



**MOAA**<sup>®</sup>  
 Military Officers Association of America

The official newsletter of the SW IL Chapter

*Eyes  
 to the  
 Skies*

**March  
 2026**

## President's Message

America turns 250 years old this year. Two hundred fifty years ago, the United States did not have a standing army. The formations that marched through the towns were made of men of all ages who believed in the freedoms that we hold dear today. The victories during the year 1776 were few and far between. And the assemblage of the Continental Army would be tested to the breaking point, culminating at Valley Forge. Yet these patriots continued to persevere through the weather, the defeats and eventual victories. Comparatively, today's military is better equipped and trained to meet any threats at any point across the globe, in any weather environment, any terrain, land, sea, littoral, air, space, and cyberspace. How awesome is it that young men and women are still drawn to serve the nation! And we have the opportunity to thank some of

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By Col (ret) Bob Norman

Volume speaks volumes. Personalized messages carry weight. I'm talking about advocating issues here. When MOAA provides a message for everyone to consider sending to the members of Congress, many of us comply with the direction and send that same message, unedited, forward. Our Representatives' and Senators' staff members, who receive these messages, record and catalog these messages creating analytics that will inform each member how to vote or where to pay attention regarding an issue. Sure, that's easy enough to do and we've all made the effort to send those messages. Volumes of messages. Numbers count and will make a difference. But, what if the numbers in a particular Congressional District are low? How does the impact change from one of volume to weight? Personalized messages, experiences that the sender of the message has had regarding the issue, will add weight to the message and likely indicate some urgency. Combine volume and weight and you have potentially significant

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IL Council website: [www.ilcouncilmoaa.org/](http://www.ilcouncilmoaa.org/)

National website: [www.moaa.org](http://www.moaa.org)

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

### Take Action!

Check out the Advocacy articles in our Chapter News, and at the [Legislative Action Center](#).

Did you receive a paper copy of the newsletter? Want an e-copy? If so, send an email to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), SUBJECT line: Newsletter E-Copy.

# Program News

**Please join us for our March Meeting**

**Saturday, 14 March 2026**

**Cardinal Creek Golf Course Clubhouse**

**Social Hour starts at 6 pm; Dinner at 7 pm**

**Cash Bar**

**Topic: MASA Medical Transportation Insurance**

**Attire: Business Casual**

RSVP no later than 11 Mar by calling Yasemin Koss at 618-593-7688 or e-mailing [yaseminkoss494@gmail.com](mailto:yaseminkoss494@gmail.com).

**Tuscany Italian Buffet: \$30.00 per person, paid at the door**

Pasta with Red and White Sauce  
Italian Sausage and Peppers  
Caesar Salad

Garlic Bread  
Dessert  
Coffee, Tea, Soft Drinks

**Upcoming Programs** (For complete list of meetings, go to our chapter's [Programs](#) page.)

Date	Venue	Topic
11 Apr 2026	Lunch at Tavern on Main	TBD
9 May 2026	Dinner at Cardinal Creek Golf Course Clubhouse	Annual Business Mtg/Surviving Spouse Outreach with Sheila Forestal
13 Jun 2026	TBD	TBD

## **HELP NEEDED: FILL OUR VACANCIES**

The SW IL Chapter is in dire need of people to fill several chapter board vacancies (each listed on page 4). The members who are currently serving on the board have been there for many years without replacement. **Worse, some positions have been vacant and board members are performing those duties in addition to their existing board duties.**

Current vacancies include:

- First Vice President
- Secretary
- Legislative and Surviving Spouse Liaison Positions

To learn more about how you can serve our chapter, please send an email to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), SUBJECT: BOARD VACANCIES.

## President's Input (continued)

them before they enter their Service of choice. Come out to the Enlistee Recognition Ceremony on April 30 at First Baptist Church of O'Fallon! We hope to have 50 or more young people and their families there. Let's show them that not only does the community care about their service, the military community appreciates their choice!

You may recall a couple of months ago that I brought up the subject of Medicare Advantage Plans (MAPs) now being available to retirees who are eligible for TRICARE for Life (TFL). It's true still, that there are three MAPs available for TFL retirees—Humana's USAA Honor Giveback, United Healthcare's AARP Medicare Advantage Patriot No Rx Plan, and Aetna's Eagle Giveback. These three plans offer a number of benefits to the individual while leaving unchanged the relationship between Medicare and TFL. That said, signing up for one of the MAPs is an individual choice. Veteran Healthcare agents can fill you in on the plans and which one is suitable for the individual. Not everyone will want to or even be able to use the MAP, but it might be worth checking into. Speaking with an agent will allow them to help you decide if a MAP is the right plan for you. Go to [www.Veteran.Healthcare](http://www.Veteran.Healthcare) or e-mail Alex Taylor at [ATaylor@Veteran.Healthcare](mailto:ATaylor@Veteran.Healthcare) to make an appointment. You can also call Alex at (801) 690-0633. It might just be an Advantage!

Thank you for the time and energy you provide to the Chapter, even just paying your dues! With increased expenses and all the activities our Chapter is involved in, we need those dues to remain viable and supportive. And then going above-and-beyond with donations to the many fundraising efforts we have for Chapter scholarships, food insecurity, other scholarship donations, ROTC & JROTC medals and Gold Bar kits, it all adds up. We can only do these things because of your support. Our Level of Excellence award write-up was submitted in time and we await the announcement of the award winners in April. You help make this possible. Thank you from all who serve on the Chapter Board. God bless you, your families, the community, the State, our elected representatives, the President and his staff, and this great nation! Two hundred fifty years is something to thank God for!

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## Legislative News (continued)

impact. Personalized messages are something that the member of Congress can use in defense or support of legislation. So, before you hit SUBMIT for your next message, read over the content. Think about how YOU and your family or others were affected by the same issue. Maybe personalize the message just a bit. Don't change the intent of the message but add more "oomph" to it. If you don't have any personalization to add, then thank you for contributing to volume. Not by sending multiple messages yourself, but by adding yours and telling your friends about it. We don't know what we don't know, just like in the halls of Congress. Let others know about the issues available in the Legislative Action Center, what you did to "Take Action" and how they can do the same. Let's not be lethargic here. Congress usually has its own share of distractions. Let's help them stay on track!

One last thing...Advocacy in Action 2026 – MOAA goes to the Hill on April 15. Look for topics in next month's newsletter and help Col Bob Tyler, President of the Illinois Council of Chapters and Col Bob Norman, President, Southwest IL Chapter by lead-turning these issues by sending the appropriate messages to your elected representatives in Congress. Thanks!

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## New Coalition Forms to End Unfair Pay Offset Facing Combat-Injured Veterans

By MOAA Staff | January 21, 2026

MOAA has joined with 14 other advocacy groups to form The Star Act Alliance, a coalition dedicated to ending the unfair pay offset – a "wounded veteran tax" – faced by tens of thousands of combat-injured military retirees.

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## WHO IS THE SOUTHWEST ILLINOIS CHAPTER?

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Chapter Officers	
President	Col (ret) Bob Norman
1st VP	<b>Vacant</b>
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	<b>Vacant</b>
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
Membership	Maj (ret) Sabrina Luttrell-Andrews
Legislative Liaison	<b>Vacant</b>
Programs	Yasemin Koss
ROTC Liaison	Lt Col (ret) Chris Stuhldreher
Spouses Liaison	<b>Vacant</b>

Treasurer's Report	
Checking Account Balance ...	\$1,605
Savings Account Balance .....	\$8,142
Certificates of Deposit .....	\$13,260
<b>Total .....</b>	<b>\$23,007</b>
<i>Scholarship (funds set aside)</i>	<i>\$6,005</i>
<i>Food Drive (funds set aside)</i>	<i>\$650</i>

### 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.



### Join our Chapter and Make a Difference!

**Annual Rates:** Regular - \$8; Surviving Spouse - \$4

Visit our Membership Page at [moaa-swil.org/pages/membership.html](http://moaa-swil.org/pages/membership.html) to download our membership form; mail it along with your fee (up to 5 years) to:

SW IL MOAA  
PO Box 735  
O'Fallon IL 62269

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

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

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

### Help Support our Chapter's Efforts

Our chapter uses members' donations for two main efforts: Scholarships and Food Insufficiency at Scott AFB. To support these efforts, please make checks payable to **MOAA, SW IL Chapter**, put '**Donation**' on the memo line, and mail to our PO Box (*see Join our Chapter above*):

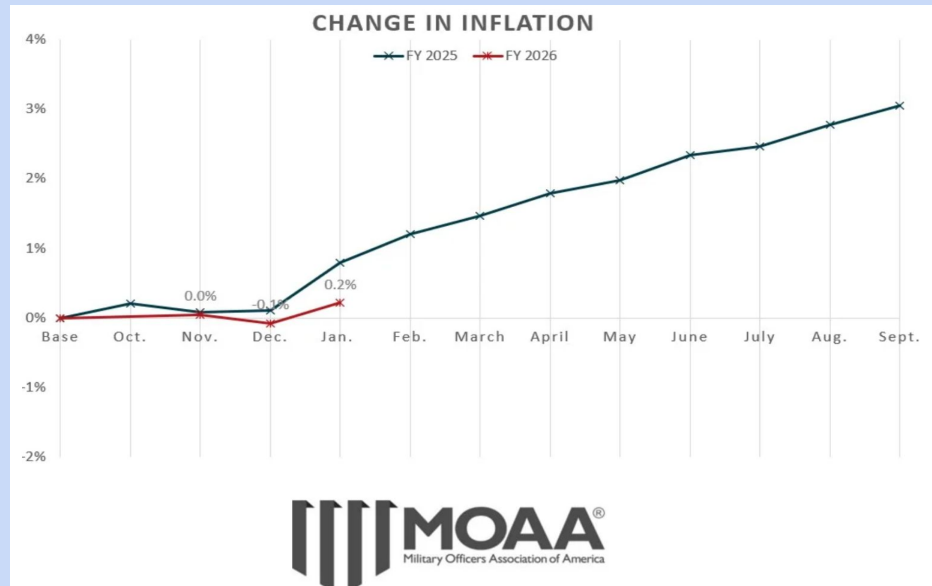
You may also bring your donations to any meeting. In addition, you may send your USO & Fisher House donations directly to those organizations. As always, THANK YOU for all you do. (*More details at <http://moaa-swil.org/pages/advocacy.html>.*)

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

### 2026 COLA: 2.8%

The January 2026 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Feb. 13, was 317.942, 0.2% above the COLA baseline of 317.265.

CPI-W figures from the end of the fiscal year (July, August, and September 2026) will be compared with the COLA baseline to calculate the 2027 COLA. February 2026 figures are scheduled to be released March 11.



The September 2025 CPI-W, released Oct. 24, was 318.139, 3.0% above the FY 2025 baseline of 308.729. That baseline is subtracted from this figure, with the result divided by the baseline (and rounded to the nearest tenth), to determine the 2026 COLA of 2.8%.  $[(317.265-308.729)/308.729 = 2.76\%]$

## New Postal Rule Could Delay Processing of Your Tax Returns

By: Edward A. Zurndorfer, CERTIFIED FINANCIAL PLANNER® | Jan 29, 2026 ([link](#) to full article)

In December 2025, the US Postal Service rolled out Rule 608.11. This new rule is a gamechanger for individuals who require timely-filed mail delivered by the Postal Service. These individuals include individual taxpayers who file their annual tax returns and other related tax documents such as estimated tax payments using US mail.

Effective January 1, 2026, first class mail is now postmarked when it is processed at a regional center, which could be days after being received by the post office. A delayed postmark could be especially detrimental for those individuals who mail their federal and state income tax returns via regular mail. Delayed receipt of income tax returns could lead to late filing penalties, interest or even missed claims. Professional tax advisors are recommending that individuals take steps to ensure enhanced proof of timely mailings.

This column discusses what ... retirees should know about how the new Postal Service rule affects proof of timely mailings. Moreover, for those ... retirees who prepare their own federal and state income tax returns, the steps they need to take to avoid penalties, interest and late claims for last-minute filing by mail.

### What is the IRS “Mailbox Rule” and How Does It Affect Mailed Income Tax Returns?

The “mailbox rule” (contained in Internal Revenue Code Section 7502) specifies that a mailed tax return is timely if it is postmarked by the income tax due date. This means that a postmark governs any dispute whether or not a tax return is filed in a timely fashion. In the past, a postmark for first class mail generally reflected the day an income tax return was mailed.

However, in recent years the Postal Service has changed the rules resulting in the postmark being the date when a mailing is processed and not necessarily when it is formally mailed. This USPS change in operations is due to automation, cost-cutting and regional processing. Regional processing centers are now where mail is frequently processed.

*Continued next page*

## Your Money (continued)

In addition, a delayed postmark may result in an item being mailed after the last pickup of the day, or a post office with limited pickups.

The result of these changes and delayed postmarks is that unless Congress changes the Internal Revenue Code or the IRS issues some relief guidance (both highly unlikely), a postmark after the due date from this new Postal Service rule will most likely result in many individuals paying IRS late filing penalties and interest charges.

The upshot of the new Postal Service rule is that individuals and businesses cannot rely on the IRS' receipt of documents mailed near or on a due date. This is because the Postal Service now frequently fails to deliver mail received in any kind in a timely fashion. Under IRC Section 7502, a late postmark will cause a deemed late filing or a late payment. It is therefore correct to assume that because of existing delays in mail delivery, the IRS will probably increase postmark checks.

### What Can Individuals Do to Ensure Proof of Timely Income Tax Return Filing?

There are some actions that individuals can take to make sure that their 2025 federal and state income tax returns are postmarked in a timely fashion.

1. Individuals should not mail the return via a mailbox. They should go in-person to a post office with their mailings. The best and safest method (as established by many court decisions) is to obtain conclusive proof of the mailing date. In particular, sending the tax return Certified Mail with return receipt requested, with the receipt date stamped at the post office. An alternative is that the individual mailing the tax return should purchase postage that the post office prints and affixes to the mailing with the date of mailing shown or request a hand-canceled postmark. Stamps individually purchased should not be used.
2. Mail the income tax return using a private delivery service, such as Federal Express, UPS or DHL. These private delivery services are more expensive than the Postal Service. The more expensive services may provide more services and may not have long customer lines. Note that there are specific US Treasury regulations to be complied with when a private delivery service is used to mail a federal income tax return.
3. Electronically file the income tax return using direct debit to pay any balance due. While electronic filing is commonly used, some individuals wish to retain cash in their account until the IRS processes a physical check, or they may have other reasons not to want the IRS or state revenue department to have access to their account information. New IRS regulations seriously restrict use of paper checks. As of September 30, 2025, the Treasury Department no longer issues paper checks.

Finally, individuals should be aware that commonly used mechanisms to indicate date of mailing will not work with the new Postal Service rule. That includes preprinted labels supplied by a mail customer before mailing (such as postage from self-service kiosks or meter strips) are ineffective to either confirm the acceptance of the mail by the Postal Service or the specific date on which such acceptance occurs.

Individuals are reminded to retain receipts or other proof of timely mail when mailing their income tax returns.

### The Inevitable Consequences of Inflation

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Our chapter hasn't raised annual dues since 1995, but a lot has happened since. We are doing more with our funds to help service members, vets, and their families. Some initiatives are coming from the General Fund. And of course, those initiatives are more expensive.

So, we are considering raising annual dues to \$15 and \$8 for surviving spouses. This change is necessary to maintain a positive bank balance and will start in July 2026. (Members who paid for multiple years will start paying the new fee when their dues expires.)

Your thoughts? Email [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), SUBJECT: Dues Increase.

## Making a VA Benefits Compensation Claim

By: Nora Durham | Dec 2, 2025

I have been a surviving spouse for 24 years. My husband, a 33-year veteran of the Marine Corps and a naval aviator, died in 2001 from heart disease. He was never a member of MOAA.

I became acquainted with MOAA in 2019 during a visit to Washington, D.C. It was a chance meeting during Advocacy in Action, at which time some in the group learned I was the widow of a Marine Corps officer. I was led to the registration booth and immediately became a MOAA member. I learned there are approximately 47,000 surviving spouse members of MOAA — representing about 12% of the association's members. I'm now a proud Life member.

This brief encounter started a journey for me to be as active as possible. I became my local chapter's surviving spouse liaison and then a member of the Surviving Spouse Advisory Council (SSAC).

Through my involvement with MOAA, I learned about VA Dependency and Indemnity Compensation (DIC). As my husband served in Vietnam and was exposed to Agent Orange, it was determined his exposure subsequently caused the heart disease that contributed to his death. This qualified me to receive this benefit. With the help of a local veterans service officer (VSO) and the VA Office of Survivor Assistance ([link](#)), I will receive this tax-free monthly compensation for the rest of my life.

Suppose you are the surviving spouse, child, or parent of a servicemember who died in the line of duty, or the survivor of a veteran who died from a service-related injury or illness. In that case, you might be eligible to receive this tax-free monetary benefit. Visit the VA's website ([link](#)) to learn more.

For additional information and support, contact a local VSO if one is available in your community. Not all VSOs are as helpful as others, but I finally found mine.

To prepare for opening a VA claim for disability or other benefits compensation, applicants must possess the following documents:

- Military discharge (DD Form 214) — original or certified copy is best
- Other military service information (branch, dates of service, Reserve or National Guard service dates, etc.)
- Medical records (military and/or civilian) if available, and if applying for a service-connected disability, contact information for civilian medical providers who treated the veteran for military-related illnesses or injuries (i.e., doctors, specialists, hospitals, etc.)
- Bank deposit information (i.e., voided check ) — the VA will automatically deposit into this account if benefits are awarded

If the above documents are not available, veterans or surviving kin can request them online at [www.archives.gov/veterans](http://www.archives.gov/veterans).

For additional information and support, review news articles, publications, and resources related to survivor benefits at [MOAA.org](http://MOAA.org), as well as [VA.gov](http://VA.gov) ([link](#)).

**Veterans Crisis Line**  
**Dial 988, then Press 1**

**Women Veterans Call Center**  
**Dial 855-829-6636**  
**(855-VA-WOMEN)**

# SW IL CHAPTER NEWS

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## 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 [Legislative Action Center](#) or [News](#) webpages.

Here are a few of the current article in the National MOAA website:

- **Health Care Access a Top Complaint Among Servicemembers** ([link](#)) – Top senior enlisted leaders for the services told lawmakers that access to health care is the most substantive complaint they're hearing lately from their troops. During a hearing on quality-of-life issues before the Senate Armed Services committee's Personnel subcommittee, Chief Master Sergeant of the Air Force David Wolfe cited a lack of available appointments for health care, and problems with Tricare's reimbursement rates for healthcare providers in communities. "What we've all seen over the length of our careers is a gradual erosion in availability of health care for our service members and families," Wolfe said.
- **MOAA Member, 100, to Receive Medal of Honor for Historic Korean War Air Battle** ([link](#)) – The details of one of the most remarkable aerial feats in US Navy history were kept secret for decades, but soon, the full extent of the valor displayed by Capt. Royce Williams, USN (Ret), a 100-year-old MOAA Life member, in the skies over Korea will be recognized. Williams will receive the Medal of Honor for his actions during a 1952 dogfight that lasted more than a half-hour. He's credited with shooting down four of the seven Soviet MiG-15s his F9F-5 Panther engaged during the encounter – only one of the Soviet jets returned from the mission.

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## ROTC - JROTC Update

By: Col (ret) Bob Norman | Feb 20 2026

The end of the academic year will be upon us soon, which means college and high school awards ceremonies will be conducted. Please consider assisting the Chapter's ROTC-JROTC Liaison, Chris Stuhldreher, as he puts together people to present medals and Gold Bar kits to the schools in our catchment area. We don't have dates for all the presentations, but expect that they will be sometime in April or early May. Contact Chris or Bob Norman if you'd like to help out.

<u>School</u>	<u>Unit</u>	<u>Presentation</u>	<u>Date</u>
● Alton High School	Air Force (AF) JROTC	MOAA Medal	TBD
● Cahokia High School	Army JROTC	MOAA Medal	TBD
● Dupo High School	AF JROTC	MOAA Medal	TBD
● Marion High School	AF JROTC	MOAA Medal	TBD
● Mascoutah High School	AF JROTC	MOAA Medal	TBD
● OTHS	AF JROTC	MOAA Medal	TBD
● SIU Carbondale	AF ROTC	MOAA Medal	TBD <sup>1</sup>
● SIU Carbondale	AF ROTC	Gold Bar Kits	TBD <sup>1</sup>
● SIU Edwardsville	Army ROTC	MOAA Medal	23 April <sup>2</sup>
● SIU Edwardsville	Army ROTC	Gold Bar Kits	TBD

<sup>1</sup> Col Bob Norman has volunteered for this presentation

<sup>2</sup> Maj Sabrina Luttrell-Andrews has volunteered for this presentation

Additionally, the Our Community Salutes of Greater O'Fallon is still seeking volunteers to serve on the coordinating committee. The ceremony is set for April 30 at First Baptist Church O'Fallon. Please contact Bob Norman if you would like to help out.

The alliance allows these groups to coordinate efforts and rally support through grassroots networks. Along with contacting their lawmakers to urge swift passage of The Major Richard Star Act, supporters can use ready-made graphics to spread the word on social media, write a letter to their local newspaper or news site, even print out a poster.

“This partnership alliance puts into perspective how important this legislation is to the total force,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA’s President and CEO. “It is foremost directly important to the 54,000 wounded warriors who would receive the benefits they’ve earned. But this legislation does even more and serves another important purpose: It also shows future generations that our nation will keep their contracts and honor the sacrifices they make for the nation by supporting them and their families when they need it most.”

Lt. Col. Mark Belinsky, USA (Ret), a former director on MOAA’s Government Relations team, spearheaded this collaborative effort starting in the 117th Congress. Pulling together a number of veteran service organizations, he worked to align messaging and outreach strategies, coordinate Hill days, and boost awareness of the legislation.

Colleagues at Wounded Warrior Project (WWP) picked up the mantle and formalized Mark’s efforts with the creation of The Star Act Alliance.

“Unity of effort is the key reason The Star Alliance was created,” said Charles Choi, deputy director of Government Affairs for WWP. “The alliance, which represents millions of veterans and their families and caregivers, ensures that the veteran community speaks with one voice as we work together to see the Major Richard Star Act passed by Congress and signed into law.

“The bill’s tremendous support across the veteran space ... is a direct reflection of the power of this issue. It is an incredible injustice that more than 54,000 veterans have had to endure – seeing their retirement pay slashed because they were forced to medically retire from combat-related injuries while serving and sacrificing for their country. The Star Act Alliance can help right this wrong. I’m excited to work with all of the participating organizations and encourage other organizations who aren’t working with us to reach and get involved!”

### **What’s at Stake**

Medically retired servicemembers who serve less than 20 years in uniform lose a dollar of military retirement pay for every dollar of VA disability compensation they receive. Congress eliminated this offset in 2004 for those who retired after 20 years of service; the Major Richard Star Act would eliminate the offset for combat-injured veterans forced to retire early.

The House version of the bill (H.R. 2102) had 313 cosponsors as of Jan. 15; the Senate version (S. 1032) had 77 cosponsors. Despite this level of support through multiple congressional sessions, the legislation has yet to receive a floor vote in either chamber, and procedural rules have thwarted attempts to include the text of the bill as an amendment to other legislation, including the National Defense Authorization Act.

The Star Act Alliance looks to continue the momentum in Congress through wider public outreach and media engagement.

Groups alongside MOAA and WWP that have committed to the alliance include Veterans of Foreign Wars, Air Force Sergeants Association, Iraq and Afghanistan Veterans of America, Blue Star Families, Non Commissioned Officers Association, Tragedy Assistance Program for Survivors, National Defense Committee, Jewish War Veterans, U.S. Army Warrant Officers Association, Fleet Reserve Association, Reserve Organization of America, Paralyzed Veterans of America, and Silver Star Families Action Group.

## Stopping Scammers that Target Our Veterans

Excerpt from Bost Bulletin | January 25, 2026

At a time when scammers are using every savvy trick at their disposal to take advantage of older veterans, we must ensure the VA is ahead of the curve. That's why I [Rep Bost] helped pass in the House last week the Veteran Scam and Fraud Evasion Act, which establishes an office at the VA to provide consistent scam prevention guidance, keep veterans and their families informed, and monitor fraud to ensure benefits are protected.

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## VA to Invest All-Time High of Nearly \$5B to Improve Health Care Infrastructure

VA News | January 28, 2026

WASHINGTON – The Department of Veterans Affairs today announced it will spend \$4.8 billion in fiscal year 2026 to modernize, repair and improve health care facilities as part of the Veterans Health Administration's Non-Recurring Maintenance (NRM) program, which makes infrastructure improvements to health care facilities to ensure safe and effective patient care.

This is the largest single-year NRM investment in VA's history, funding one-time maintenance projects for facilities, equipment or infrastructure that are not part of routine, recurring maintenance. These projects include significant maintenance, replacements or upgrades needed to maintain operational capability and advance health care delivery.

“Under President Trump, VA is putting Veterans first, and this historic investment underscores that fact,” said VA Secretary Doug Collins. “Improved facilities, equipment and infrastructure mean better care for Veterans, and these funds will enable VA to achieve that goal.”

The funding will cover projects at VA facilities across the nation and includes:

- \$2.8 billion to repair and upgrade outdated infrastructure systems in medical facilities.
- \$1 billion for maintenance and modernization of electronic health record systems, including facility preparation for future EHRM updates.
- \$500 million for major building upgrades like elevators, electrical systems, and boiler plants.
- \$500 million to modernize medical centers for current and future care.

VA will determine specific projects on a quarterly basis. The full list of the projects for the first quarter of FY26 totals \$468 million.

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## Caregivers Sustain Our Veterans. Ask Congress to Protect Their Futures

By: René Campos | February 2, 2026

Family caregivers quietly sustain our veterans' health care system. They manage medications, provide personal care, coordinate appointments, and stand watch through complex physical and behavioral health challenges. Because of them, veterans can remain at home, avoid costly institutional care, and live with dignity.

But when caregiving ends, too many caregivers face an uncertain future.

As the House Veterans' Affairs Committee prepares for a critical Feb. 12 hearing, MOAA urges Congress to advance the Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act (H.R. 2148 | S. 879) out of committee and toward passage. This bipartisan legislation recognizes a simple truth: Caregiving is an essential service, and serving as a caregiver should not jeopardize an individual's

*Continued next page*

## Legislative News (continued)

future well-being.

The need for caregivers is growing rapidly. Veterans age 65 and older represent an increasing share of VA patients, and most will require some level of long-term support as they age. Millions of family members and loved ones provide this care every day, often over many years.

VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers clinical support and a monthly stipend to tens of thousands of families. But that stipend is classified as unearned income, meaning caregivers cannot build Social Security credits or retirement savings during years of full-time caregiving. When caregiving ends – because a veteran recovers, eligibility changes, or a loved one passes away – caregivers may face a sudden loss of support with no clear transition path.

The result can be frightening and financially destabilizing.

### Real-Life Scenarios

Caregivers' experiences vary, but patterns have emerged:

- **Trouble finding work:** A caregiver steps away from the workforce for years to provide daily, in-home care. Professional licenses lapse, skills grow outdated, and résumé gaps widen. Reentering the workforce becomes harder when caregiving ends, especially without help renewing credentials or accessing training.
- **Abandoned at a critical time:** Caregiving ends abruptly with the death of a loved one. Faced with stress and grief, support services fall away quickly. With little time to prepare, caregivers must rebuild their lives – not just finding income, but establishing purpose and direction.
- **Facing an unclear retirement:** Long-term caregivers emerge from their role with limited retirement savings, having spent years covering out-of-pocket costs while sacrificing wages and employer-sponsored benefits. Without intervention, many face an increased risk of relying on Medicaid, Supplemental Security Income, or other income-based assistance.
- **Navigating serious health concerns.** The intensity of daily care leaves many caregivers little time for their own health. Caregivers commonly report unmet mental health needs, contributing to burnout and compounding long-term health and economic risks.

These are not isolated stories. These are actual outcomes of a VA health care system that relies on caregivers but fails to help them plan for what comes after caregiving.

### A Practical, Preventive Solution

The 3R Act offers targeted, cost-smart reforms that support caregivers through transition rather than creating long-term dependence. It will help them renew licenses, pursue continuing education, and prepare to reenter the workforce. It will strengthen reemployment pathways, including opportunities within the VA, by recognizing the value of caregivers' skills and experience.

It also will provide retirement planning assistance and explore caregiver-focused savings options to address long-standing financial insecurity.

Together, these measures will help caregivers rebuild stability while reducing the likelihood they will need other federal assistance programs.

Caregivers save taxpayer dollars every day by keeping veterans at home and out of institutional care. Helping them transition back to work and plan for retirement prevents cost-shifting to other federal and state programs down the line. It strengthens VA's capacity today and preserves it for the future.

Supporting caregivers is not just the right thing to do: It is smart policy.

*Continued next page*

## Legislative News

### Now Is the Moment to Act

The Senate has already advanced its bill (S. 879) with bipartisan support. The House must now do its part.

Caregivers enable veterans to live with independence and dignity. They stabilize families, communities, and the VA health care system itself. They should not be left to rebuild their own lives alone once caregiving ends.

MOAA calls on lawmakers to promptly move the Veteran Caregiver Reeducation, Reemployment, and Retirement Act out of committee and pass it through the House without delay. Add your voice to our cause via our Legislative Action Center ([link](#)).

Caregivers stepped up for our veterans. Now, Congress must step up for them.

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## Our Community Salutes

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By: Col (ret) Bob Norman | Feb 10, 2026

In case you missed it, Southwest IL Chapter is heavily involved in the planning and execution of an annual ceremony to honor the high school graduates and others who are enlisting in the military. The organization, Our Community Salutes, was started in New Jersey in 2009 and in 2025, there were 58 ceremonies in 25 States, plus Puerto Rico and US Virgin Islands, celebrating over 4,300 enlistees. At our ceremony, we honored 45 enlistees from the Metro East and St Louis. The Marine recruiters absolutely loved the ceremony and are shooting for 45 future Marines to bring to this year's ceremony. While the ceremony is not a long one, there is still plenty to be done to coordinate and set up the event. Should anyone feel compelled to help out in some aspect of the coordination, please contact Bob Norman at [cyclemaniac76@att.net](mailto:cyclemaniac76@att.net) or (618) 960-8854.



This year's ceremony will be on April 30 at First Baptist Church of O'Fallon, 1111 E Hwy 50, O'Fallon, starting at 6:30 PM. Doors will open at 5:15 PM, but setting up the venue will begin at 4 PM. We need some good heads and strong hands to pull this together this year. Please consider helping.

### **April 22 MOAA Webinar: Protect Yourself, and Your Family, From Cybercrime**

Join Ally Armeson, exec. director of FightCybercrime.org, for a free webinar covering the evolution of cybercrime, why military families are frequently targeted, types of scams, the rise of artificial intelligence in such scams, and practical steps to building a strong cybersecurity foundation.

Register at this [link](#). ([Learn more](#))

## Our First Annual “Scott AFB Fights Food Insufficiency” Golf Tournament is a “GO!”

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By: Maj (ret) Rick Sunner | Feb 16, 2026

We’ve been talking about our golf tournament for a while now, but I’m pleased to tell you that it’s on! This tournament will add to our current donation drive to support Food Insufficiency at Scott AFB.

Bob Norman, Sonja Wartonick, Andy Brown and I met with four motivated and energized lieutenants from the Scott Company Grade Officers Council earlier in February to kick off planning for the tournament. Here’s what we have so far:

- We’ll be holding the tournament at the Cardinal Creek Golf Course on Scott AFB.
- The tournament will be later this year—in warmer weather. We originally reserved the end of August, but we found out that our date conflicts with a base exercise. So, we’re looking at dates as early as July or as late as mid-October. (More to come on that front.)
- We have a great planning team set up, but we’re going to need **WAY MORE HELP!**

It sounds like the tournament is a long ways off, but it’ll be here before you know it. Here’s what you can do right now:

- Volunteer to help in these areas:
  - Sponsorship – sponsor a hole for \$100. You’ll be recognized somewhere on the course at one of the tee boxes. And that \$100 is a 100% donation to our Food Insufficiency drive.
  - Prizes – while you’re out in the community—shopping, eating, etc.—ask for a donation of some kind (gift card, food/wine/candle basket...). Let us know if you’d be interested in helping us with this, and if you do get something, record the company, manager’s name, item, and cost.
  - Day-of-Activities – we’ll need some help the day of the tournament with things like Registering Players, Answering Questions and Helping Players, Selling 50/50 Tickets, maybe the Drink Cart, and On-Course Games.
  - Other Things That I Haven’t Thought Of Yet.

You can also play in the golf tournament. Register yourself or a team of four people to play. We’ll be releasing information about the tournament: date/time, cost, registration process soon, so stay tuned for that information.

Finally, tell your friends about this tournament.

We’ll be sharing more information soon. If you’re interested in helping, send an email to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), SUBJECT: Golf Tournament Volunteer.

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### Annual Donation to Scott Spouses Club’s Scholarship Program

Our chapter once again helped the Scott Spouses Club by donating \$500 to their Trivia Night Scholarship Fundraiser. The picture shows our Chapter President, Col (ret) Bob Norman presenting a check to Mary Heathman, Fundraising Chairperson, and Alison Wilks Cruz, President.

Our chapter has been supporting the Scott Spouses Club scholarship program for several years since we haven’t received applications for our chapter’s scholarships.



## Legislative Action Center Issues

Keep up with the latest news from MOAA National by visiting MOAA's Advocacy News page at this [link](#).

**Check out the MOAA Advocacy Update.** Check out the latest MOAA Legislative Action Center's (LAC) News at this [link](#) for important news for active service members, veterans, and their families.

Here are the current Featured Legislative Campaigns ([link](#)).

### Currently Serving:

- Ask Congress to Address Hazardous Unaccompanied Housing Conditions in Mil Housing ([link](#))
- Ensure Servicemembers Can Afford Housing—Restore Full BAH ([link](#))
- Support Leave Parity for USPHS Servicemembers ([link](#))
- Urge Lawmakers to Resume CFPB Operations for Servicemembers ([link](#))
- Protect Servicemember Pay During Any Future Shutdown ([link](#))
- Support Duty Status Reform for Members of the National Guard and Reserve ([link](#))

### DoD Healthcare:

- Improve OB-GYN Access for Military Families ([link](#))
- Improve Access to Prenatal Care for Military Families ([link](#))
- Expand TRICARE Eligibility for Guard and Reserve ([link](#))
- Fix TRICARE's IVF Coverage Gap for Servicemembers and Their Families ([link](#))
- Share Your Story: TRICARE for Life GLP-1 Coverage ([link](#))
- Share Your Story: Have TRICARE Pharmacy Network Changes Impacted You? ([link](#))
- Fix the TRICARE Young Adult Coverage Gap ([link](#))
- Reinstate TRICARE for Life Coverage of GLP-1 Medications ([link](#))
- Address MTF Access Problems with the Military CARE Act ([link](#))

### Families and Survivors:

- Love Lives On: Protect Surviving Spouses' Right to Remarry ([link](#))
- Parity for Surviving Spouses: Increase Dependency and Indemnity Compensation ([link](#))
- Ask Lawmakers to Support the Improve and Enhance the Work Opportunity Tax Credit Act ([link](#))
- Ask Your Lawmakers to Support The MOLD Act ([link](#))
- Urge Congress to Stop Predatory VA Claims Agents and Protect Veterans' Earned Benefits ([link](#))

### Retirees and Veterans:

- Stop the 34-Year Wait - Deliver Toxic-Exposed Veterans the Care They've Earned ([link](#))
- The Real Cost of Service: Your Story Matters ([Link](#))
- Stand with Our Wounded Warriors: Advocate for the Major Richard Star Act ([link](#))
- Enhance Support for Women Veterans ([link](#))

### VA Healthcare:

- The Real Cost of Service: Your Story Matters ([link](#))
- Lend Support for the MOAA-Backed Bill to Support Military Sexual Trauma Survivors ([link](#))
- Honor Veteran Caregivers - Pass the Reeducation, Reemployment, and Retirement Act ([link](#))

## TRICARE Users: This Scam Could Put Your Personal Health Information at Risk

By: Kevin Lilley | Feb 09, 2026

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The Defense Health Agency warns A fake website designed to resemble the MHS GENESIS Patient Portal, the main tool for MHS beneficiaries who use military hospitals or clinics for most of their care to manage appointments and connect with providers, may trick users into providing personal information to scammers.

Such scam sites may prompt users to provide their MHS GENESIS username and password, or other sensitive data such as their Social Security number or credit card information.

“These scams rely on realistic fake websites, trusted branding, and urgency to pressure people into sharing personal or health information,” said Ally Armeson, exec. director of FightCybercrime.org. “Once information is captured, scammers attempt to reuse it during multiple fraud attempts—identity theft, account takeovers, and financial scams.

FightCybercrime has not seen a spike in patient-portal complaints, Armeson said, but the warning “mirrors patterns we regularly see in impersonation and confidence frauds.” The organization’s outreach includes a Military and Veteran Program designed to help servicemembers, veterans, and families avoid all manner of online scams and fraud; MOAA has been a partner in the effort since 2021.

### Portal Protections

Tips to protect yourself and your MHS GENESIS-related data:

- Verify Websites. The full MHS GENESIS Patient Portal URL is:
  - [myaccess.dmdc.osd.mil/identitymanagement/app/login](https://myaccess.dmdc.osd.mil/identitymanagement/app/login).
  - Users may also access the portal from
    - [my.mhsgenesis.health.mil](https://my.mhsgenesis.health.mil)
    - [patientportal.mhsgenesis.health.mil](https://patientportal.mhsgenesis.health.mil) (which redirect to the main site)
- Watch Access Points. Do not attempt to access the portal via a link in an unsolicited text or email.
- Look for Red Flags. Scam sites may have misspellings in text or in the URL, may be missing the “.mil” tag, or may include unexpected pop-ups seeking urgent action.

“The DHA guidance ... is exactly the type of verification steps that help disrupt and catch these attacks early,” Armeson said.

### ‘Second Set of Eyes’

Older retirees who are less familiar with online procedures may be more susceptible to these types of scams. Along with encouraging retirees to “see verification and research as a habit” in their cyber-transactions, Armeson said it’s important to connect with older relatives on these issues “without being dismissive or judgmental.”

“Encourage loved ones to involve a trusted second set of eyes before sharing information or sending money, especially when urgency is involved,” she said. “Helping a loved one establish simple verification routines, such as checking URLs together or confirming requests through official channels, can reduce risk and prevent them from getting overwhelmed.”

Those who believe they’ve been targeted by an MHS GENESIS portal-related scam can contact the TRICARE contactor for their region and report the scam to DHA. Those who may have provided personal data to a scammer through such a site are encouraged to change passwords immediately and file reports with DHA and the Federal Trade Commission.

[RELATED: MOAA’s Scam Prevention Resources – [link](#)]

Southwest Illinois Chapter  
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O'Fallon IL 62269

## Meeting Announcement

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We'll be holding our March meeting at the Cardinal Creek Golf Course Clubhouse at Scott AFB on Saturday, 14 Mar 2026. (See Program News for details.)

### **RSVP Reservation Deadline: (mail or e-mail received by 11 Mar 26):**

To RSVP, call Yasemin Koss at 618-593-7688, e-mail [yaseminkoss494@gmail.com](mailto:yaseminkoss494@gmail.com), 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: \_\_\_\_\_