



Visit the National website: www.moaa.org

Eyes to the Skies

October 2022

President's Message

Happy Birthday (247) US NAVY, October 13th.

We Need Help Please!! Board positions available RIGHT NOW are 1st Vice President, 2nd Vice President, and especially Secretary! Please let someone on the board know if you're interested in serving to keep the Chapter going! Or, send an email to moaa.swil@gmail.com. Thanks!

God bless you, our membership, those who served and are currently serving in the greatest armed force in the world, those who are elected to serve the people, and this great nation of ours, the United States of America!



Take Action!

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

One of the issues brought to the legislators during the last Advocacy in Action campaign this year was to ask Congress to find a way to fix the TRICARE for Young Adult (TYA) payment inequities. The article below by Karen Ruedisueli explains the background for TYA, and also other recipients of TRICARE service. TRICARE service and fees will continue to be a point of emphasis for MOAA to our elected leaders. You can add your support for the Active Legislative Campaigns at the MOAA website.

Continued on page 3

The Southwest Illinois Chapter would like to welcome our newest member, Jarell Corley, 2LT, US Army.

WELCOME TO THE CHAPTER!

Treasurer's Report	
Checking Account Balance ...	\$681
Savings Account Balance	\$6,162
Certificates of Deposit	\$15,089
Total	\$21,932

Featured in this Issue

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Visit us on Facebook! (click logo on left)

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

Program News

Please join us for our October Dinner & Meeting

8 October

6:00 pm Cocktail Hour*, Dinner & Meeting starts at 7:00 pm

Cardinal Creek Golf Course Clubhouse, Scott AFB IL

Attire: Business Casual

RSVP by Thursday, 6 October by e-mailing bykoss72@gmail.com or call Yasemin Koss at 618-628-2968.

MENU

Bar-B-Que Chicken Dinner
Coleslaw
Baked Beans

Rolls
Tea and Coffee
Dessert

*There will be a cash bar during the cocktail hour and dinner.

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
21 Oct 2022	Global Brew Tap House (Next to First Watch)	Happy Hour (4:30-6:30)
12 Nov 2022	TBD	TBD
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.

2023 Costs Announced for TRICARE Reserve, Retiree, Young Adult Plans

By: Karen Ruedisueli | September 6, 2022

The Defense Health Agency published 2023 costs for TRICARE premium-based plans last week, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA).

The Selected Reserve will see monthly premiums increase 4% for TRS to \$48.47 for individual and \$239.69 for family coverage. Gray area retirees' TRR monthly premiums will increase 9% to \$549.35 for individual and \$1,320.76 for family coverage. Young adult dependents will face monthly premium increases of 11% for TYA Prime (to \$570) and 10% for TYA Select (to \$291) in 2023.

While military health system reforms have led to enrollment and co-pay increases for many beneficiaries, it is important to note TRS, TRR, and TYA premium increases are not discretionary – they are codified in law.

When Congress extended TRICARE eligibility with legislation creating TRS, TRR, and TYA, it directed DoD to calculate premiums based on the actual costs incurred for beneficiary care – costs which increase regularly each year because of health care inflation, increased utilization, and/or a change in the beneficiary pool (more heavily weighted to those with significant health care needs.)

The 1994 legislation that created TRICARE did not include eligibility for non-activated National Guard and Reserve servicemembers and their families, or for dependents over age 23.

As the nation relied heavily on reserve component deployments to support military operations in Afghanistan and Iraq, Congress established TRS with the FY 2005 National Defense Authorization Act (NDAA). The 2010 NDAA included legislation creating TRR.

DoD covers 72% of TRS program costs, with enrolled Selected Reserve service members and their families paying 28% through monthly premiums. The cost of TRR coverage for “gray area” Reservists (those who have retired but are too young to receive retired pay) is fully covered by enrollees' monthly premiums.

Congress directed DoD to establish the TRICARE Young Adult program with the FY 2011 NDAA after the Patient Protection and Affordable Care Act (ACA) required all commercial plans to cover young adult dependents up to age 26 on their parents' health plans. TYA provides individual coverage with a separate premium for young adult dependents. There is no DoD contribution for TYA – it is fully funded by enrollee premiums.

Room for Improvement

TRICARE eligibility expansions were significant wins, but it has been more than a decade since Congress created these programs. Based on evolving circumstances and commercial plan benchmarks, MOAA is now advocating for improvements to TRS, TRR, and TYA:

- Continued heavy reliance on the reserve component has led to calls for free health care for National Guard and Reserve servicemembers. MOAA agrees that maintaining comprehensive health is a readiness issue and has supported legislation for expanded medical and dental benefits for the reserve component.
- A MOAA-backed provision in the FY 2020 NDAA will eliminate the TRS eligibility exclusion for Federal Employees Health Benefits (FEHBP)-eligible federal employees starting in 2030. We are now working toward an accelerated fix to make federal employees eligible for TRS before the planned 2030 start date.

Continued next page

Legislative News (continued)

- Some gray area retirees draw retired pay early due to deployment credits but still aren't eligible for retiree TRICARE until age 60. MOAA supports legislation addressing this gap and providing full retirement benefits, including TRICARE, to those who earned early retirement.
- When TYA was created more than a decade ago, it was unclear whether ACA young adult coverage requirements would survive legal challenges. They have, and now it's time to bring parity to TRICARE's young adult coverage. Fixing this parity gap remains a top priority for MOAA and will continue with the 118th Congress.

YOUR MONEY

Are You Paying Too Much for Medicare Part B?

By: Kevin Lilley | August 23, 2022

While Medicare Part B premiums for 2023 won't be announced until the fall, it's likely beneficiaries could see a payment reduction ([link](#)), or, at the very least, an increase far smaller than the double-digit spike experienced in 2022.

But beneficiaries don't all pay the same premium – Medicare sets its overall cost using the Income Related Monthly Adjustment Amount (IRMAA), which is added to the base Medicare Part B premium for higher income levels. In 2022, for example, those with a modified adjusted gross income (MAGI) of less than \$91,000 (\$182,000 for couples filing joint tax returns) paid a \$170.10 monthly premium, while those in higher income brackets paid up to \$578.30 a month. The full chart is available at this [link](#).

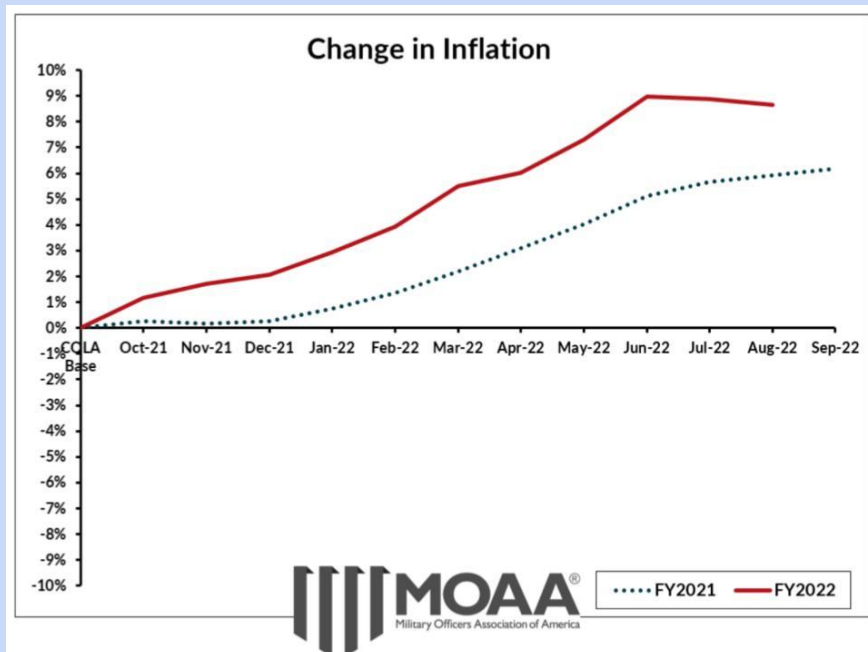
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COLA Watch

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

The August 2022 CPI-W is 291.629, 8.6 percent above the FY 2022 COLA baseline.

The Consumer Price Index for September 2022 is scheduled to be released Oct. 13. The CPI-W baseline for FY 2022 is 268.421.



Your Money (continued)

Beneficiaries' 2022 IRMAA figures (see this [link](#)) were calculated using MAGI from tax year 2020, when available. Next year's figures will rely on income levels from the 2021 tax year.

This could prove problematic for beneficiaries who've seen a downward income swing between their 2021 taxes and present day. Some beneficiaries may have left a post-service job and now rely solely on military retirement pay. Others may have experienced a one-time increase in income during the 2021 tax year, leading to a higher-than-usual MAGI ... and higher-than-expected Part B premiums.

Those in one of the above situations, or similar, can appeal to the Social Security Administration to have their premium lowered to match current income levels, a process known as requesting a new initial determination. Form SSA-44 covers this appeal for income reductions connected to life-changing events, to include:

- Marriage, divorce, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property due to disease, fraud, theft, or natural disaster.
- Loss of pension income.
- Employee settlement payment.

Applicants must provide documentation outlining the change in income, either in person with a Social Security Administration employee or in submitting the form via mail to their local Social Security office; get more information on your office at (800) 772-1213 or via the administration's online field office locator at this [link](#).

Some beneficiaries may have amended their tax return after the Social Security Administration calculated their IRMAA, resulting in an inaccurate figure. You may need to provide the administration with the amended form to secure a correction; visit the agency's website at this [link](#).

Chapter Officers	
President	Col (ret) Bob Norman
1st VP	Vacant
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Vacant
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
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 SPOUSES CORNER

On January 1, 2023, the SBP-DIC offset will be fully eliminated. That means, beginning in 2023, SBP payments will no longer be offset (reduced) by DIC. Spouses will receive full SBP (issued by DFAS) and full DIC (from the VA).

There is no action you need to take as a retiree for the changes to apply to your surviving spouse. However, retired members should check their RAS to ensure your SBP beneficiary is up to date. This is especially important if the retiree has a former spouse. Find out more at this [link](#).

Also, if your monthly premiums are not automatically deducted from your pay, you should ensure your account does not have unpaid monthly premiums. If you pass away with unpaid monthly premiums, this could cause hardship for your survivors. Learn more at this [link](#).

See more details on the changes to SBP at the special SBP-DIC News webpage at this [link](#).

SBP-DIC Offset Phased Elimination News ([Link](#))

Congress enacted changes to the Survivor Benefit Plan (SBP) that in 2023 will eliminate the offset (reduction) to SBP annuity payments for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

DFAS's Survivor SBP Newsletter ([link](#)) contains, in the April issue, a special article for surviving spouses who lost a loved one in the line of duty and chose the SBP Optional Annuity for Dependent Children, helpful information about the second and third phases of the SBP-DIC Offset Phased Elimination, reminders for School Cert season, news about our initiative to provide online upload tools and status notifications, and more! We also have a downloadable PDF of the newsletter you can share with other survivors at this [link](#).

What Happens in 2023

****First Payday for the final phase of the SBP-DIC Offset Phased Elimination is February 1, 2023****

The SBP-DIC offset will be fully eliminated as of January 1, 2023. That means you will begin to receive your full SBP payments with no offset (reduction) on February 1, 2023.

You will also continue to receive your full DIC payments from the VA. But SSIA will no longer be paid.

In 2023, the payment you will receive from DFAS is: your 2023 Gross SBP amount (minus federal taxes withheld).

In 2023, the payment you will receive from VA is: your FULL amount of DIC.

Here are a few key points to keep in mind:

- The most important action SBP annuitants can take is to ensure your annuity account information is up-to-date and includes your correct mailing address so DFAS can contact you, if needed. Also, if you're not using myPay, set up a profile now and add your email address. Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will not need to pay back that refund because of this change in the law.
- The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" (effective January 1, 2023) in the NDAA only affects those spouses and children of service members who died on active duty or inactive duty when the surviving spouse previously requested to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

Continued next page

Surviving Spouses Corner (continued)

- Please see this special webpage for news and information on the Survivor Benefit Plan 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Reversion of SBP Annuity to Surviving Spouses ([link](#)).
- If you are currently entitled to and receiving an SBP and/or SSIA monthly payment, you did NOT request the Optional Child Annuity and the 2023 reversion does NOT apply to you. SBP is paid either to the surviving spouse OR to the surviving child/children; it is NOT paid to both spouse and child. The Optional Child Annuity is not an additional annuity payment. It is the option to pay the SBP annuity to the child/children instead of to the surviving spouse.
- The changes in the law do NOT affect the amount of DIC you receive from the VA. You should continue to receive your normal DIC amount from the VA.

Phase-Out of the SBP-DIC Offset - Frequently Asked Questions

The National Defense Authorization Act for Fiscal Year 2020 modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which could result in SBP being either partially or fully offset. The repeal phased-in the reduction of this offset beginning on January 1, 2021, and culminates with elimination of the offset in its entirety on January 1, 2023. Many surviving beneficiaries, current service members, and retirees have questions about the impact of this change. The most frequently asked questions are answered below.

Go to this [link](#) to read the list of FAQs on the following topics:

- Impacted Beneficiaries
- Timing
- Premiums and Annuities
- Child Annuitants
- Resources

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. Also, here is one of the active Legislative Campaigns MOAA is engaged in. *(Click on the link next to the title to read more about this article.)*

- **TRICARE Toolkit: Resolving TRICARE Problems** ([link](#)), MOAA's TRICARE Toolkit provides insight/tips for navigating TRICARE benefits. Read other TRICARE Toolkit columns at this [link](#).
- **2023 Costs Announced for TRICARE Reserve, Retiree, Young Adult Plans** ([link](#)), the Defense Health Agency published 2023 costs for TRICARE premium-based plans last week, including TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult.
- **MOAA's Key Advocacy Issues** ([link](#)), key advocacy issues for Active Duty, Families, Guard & Reserve, Retirees, Surviving Spouses, and Veterans.
- **Take Action: Help Military Families Today**, ACT NOW to urge your senator to help military families by securing financial relief for the U.S. child care industry. [Link](#) to send a message today.

Council and Chapter News (continued)

Active Legislative Campaigns

The following opportunities are available for MOAA members to send e-mail to their elected representatives and Senators at <https://moaa.quorum.us/>. Especially important at this time is to get Congress to pass the budget for the next Fiscal Year before the end of the current Fiscal Year, so that we won't have to live with the impacts that Continuing Resolution Authority (CRA) levies.

- **Urge your legislators to Support Concurrent Receipt ([Link](#)):** The Major Richard Star Act would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries.
- **Urge your legislators to Ensure Uniformed Services Pay Keeps Up with Inflation ([Link](#)):** Preserve the value of military compensation in the FY2023 National Defense Authorization Act or risk the readiness and stability of the all-volunteer force.
- **Help Support Military Family Access to Mental Health Care ([Link](#)):** Support for HR. 4824, the Stop Copay Overpay Act, would reduce TRICARE copays for mental health visits
- **Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap ([Link](#)):** Support The Health Care Fairness for Military Families Act of 2021, which expands TRICARE eligibility to young adult dependents up to age 26 and in line with commercial plans.
- **Ask Your Lawmakers to Support the Military Hunger Prevention Act ([Link](#)):** Establishes a Basic Needs Allowance for junior servicemembers to overcome financial difficulties caused by the economic fallout of the COVID-19 pandemic.
- **Ask Your Representative to Adjust SFLI and VGLI for Inflation with the Supporting Families of the Fallen Act ([Link](#))**
- **Urge Your Senators to Support Legislation to Repeal the TRICARE Select Enrollment Fee ([Link](#)):** Repeal the enrollment fee for grandfathered retirees.
- **Urge Congress to Expand TRICARE Coverage to Certain “Gray Area” Retirees ([Link](#)):** Opens TRICARE eligibility for National Guard and Reserve retirees who must pay for TRICARE Retired Reserve, an expensive premium-based plan.
- **Ask Your Lawmakers to Support the Expanding America’s National Cemetery Act ([Link](#))**
- **Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability ([Link](#))**
- **Urge Your Legislators to Support the Military Spouse Hiring Act ([Link](#)):** Incentivizes businesses to hire military spouses.
- **Support the Elizabeth Dole Home and Community Based Services for Veterans and Caregivers Act ([Link](#)):** H.R. 6823 and S. 3854 improves care from VA Home and Community Based services for veterans and their caregivers.
- **Ask Your Lawmakers to Fully Fund the Government on Time ([Link](#)):** Pass the FY 2023 budget before the deadline on September 30.
- **Protect the All-Volunteer Force and Personnel Strength in the NDAA ([Link](#)):** Keep up the personnel strength so troops can safely do their jobs.
- **Urge Your Representative to Support the Military Spouse Jobs Continuity Act ([Link](#)):** Makes license reimbursement program permanent.
- **Urge Your Representative to Support Dental Coverage for the Reserve Component ([Link](#)):** Provides zero out-of-pocket cost dental care to reserve component servicemembers.
- **Urge Your Senators to Support the Military Spouse Employment Act ([Link](#)):** Ensures federal agencies can take advantage of the talent, expertise, and quality work that military spouses are capable of providing regardless of where they are stationed.

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Council and Chapter News (continued)

- **Ask Your Lawmakers to Support the Jobs and Childcare for Military Families Act ([Link](#)):** Helps recover the military spouse employment rate that was worsened by the COVID-19 pandemic.
- **Ask Your Lawmakers to Support the Retained Skilled Veterans Act ([Link](#)):** Ends the “180-day” rule, a mandatory waiting period for those leaving active duty before they can take certain types of DoD civilian employment, and fills jobs vacancies quicker.
- **Ask Your Lawmakers to Support the Military Retiree Survivor Comfort Act ([Link](#)):** H.R. 2214 and S. 1669 allows newly widowed spouses to gradually repay any overpayments over 12 months or request debt forgiveness.
- **Help MOAA Secure Health Care for Servicemembers in the Selected Reserve ([Link](#)):** Provides medical and dental care for Selected Reserve members at no out-of-pocket cost, aligning with active duty counterparts.
- **Act Now to Improve Survivors’ Benefits ([Link](#)):** H.R. 3402 and S. 976 aligns Dependency and Indemnity Compensation payments with other federal survivor benefits.
- **Justice for ALS Veterans ([Link](#)):** Expedites benefits to veterans disabled with ALS.
- **Urge Your Representative to Support the BAH Restoration Act ([Link](#)):** Provides full coverage of the monthly cost of adequate housing.
- **Urge Your Representative to Support the BAH Calculation Improvement Act ([Link](#)).**
- **Support Long-Term and Extended Care Services for Veterans ([Link](#)):** Includes the Elizabeth Dole Home Care Act, the Expanding Veterans’ Options for Long-Term Care Act, and the Long-Term Care Veterans Choice Act.

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](#).

State of Illinois General Assembly – Recent Legislation

- House Bill 20 – Gold Star License Plates – Family Members ([link](#)), HB 20 provides that no registration fee for a Gold Star license plate shall be required of a surviving widow, widower, or parent of a deceased member of the Armed Forces if that member lost his or her life while in service while in wartime
- House Bill 1290 ([link](#)), HB 1290 expands the state definition of honorable discharge to include veterans who were discharged due to sexuality or gender identity.
- House Bill 1915 – Decals for Illinois License Plates ([link](#)), HB 1915 allows the IDVA to create Fold of Honor decals for Illinois license plates.
- House Bill 2776 - Professional license applications ([link](#)), HB 2776 requires the Illinois Department of Financial and Professional Regulation (IDFPR) to expedite professional license applications submitted by service members or their spouses within thirty days of receiving all required documentation.
- House Bill 3865 – Consumer Protection ([link](#)), HB 3865 establishes additional consumer protections to protect service members and veterans.
- Senate Bill 505 – State Flag and Illinois National Guard ([link](#)), SB 505 amends the military code, allowing family members or next of kin to be presented with a state flag in the event a member of the Illinois National Guard dies while on state active duty or in training status under the authority of the Governor.

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 Chapter Kick-Off meeting on 8 October 2022 at 6:00 pm at the Cardinal Creek Golf Course Clubhouse on Scott AFB IL. (See Program News for details.)

RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 6 Oct 2022

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

Southwest Illinois MOAA
P.O. Box 735
O'Fallon IL 62269

to be received by the deadline.

RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

Number of Reservations Desired: _____

Member's/Spouse's Name(s): _____

Guests: _____