

Nov 2020

President's Input

GET OUT AND VOTE!

Okay, enough about that. Happy birthday to the United States Marine Corps—245 years on November 10, 2020. And don't forget Veterans Day on November 11, formerly known as Armistice Day (from World War 1), now honoring all those who have served and are serving. In Congress, only 96 members of the current House and Senate are veterans, that's 18% of Congress still serving.

I had the pleasure of spending a few hours with about 150 other Chapter leaders (Presidents, Legislative, Membership, and Surviving Spouse liaisons) from other states (AZ, CO, WI, MN, MO, KS, and others) as we met virtually on ZOOM for the Regional Leaders Conference on the last weekend of September. The agenda featured the usual presentations by MOAA National leaders, featuring Lt Gen (ret) Dana Atkins, the President and CEO of MOAA; Col (ret) Terri Coles, Sr Director for Council & Chapter

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Time to vote if you haven't voted early or mailed in an absentee ballot! Tuesday, November 3 is the day. Don't be late. Do your civic duty as part of the greatest nation in the world.

You probably heard very little about the potential of a government shutdown because of all the other activity going on in our country, but as you probably know or heard, a Continuing Resolution (CR) was passed in the House to allow the government to continue operating, at least through December 11, 2020. You can see the sections and coverages in the bill at Congress.gov (at this [link](#).) A CR, as much as it does for keeping the government operating, is not encouraging for the country overall, as new

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Treasurer's Report for Oct 2020	
Checking Account Balance ...	\$538
Savings Account Balance	\$5,314
Certificates of Deposit	\$15,103
Total	\$20,955

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.



Visit us on Facebook! (click logo on left)

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

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This Month's Program

**DUE TO THE CURRENT RESTRICTIONS ON GATHERINGS,
OUR NOVEMBER PROGRAM IS CANCELLED.**

**WE DON'T BELIEVE THAT RESTRICTIONS WILL BE LIFTED
THIS YEAR, SO ALL IN-PERSON MEETINGS UNTIL JAN 2021
ARE CANCELED.**

**WE WILL KEEP YOU INFORMED ABOUT FUTURE
PROGRAMS IN THE NEWSLETTER.**

SAVE THE DATE! Please join us in January for a [VIRTUAL HAPPY HOUR](#).

Details will be coming in next month's newsletter.

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
12 Dec 2020	Canceled	Please Donate to our Chapter Scholarship Fund
21 Jan 2021	Virtual	Virtual Happy Hour, Speaker TBD
Feb 2021	TBD	TBD
Mar 2021	TBD	TBD
Apr 2021	TBD	TBD
May 2021	TBD	Annual Business Meeting
Jun 2021	TBD	TBD

President's Input (continued)

Affairs; Maj Gen Joseph Lynch, legal counsel for MOAA; Kathy Partain, VP for Membership & Marketing; Col (ret) Dan Merry, VP for Government Relations; CAPT (ret) Erin Stone, Program Director for Council & Chapter Affairs; and Gail Joyce, Surviving Spouse Chair; and also included breakout sessions for the Chapter participants.

MOAA is doing well in many things, including advocacy, membership, and getting the word out to all members and those affected by legislation. For the 13th year in a row, MOAA has been named as a top lobbyist organization to Capitol Hill. And their success is creditable to your involvement when called to take action. The rate of new members and renewals shows growth at every level—Basic, Premium, and Life. We need to capitalize on National members in our area. The MOAA website has been revamped and is much more friendly to navigate. The pandemic, although slowing down many others, has really helped to catapult electronic features put in place by National to reach out to members. Virtual chapters have been set up for Surviving Spouses and Public Health Service Officers. Several chapters have set up “Happy Hour” meetings to keep their members connected.

MOAA has also created opportunities for Chapters to “earn” funds through advertising, that our Chapter will also take advantage of. And the MOAA Store will soon have new items available for all members to purchase. And virtual meeting capabilities have exploded. I think the most poignant comments were made by CAPT (ret) Jim Carman, VP for Council, Chapter, and Member Support. He offered three numbers to support why MOAA matters: 5.5 million, 260,000, and 67,000. The 5.5 million refers to the number of veteran caregivers today who have been supported through the Elizabeth Dole Foundation. The Foundation reached out to MOAA to publish a guide for the caregivers, and that guide, updated, can be found at moaa.org/caregiver. The 260,000 refers to the number of new recruits needed annually to sustain our All Volunteer Force. However, the pool of nearly unlimited youth to draw from shrinks rapidly to about 400,000 qualified, which makes competition for these young hearts and minds very stiff. Carman attributes the prolific scholarship awards from National and the chapters as winning more young people to serve. Our Chapter is a big part of that, contributing funds to the National Scholarship program and awarding up to 3 scholarships annually.

Lastly, 67,000 is the number of surviving spouses who were affected by the “widow’s tax” that was recently changed in favor of the spouses through many years and a tremendous press by MOAA and its members. You’ve been part of that effort too. So, you can be proud of the leadership that has sustained the efforts from MOAA National in the past years, and your part being a member of National, and also being a member of our Chapter. Our work at the grass roots community level has been a factor in getting the message to Congress and helping some well deserving young people and veterans. Thank you for helping to keep us known and your continuing service to the community, the nation, and the All Volunteer Force. God bless you, our leaders, the men and women who stand in the gap for liberty, and God bless this great United States.

Legislative News (continued)

programs, like the payments for DBP/DIC offset, are not allowed to start, and cancelled programs are allowed to continue to use government dollars. Let’s hope that Congress will be able to make progress with the Fiscal Year (FY) 2021 budget after the election. I suppose that will all depend on the makeup of Congress between Democrat and Republican membership.

Now that the SBP/DIC issue was resolved for over 60,000 surviving spouses, the next issue that MOAA will likely tackle is the Maj Richard Starr act, which addresses Chapter 61 retirees, and provides total offset relief for those with combat injuries – ensuring they get their full service-earned retirement based on time in service and grade, as well as their disability compensation from the VA for service-connected injuries or illness.

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Legislative News (continued)

The Veterans Health Administration is finally rolling out its Program of Comprehensive Assistance for Family Caregivers (PCAFC), which expands eligibility to veterans with a 70% or higher disability rating assigned by VA that involves either a single or combined service-connected rating, no matter what the service-connected injury, illness, or disease.

TRICARE is partially covering experimental drugs and associated treatments that are approved for expanded access by the USDA to treat COVID-19. Latest numbers reveal that more than 65,600 people affiliated with the Defense Department have tested positive for COVID-19, but just 2% of those have required hospital treatment, including 613 military personnel, 131 military dependents, 435 civilian employees and 180 defense contractors. As of September 28, eight military personnel, seven dependents, 59 civilians and 22 contractors had died.

Lastly, COLA seems to be holding without change for this year. Expectations for any increase are minimal.

Take Action!

These important issues require your immediate attention.
Send your elected officials a MOAA-suggested message today.

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

REVISED LETTER: Urge Your Elected Officials to Support Legislation to Stop Cuts to Military Medicine ([link](#))

Act now to urge your senators to support FY21 NDAA legislation that will halt MTF restructuring as well as cuts to uniformed medical personnel billets. While the House NDAA draft includes critical provisions, the Senate version remains silent. Ask your senators to support these protections and push for their inclusion in the final NDAA.

Ask Your Lawmaker to Help Expand Benefits for Tens of Thousands of Vietnam Veterans ([link](#))

The Senate version of the FY 2021 National Defense Authorization Act (NDAA) would expand VA benefits available to Vietnam veterans exposed to herbicides such as Agent Orange, adding conditions scientifically linked to such exposure.

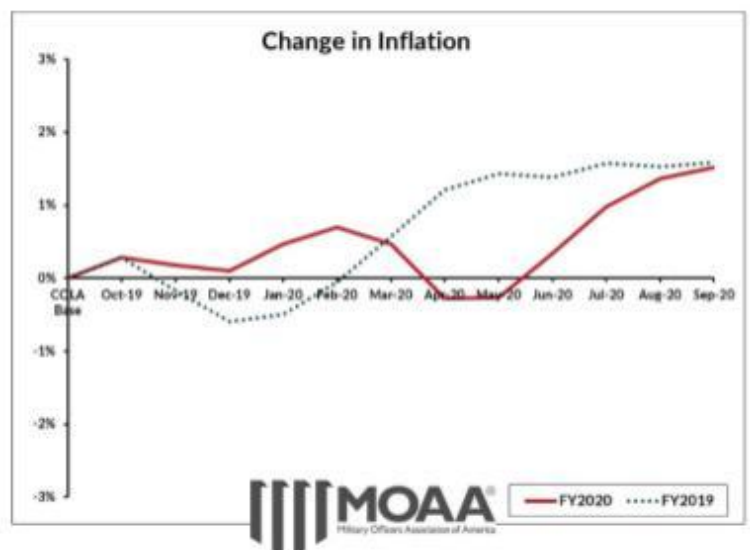
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COLA Watch

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

The September 2020 CPI is 254.004, 1.5 percent above the FY 2020 COLA baseline.

The Consumer Price Index for October is scheduled to be released Nov. 12. The CPI baseline for FY 2020 was 250.200; the CPI baseline for FY 2021, based on FY 2020 figures, is 253.412, a 1.3 percent increase that will be reflected in most military retiree pensions and Survivor Benefit Plan payments beginning in January.



And in Other NEWS...

TRICARE to Cover Some Experimental Drugs for COVID-19 ([link](#))

by: Patricia Kime, military.com, September 29 2020

In a deviation from its restrictions on paying for experimental medications, [TRICARE](#) will partially cover investigational drugs used to treat COVID-19, the Defense Department announced.

According to an interim change to the military health program's manual, it will cover or cost-share, depending on the Tricare plan, experimental therapies for the novel coronavirus that receive "expanded access" status by the U.S. Food and Drug Administration.

The coverage applies to medications disbursed in any FDA-approved setting other than clinical trials, Tricare officials said.

Since the outbreak began in the U.S., the FDA has issued at least six emergency use authorizations, or EUAs, for potential COVID-19 treatments, including permissions for the drug Remdesivir, for convalescent plasma and several other medications for patients with kidney disease or hospitalized on ventilators.

The FDA also gave Hydroxichoroquine and Chloroquine ([link](#)) an emergency use authorization March 28 after case studies in France indicated that it showed promise and President Donald Trump began pushing it as a potential "game-changer" in the fight against COVID-19. But the designation was revoked June 15 after the FDA determined the medications were "unlikely to be effective in treating" the illness.

The Tricare change could facilitate beneficiaries' access to a COVID-19 vaccine at little to no cost, as it is expected that the FDA will issue an emergency use authorization for a vaccine if one of the six candidates under study is deemed effective and safe.

The Coronavirus Aid, Relief and Economic Security, or CARES, Act designated the COVID-19 vaccine a preventive health service, requiring private insurers and Medicare to cover the entire cost, but Tricare is not mentioned under the legislation.

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

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

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

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

Editorial Policy

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



TRICARE... Experimental Drugs (continued)

Under the temporary Tricare change, patients will be covered for both the experimental medications and the associated treatment. Normally, beneficiaries who are receiving a medication under investigational use -- also called compassionate use -- must pay the entire cost of a non-covered drug and it would not apply to their catastrophic cap.

Tricare officials said copayments for these medications will depend on a beneficiary's Tricare plan, provider and location of care. They did not say whether the medications would be considered "non-formulary," which require the highest copayments

In the same announcement, Defense Health Agency officials said they are waiving the three-day hospitalization prerequisite for patients to access skilled nursing facility care during the pandemic.

Under normal circumstances, Tricare covers care in skilled nursing facilities -- rehabilitation or other in-patient medical treatment centers -- if a patient needs it after a hospital stay or within 30 days of a hospital discharge.

The temporary change during the pandemic will "align the Tricare benefit with Medicare ... which waived its three-day prior hospital stay requirement during the COVID-19 pandemic," according to a Tricare official.

The U.S. military has played a major role in the study of at least one investigational treatment for COVID-19: convalescent plasma. The DoD needs blood plasma donations from recovered COVID-19 patients (see [link](#)). Researchers are using the blood product, which contains antibodies to the virus, with the hope of bolstering a sick patient's immune response.

More than 65,600 people affiliated with the Defense Department have tested positive for COVID-19, but just 2% of those have required hospital treatment, including 613 military personnel, 131 military dependents, 435 civilian employees and 180 defense contractors.

As of September 28, eight military personnel, seven dependents, 59 civilians and 22 contractors had died.

The Army has recorded the largest number of coronavirus cases since the pandemic began: 16,742 as of Monday. The Navy has had 10,174 cases; the Air Force, 7,066; and the Marine Corps, 5,675. The National Guard has logged 5,242 cases.

Veterans Will See Same Cost-of-Living Boost as Social Security Beneficiaries ([link](#))

by: Leo Shane III, Military Times, September 30, 2020

Veterans receiving government benefits will see a in 2021, if Social Security officials approve one for their recipients later this year.

On September 24, the Senate unanimously passed legislation to link the two federal payouts, sending it to the White House to become law. signed the measure September 26.

The bill is not controversial, and routinely passes Congress each year without opposition. But, under current law, lawmakers must approve linking the two increases in order for veterans to see the pay boost. Efforts to permanently tie the two sets of increases have made little progress in recent years.

In a statement, Senate Veterans Affairs Committee Chairman Jerry Moran, R-Kan., and committee ranking member Jon Tester, D-Mont., praised the bill's passage as important for veterans and the country.

"Our men and women in uniform deserve to have Washington in their corner working tirelessly to ensure they can keep up with the rising costs of housing, utilities, and food when they return to civilian life,"

Continued next page

Veterans See Same Cost-of-Living Boost (continued)

Tester said. “Today’s passage is a clear sign that we’re making good on our promises to those who’ve served.”

Earlier this year, bill sponsor Rep. Elaine Luria, D-Va., called it Congress' “duty” to ensure veterans' benefits keep pace with rising costs.

Social Security officials are expected in coming weeks to announce the size of the annual cost-of-living adjustment, if there is one. Last year, the figure was 1.6 percent. Two years ago, it was 2.8 percent.

Veterans benefits covered include disability compensation, compensation for dependents, clothing allowances, and dependency and indemnity compensation checks.

If there is a COLA increase to benefits checks, it will go into effect starting this December.

Long-Awaited VA Caregiver Program Launches ([link](#))

by: René Campos, September 30, 2020

After a yearlong delay, the Veterans Health Administration (VHA) launched its new Program of Comprehensive Assistance for Family Caregivers (PCAFC) on October 1, starting the clock for expanding the program to veterans of all eras as mandated in the VA MISSION Act, which took effect in June 2019.

VA will roll out the program in two phases. October starts the first phase for eligible veterans who served before May 7, 1975. The second phase goes into effect two years later, capturing the remaining eligible veterans.

The old PCAFC program was open only to caregivers caring for post-9/11 veterans who sustained a serious injury as a result of their service – an injury limiting the veteran’s ability to perform regular activities of daily living.

The new program is expected to provide more standardization and transparency for those applying for or enrolled in the program. One of the most significant changes to the program is the definition of eligibility for veterans: The new regulation expands PCAFC eligibility to include veterans with a 70% or higher disability rating assigned by VA that involves either a single or combined service-connected rating, no matter what the service-connected injury, illness, or disease.

“The expanded regulation addresses the complexity and expense of keeping veterans at home with their families who provide personalized care,” VA Secretary Robert Wilkie said. “This will allow our most vulnerable veterans to stay with their loved ones for as long as possible. Expanding the program and eligibility for the Program of Comprehensive Assistance for Family Caregivers ensures we can continue to meet the changing needs of America’s Veterans and their caregivers.”

VA initially was expected to launch the program at this time last year, but first had to implement a number of information technology upgrades to strengthen the program and to certify a caregiver record management system that is able to accept, track, and manage caregivers’ cases. VA was able to complete all the system upgrades for implementing the first phase and notified Congress in recent days of the system’s operability, a requirement for the program to go live.

Other enhancements to PCAFC include improving procedures for communicating with caregivers in the program, including procedures for notifying them in advance if they will be removed or discharged from the program and changes to how VA computes stipend payments.

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Long-Awaited VA Caregiver Program Launches (continued)

VHA also has been ramping up operational capacity, bringing on more staff and conducting massive training across the system to educate caregiver support teams. The department has developed tool kits, instructional videos, and other resources like providing answers to frequently asked questions at this [link](#) to help caregivers understand and navigate the new system.

Some readers may remember VA suspended discharges and reduced support under PCAFC in late 2018, including reducing stipends for households who relied on the support for income. MOAA and other veteran and stakeholder organizations pressed press VA for improvements to program administration and to address ongoing inconsistencies in determining program eligibility. The secretary heard the message, and his staff has worked hard the last two years to gather feedback from stakeholders to develop and implement the new program to be more user-friendly and transparent to caregivers.

PCAFC Overview

The PCAFC is a subset of a larger program of caregiver support services VA provides to veterans, but it is more specifically targeted at caring and supporting the needs of caregivers. Under the PCAFC, caregivers receive:

- Monthly stipend paid directly to the caregiver (see details at this [link](#))
- Access to CHAMPVA health care (if eligible)
- Mental health counseling
- Caregiver training
- Enhanced respite services
- Certain beneficiary travel
- Ongoing monitoring of caregiver and veteran's needs

VA General Caregiver Services and Other VHA Services

The broader program of caregiver support services generally available to all veterans includes:

- Training and education
- Caregiver support line
- Diagnosis of specific programs for caregivers
- Caregiver support program website
- Peer support mentoring
- Email listserv
- REACH VA for veterans with ALS, dementia, MS, PTSD, or spinal cord injury/disorders
- Self-care courses
- Home telehealth
- Respite care
- Home hospice care
- Home-based primary care
- Homemaker and home health aids
- Veteran directed care
- Adult day health care centers
- Skilled home care
- Other services

MOAA will be monitoring the PCAFC implementation and will look to our members, veterans, and caregivers for feedback so we can share the information with the secretary and his staff to let them know whether the program is working. Share your feedback by sending an email to legis@moaa.org.

Long-Awaited VA Caregiver Program Launches (continued)

Resources and Information

More information on the PCAFC and caregiver resources can be found at the Caregiver Support website ([link](#)), including information on eligibility, how to apply, the program stipend, and other program information and services. Use the following links for details:

- PFAC website ([link](#))
- FAQs on PCAFC Expansion ([link](#))
- FAQs on PCAFC Changes for Current Participants (legacy participant/applicant) ([link](#))
- FAQs on PCAFC Eligibility ([link](#))
- FAQs on PCAFC Monthly Stipend ([link](#))
- Find a Caregiver Support Coordinator in your area ([link](#))

COUNCIL AND CHAPTER NEWS

News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Take Action Center](#) or [News](#) webpages.

- [Coming Soon to a Military Base Near You: 24/7 Prescription Refills](#)
- [Attention TRICARE Beneficiaries: Did One Appointment Trigger Two Copays?](#)
- [Civilian Child Care Problems Impact Military Families. Congress Can Help](#)
- [Expert Tips on Interview Preparation](#)
- [How to Protect Your Investments During Bad Times](#)
- [Flu Shot 2020: Full Details for VA, TRICARE Availability](#)
- [Long-Awaited VA Caregiver Program Launches](#)
- [Civilian Child Care Problems Impact Military Families. Congress Can Help](#)
- [Military Transition Program for Separating Troops Will Soon Have Offerings for Spouses](#)

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.

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

- [Send a Vet a Message](#)
- [Illinois Veterans Newsletters](#)

Please Note: the Mobile DMV has canceled their monthly Scott AFB activity for the rest of the year.

Follow this [link](#) for MOAA's Guidance on Partisan Political Activities.

MOAA's Surviving Spouse Program

By Narni Cahill, MOAA SW IL Chapter Surviving Spouses Liaison

In 2014 the MOAA Board of Directors added a seat for the head of the Surviving Spouses (SS) Council. Since then, MOAA has made Surviving Spouses a priority. In this spirit, MOAA held--in its Virtual Council & Chapters Leadership Workshop this September--a Spouse's Liaison Training Session via Zoom. I have been this Chapter's SS Liaison for over two years, but this was my first time to have some guidance on what this position was aiming to cover. They provided 2-½ hours of very useful SS Liaison training, covering my role as a point of contact for legislative and benefit issues and information to share with my chapter. I will be sharing more of this information and these issues with you in future articles.

Did you know any MOAA member can be part of the SS, even before you are a surviving spouse? And the information available through this council is essential to every family regardless of their spouse's status. The goals of the SS are Advocacy, Membership, Resources, and Education.

I vaguely remember that at a medical visit with my husband there was a mention of a disability application. Lary said it did not apply to him but if it HAD, he should have filed for a possible disability at retirement or as soon as possible afterwards. Even if the application is turned down the first time, it is in the medical records. The VA can change what is 'acceptable' as time passes (as they did with Agent Orange) and the payment for disability can be received even after the veteran has passed.

Another piece of info: If you want to be buried in a National Cemetery with your veteran spouse, there is a VA form you can get online and have it all completed until you need it. The form is: VA Form 40-40007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery.

There is a virtual chapter of Surviving Spouses!! No travel or dressing up! If you would like some info contact: MSSVC02@gmail.com. I hope to try it out on October 20th. They meet the 4th Tuesday of every quarter at 1pm EST.

Funding Our Chapter Scholarships in the Era of COVID-19

By Ann Morey, Lt Col (ret)

As with other things in our world, COVID-19 has forced the cancellation of our chapter meetings, including the Annual Christmas Auction. In addition to being fun and exciting, the auction also supports our scholarship fund. Due to the generosity of those attending the auction, we raise enough money to support at least two \$1,000.00 scholarships. I'm still researching how much we have awarded over the years but think in excess of \$20,000.00. More on that later.

This year the auction will be a "no show" function. There will be no good food, no excellent comradery, no great music by Jack Moelmann, and no bidding wars. Instead, we are requesting that you make a donation to the scholarship fund instead. We are a 501C3 organization so your donations are tax deductible to the extent of the law. Make checks payable to SWIL MOAA with 'scholarship' in the memo line. Send to SWIL Chapter MOAA, PO box 735, O'Fallon, IL 62269.

Thank you for all you do. Stay safe and positive. Ann Morey

Here's Your 2021 Military Retiree and VA Disability Pay Raise [\(link\)](#)

By Jim Absher, 20 Oct 2020

Military retirees, those who receive disability or other benefits from the Department of Veterans Affairs, federal retirees and Social Security recipients will see a 1.3% increase in their monthly checks for 2021.

The annual Cost Of Living Allowance (COLA) is slightly less than the 1.6% increase from last year but in line with the historical increases seen over the last 10 years.

Each year, military retirement pay, Survivor Benefit Plan Annuities, VA Compensation and Pensions, and Social Security benefits are adjusted for the rate of inflation.

Military retirement pay is one of the top three benefits of military service, along with medical and other benefits. Understanding how to calculate military retirement pay involves understanding the final pay and high 36-month average methods.

Retirement Pay Increase

As a result of the increase, retired military members will see a \$13 increase for each \$1,000 in military retirement pension they receive each month.

Retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%, so they will see a smaller increase in 2021. They should see a monthly increase of only \$3 per \$1,000.

Survivors receiving Survivor Benefit Plan payments will see the same increase of \$13 per \$1,000 in their monthly payments.

VA Disability Increase

Disabled veterans will also get a bump. The average VA disability check will go up about \$1.85 per month for those with a 10% rating, and \$19.68 for those rated at 100%.

Click on the link (by title) for full article

Your Article Here!

Dear Fellow Officers and Spouses,

If you have something to say, we'd love to hear from you! Follow these simple steps:

1. Write something.
2. Send it to the newsletter editor (that's me!) at moaa.swil@gmail.com.
3. Read it in the next newsletter.

Of course we may have to edit your article for content and space, and we'll make sure it meets MOAA's and our editorial policies. But we'll do our best to ensure your full article is included in the newsletter.

We can't wait to hear from you!

Best wishes,

Rick Sunner
2d Vice President & Newsletter Editor

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

Meeting Announcement

This Month's Meeting has been cancelled due to the current pandemic restrictions and an abundance of caution.