

President's Message

May is Military Recognition Month. Several dates are set aside to allow the nation to pause, think, and recognize the sacrifices of so many. Military Spouse Appreciation Day is May 6, the Friday before Mother's Day. Armed Forces week is May 15-21, with Armed Forces Day celebrated on May 21. And, of course, Memorial Day on May 30. Several other days are recognized in May, so please stay abreast of these if you have any specific interests.

Have you ever spoken to a military officer (any rank) who was not a MOAA member or was not aware of MOAA's role in addressing legislative issues that affect the military community? If you have, and you were able to tell them about MOAA's involvements, and invite them to join the organization, did they tell you "keep up the good work?" Well...I hear that just about every time I speak to someone about their role in ensuring the entitlements and benefits that every individual who swore the military oath was promised. Keep up the good work. MOAA does good work—great work—and relies on a large number of

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Treasurer's Report

Checking Account Balance ...	\$678
Savings Account Balance	\$8,685
Certificates of Deposit	\$14,692
Total	\$24,055



Visit us on Facebook! (click logo on left)

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com



Take Action!

Check out the Take Action articles in our Council and Chapter News, and at takeaction.moaa.org/moaa/?0.

Advocacy in Action

MOAA is taking 3 issues to Congress this year. Read the issue papers and watch the videos on the MOAA website. Take Action by sending a message to your elected representatives found in the Legislative Action Center.

- Support the Major Richard Star Act, At Stake: Concurrent receipt of DoD retirement pay and VA disability benefits for combat-injured veterans.
- Support the Stop Copay Overpay Act, At Stake: Affordable mental health care for TRICARE beneficiaries, including retirees and families of servicemembers.

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Program News

***Please join us for our Chapter Business Meeting
on 14 May, 11:30 am
At Fletcher's Kitchen & Tap in Belleville IL
Order Off of the Menu and Pay Individual Check
Attire: Casual***

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
18 Jun 2022 11:00 am	O'Fallon IL Community Park (Pavillions #1 & #2 in front of Rec Center)	Picnic/Chapter 2022 Wrap-Up (Bring food/drinks, chairs for yourself)
Sep 2022	Tavern on Main, Belleville IL	Chapter 2022-23 Kick Off
Oct 2022	Cardinal Creek Golf Course, Scott AFB IL	Dinner & Meeting
Nov 2022	Horseshoe Restaurant & Lounge, O'Fallon IL	Lunch & Meeting
Dec 2022	Cardinal Creek Golf Course, Scott AFB IL	Christmas Dinner & Scholarship Auction

**If you want to receive the newsletter via email, but currently receive it in the mail, send your name and email address to moaa.swil@gmail.com.
You'll receive the newsletter much faster.**

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. We need new blood!

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

President's Message (continued)

members in order to draw the attention of the legislators and executive branch to any and every issue that affects military readiness, the all-volunteer force, and the future security of our nation. Current membership stands at around 360,000 members. The demographic making up the largest portion of the membership are aging out. Less than 20% of the membership are active duty officers. Every organization—military, benevolent, whatever—are experiencing issues with recruiting. We cannot afford to lose the advantage brought by the numbers. And while the numbers for National membership mean much to the organization in its efforts, Chapter membership is equally important. We continue to lose not only in the Metro East but all over the state. We are down to four Chapters in Illinois. If the country will continue to rely on the one weapon that has never failed—the patriot—we must continue to insist on the support that each is promised when they volunteer to serve. Numbers matter. Size matters. We each cannot do this alone. Be part of the solution. Never stop serving. Are you keeping up the good work?

Thank you for your service to the nation and to the Chapter. God bless you, our men and women who stand in the gap, our veterans, our spouses who sacrifice without payment, our leaders, our elected representatives, MOAA, and our great United States of America.

Legislative News (continued)

- Ensure a Competitive Military Pay Raise, At Stake: Preserving fair compensation for those in uniform and maintaining the all-volunteer force.

Is Your Medical Facility Closing? DoD Restarts 'Modified' Realignment Plans

By: Karen Ruedisueli | April 6, 2022

DoD is moving forward with planned military treatment facility (MTF) closures (see referenced article from February 19, 2020) following a COVID-19 related pause, according to a recent Military.com article, and MOAA will continue its multiyear effort to protect beneficiary access.

No final decisions have been made regarding MTF closures or downsizing, but as the process continues, MOAA will advocate for robust analysis of civilian care availability, thorough mitigation planning, and rigorous congressional oversight.

Dr. David Smith, who is performing the duties of Assistant Secretary of Defense for Health Affairs, told Military.com the Defense Health Agency (DHA) has “modified its plans to take into account lessons learned during COVID-19.” DHA will submit the modified plan to Congress in the coming weeks, Smith said.

The modified plan Smith references is a reporting requirement MOAA fought for and achieved in the FY 2021 National Defense Authorization Act (NDAA) with the help of MOAA members who took the issue to Capitol Hill as part of MOAA's 2020 spring advocacy campaign.

Section 718 of the FY 2021 NDAA added rigorous requirements to DoD's MTF restructuring plans related to access and quality of care available in the civilian provider network. It requires DoD to certify to the congressional defense committees that beneficiaries affected by MTF restructuring will have access to civilian care through the TRICARE program.

This provision also prohibits DoD from moving forward with MTF restructuring for 180 days following submission of implementation plans and certification of civilian care availability.

MOAA does not oppose changes intended to improve uniformed provider readiness – the plan to downsize some smaller MTFs and consolidate specialty providers in military medical centers of excellence will

Legislative News (continued)

provide many uniformed providers with higher caseloads, access to patients with more complex needs, and opportunities to cross-train with Level 1 trauma centers and other civilian medical centers.

MOAA's goal is to ensure these plans only move ahead after DHA has confirmed availability of care for beneficiaries impacted by MTF downsizing. DHA has often acknowledged that all downsizing will be "conditions-based" – that is, contingent on availability of quality medical care in the local community and that some locations slated for downsizing will be struck from the list pending additional analysis.

A Different Health Care Landscape

The civilian health care system is in a much different place today than it was in 2017, when MTF restructuring plans were originally envisioned. Two years of relentless uncertainty and demands from COVID-19 have left experts fearing a civilian health care workforce crisis. In a recent letter to Congress, the American Hospital Association called workforce challenges "a national emergency that demand immediate attention from all levels of government."

Meanwhile, in a recent webinar hosted by U.S. News and World Report, the American Nurses Association said the nation will need an additional 1.2 million nurses by next year to meet the growing demand for their services and replace those leaving.

This does not sound like a health care system prepared to absorb military families transitioned out of shuttered or downsized military hospitals and clinics.

As we wait for the release of the Section 718 report, MOAA continues to build awareness on the Hill regarding instability in the civilian health care workforce, DHA limitations on measuring access to care, and the potential cost increases to DoD associated with shifting care to the civilian sector. When the updated MTF restructuring plan is released to Congress, we will leverage that to keep the momentum going on this effort. Please watch The MOAA Newsletter for opportunities to support our efforts by sharing concerns with your elected officials.

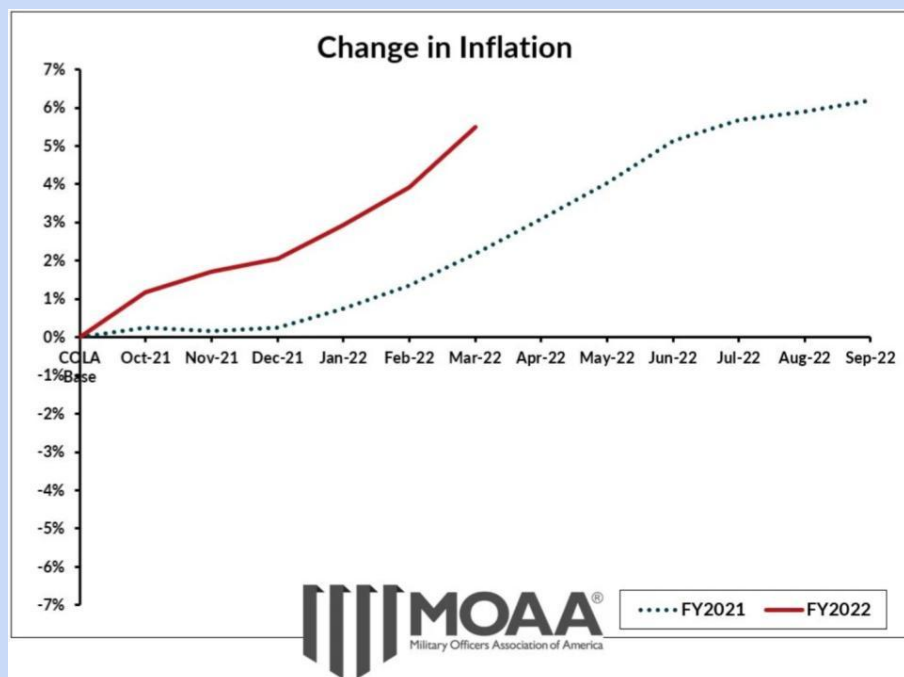
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COLA Watch

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

The March 2022 CPI is 283.176, 5.5 percent above the FY 2022 COLA baseline.

The Consumer Price Index for April 2022 is scheduled to be released May 11. The CPI baseline for FY 2022 is 268.421.



Legislative News (continued)

These Military Medical Facilities Will Stop Seeing Retirees and Military Family Members

By: Karen Ruedisueli | February 19, 2020

Facilities set to close entirely, or already closed in decisions supported by the report:

- **California:** Department of Behavioral Health, Fort Irwin; Naval Branch Health Clinic Rancho Bernardo.
- **Florida:** MacDill Sabal Park Clinic (Brandon)
- **Georgia:** Community Based Medical Home North Columbus (Fort Benning) outpatient facility
- **Texas:** Fort Hood Medical Home (Building 36000, replaced with sleep center supporting Carl R. Darnall Army Medical Center)

What We Know (and Don't Know) About the President's Upcoming Budget

By: Kevin Lilley | March 23, 2022

President Joe Biden is expected to release his fiscal plan for FY 2023 before the end of March – less than three weeks after signing the FY 2022 budget. While the request is just the start of a long, complicated process, it will advance the administration's priorities and set the tone for congressional debates in the months ahead.

The Timeline

Multiple media outlets have reported the budget will be released March 28. That's two months before the FY 2022 budget came out last May but more than a month later than the first Monday in February, which is the date required by law for the president to send his budget to Congress.

This president is not the first to miss these deadlines. The FY 2020 budget was released March 11, 2019, for example, and the FY 2014 budget was published April 10, 2013. However, the late release likely will contribute to ongoing problems faced by Congress to pass the budget before the start of the new fiscal year, forcing them to agree upon one or more continuing resolutions to keep the federal government functioning.

MOAA has sounded warnings on this practice, which can cost DoD billions of dollars in spending power and creates painful choices for Pentagon planners. We continue to urge both the administration and lawmakers to move with haste on these discussions, avoid the partisan minefields associated with midterm election years, and break the cycle of harmful continuing resolutions.

The Breakdown

Reports put the topline DoD budget at more than \$770 billion, which would be the largest DoD figure in history. However, much of that purchasing power will be blunted by inflation, and the specifics behind the proposal – where the money will go to ensure national security and protect the pay and benefits of servicemembers and their families – may not be known until April.

MOAA also will be actively engaged on the VA budget debate, to ensure proposed funding will cover both existing programs and needed benefit and staffing improvements, including access to caregiver support and more resources for underserved populations.

While lawmakers work through their required appropriations bills, they'll also begin the authorization process, with the annual National Defense Authorization Act (NDAA) serving as a staple of MOAA's advocacy efforts. Expect updates on that legislation in the coming weeks – the Senate introduced its initial version of the FY 2022 NDAA in May 2021, for example – to include calls to action for your lawmakers via MOAA's new Legislative Action Center.

YOUR MONEY

Does Your Credit Report Have Mistakes? How to Find Out ... and How to Fix It ([Link](#))

By: Lila Quintiliani | April 6, 2022

Have you checked your credit report lately? Now might be a good time to do so.

People filed more reports about identity theft (1.4 million, about 25% of all reports) than any other type of complaint made to the Federal Trade Commission in 2021, according to the recently released Consumer Sentinel Network Data Book. And according to credit bureau Experian, identity theft affects about 1 in 20 Americans each year.

Of course, there are other good reasons to check your report: A 2021 Consumer Reports study found errors in more than a third of credit reports. The No. 1 complaint received by the Consumer Financial Protection Bureau (CFPB) involves incorrect information listed on consumers' credit reports.

Credit Report vs. Credit Score

A credit report includes information about your credit activity and current credit situation. It lists your name, address, phone number, Social Security number, and birth date. It has information on your current and past credit accounts, payment history, and credit limits. Bankruptcies and overdue child support information might also be included.

However, your report won't have personal information that's not related to debt, like savings or retirement account balances, annual salary, marital status, race, religion, or political affiliation. Judgements and tax liens are no longer factored into credit scores, but because they are a matter of public record, a lender or employer might still check this.

A credit score, in contrast, is a number based on the information in your credit report. It is calculated using a variety of factors including payment history, length of credit history, amounts owed, and the number of credit inquiries on your credit report.

There are three major U.S. credit bureaus: Experian, Equifax, and TransUnion. You will have a slightly different report at each agency, because not every creditor will report to every bureau.

There are also several different credit scoring models out there, but they are all calculated based on information in your credit reports.

Check Your Report for Free

You should check your credit report at least once a year. Federal law allows you to get a free copy of your credit report every 12 months from each credit reporting company by visiting AnnualCreditReport.com. Equifax, Experian, and TransUnion all have offered free weekly online credit reports during the pandemic.

To get your credit score, you'll generally have to pay a small fee.

Checking your own credit report or score does not negatively impact your credit score, but inquiries from creditors or potential lenders may.

What to Do If You Find an Error

If you find an error on your credit report, start by disputing that information with the credit reporting company. While there are online options to do this, I usually recommend explaining the situation in writing and mailing it in. The CFPB has clear instructions on this process at consumerfinance.gov, including a template you can use as a guide.

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Your Money (continued)

You can also dispute incorrect data with the “furnisher” – the company that provided the information to the credit bureau.

Once a dispute is submitted, the credit bureau and/or furnisher must investigate the matter. If they correct the information, they must notify all three of the credit reporting companies so that the information can be updated.

Credit Reports and Identity Theft

If the information in your credit report leads you to believe you are the victim of identity theft, then you should visit the Federal Trade Commission’s IdentityTheft.gov website, where you’ll find checklists and sample letters to guide you through the recovery process.

Whether you are getting ready to apply for a mortgage or simply making sure your finances are in order, regularly checking your credit report is a great way to get a complete picture of your personal financial situation.

SURVIVING SPOUSE CORNER

Know Your State-Level Military Benefits ([Link](#))

By: Dr. Vivianne Wersel | Nov 1, 2021

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

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

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

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

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

moaa-swil.org/pages/membership.html

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

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

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

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

Editorial Policy

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



Surviving Spouse Corner (continued)

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

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

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

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

Visit the Center for a New American Security website ([link](#)) to research specific state benefits.

COUNCIL AND CHAPTER NEWS

A Letter to the MOAA SW IL Chapter

Dear SW Illinois MOAA Member,

Did you know your dues are paid through the end of this fiscal year, June 2022?

We value your support, and want you to continue as a member of our chapter. Please send in your dues by the end of June. Dues are \$8 per year, and you can pay ahead up to 5 years, \$40. For surviving spouses, the dues are only \$4 per year.

Please make the check out to SW Illinois MOAA and send the check to:

SW Illinois MOAA
PO Box 735
O’Fallon, IL 62269

COVID-19 has greatly limited our In-Person activities, but as the situation gets better, you will see more opportunities to participate in Chapter activities in our newsletter. Our newsletter has won MOAA awards and is packed with useful information. And our Chapter continues to receive awards for the contributions made by you and other members. Help us to continue our success and outreach to the military community.

Thank for your support,

Bob Norman, President
Phil Yavorsky, Treasurer

Council and Chapter News (continued)

AND THE WINNERS ARE...

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

I am happy to announce that we will be awarding 2 scholarships this year. We did not receive any applications for The JROTC Freedom Scholarship of \$1,000.00.

Thank you to Bob Kaufman, David Todd, and Richard Smith for reviewing the packages. From what I hear, it was a close race. Also, thank you to Cheryl Heirmerman for doing the certificates. As everyone knows, computers are not my forte.

- The winner of the Inez Peters Memorial Scholarship of \$2,000.00 is Sarah Pollman, granddaughter of Richard and Delores Kosco. Sarah is a senior at Waynesville High School, Waynesville, MO. She will attend SIUE and major in nursing.
- The winner of the CWO3 Charles E. Nalley Scholarship of \$1,000.00 is Lily Nicolette, a senior at Champaign High School, Champaign IL. She is the granddaughter of Bob and Yasemin Koss. She plans to major in Sports Administration at the University of Mississippi.

Congratulations to Sarah and Lily for their accomplishments and best wishes for their future endeavors. Hopefully they will be able to join us at the May meeting.

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:

- **MOAA Interview: Astronaut Charlie Duke Reflects on 50th Anniversary of Apollo 16** ([Link](#)), When President Kennedy announced in May 1961 that the U.S. would be sending Americans to the moon, Brig. Gen. Charles M. Duke Jr., USAFR (Ret), was a young lieutenant. Just over a decade later, Duke served as the lunar module pilot for Apollo 16 in April 1972.
- **Advocacy in Action Off to a Strong Start, But We Need Your Help to Succeed** ([Link](#)), Your lawmakers are already home for their spring break, working on their campaigns. There is no better opportunity than right now to contact your representative and senators. Congress needs to hear our concerns so they can represent our interests and influence legislation being drafted as we speak.
- **What You Should Know About Retirement Savings Options for Non-Working Spouses** ([Link](#)), Non-working spouses provide a lot of value for a family, but that value doesn't show up in the form of a paycheck. And because there's no paycheck, it can seem like there is no way to build tax-advantaged retirement savings for a non-working spouse. Thankfully, there are options to build retirement savings even if you don't work, or if you don't work much.
- **MOAA Members Making a Difference With Afghan Refugees** ([Link](#)), A simple desire to make a few Afghan refugees in Cleveland feel welcome turned into a full-fledged community effort reminiscent of a historical American feast 400 years ago.
- **Senators Want TRICARE to Cover Eating Disorders for Retiree Families** ([Link](#)), A bipartisan group of senators wants the military's health insurance to extend coverage for binge eating, anorexia, bulimia and other eating disorders to retirees and their families.
- **Saving America's War Dogs** ([Link](#)), In 2010, former special operations K-9 trainer Mike Ritland had just launched his dog-training company, Trikos International, when he was approached about taking a couple of working dogs nearing the end of their careers. They had sustained wounds in combat in the Middle East and then been redeployed before exhibiting signs of aggression toward their handlers.

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Council and Chapter News (continued)

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 articles:

- On the [Advocacy](#) page...
 - [Compensation](#), many programs exist to compensate veterans and families for their service.
 - [State Licenses and Military Training](#), the Illinois Department of Veterans Affairs and numerous Illinois state agencies are actively taking steps to develop policies and procedures through which military experience can be applied toward professional licensing standards.
 - [Service Animals](#), Service Animals are instrumental in supporting veterans through transition back to civilian life and the challenges of post-traumatic stress disorder.
- [Healthcare](#), the IDVA has gathered resources and referrals to help veterans find care that align with their unique needs.
- [Statewide Veteran Organizations](#), Illinois offers a wide-range of veterans' organizations that provide resources, programs, and support.
- [Education](#), As a veteran, there are education programs available which you and your family may use for a wide variety of approved education and training programs including apprenticeship and on-the-job training, college degree and certificate programs, flight training, and correspondence courses. Each program provides different benefits to different groups of individuals and offers a specified number of "months" of benefits.

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.
- [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](#).)
- [Veterans Drivers License](#) -- Veteran's designation helps ensure military veterans receive the services and benefits for which they are entitled.

CHANGES TO THE SW IL MOAA CHAPTER

By Rick Sunner, Maj (ret) | April 16, 2022

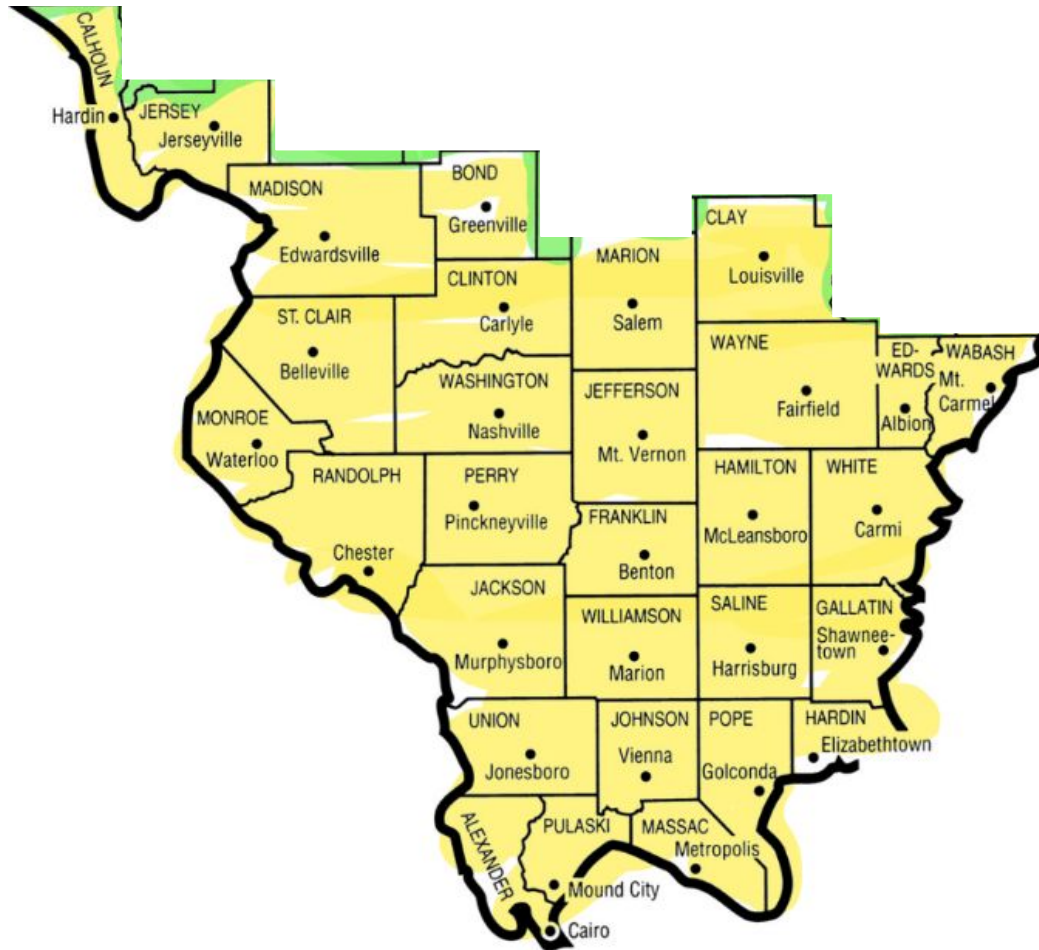
Recent closure of some of the IL MOAA chapters have resulted in the inclusion of the following counties to the SW IL MOAA Chapter's territory:

Alexander	Franklin	Jersey	Perry	Wabash
Bond	Gallatin	Johnson	Pulaski	Washington
Calhoun	Hamilton	Madison	Randolph	Wayne
Clay	Hardin	Marion	Saline	White
Clinton	Jackson	Massac	St. Clair	Williamson
Edwards	Jefferson	Monroe	Union	

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Changes to SW IL MOAA Chapter (continued)

The inclusion of counties that were part of chapters that have closed results in the following SW IL Chapter map (counties in yellow):



As you can see, our chapter has really grown! Our chapter leadership and the IL Council are discussing how best to accommodate our larger area of responsibility. Stay tuned for more information about these changes.

MOAA Travel Benefit

(Advertisement)

MOAA Vacations is a travel benefit operated by MOAA's partner Brennco. In addition to saving members money, offering free amenities, and facilitating travel with fellow members as part of larger MOAA groups, MOAA Vacations supports MOAA on both a national and local chapter level. Whenever a member, their family, or their friends travel through MOAA Vacations, 1% of the commission we receive is given back to their requested local chapter each year.

Now there is a limited chance to earn even more. There are 12 remaining cabins on the MOAA Group Douro River Cruise, June 5-12, 2022. MOAA Vacations will pay our chapter a \$500 bonus commission if you can help sell one cabin to your members. This is in addition to the annual 1% remuneration.

Find more information on the cruise at www.brennco.com/MOAAVACATIONS/TMF.

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 Annual Business Meeting at Fletcher's Kitchen & Tap in Belleville on 14 May 2022 at 11:30 am. (See Program News for details.)

RSVP Reservation Deadline: no reservation needed!

