



Visit the National website: www.moaa.org

Eyes September to the 2022 Skies

President's Message

Congratulations Southwest Chapter! We are a 2021 5-Star Level of Excellence Award winner!! I will represent the Chapter at the LOE Award Dinner on October 28 in Kansas City.

Thanks to the efforts of all who contribute to the work we do in the community, in the State, and nationally! It's more than just a glitzy write-up that gets noticed, it is the effort of everyone to contribute to our scholarship fundraiser, the collecting of donations in goods and monies for the St Louis Fisher House and Missouri USO, attend meetings, contact our elected representatives, and continue to make our Chapter viable. Thank you, thank you, thank you, for your past service, and for your choice to continue your service. We are poised to do it all again this year, but we will need some help as those who carried the weight last year have completed their mission and need to be replaced. So, please consider helping out our Chapter and the community by being part of the success. 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!

Treasurer's Report	
Checking Account Balance ...	\$3,468
Savings Account Balance	\$6,303
Certificates of Deposit	\$15,079
Total	\$24,850



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.

Your Questions, Answered: The Honoring Our PACT Act

August 3, 2022

The passage of the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act left many MOAA members with questions. Here's our attempt to provide answers. Have more you'd like to know? Email legis@moaa.org with "PACT Act" in the subject line; we'll update this document with more information.

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Chapter News

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Program News

*Please join us for our Chapter Kick-Off
on 10 September, 11:30 am
Tavern on Main, 301 East Main, Belleville IL
We will order from the menu
Attire: "Late Summer/Early Fall Casual"*

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
8 Oct 2022	Cardinal Creek Golf Course, Scott AFB IL	Dinner & Meeting
21 Oct 2022	Global Brew Tap House (Next to First Watch)	Happy Hour (4:30-6:30)
12 Nov 2022	Horseshoe Restaurant & Lounge, O'Fallon IL	Lunch & Meeting
10 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.

Chapter Officers	
President	Col (ret) Bob Norman
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.



Legislative News (continued)

Q. What will the Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act do?

A. Among other improvements, the wide-ranging bill would:

- Make more than 3.5 million veterans eligible for VA health care.
- Add nearly two dozen conditions to a list of ailments presumed connected to toxic exposure by the VA.
- Overhaul VA's presumption process, allowing veterans an easier path to their earned benefits than those in previous generations.
- Expand VA research into burn pit-related illnesses, including cancer rates among those who served in Southwest Asia during the Gulf War.
- Improve VA's screening process for toxic exposure-related illnesses, and improve training for VA employees to recognize such illnesses.
- Require the construction of 31 new VA facilities.
- Include veterans who served in Thailand, Laos, and other regions during (and in some cases, after) the Vietnam War among those presumed to be exposed to defoliants such as Agent Orange.
- Create and expand programs designed to recruit and retain qualified VA personnel, with a focus on supporting rural areas.

Q. How did the bill take shape?

A. The legislation combines a series of bills targeting toxic exposure reform. The bipartisan effort, supported by MOAA and dozens of other veterans advocacy groups, came about through bipartisan negotiations, chiefly among members of the House and Senate Committees on Veterans' Affairs.

Q. How did the bill pass Congress?

A. Even before the most recent headlines, the PACT Act's path to passage wasn't a clear one. Here's a rough timeline:

- June 2021: H.R. 3967 introduced in the House.
- February 2022: H.R. 3967 passed by the House Committee on Veterans' Affairs (14-11).
- March 2022: H.R. 3967 passed by the House (256-174).
- June 2022: An amended version of H.R. 3967 passes the Senate 84-14. However, this version includes a tax-related item related to compensation for some health care providers, triggering a "blue slip" provision and leading to a restart of the legislative process.
- July 2022: The text of H.R. 3967, with a correction to fix the blue slip provision and no other substantive changes, is added as an amendment to S. 3373, which passes the House on July 13 (342-88).
- July 27, 2022: A procedural vote on S. 3733 required to end debate before an up-and-down vote by the chamber on the measure fails to reach the 60-vote requirement (55-42).
- Aug. 2, 2022: The bill passes the Senate (86-11).

Q. What changed in the bill since the June 16 vote?

A. One sentence was removed, nothing was added.

Q. Is this \$390 billion reclassification the source of the \$400 billion figure being discussed by some senators and media outlets?

A. Yes.

Q. Does the bill authorize \$400 billion, or any other amount, of funds to be spent on non-veteran-related programs?

A. No.

Legislative News (continued)

Q. How much will the bill cost?

A. The new costs come to about \$278 billion over 10 years. A Congressional Budget Office estimate puts the bill's cost at \$667 billion over 10 years, but less than half of that is new spending – about \$390 billion comes from reclassifying current-law discretionary spending as direct, or mandatory, spending. The reclassification triggers a score even though there is no additional money being spent.

Q. Can that \$390 billion be used for anything other than veterans' care?

A. No. The "Cost of War Toxic Exposure Fund," which was part of the bill when passed 84-14 by the Senate in May, can only be used to cover costs related to caring for toxic-exposed veterans.

Q. Does the bill include any amendments providing funding for non-veteran-related programs?

A. No.

Q. Where can I read the full text of the bill?

A. The bill text is available at Congress.gov.

Q. Was the \$390 billion reclassification added after the 84-14 vote in the Senate in June?

A. No. The only changes to the legislation after that vote addressed the blue slip fix outlined above.

Q. Could the reclassification of \$390 billion to mandatory spending increase the amount of money available to Congress for discretionary spending in future budgets on non-veteran-related programs?

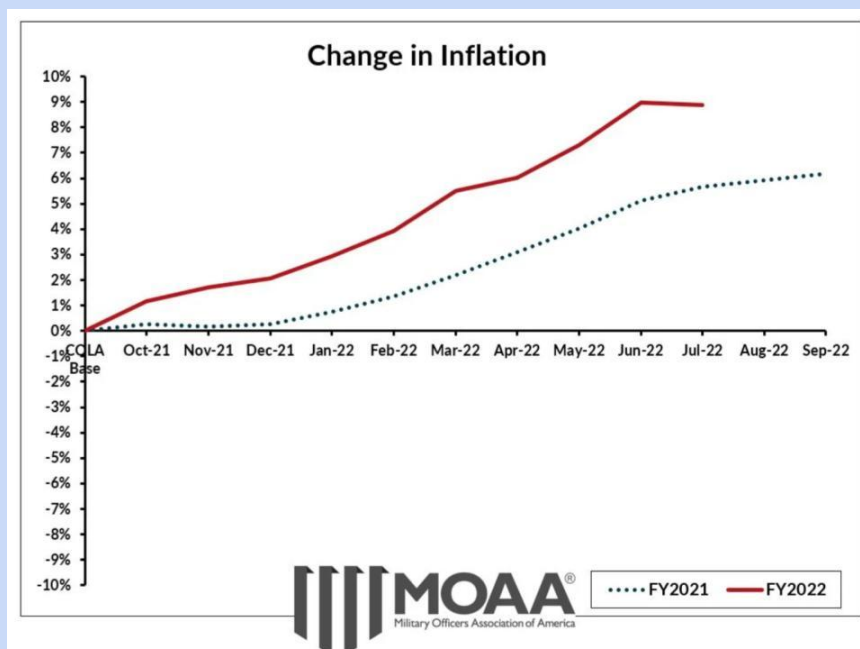
A. Congress sets the amount of the discretionary budget each year through appropriation acts. This happens regardless of how the funds in the Honoring Our PACT Act are classified. Every single year this will be decided by the appropriations process. No amendments to the PACT Act were proposed that would eliminate the need for the Senate to review appropriations annually.

COLA Watch

moaa.org/content/take-a-ction/cola-watch

The July 2022 CPI-W is 292.219, 8.9 percent above the FY 2022 COLA baseline.

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



YOUR MONEY

Roth or Traditional? Know the Difference Before You Decide

By: Lila Quintiliani | August 3, 2022

Know the Difference

Roth and traditional setups differ in how they treat taxes for your retirement account, whether it's in the Thrift Savings Plan or your employer's 401(k)/403(b)/457(b). The main difference is when you pay taxes.

With a traditional account, you make contributions from your paycheck before taxes are taken out. This helps you in a couple ways: First, it gives you a tax break on your current taxes, since it reduces your taxable income. It also allows your money to grow free of tax until you're ready to take it out after age 59½. But once you start taking distributions from that account in retirement, you will pay income tax on both the contributions and their earnings.

Contributions to a Roth account, however, are made with after-tax dollars. You won't save anything on your tax bill now, but when you retire and take distributions from your account, the distributions—including earnings—will be tax free.

Not every employer offers a Roth option; they are becoming popular—around 86% of plans offer it.

Now vs. Later

Conventional wisdom says that the younger you are and the less you earn, the more sense it makes for you to contribute to a Roth retirement account, since you will presumably be in a higher tax bracket in the future and it's better to “prepay” your taxes now at your current tax rate.

But that doesn't mean that mid-career and more “seasoned” folks can't benefit from contributing to a Roth.

One helpful way to compare these two tax treatments is to use a calculator, such as the one found on MOAA's website at this [link](#). You can plug in your current age, your projected age at retirement, and your annual contribution to get an idea of how the Roth and traditional options stack up.

I plugged in a starting age of 35 with a retirement age of 65 and chose to max out the annual contribution, which is currently \$20,500 for those under age 50 and \$27,000 for those 50 and older.

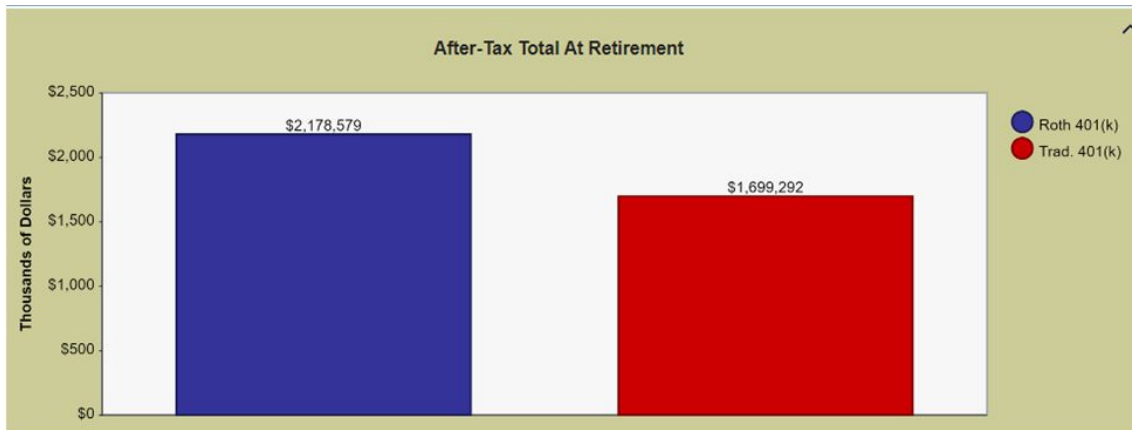
MOAA's calculator assumes your current tax rate is higher now than at retirement (24% vs 22%). It also assumes that tax savings you realize from your traditional accounts this year will immediately be reinvested.

In this scenario, the outcome is roughly the same, with the after-tax total at retirement in the Roth account estimated to be \$2,178,579, about \$88,000 more than the traditional account. Here's a look at the chart:



Your Money (continued)

But most folks don't reinvest those tax savings. If we deselect the option to "invest annual tax-savings generated by traditional account," we see a vast difference between the balances in the two accounts:



And it is not a given that you will be in a lower tax bracket in retirement. Income tax rates are set to rise in 2026, once the 2017 Tax Cuts and Jobs Act sunsets. While the current top bracket stands at 37%, the rates could end up higher: The top rate was 50% in 1980, for instance, and a whopping 91% in 1963.

Notes to Remember

Those with earned income may also be able contribute to Roth or Traditional Individual Retirement Arrangements (IRAs). The tax treatment of these individual accounts is similar to the Roth and traditional employer accounts described above, but you are able to contribute a much smaller amount (for 2022, \$6,000 per year, and \$7,000 if you're 50 or older).

COUNCIL AND CHAPTER NEWS

A Letter to the MOAA SW IL Chapter

SW Illinois MOAA Member, do you know the status of your dues? Annual dues are paid through the end of the fiscal year, June 2022 in this case. 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 (pay ahead up to 5 years). Surviving spouses pay 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

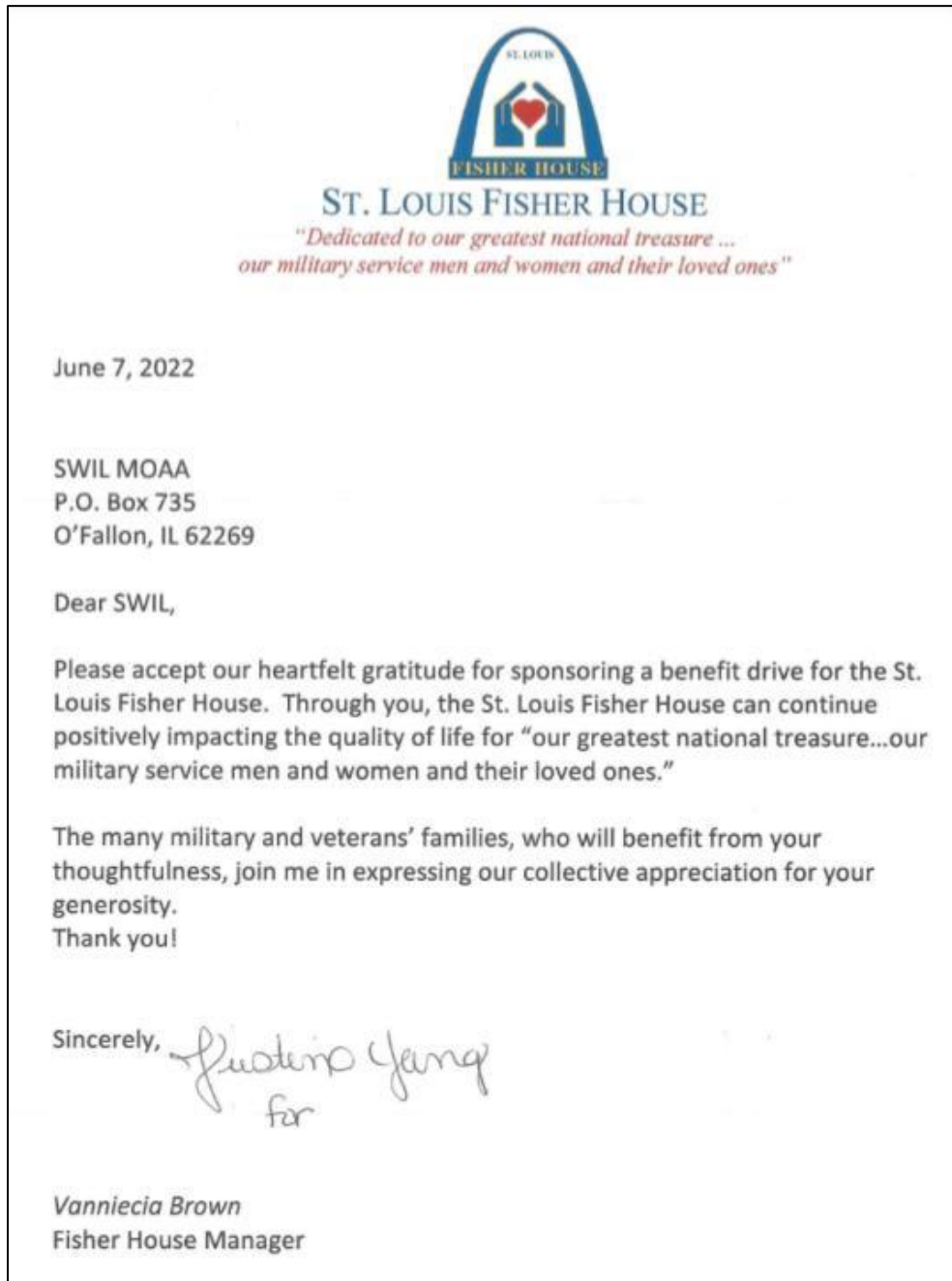
COVID-19 has greatly limited our In-Person activities, but as the situation gets better, you will see more opportunities to participate in Chapter activities in our newsletter. Our newsletter has won MOAA awards and is packed with useful information. And our Chapter continues to receive awards for the 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

A “Thank You” from STL Fisher House

We received a great thank you letter from the St Louis Fisher House (below)...



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.

Council and Chapter News (continued)

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.)*

This NDAA Provision Would Halt Planned Military Medical Staffing Cuts ([link](#))

By: Karen Ruedisueli

The House version of the FY 2023 National Defense Authorization Act (NDAA) includes a provision halting medical billet cuts for three years, but MOAA needs your help ensuring the final bill includes this critical protection to your access to care. ([Take Action](#): Ask Senators to Halt Cuts to Military Medicine)

Co-Sponsor Milestone Puts Star Act on Key House Calendar ([link](#))

By: Mark Belinsky

The Major Richard Star Act has reached a milestone goal of 290 co-sponsors in the House – the threshold for it to be placed on the chamber's consensus calendar. This significant accomplishment, along with ongoing efforts in the Senate, show clear progress in MOAA's focused efforts and teamwork with fellow service organizations through The Military Coalition, to expand concurrent receipt to more than 50,000 combat-injured veterans who lose a dollar of retirement pay for every dollar of VA benefits they receive.

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.

Council and Chapter News (continued)

- **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.
- **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](#).

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 10 September 2022 at 11:30 am at Tavern on Main in Belleville IL. (See Program News for details.)

RSVP Reservation Deadline: no reservation needed!

