in Action 2023 team in Washington D.C.  
 (See additional pictures of the IL team on page 15)*

<b>Treasurer's Report</b>	
Checking Account Balance ...	\$916
Savings Account Balance .....	\$6,477
Certificates of Deposit .....	\$16,387
<b>Total .....</b>	<b>\$23,780</b>

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



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

Visit our website: [www.moaa-swil.org](http://www.moaa-swil.org)

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

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

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

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# Program News

**Please join us for the last meeting of the 2022-23 Season**

**Saturday, 10 June 2023, 11:00 am**

**O'Fallon Community Park, Pavilion 1, O'Fallon, IL**

**Attire: Summer Casual**

**Bring your own meal, drinks, dessert, and chairs.**

RSVP by Thursday, 5 June by e-mailing [bykoss72@gmail.com](mailto:bykoss72@gmail.com) or call Yasemin Koss at 618-628-2968.

## Upcoming Programs

Date	Venue	Topic
9 Sep 2023	Tavern on Main	Kickoff Meeting of 2023-24 Season
14 Oct 2023	Cardinal Creek Golf Course Clubhouse	LTJG Jennifer Jordan, US Coast Guard
19 Oct 2023	Global Brew Tap House (1630 to 1830 hours)	Quarterly Chapter Happy Hour
11 Nov 2023	Cardinal Creek Golf Course Clubhouse	TBD
Dec 2023	Tentative	Annual Christmas Meeting

**We are considering alternatives for our traditional Christmas Dinner and Meeting. One idea is to hold it as a Sunday late brunch, but discussions are ongoing. If you'd like to weigh in, please send your ideas to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), subject line: CHRISTMAS DINNER IDEAS.**

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

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

We are also taking nominations for these elected positions:

- President       First Vice President       Second Vice President       Treasurer

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

- Programs       Legislative Issues       Surviving Spouse Liaison       Scholarship

- USO/Fisher House Donation Drive Chair

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

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

## President's Message

Welcome June! This year, our Chapter celebrates 37 years of service. Established on June 24, 1986, the initial group of intrepid officers played a major role in local, State, and National issues dealing with military benefits. They were instrumental in championing several wins for our military personnel with regard to TRICARE, pay policies, and surviving spouse issues. They also built the foundation for young adults from Illinois to receive grants, interest free loans, and scholarships within the MOAA National Scholarship Fund. We owe a great deal to those pioneers who established the Southwest Chapter and endeavor to hold to the commitment to Never Stop Serving! To that end, let me recount the activities of the 2022 year that supported our input for the Level of Excellence Award:

- Taking action on legislative issues addressing military service, families, and benefits
- Meeting legislators to discuss those legislative issues
- Meeting on a regular basis to disseminate State and National legislative information and provide programs of interest to the membership
- Supporting the community through involvement with other organizations
- Donating funds and committing time and resources to various organizations, such as Fisher House, USO, Wilt Foundation, Leadership Council of Southwestern Illinois, and Scott AFB Retiree Affairs
- Maintaining a relationship with ROTC and JROTC units, providing gold bars and MOAA medals to selected recipients
- Sustaining a scholarship fund for legacy and JROTC recipients
- Maintaining a Surviving Spouse liaison
- Maintaining a viable communications program, award-winning newsletter, and current website
- Continuing to recruit new members and retain current members
- Participating in scheduled National events and State Council meetings

Our area of responsibility has nearly tripled in the last couple of years due to the closing of several other chapters, and we have the potential to do so much more for the military community in all of southern Illinois now. We have three representatives in Congress in our area, but they only meet with constituents who live in their Districts, so we need help with those contacts. We've heard from several organizations in Illinois and across the river in St Louis that support veterans and could use our support. Let's ensure that our Chapter continues to positively impact and influence local, State, and National issues for our military. Thank you all for your help in sustaining the Southwest Chapter. God bless you, all the families who commit to support military service, our elected leaders and representatives who rely on the strength of this nation's military force, and especially the One Nation to which we all are committed.

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Hello fellow members! With the 2nd quarter of the 117th Congress well under way, MOAA has made tremendous strides with one of its major legislative pushes; The Richard Starr Act. As of recent, Act has breached the member sponsored threshold and made it onto the House's Consensus Calendar. That means this issue could be one of the many issues discussed on a weekly basis from now until the end of the Fiscal year. Please be sure to reach out to your legislatures and inform them of the importance of the concurrent receipt so we can pass this Bill along with the savings generated for our wounded veterans! Read more below to learn more about this PARAMOUNT update!



*Continued on page 5*

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

The March 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released April 12, was 296.021, 1.4% above the FY 2023 baseline of 291.901. The next CPI-W release is set for May 10.

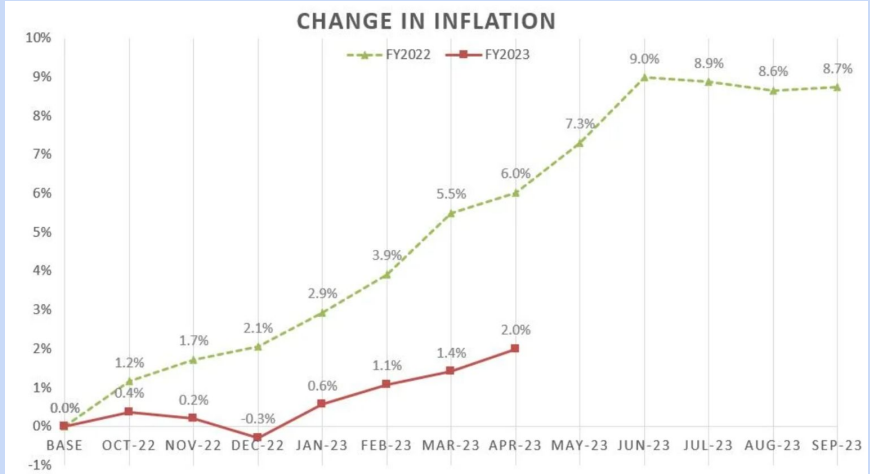
The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

The 2023 COLA will be 8.7%.

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

baseline of 268.421, results in the above percentage increase. This baseline is determined by averaging the monthly CPI-W for the final three months of the fiscal year (July, August, September).

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



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

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

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

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

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

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

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

### Editorial Policy

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



## Legislative News (continued)

### **MORE GOOD NEWS IN HEALTHCARE!**

Thanks to MOAA, the Federal government has extended a rule, allowing physicians to prescribe controlled medications across state lines. This rule was created at the beginning of the pandemic to ease the restrictions of prescribing certain medications across state lines. The rule was set to expire the 11th of this month and has been extended for 6 additional months. Congrats on the win! Refer to the article below for more information!

Oftentimes, life has many unpleasant surprises that are completely avoidable with proper planning. If you have not done so, it's crucial to remember the importance of having difficult conversations about transition planning. Having a plan in place when it's time to depart from loved ones due to death is an important piece of a smooth transition during a difficult time. Don't leave your loved ones an extra burden to carry as they may still depend on you after your passing. Please read the last article to understand preparing for a military sponsor's death.

This month, we have a little surprise for all of you. One of our newest members, 1LT Jarell Corley has been generous enough to provide us a look from the inside of the current training in Korea. Please scroll below and look at the photos of current training events from the 210 Field Artillery Brigade FTX! Hopefully, these photos bring back pleasant memories from your time in service.

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### **Major Richard Star Act Reaches Key House Milestone Again ... Is It Enough?**

By: Mark Belinsky | May03, 2023

The Major Richard Star Act, a bill which would benefit tens of thousands of combat-injured veterans by eliminating an unfair pay offset, has reached a critical level of support in the House of Representatives just five months into the 118th Congress.

The MOAA-backed legislation recently cleared the 290 co-sponsor threshold for entry on the House's Consensus Calendar. Most lawmakers who supported the legislation in the 117th Congress have signed back on, giving hope for progress on the larger concurrent receipt problem.

Over two-thirds of the 117th Congress supported the Star Act, with 336 co-sponsors in the House and 67 in the Senate. The bill cleared the Consensus Calendar milestone in August 2022, but support came too late in the session. This year, there is still time to influence the National Defense Authorization Act (NDAA).

The co-sponsor count for H.R. 1282/S. 344 is up to 294 in the House and 63 in the Senate. As of May 2, there were still roughly 30 representatives and 11 senators who co-sponsored the bill last session and have not signed on this year.

The goal is to continue to grow support for this legislation and have it included in the NDAA. Continued pressure from constituents is necessary to ensure lawmakers caught up in budget negotiations do not forget about our combat-injured veterans, especially as we approach the 50th anniversary of the all-volunteer force and face a recruiting crisis.

Keep up the pressure: Encourage your friends and others in your network to call their legislators' offices via MOAA's Capitol Hotline – 866-272-MOAA (6622), a toll-free line to the U.S. Capitol switchboard – and request an appointment with their military legislative assistant or legislative director.

*Continued next page*



## Legislative News (continued)

### Star Act Talking Points

Stress these details about the Star Act when asking your lawmakers or their staff members to co-sponsor H.R. 1282 or S. 344:

- **Two Different Pays, Two Different Purposes:** Retired pay is paid by DoD for completed years of service. Disability compensation is paid by the VA. Using one to offset the other is an injustice to those who've served, even more so to those injured in combat.
- **Proven Support:** This legislation had two-thirds of Congress on board last year and likely will surpass that number this session. We need to act now before we run out of time.
- **The Wrong Message:** The purpose of the offset is to save the government money. Achieving such savings on the backs of combat-injured veterans is the wrong approach, especially as services struggle to fill their ranks. What message does this send to potential future servicemembers?

Advocacy for the Star Act has grown across a coalition of military and veteran service organizations (MSO/VSOs). MOAA has played a key leadership role in The Military Coalition's Star Act working group, which has continued to engage House and Senate offices throughout the year via in-person meetings and social media campaigns. At one recent coalition visit, a senator's military legislative assistant acknowledged:

"No other piece of legislation has jammed up my inbox more than the Major Richard Star Act, and I think the Senator will sign back on."

Keeping up the pressure on your lawmakers is making an impact. Grassroots advocacy works.

### Extension of Pandemic Prescription Rule Will Help Hundreds of Thousands of Vets

May 10, 2023

The federal government has extended a rule that allowed physicians to prescribe controlled medications across state lines -- a pandemic exception that was set to expire Thursday that would have affected hundreds of thousands of veterans in the Department of Veterans Affairs health system.

The Drug Enforcement Administration and the Substance Abuse and Mental Health Services Administration, or SAMHSA, announced Tuesday they are extending all telehealth flexibilities allowed under the pandemic for six months, as well as the allowances for controlled medications prescribed through Nov. 11, 2024.

The VA has pushed for the expansion of telemedicine allowances that were introduced in the early weeks of the COVID-19 pandemic, to include medical treatment and prescribing across state lines.

According to VA Secretary Denis McDonough, the emergency declarations boosted the VA's ability to provide care to veterans in rural or remote areas, as well as those with disabilities that make it challenging for them to travel to and from appointments.

McDonough estimated that if the COVID-19 emergencies ended without any intervention, 2.7 million veterans in rural locales who use VA health care and another 1.3 million veterans who are not enrolled in VA health services would lose easy access to their prescription drugs.

The national emergency pandemic measures are set to end Thursday -- a move that will end federal allowances for hospitals treating COVID-19 patients, shift development of COVID-19 treatments and vaccines back to the private sector, and end the availability of free at-home COVID-19 tests and vaccines for consumers.

## Legislative News (continued)

DEA officials said they needed extra time to review the 38,000 comments the agency received on proposed telemedicine rules it published in February, which called for permanently extending flexibility to prescribe certain non-narcotic medications without a prior in-person visit and allowed physicians to prescribe buprenorphine, the medication used to treat opioid use disorder, without an in-person visit.

Under both proposals, however, the DEA set a prescription limit of 30 days, after which an in-person examination would be required to receive refills -- a limitation that raised concerns among many patients.

DEA officials said they are taking the comments they received on the proposal "seriously and are considering them carefully."

"We recognize the importance of telemedicine in providing Americans with access to needed medications, and we have decided to extend the current flexibilities for six months while we work to find a way forward to give Americans that access with appropriate safeguards," DEA Administrator Anne Milgram said in a press release Tuesday.

Congress has extended permissions for providers to conduct appointments online for two years, but the prescription allowances, particularly the waiver of a Drug Enforcement Agency requirement that controlled substances such as opioids, attention-deficit/hyperactivity disorder (ADHD) medications and benzodiazepines must have an in-person medical evaluation, also would have expired, prompting the DEA to publish the two interim rules in February.

Now, the federal government has until Nov. 11, 2023, to decide the future of some telehealth prescriptions, while those with existing prescriptions of many controlled medications will retain them through November 2024.

"We strongly support policies that promote access to effective and safe treatment for opioid use disorder, including through telemedicine platforms, and ensuring continued access to necessary controlled medications past the COVID [public health emergency]," said Miriam Delphin-Rittmon, assistant secretary for mental health and substance use at the Department of Health and Human Services, referring to the ability to prescribe drugs for the treatment of opioid addiction.

More than 1.1 million Americans have died from COVID-19 since February 2020, including at least 24,642 veterans. Cases, hospitalizations and deaths are on the decline, with 1,109 Americans dying last week from the disease, according to the VA and the Centers for Disease Control and Prevention.

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## Preparing for a Military Sponsor's Death, and What to Do When It Happens

May 03, 2023

Proper preparation is the key to ensuring a smooth transition for family members left behind when a military sponsor dies.

Gail Joyce, a surviving spouse liaison for MOAA, recalls hearing about a military officer who obtained a safe deposit box for his family's important papers — wills, his letter of retirement, birth certificates, passports, and more — but failed to put his wife's name on it or designate her as a beneficiary. When he died, the situation complicated an already sad, stressful time, with his spouse desperately needing the materials to plan the funeral, sort out finances, and prepare for the future without him. It was a potential disaster, Joyce said.

"Whether it's a private or a two-star general, there are people who just don't take care of things," said Joyce, a Gold Star mother and widow of a Vietnam veteran. She gives talks about preparing for the death of a military sponsor.

## **Legislative News (continued)**

While the loss of any loved one is tragic and heart-wrenching, the death of a military sponsor or veteran spouse can result in financial instability and the loss of health care and other privileges if not handled correctly. But with careful preparation before a death and a pre-planned systematic process after, survivors can weather managing the business side of loss, leaving time to mourn and celebrate a life well lived.

### **First, Check the Details**

According to estate planners, it's never too late to gather the crucial details needed to help family members in the days and months after a death. The process starts by ensuring that correct names are on every account and asset, with state laws on survivorship helping steer decisions on structuring the names on mortgages, vehicle titles, and financial accounts.

Ensuring that the Defense Finance and Accounting Service (DFAS), the Defense Enrollment Eligibility Reporting System (DEERS), all insurance policies, and any Survivor Benefit Plan (SBP) paperwork have the correct name of the survivor/beneficiary can prevent legal issues from cropping up after a death.

"It's making sure you have the correct signatures right on everything, on anything that might be of any importance whatsoever," Joyce said.

In addition to checking these details, a folder or binder containing every account number, including long- and short-term investments, policies, computer and phone passwords, code words, critical paperwork, and a list of benefits for which survivors might be eligible can be seen as a gift from the grave to loved ones left behind, she said.

"Troubles arise when people don't do their due diligence beforehand, not taking care of things that are easy to take care of," Joyce said.

### **The Death of a Retired Military Sponsor**

Once a military sponsor dies, there are numerous calls and contacts to be made, beginning with outreach to a funeral home or planner who assists not only with the arrangements and burial details but also with obtaining death certificates. The next contact should be to DFAS, either by phone or via the DFAS website, notifying the service of the death. Coast Guard survivors can report a death and jump-start the process to receive benefits by calling the Coast Guard Pay and Personnel Center at (866) 772-8724.

DFAS will send a letter containing an SF-1174, Claim for Unpaid Compensation of Deceased Member of the Uniformed Services, as well as annuity account forms and instructions for those enrolled in SBP. Those enrolled in SBP will submit a DD Form 2656-7 with a copy of the death certificate to begin receiving payments.

Beneficiaries should take care not to use any retired payments received after the date of retiree's death, nor should they return any retired payments that were deposited directly to a bank account, because DFAS will automatically reclaim any money owed it when they receive notification of a death. Widows or widowers of military retirees will retain the same health care benefits they've had when their sponsor was alive unless they remarried.

The Defense Manpower Data Center will receive any information from the services on the death and will do any necessary updates for medical coverage. Survivors will need to contact Express Scripts, TRICARE's pharmacy benefit manager, if their sponsor was on TRICARE Prime or Select, to stop any prescriptions.

Survivors of military retirees remain eligible for dental and vision insurance unless they get remarried. If enrolled, they should contact BENEFEDS to inform the managers of the change of status, which could reduce the premium given that the deceased beneficiary is no longer a policyholder.

*Continued next page*



## **Legislative News (continued)**

Since military identification cards are the keys to accessing military facilities, such as the commissary, base exchanges, fitness centers and more, survivors should ensure that they have a current ID. Most dependent ID cards have an expiration date, and while it's not necessary immediately to get a survivor ID card, the task should be completed before the current card expires. This can be done by confirming the sponsor's death in DEERS and going to the nearest ID card center to receive a new ID. Survivors will need two forms of identification, including at least one government-issued ID such as a passport or driver's license. Those who live too far from an ID card office but need a new card can find more information at this link.

Regarding Social Security benefits, any funeral home will report the person's death to the Social Security Administration. Survivors will need to provide the funeral home the deceased's Social Security number to ensure this occurs. Survivors can do this themselves by calling during business hours. Again, survivors should not use any of the deceased individual's Social Security payments issued after the date of death as they will be expected to pay the money back.

### **The Death of an Active Duty Member**

The process for pulling paperwork together and dealing with the aftermath of a death is very much the same for families of active duty personnel as it is with retirees, although the families of fallen servicemembers receive great help from a casualty assistance officer. The death of Joyce's son, Army Sgt. Casey Joyce, killed in Somalia Oct. 30, 1993, was much different than the loss of her husband, Lt. Col. Larry Joyce, of leukemia in 1999, noted Gail Joyce.

"You get a lot of help when you are on that side of things (active duty). But that's how it should be," Joyce said.

The benefits following an active-duty death are substantially different with a mix of benefits coming from DoD as well as the Department of Veterans Affairs. Surviving spouses receive a death gratuity, SBP, and remain on TRICARE for health and dental care — for the first three years with the same benefits as an active-duty spouse, and as a retiree's spouse thereafter, unless they remarry. Surviving children are covered as active-duty children for health and dental care until they turn 21, turn 23 as a full-time student, or lose TRICARE eligibility for other reasons.

A substantial amount of pay and benefits for survivors of those on active duty may come from the Department of Veterans Affairs. Through the VA, spouses may receive Dependency and Indemnity Compensation and families may be eligible for additional benefits, including special allowances and education benefits from the VA.

### **When a Veteran Dies**

Benefits are available to surviving spouses or dependent children of military veterans who do not receive military retirement pay, especially if a veteran dies of a service-connected condition or the spouse already receives their health care coverage through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

Joyce recommends veterans file a claim for any condition they believe is service connected so they can access benefits if the claim is approved but also provide support for their families if the claim is approved following a death from the service-related condition. Spouses should inform the funeral director of their loved one's status as a veteran. Funeral homes often are helpful aiding families in tracking down burial benefits, insurance, and disability compensation from the VA.

Survivors will need to obtain forms from a VA regional office to begin the notification process. The VA also has a toll-free number to call for help, (800) 827-1000. Families can ward off surprises in a crisis if they plan

## Legislative News (continued)

together ahead of time, Joyce said. Financial distress and gaps in benefits can be avoided if couples plan together for the future — and the dependent spouse has verification that all information is correct in DEERS and with DFAS.

Joyce recalled a helicopter accident several decades ago that left a recently married Army wife without any benefits because her husband had failed to change any of the information on survivorship with DoD. The soldier's first wife received everything. "The really important thing is just checking," Joyce said.

*(Patricia Kime is a reporter covering military health care issues in the Washington, D.C., area.)*

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

- **Share Your Story: Impact of TRICARE Pharmacy Network Changes** ([link](#)) Will you be impacted when community pharmacies leave the TRICARE network? Please share your story.
- **Urge Your Legislators to Support Concurrent Receipt** ([link](#)) It's the start of a new Congress, and any legislation not signed into law during the previous Congress will need to be reintroduced. So contact your representative and Senators and urge them to support the Major Richard Star Act, which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries.
- **Urge Your Legislators to Pay Full Housing Costs for Servicemembers** ([link](#)) Servicemembers and their families living on-base have their BAH cover 100% of the rent and utility costs. However, those off-base only have BAH cover 95% of rent and the utilities. We need to end this cost-cutting measure for our troops. Our nation expects 100% from our servicemembers, so please help us ensure they get 100% of their housing allowance by supporting BAH restoration.
- **Ask Your Lawmakers to Support the Retain Skilled Veterans Act** ([link](#)) This bipartisan legislation would end the so-called "180-day rule," which imposes a waiting period on those leaving service before they can take on certain types of DoD civilian employment. Many of these jobs are empty as qualified applicants with security clearances are forced to look elsewhere to start their careers.

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

MOAA's experts in Washington deliberately review and assess legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

MOAA will assess new and old legislation as it is introduced by lawmakers. Visit the *MOAA-Supported Legislation* page on the MOAA website at <https://moaa.quorum.us/bills> for information about specific bills.

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.

# COUNCIL AND CHAPTER NEWS

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

By Lt Col (ret) Ann Morey | May 6, 2023

Success again.....

We have concluded a successful drive for the St Louis USO and for St Louis Fisher House. Well, almost. I still have to deliver to the USO at the Airport. Conflicting schedules have a way of delaying things.

The drive was a success because of the generous support of all of you. Thanks to Kim Dalrymple for bringing in a new partner, Daughter's of the American Revolution. Bob and Yasmin Koss and Narni Cahill again coordinated the St Michael's effort and the O'Fallon High School JROTC corps contributed their share. Our service men and women and their families sincerely appreciate your contributions.

Altogether, we collected a total of \$3,550.00 for the USO and \$3,475.00 for the Fisher House. The OTHS JROTC also sent over \$1,000.00 worth of gift cards to Fisher House and a load of 'goodies' to the USO.

As this is my last year to coordinate this drive, I would like to personally thank each and every one of you for all your support over the years. Could not have happened without you.

Stay safe and God Bless you all.

Ann

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## YOUR MONEY

By Col (ret) Bob Norman | May 3, 2023

You've been scammed! Now what? Where do you go for help? These and other questions about protecting your financial rights are even more important in these days of higher inflation and digital security. Someone you can turn to is the Consumer Financial Protection Bureau, Office of Servicemember Affairs (CFPB/OSA) to help navigate the issues of financial protection.

From their website ([consumerfinance.gov/consumer-tools/educator-tools/servicemembers/](https://consumerfinance.gov/consumer-tools/educator-tools/servicemembers/)) they describe themselves as "... a 21st century agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive." They can provide education, identify rules and policies affecting financial services, help you take enforcement actions against individuals or companies, give advice on filing and following up on complaints, and show the data supporting their success in assisting consumers to receive fair consideration in financial dealings. Every year since 2011 when the CFPB was established, a report has been sent to Congress on the complaints and their resolution for the year. In 2022, more than 819,000 complaints were sent to approximately 3,200 companies. About 5.2% of the complaints—approximately 66,400—were from servicemembers, veterans, and military families. Nineteen percent—approximately 249,600—were from older consumers, age 62 and above.

*Continued next page*

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

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

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

***(You may pay ahead up to 5 years: \$8 for member or \$4 for surviving spouse per year. Membership expires in June.)***

## Your Money (continued)

Complaints cover the gamut of financial issues, from credit reporting and debt collection, to various types of loans and credit repair. In Illinois, 424 complaints were filed per 100,000 population, the highest states being Georgia, Delaware, Florida, and Washington DC. You can see the entire 2022 report at [https://files.consumerfinance.gov/f/documents/cfpb\\_2022-consumer-response-annual-report\\_2023-03.pdf](https://files.consumerfinance.gov/f/documents/cfpb_2022-consumer-response-annual-report_2023-03.pdf). While tracking complaints, the response times are also followed to ensure that consumers receive timely responses to their issues. Nearly 97% of complaints were resolved within 60 days of the consumer's filing, so the track record of the CFPB is overall successful. Many of the complaints are cleared up with an explanation to the consumer, but still a few do receive some monetary relief if warranted.

Hopefully none of us will ever need to rely on an agency like the CFPB for relief on a financial issue, but if a situation arises for you, you can go to their website ([link on previous page](#)) and browse answers to questions you may have, or call (855) 411-2372 or submit a complaint online by clicking this [link](#).

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## SURVIVING SPOUSE CORNER

### 9 Ways to Get Through Hard Times

By: Suzanne Walker | May 02, 2023

From celebrating joyous occasions like Mother's Day and graduations and welcoming warmer weather and spring flowers to enduring the sometimes melancholy days of spring showers and the remembrances of the fallen at Memorial Day, the month of May can sometimes feel like an emotional roller coaster.

It might help to have some strategies for handling lows. Consider these tips:

- Seek out the friendship and companionship of others. Do something you enjoy with a friend or family member.
- Take a walk, and enjoy being outside on a nice day.
- Give your time to a worthy cause. Support those less fortunate, or visit someone who is lonely.
- Learn something new. Try a new craft or hobby.
- Listen to music. Maybe try a genre or artist you have not listened to before.
- Label and organize your photos. Relive the happy memories by documenting the stories behind your photos.
- Write a letter. A handwritten note or card is always welcomed.
- Attend a patriotic event. Watch a Memorial Day parade, or help place flags at a local cemetery.
- Make new friends by participating in your local MOAA chapter (using this [link](#)) or the Surviving Spouse Virtual Chapter (at this [link](#)).

### MOAA Crisis Relief Fund: Disaster Notification

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

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

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

## 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 each article.)*

- **Extension of Pandemic Prescription Rule Will Help Hundreds of Thousands of Vets** ([link](#)) – The federal government has extended a rule that allowed physicians to prescribe controlled medications across state lines -- a pandemic exception that was set to expire Thursday that would have affected hundreds of thousands of veterans in the Department of Veterans Affairs health system.
- **MOAA Appreciates Our Military Spouses – the Bedrock of Our All-Volunteer Force** ([link](#)) – Our spouses are an amazing and essential piece of our all-volunteer force! While our uniformed services recruit individuals, retention and long-term stability is a family business with the sacrifices and selfless efforts of spouses playing the central role. Today's military spouses juggle supporting their servicemember with raising and educating children, arranging child care, keeping the family together during long deployments and separations, and volunteering to help other families, all while typically managing their own military or civilian careers.
- **Save Some Cash When You 'Go Green'** ([link](#)) – The Inflation Reduction Act, signed into law in 2022, significantly changed the credits available to you if you decide to go green. Most changes went into effect Jan. 1. The tax code is complex when it comes to these incentives. Here's what you should know.
- **Don't Forget to Nurture Your Network** ([link](#)) – You have probably heard numerous times that the key to career success is networking, and that an ever-growing list of connections will breed critical information, secure job leads, and score big interviews. People tend to approach networking by seeking to expand their network with new contacts. But it's also critical to nurture your current relationships. Here are a few tips to access that potential.
- **Here's How Much TRICARE Pharmacy Prescription Prices Will Rise Next Year** ([link](#)) – TRICARE pharmacy users will see cost increases in 2024 as the Defense Health Agency implements prescription medication copays set by the FY 2018 National Defense Authorization Act (NDAA). That same legislation gives DoD authority to adjust copays for 2028 and beyond to reflect changes in the cost of pharmaceutical agents and prescription drug dispensing.
  - TRICARE Pharmacy Home Delivery (Up to a 90-Day Supply)
    - Generic formulary drugs: from \$12 to \$13
    - Brand-name formulary drugs: from \$34 to \$38
    - Non-formulary drugs: from \$68 to \$76
  - TRICARE Retail Network Pharmacies (Up to a 30-Day Supply)
    - Generic formulary drugs: from \$14 to \$16
    - Brand-name formulary drugs: from \$38 to \$43
    - Non-formulary drugs: from \$68 to \$76
- **Recently Retired Army Nurse Continues Serving 'the Greater Good' With MOAA** ([link](#)) – As a nurse for nearly 30 years in the Army, retired colonel Kim Biever has spent her life looking out for her patients. While she no longer may be at their bedside, the San Antonio resident is still taking care of her fellow military men and women as a member of the MOAA Uniformed Services Nurse Advocates Virtual Chapter (MUSNAVC) accessible at this [link](#).



## SW IL VETERANS NEWS

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

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

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

**Are you a veteran in crisis or concerned about one?** One important service the IDVA provides is the Veterans Crisis Line. This crisis support service is available 24/7 and is confidential. And you don't have to be enrolled in VA benefits or health care to connect to crisis support. There are three ways to connect:

1. Dial 988, then press 1.
2. Use this [link](#) to chat online.
3. Send a text from your mobile phone to 838255.

For more information about the VCL, click on this [link](#). (<https://www.veteranscrisisline.net/>) This page has links that explain [crisis signals](#) to look for, as well as additional resources and support.

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

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

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

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

**Reminder:** SW IL MOAA Chapter dues are \$8 per year (surviving spouses only pay \$4 per year). Please review your chapter membership status and send your dues payment to:

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

*(You may pay ahead up to 5 years: \$8 for member or \$4 for surviving spouse per year. Membership expires in June.)*

## THE SW IL MOAA CHAPTER RECOGNIZES LOCAL ROTC/JROTC CADETS

By CMDR (ret) Tim Grout | May 2, 2023

One of our chapter's programs is to help local high schools and colleges recognize an outstanding cadet who has demonstrated exceptional potential for military leadership. To be eligible for an award, a candidate must:

- Be in the next-to-last year of an ROTC or JROTC program
- Be in good academic standing
- Be of high moral character
- Demonstrate a high degree of loyalty to the unit, school, and country
- Demonstrate exceptional potential for military leadership

Awardees are selected by their unit commanders, and are presented an award by a representative of our chapter. This year the SW IL MOAA chapter was pleased to recognize the following cadets for their exceptional performance:

- Cadet Wilson A. Hanby, SIU Edwardsville Army ROTC
- Cadet Timothy Timothy N. Gehler, SIU Carbondale AF ROTC
- Cadet Matthew Wear, O'Fallon Township High School AF JROTC
- Cadet Lamonti Robinson, Cahokia High School Army JROTC
- Cadet Pimrapat Paisarn, Mascoutah High School AF JROTC

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## THE SW IL MOAA CHAPTER SUPPORTS MOAA'S ADVOCACY IN ACTION

MOAA, SW IL Chapter member Col (ret) Richard Smith was part of the contingency that visited Congressional leaders and their staff during MOAA's Advocacy in Action (AiA) visit. Here are pictures of him and the Illinois team in action.



The IL Legislative Team; left-to-right:

Col (ret) Bob Tyler, IL Council President; MOAA Staff Members Kimberly Bruce and Fahria Hossain; Richard; and CAPT (ret) Jim Murphy, MOAA Board Member



Richard with Caleb Gilchrist, PhD, Deputy Chief of Staff for Congressman Danny Davis (D-IL-7)



Richard with Noah Barger, Congressman Bost's Legislative Director



Richard and Fahria with Congresswoman Jan Schakowsky (D-IL-9)

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 Final Meeting of the 2022-2023 season at the O'Fallon Community Park on 10 June 2023. (See Program News for details.)

**RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 5 June 2023**

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

Southwest Illinois MOAA

P.O. Box 735

O'Fallon IL 62269

to be received by the deadline.

### RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

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

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

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