

## President's Message

Do you know someone with ALS, Lou Gehrig's disease? I do. The downward spiral of this friend of mine is a terrible thing to think about, let alone watch, as his wife has to do. As a cadet at the Air Force Academy, this friend was even a roommate for a semester during our upper class years. He was an amazing young man who became an accomplished officer and fighter pilot. Yet, now he is afflicted with a disease that keeps him from enjoying his family and retirement. ALS usually ends life from two to five years after contracting the disease. My friend has been living with this debilitation since 2018. His wife deserves an award for the care and comfort she has provided for her husband. Yet, unless he lives with the disease for eight years, she is not compensated at all for this service-connected death. There is legislation currently going through Congress to change the time frame to match the expected lifetime of the veteran. This bill was reintroduced by Senators Coon (DE) and Murkowski (AK), who were also the lead sponsors of and instrumental in President Biden signing the

*Continued on page 3*

## Treasurer's Report

Checking Account Balance ...	\$818
Savings Account Balance .....	\$9,712
Certificates of Deposit .....	\$11,942
Total .....	\$22,472



Visit us on Facebook! (click logo on left)

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

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

## Federal Legislative News



Hopefully the US Senate was able to pass the Continuing Resolution Authority (CRA) by February 18 after the House of Representatives passed the CRA on February 9 that keeps the government operating until March 11. This is the third CRA that has passed for Fiscal Year 2022. Let's watch and see if it is the last, or will there be more. Stay tuned.

### Advocacy in Action

MOAA's face-to-face meetings with Congressional Representatives and Senators by State—is set, and will follow the same format as last year, meaning it will be virtual. The three items that will be presented are: keeping the Military Pay Raise at 4.6% commensurate with the ECI, the Richard Star Act, and the Stop Copay Overpay Act. If anyone would like to be involved in this year's meetings, please pass your name to Bob Norman.

*Continued on page 3*

### Featured in this Issue

➤ President's Input	1	➤ Your Money	6
➤ Legislative News	1	➤ Surviving Spouse's Corner	6
➤ Treasurer's Report	1	<b>Chapter News</b>	
➤ Programs	2	➤ USO/Fisher House Drive	7
➤ COLA Watch	4	➤ News from MOAA/Take Action	9
➤ Chapter Officers	5	➤ IL Council of Chapters News	11
➤ Editorial Policy	5	➤ Scholarship Information	12
➤ Joining the Chapter	5	➤ Meeting Information	14

## Program News

**DUE TO THE ONGOING SURGE OF  
COVID-19 CASES IN OUR AREA,  
WE ARE SUSPENDING OUR MEETINGS  
BETWEEN FEBRUARY AND APRIL 2022**  
*(Please join us for our Business Meeting in May)*

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

### Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
21 Apr 2022	Global Brew Tap House	Chapter Happy Hour
14 May 2022	Fletcher's, Belleville	Chapter Business Meeting
18 Jun 2022	Picnic	Chapter 2021-22 Wrap Up
Sep 2022	Venue TBD	Chapter 2022-23 Kick Off

**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](mailto:moaa.swil@gmail.com).**

### **A FEW GOOD MEN/WOMEN NEEDED.....**

It is time to think about election of officers for the Chapter. The elected positions are president, vice president, secretary, and treasurer. Board positions include but are not limited to programs, legislative issues, newsletter editor, surviving spouse liaison, USO/Fisher House drive, and scholarship.

Please consider volunteering for one of the above. If you are interested, or to nominate yourself or someone else, please contact any board member for more information, or email the newsletter editor at [moaa.swil@gmail.com](mailto: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 Message (continued)

Accelerating Access to Critical Therapies (ACT) for ALS Act in December. Read more in the legislative update. Take action now and write to your elected representatives today!

Unfortunately, I have not heard of any volunteer to take on our drive to gather donations for the Missouri USO and St Louis Fisher House. But, O'Fallon Township High School is going to collect donations of dry goods and sundries, and we'll offer them a collection point. Folks, this is a tremendous charitable opportunity to sustain two organizations that serve our military community and receive no other funds for their support! They need the help of those who are blessed with much to help those who need support while away from home. If you can find just a couple of hours of time over the next two to three months, I'm sure the payoff will be fulfilling for the volunteer and the organizations. Let's get this done for those who need our help. God bless you, our military community, our elected leaders, and this great United States of America.

---

## Legislative News (continued)

### Here's What the NDAA Means for Your Tricare Coverage ([Link](#))

By: Karen Ruedisueli | Jan 26, 2022

Each year, MOAA advocates to close TRICARE coverage gaps to ensure the military health care benefit evolves with changes in technology, treatment protocols, and standards set by high quality commercial plans.

A provision in the recently signed FY 2022 National Defense Authorization Act (NDAA) adds preconception and prenatal carrier screening coverage as a benefit under the TRICARE program for certain genetic conditions including cystic fibrosis, spinal muscular atrophy, fragile X syndrome, Tay-Sachs disease, hemoglobinopathies, and conditions linked with Ashkenazi Jewish descent. This provision brings TRICARE in line with the American College of Obstetricians and Gynecologists Committee Opinion on carrier screening for genetic conditions.

After TRICARE stopped covering lab developed tests (including many diagnostic genetic tests) in 2013, MOAA's advocacy led to the introduction of the TRICARE Laboratory Developed Test (LDT) demonstration project ([link](#)) in 2014. The demonstration provides beneficiary access to LDTs that have been reviewed for safety and effectiveness. The FY 2022 NDAA builds on the project's progress by ensuring beneficiaries have coverage should they elect carrier screening to assess reproductive risk associated with certain genetic conditions.

### Chiropractic Care Progress

TRICARE coverage for chiropractic care is another MOAA priority. Our advocacy has focused on the importance of supporting non-pharmaceutical treatments for chronic pain, closing coverage gaps with Medicare and commercial plans, and accepting the Joint Commission's addition of chiropractic as a standard of care for pain management.

The House Armed Services Committee report for its mark of the FY 2022 NDAA strongly encourages DoD to expand the TRICARE benefit to include chiropractic care for servicemembers and beneficiaries.

This is not a legislative requirement, so MOAA will build on this momentum by continuing our advocacy on chiropractic coverage, particularly important since the opioid crisis has underscored the risks associated with relying on pharmaceutical treatments for chronic pain.

*Continued next page*

## Legislative News (continued)

### TRICARE Young Adult

For the remainder of the 117th Congress, MOAA will continue to build support for the Health Care Fairness for Military Families Act, which would extend coverage to young adult dependents and bring TRICARE in line with commercial plan requirements. We regularly hear from families who are disappointed to learn military kids' coverage is lacking compared to their civilian peers who are covered by their parents' health plans until age 26.

While the TRICARE Young Adult fix was not included in the FY 2022 NDAA, House leads Reps. Elaine Luria (D-Va.) and Michael Waltz (R-Fla.) urged support for the legislation during the Armed Services full committee markup. On the Senate side, Sen. Mark Kelly (D-Ariz.) introduced an amendment addressing TYA, but it was not considered when the Senate chose to accept the House-negotiated version as time constraints loomed.

Cost is the main barrier to TRICARE Young Adult parity – MOAA will continue to build support among member offices to overcome this obstacle while ensuring the young adult eligibility expansion is not funded by raising TRICARE fees.

### Here's How You Can Support Veterans With ALS ([Link](#))

By: Dan Merry | Jan 26, 2022

It's not up for debate: ALS is a veterans' disease, and one we need to take seriously. Veterans are up to 10 times more likely to develop amyotrophic lateral sclerosis (ALS) compared to the civilian population, according to AMSUS, The Society of Federal Health Professionals, in an October 2019 report.

This fast-moving disease is currently 100% fatal, progressively degenerative, and comes with an average lifespan of two to five years from diagnosis. As a result, ALS has a huge impact on veterans and their family members, who quickly become caregivers as the disease progresses.

And while legislation recently passed to provide more funds into research and treatment of ALS, the unique needs of these family caregivers are not getting enough attention. Like any military spouse, the spouses of veterans with ALS have sacrificed much for our country. When they become caregivers because of the onset of ALS, they sacrifice even more.

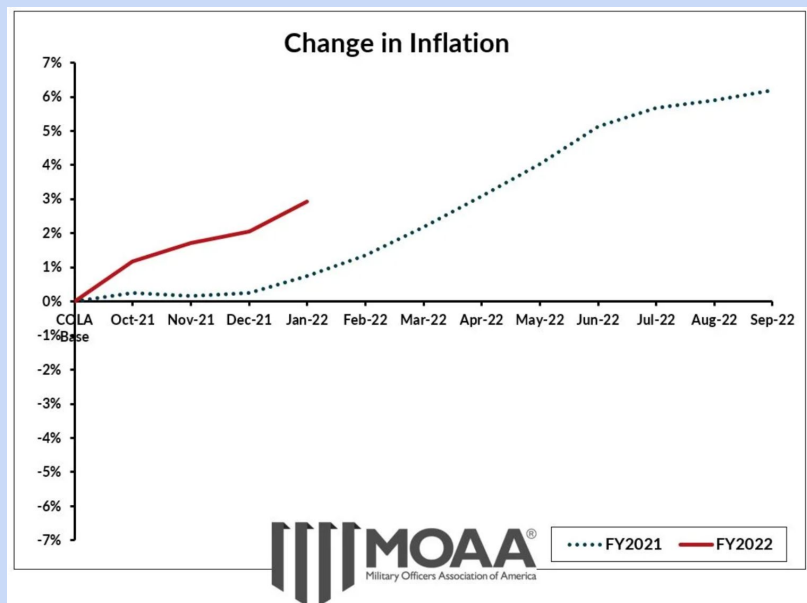
*Continued next page*

#### COLA Watch

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

The January 2022 CPI is 276.296, 2.9 percent above the FY 2022 COLA baseline.

The Consumer Price Index for February 2022 is scheduled to be released March 10. The CPI baseline for FY 2022 is 268.421.



## Legislative News (continued)

That's why it surprised me to learn that while we provide compensation to spouses of veterans who die from a disabling, service-connected condition, the spouses of veterans who die from ALS are usually not eligible for the entire compensation. The reason? The current policy allowing a \$305 monthly increase in Dependency and Indemnity Compensation (DIC) for surviving spouses is only available when the veteran lives for eight or more years with their disabling disease.

Is it the fault of these ALS caregiver spouses that ALS moves so quickly and most people diagnosed with the disease are gone in five years or less? This is our issue, and one we need to confront head on.

I recently had the opportunity to speak with MOAA members who are facing the daily challenges of this dreaded disease. They are losing neurological and muscular functions, and over time losing the ability to breathe or talk. Interestingly, ALS does not affect mental functions, but it progressively robs people of their abilities to walk, use their hands and arms, speak, and ultimately breathe. The individuals want to stay in the fight, they want to find solutions, and they certainly are passionate about research and breakthrough therapies.

But these veterans also care deeply about their spouses, who often must leave their jobs to care for them as their ALS progresses. Caring for a person with ALS is not for the faint of heart; over time, it encompasses everything about the person's daily life, from eating to communicating to bathing to breathing. These veterans deserve to know that their service-connected illness – ALS – will be treated with the serious illness it deserves, and that their spouses will not be penalized simply because of the unique nature of the disease.

We can honor the service and sacrifice of these surviving spouses by securing the increased rate of DIC regardless of how long the veteran had the disease prior to death.

A bill now in Congress, the Justice for ALS Veterans Act (H.R. 5607 | S. 3483), would do just that. The bipartisan legislation would rectify this glaring imbalance by ensuring we have the backs of the surviving spouses of veterans who die from ALS. It would make all surviving spouses whose servicemember died as a result of ALS eligible for the DIC increase of \$305 regardless of how long they lived with the condition.

*Continued next page*

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

**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.





## Take Action!

*(Note: for more details about issues you can carry to our legislators, see the Take Action article in Council and Chapter News, or go to: [takeaction.moaa.org/moaa/?0](https://takeaction.moaa.org/moaa/?0)*

Check out the Take Action articles in Council and Chapter News, and at [moaa.org](https://moaa.org).

---

## YOUR MONEY

### What's New With Required Minimum Distributions for 2022 ([Link](#))

By: Paul Frost | Jan 25, 2022

Most holders of Individual Retirement Accounts (IRAs), including employer-provided defined contribution plans, are familiar with the COVID-influenced changes (SECURE Act) to mandatory age-based distributions.

If you did not reach age 70½ until after Dec. 31, 2019, then mandatory distributions were delayed until no later than April 1 of the year after the owner's 72nd birth year. Future distributions must occur by Dec. 31 of each year. If you reached age 72 in 2021 but plan to delay your Required Minimum Distribution (RMD) until just prior to April 2022, you will be required to make another withdrawal prior to Dec. 31, 2022.

If the account owner reached 70½ prior to Dec. 31, 2019, then the initial RMD must have commenced prior to April 1, 2020.

Life expectancy tables recently have been updated, reducing the amount of previously calculated RMDs for 2022 and beyond. IRS Publication 590-B is the guiding document for IRAs. As of Jan. 26, 2022, the 590-B is still in draft form. However, the RMD worksheets (Appendix A) and Life Expectancy Tables (Appendix B) are available to make RMD estimates.

Simplified Employee Pension (SEP) plans, SIMPLE IRA Plans, and Qualified Plans -- defined contribution plans, like the Thrift Savings Plan (TSP) and 401(k)s -- adhere to IRS Publication 560, which is also still in draft form for 2021 returns. Your defined contribution administrator should calculate RMDs for their account holders.

A comparison of IRA versus Defined Contribution plan RMDs can be found at this [link](#).

Making Qualified Charitable Distributions (QCDs) from your IRA? QCDs may be reduced or require an additional adjustment after the 2019 tax season. See page 13 of Pub 590 and the QCD deduction adjustment worksheet (Appendix D).

Close to TSP RMDs? Read more at this [link](#).

---

## SURVIVING SPOUSES CORNER

### SBP-DIC Offset: Surviving Spouse Benefit Payments Will Change in February ([Link](#))

By: Kevin Lilley | Jan 26, 2022

Surviving spouses whose benefits increased last year as part of the phased elimination of the Survivor Benefit Plan-Dependency/Indemnity Compensation (SBP-DIC) offset will see another increase on Feb. 1.

MOAA waged a long fight to end this offset, commonly referred to as the "widows tax," under which the amount of a surviving spouse's SBP annuity would be reduced, dollar for dollar, by the amount of their DIC payment.

*Continued next page*

## **Surviving Spouses Corner (continued)**

Language in the FY 2020 National Defense Authorization Act (NDAA) will end the offset by 2023. Here's the breakdown:

In 2021, all surviving spouses affected by the change should have seen their SBP offset cut to no more than two-thirds of their DIC payment.

This year, beginning with their Feb. 1 payment, surviving spouses should see their SBP offset cut to no more than one-third of their DIC payment.

In 2023, the offset will be removed entirely.

All surviving spouses eligible for the Special Survivors Indemnity Allowance (SSIA) will continue to receive that benefit in 2022, according to the Defense Finance and Accounting Service (DFAS). The maximum SSIA benefit is \$346 per month for 2022, per DFAS, or equal to the gross SBP amount (if SBP is less than \$346 a month).

SSIA will no longer be paid in 2023, when the full offset is removed.

### **Resources to Know**

Surviving spouses affected by this change should have received a letter from DFAS in December with individualized estimates of your upcoming benefit payments. Click [here](#) for a sample letter, which includes links for more information on eligibility verification, managing your benefits online, tax statements, and the DFAS Survivor SBP Newsletter.

Beneficiaries with questions about the SBP-DIC changes can contact DFAS at (800) 321-1080. Beneficiaries with questions about their myPay online account can call (888) 332-7411. Surviving spouses interested in more information about MOAA's advocacy and charitable causes, or in furthering any one of MOAA's survivor-related advocacy efforts, may be interested in joining MOAA's Surviving Spouse Virtual Chapter; get more information at this [link](#).

---

## **COUNCIL AND CHAPTER NEWS**

### **TAKING CARE OF OUR OWN (Annual Chapter USO and Fisher House Donation Drive)**

By Ann Morey, Lt Col (ret), Feb 6, 2022

On this snowed-in-I-don't-want-to-shovel-day, I am planning our annual drive to benefit USO and Fisher House. In the past 14-15 years, we have done ourselves proud. As in the past couple of years, we will contribute the monetary portion and the JROTC Units will handle the individual wrapped snacks, personal care items, and/or household items on the wish lists.

Our JROTC Units have been very supportive and I will be sending them an invite to partner with us again this year. In fact, O'Fallon Township High School JROTC unit has already contacted me.

St Michael's Episcopal Church has been fantastic. The members there have accounted for a lot of our success and I will also be contacting them. But, don't expect me to be able to write like Nick Wartonick or keep up with him and Sonya.

We are moving the drive to April this year because of some scheduling conflicts. Campaign dates will be 13 Mar-3 Apr 2022. I plan to pick up JROTC donations 6-8 Apr 22 then deliver them to USO and Fisher House week of 10 Apr 22.

*Continued next page* 7

## USO/Fisher House Donation Drive (continued)

So, how can you help?

1. Contribute to the campaign. Checks should be made out to USO Missouri or Fisher house in St Louis. You may contribute to both or just to the one of your choice. Please prepare separate checks.
2. If you are a member of a group, consider doing your own mini drive, either the snacks or money. If we each get just one other person to contribute, we will do great.
3. Depending on which JROTC units participate, I will need help with the pick-up dates. Usually, it takes 1-2 pickups to get the stuff back to my garage for sorting. May need some help with that too.
4. Will need pickups or vans to get it all delivered to the right spot. How many vehicles I will need depends on how much stuff is collected. In the past, usually takes at least 2 vehicles to transport to each site.

I am attaching the 'wish list' for both sites in case you need them for your 'mini' drive. Please note that we should not collect any fresh food or perishable items. The timing doesn't allow for refrigerated storage.

Thank you all for your time and generosity. I know for sure that both the USO and Fisher House greatly appreciate our assistance. The motto of MOAA is 'never stop serving'. One way we can do that is to support this campaign. We need to help take care of our own.

## WISH LISTS

(Note: please visit the web sites for details about donations, including items they don't accept.)

### FISHER HOUSE ([Link](#))

### St. Louis USO ([Link](#))

#### For the Guest Suites:

- Chap stick
- Hand sanitizer (small)
- Individual Kleenex
- For Our Guests
- Gas Gift Cards
- Grocery Store Gift Cards (Walmart, Sams Club, COSCO)
- Restaurant Gift Cards

#### For the Pantry:

- 13-gallon trash bags
- Bottled water
- Coffee cups w/lids
- Disposable containers
- Dryer sheets
- Hard candy (regular and sugar free)
- Kitchen disposable gloves
- Laundry detergent
- Paper plates
- Paper towels
- Plastic utensils forks/spoons
- Snacks (individual chips, fruit snacks, cakes)
- Ziploc bags

If you wish to personally deliver something, please make arrangements in advance by contacting the VA Fisher House at Jefferson Barracks by calling (314) 894-6145 or emailing [Vanniecia.Brown@va.gov](mailto:Vanniecia.Brown@va.gov)

Dairy/Deli Items
Hot Dog Buns
Sandwich Bread (White/Wheat)
Sliced Cheese (American/Swiss)
Vienna Sausages
Pre-packaged Lunch meat
Jalapeno Slices
Star-Kist Tuna Packets (individual)

Snacks
Slim Jim/ Beef Jerky
Chex Mix (individually packaged)
Potato Chips (individually packaged)
Cheese-itz (individually packaged)
Friday's Potato Skins (1oz)
Protein Bars
Maruchan Instant Lunch (cups)
Cookies (individually packaged)
Raisins (individually packaged)
Nuts (individually packaged)
Trail Mix (individually packaged)
Snack Cakes (individually packaged)
Muffins (individually packaged)
Dunkin Hines Mug Cakes
Chocolate Candy
Rice Krispie Treats (store bought)

Non-Food Items
6" Paper Plates
10" Paper Plates
Styrofoam Bowls (12 oz.)
Food Trays/Boats (2 lb.)
Indv. Wrapped Drinking Straws 7 3/4"
Styrofoam Cups (8 oz.)
Drinks
Folger's Medium Roast Coffee
Fruit/Vegetable Juice Boxes
Bottled water (12 oz or smaller)

Cleaning Supplies
Lysol Cleaning Wipes
Lysol Disinfecting Spray
Swiffer Wet Jet Refill
Swiffer Wet Jet Pads

Personal Care Items
Toothpaste (travel size)
Shaving Cream (travel size)
Mouthwash (travel size)
Razors
Lip Balm

Specialty Items
New, Unwrapped Toys



## 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. Also, here are some of the active Legislative Campaigns MOAA is engaged in:

- **Urge Elected Officials to Support Comprehensive Toxic Exposure Reform Legislation ([Link](#))**, Comprehensive toxic exposure reform is needed to ensure we avoid the problems faced by Vietnam veterans who were exposed to Agent Orange.
- **Ask Congress to Preserve Arlington National Cemetery Eligibility for 20-Year Retirees ([Link](#))**, Help MOAA stay in the middle of this important conversation – Contact your elected officials and urge them to designate in the FY 2023 NDAA the next national cemetery as ANC reaches capacity.
- **Another Continuing Resolution is in the Works ([Link](#))**, MOAA remains concerned Congress will remain focused on party priorities and the upcoming midterm elections, resisting their responsibility to come together to fully fund our government.
- **Ask Your Lawmakers to Support the Jobs and Childcare for Military Families Act ([Link](#))**, The military spouse unemployment rate is not a new concern, but like many ongoing problems, it's been made worse by the economic fallout from the COVID-19 pandemic.
- **Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap ([Link](#))**, MOAA continues efforts to build support for The Health Care Fairness for Military Families Act of 2021. These bipartisan and bicameral pieces of legislation would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.
- **Ask Your Lawmakers to Support the Military Hunger Prevention Act ([Link](#))**, Food insecurity among junior servicemembers is not a new concern, but like many ongoing problems, it's been made worse by the economic fallout from the COVID-19 pandemic. The Military Hunger Prevention Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial difficulties and allowing them to concentrate on their duties.
- **Ask Your Lawmakers to Support the Retained Skilled Veterans Act ([Link](#))**, This bipartisan legislation would end so-called "180-day rule," which imposes a waiting period on those leaving the service before they can take on certain types of DoD civilian employment. Many jobs are empty as qualified applicants with security clearances are forced to look elsewhere to start their careers.
- **Ask Your Legislators: Adjust SGLI/VGLI for Inflation – Supporting Families of Fallen Act ([Link](#))**, Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) coverage amounts have not been updated since 2005. This law would raise the level from \$400,000 to \$500,000 – a necessary move to preserve the value of this program in the face of inflation.
- **Ask Your Lawmakers to 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. The Military Retiree Survivor Comfort Act (H.R. 2214 and S.1669) will allow survivors to gradually repay the amount over the next 12 months and have an opportunity to request for debt forgiveness through DoD.
- **Urge Your Senators to 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.
- **Urge Officials–Support Legislation Extending TRICARE Coverage to Certain 'Gray Area' Retirees ([Link](#))** The TRICARE Fairness for National Guard and Reserve Retirees Act would ensure these "gray area" retirees who qualify for retirement pay before age 60 are eligible for the TRICARE retiree benefit. Under current law, gray area retirees who want TRICARE coverage must purchase TRICARE Retired Reserve (TRR), an expensive premium-based plan, even if they are receiving retired pay.

## News from National MOAA (cont)

- **Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability** ([Link](#)) The CHAMPVA Children's Care Protection Act would expand coverage under the VA program for children of eligible veterans so they can have health care until age 26, as afforded to most Americans through private and federal policies.
- **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.
- **Help MOAA Secure Health Care for Servicemembers in the Selected Reserve** ([Link](#)) The National Guard and Reserve play critical roles in our national defense and emergency response missions. The Healthcare For Our Troops Act would provide medical and dental care for Selected Reserve members at no out-of-pocket cost, bringing their coverage in line with their active duty counterparts.
- **Act Now to Improve Survivors' Benefits** ([Link](#)) Bipartisan legislation in the House and Senate (H.R. 3402/S.976) would align Dependency and Indemnity Compensation payments with outer federal survivor benefits. Ask your legislators to show their support and make a long-overdue correction to this injustice.
- **Toxic Exposure Stories** ([Link](#)) The fight for comprehensive toxic exposure reform is ramping up as we start the second session of the 117th Congress. To help in these efforts, please share your stories for possible use in MOAA articles, testimony, or meetings with lawmakers.
- **Justice for ALS Veterans** ([Link](#)) Survivors should not be disadvantaged when an aggressive illness like ALS takes their loved one far too soon. The unique nature of this disease means few veterans survive long enough to receive the enhanced benefits that other totally disabled veterans receive.

## SW IL VETERANS SERVICE OFFICE

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

Visit the Illinois Department of Veterans' Affairs by following this [link](#).

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

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

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

## Illinois Joining Forces ([Link](#))

At Illinois Joining Forces, we know that sometimes it can be challenging to find the support you need, when you need it. Since our founding in 2012, we have been determined to make an impact. The core of our efforts is to connect service members, veterans, and their families to the services and resources in their local communities.

Illinois Joining Forces' core mission is to connect Service Members, Veterans, and their Families (SMVF) to the services and resources they need and where they can receive the best care and support - closest to home - through three Core Programs:

- Veteran Support Communities ([Learn more](#))
- Women Veteran's Programs ([Learn more](#))
- Care Coordination Center ([Learn more](#))

Visit their website at the link above to learn more about this program.

---

## From the IL Council of Chapters Newsletter (*Forward Observations*) ([Link](#))

### President's Column

Good news! Congress overrode the President's December 23rd veto of the Defense Authorization Bill (NDAA).

The passed legislation includes a 3% pay raise for service members, some restraint on TriCare costs, hazardous duty incentive pay parity for Guard and Reserve members, some Toxic Exposure coverage, along with funding for some military housing.

More information on the NDAA is available on the MOAA web page.

Speaking of the MOAA web site, MOAA National has recently updated its web presence. Check it out! It is easier to navigate to advocacy issues and priorities for 2022, and the site makes it easy to contact elected representatives about those specific issues.

There is a tab for "2022 legislative priorities" which revolve around Military Health Care, TriCare benefits, and sustaining pay increases.

Take some time to explore the MOAA Advocacy link and its "Legislative Action Center."

As Congress and the administration deal with the plethora of daily issues, we need to remain vigilant to make sure that they continue to care for those who have worn the uniforms of this great Nation.

Never Stop Serving!

Semper Fi – Bob

Robert R. Tyler, Ph.D.,

Col USMC (ret)

President, Illinois Council of Chapters

Military Officers Association of America

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

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

APPLICANT SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

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

- Legibly completed application.
- Two one-page essays, one side, single space, font Times New Roman 12.
  - One-page essay outlining career goals and why the applicant chose or plans to pursue a particular field of study.
  - One-page essay on the applicant's participation in a particular extracurricular, school, or community activity highlighting accomplishments and explaining personal benefit from the activity.
- A letter of recommendation from a member of the school faculty or staff who can comment on your qualifications for your career choice.
- A letter of recommendation from an adult leader of an extracurricular, school, or community activity, organization, club, or employment in which the applicant was active.
- Official high school transcript, reflecting at least three years of high school and including any college credits as applicable. If you are currently enrolled in a college, also include your official college transcript.
- A copy of any and all of your ACT and/or SAT scores.
- A listing of all school and community clubs, organizations, and/or groups to which you are or were a member. Include any leadership positions, honors, and/or awards as applicable with the listed activities. This should also include participation identified in the one-page essay above.
- Forward the completed package to:  
Southwest Illinois MOAA  
PO Box 735  
O'Fallon, IL, 62269  
Attn: Ann Morey

**APPLICATION MUST BE POSTMARKED NOT LATER THAN 1 MAR 2022**

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

The Southwest Illinois Chapter of the Military Officers Association of America (MOAA), in accordance with the Association's goal to further the education of children of service personnel, will award two scholarships for the academic year 2020-2021. The scholarship may be used by the winner for his/her tuition, books, or general college expenses.

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

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

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

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

THE PACKAGE MUST BE POSTMARKED NOT LATER THAN 1 Mar 2022.

**SELECTION:** Award winner will be announced in April 2022 of the application year. Selected students may be awarded a Southwest Illinois Chapter of MOAA scholarship only once.

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

Direct any questions to Ann Morey, 618-628-0286, 618-409-9966, or [ram204@att.net](mailto:ram204@att.net).

Thank you,

Southwest Illinois MOAA Scholarship Committee



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

## **Meeting Announcement**

**DUE TO ONGOING COVID-19 SURGES IN THE AREA, WE ARE NOT  
HOLDING A MEETING THIS MONTH.**

**SEE PROGRAM INFORMATION ON PAGE 2 FOR DETAILS.**