

April 2025

ILCouncilMOAA.org

FORWARD OBSERVATIONS

Never Stop Serving!!!

***“NEVER
STOP
SERVING”***



President's Column

Happy Spring! We had a good Council meeting in March. A big thanks to all the officers who agreed to serve yet another term. Your commitment to Never Stop Serving is truly appreciated. I am honored to continue to serve with this team of dedicated officers. Non sibi!

Colonel Norman and I have returned from MOAA's annual Advocacy in action event. It is a new Congress operating in a new administration, and that means everything is new and different. Even MOAA changed its approach to our visits to the Hill. This year our visits were selected for those members who were considered "influencers." That meant we visited our two senators, only two representatives, and three staffers. We also dropped off the topic information one-pager to five other House offices. That meant that we did not make contact with the other seven elected members, which makes our use of the Advocacy Action Center on MOAA's website all the more important. Less than 10% of MOAA members have registered in the Advocacy Center. That link is an easy way to engage with Congress – it even provides a pre-written email to Congressional members.

By now you have seen this year's five AinA topics (check them in Colonel Smith's column). Additionally, and especially in the current partisan environment, focusing on "MOAA's Mission: Service Through Strength" advertisement in the Hill newspaper helps our members in advocating for the protection of America's uniformed service-members' "earned benefits." (continued on page 2)

President's Column (continued)

All MOAA chapter presidents and membership chairs have access to the Committee Module and the Near Real Time Report. Cleaning up the database takes some effort and will require that many of our members will need to update their personal profile with MOAA.

The legal beagles are “close” to resolving the privacy issues which should allow us to finally contact all of the MOAA members residing in the state. In the meantime, chapters can have MOAA C&C send out from HQ email announcements to all MOAA members in their catchment area.

As I learned at ACSC, “flexibility is the Key to . . .” A new Congress and a new administration mean our members and MOAA in general need to remain flexible in our advocacy protecting those “earned benefits.” Furthermore, there are many external factors impacting MOAA membership and engagement. Technology, the push for community service, generational demographics, and more are making “Camaraderie with a purpose” obsolete.

As our association adapts to those pressures, our challenge will be to lead our chapters through the imminent changes. As I said earlier, I am honored to stand with each of you as we strive to keep MOAA a viable voice for veterans in Illinois. And let me say it one more time: THANKS for “Never Stop(ping) Serving!”

Semper Fi – Bob

Never Stop Serving!!!



Legislative Column

COL (USAF, Ret) Richard Smith

April 9 was MOAA's Advocacy Day—Advocacy in Action (AiA) 2025—on Capitol Hill. MOAA staff members accompanied volunteers from MOAA State affiliates—councils and chapters—to visit a selected few of their respective US Senators and Representatives to pitch five issues to the legislators or their staffs. Council President, Col (Ret) Bob Tyler and Col (Ret) Bob Norman were the team from Illinois to take these issues to the Hill. In past advocacy events, MOAA carried only three topics.

This year the tactic was a little different with five topics divided to two areas of emphasis—a DoD focus and a VA focus. In an article on the MOAA website [From MOAA's CEO & President: Sharpened Tactics Will Shine for Advocacy in Action], MOAA President, Lt Gen Brian Kelly, explained the four pillars of MOAA's advocacy mission:

- **PROTECT** the value of service-earned health benefits from new TRICARE fees, disproportionate TRICARE cost-share increases, or barriers to accessing care in the military health system or through the VA.
- **PRESERVE** the pay earned by those in uniform, to include scheduled pay increases, and established concurrent receipt provisions and eligibility.
- **PREVENT** burdensome delays in VA claims processing and/or reduction of earned VA benefits.
- **DEFEND** the veterans and military spouses who continue their service in the federal government – and other federal employees who serve veterans.

This year's AiA featured five topics and State teams were carrying three of the five to their selected legislators depending on the legislator's assignment to a Senate or House Committee that has impact on the issue. So, those sought for audience, at least for the Illinois team, were on the Armed Services Committee, the Veteran Affairs Committee, or the Ways & Means Committee. The number of legislators visited was reduced from past interactions and focused on making an impact on the legislative issues. The issues that were being discussed were:

- **Unaccompanied Housing Improvements:** MOAA seeks to improve funding and condition transparency by requiring an annual, publicly available report, which will highlight areas that need the most attention from DoD and Congress.

Ending the Wait Report: MOAA will proactively partner with other veteran service organizations to advance legislation that will lessen the time that veterans must wait before their toxic exposures are acknowledged by the VA.

- **Military Spouse Hiring Act:** Passage of this bill will allow businesses that hire military spouses to claim a tax credit, incentivizing them to hire more military spouses. [HR2033, S1027]
- **Military Health System Access to Care:** MOAA seeks legislation for a digital access assistance platform that would allow beneficiaries to report challenges accessing care.

Veterans Caregiving Support Improvements Legislation: This bill includes enhancements to the VA Program of Comprehensive Assistance for Family Caregivers and expansion of home health and long-term care services. [HR2148, S879]

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As you can see, the issues are diverse and cover a wide swath of the military community. At the time of this newsletter's publication, the outcome of the strategy for AiA 2025 is still not finalized. These issues will continue to be on MOAA's radar to ensure that the earned benefits of those who served the nation and serve those who served are not forgotten. Another such item is the Major Richard Star Act. Some may be surprised that the Act was not on the list of topics for AiA again.

Last year, fully two-thirds of the Senate and three-fourths of the House were co-sponsors of the legislation, and it still did not make it to the floor for a vote. Ideally, this would be stand-alone legislation, but would probably only get passed if included in the annual National Defense Authorization Act (NDAA). That doesn't belie the importance of the legislation, and is why all MOAA members need to continue to send messages to Congress regarding the issues listed on the Legislative Action Center. Government Relations member gave the following as an example of how Congress reacts to messages:

**Letters from five constituents on a topic won't even raise an eyebrow;
Letters from fifty constituents on a topic may get read, but probably no action taken;
Letters from five hundred constituents on a topic will get read and maybe considered;
Letters from five thousand constituents on a topic will get read, discussed, and action taken.**

This may not be totally accurate, but it shows the magnitude of the inputs required to make an impact on our legislators. Too often we can't scale the wall. MOAA has over 350,000 members. Less than 7 percent participate in sending advocacy messages to the legislators. Our Chapter has about 80-ish members. Are you part of the "less-than-7-percent" or are you part of the 93 percent silent majority. MOAA is highly respected on Capitol Hill for their activity and interaction.

They come with solutions, not just with hands out. Your input helps move toward the solution for each issue being advocated. Now is the time, after the AiA 2025 visits, that your voice needs to be heard. The only way to be heard is to participate. Silence gets us nothing. Continue to send messages, about once per quarter, or more frequent if you so desire. The legislators *will* get the message, but will it be as an annoyance or realization. It's up to you to decide.

Advocacy Playbook: What You Should Know About MOAA's Key Issues

March 28, 2025

(This article by MOAA staff originally appeared in the April 2025 issue of Military Officer, a magazine available to all MOAA Premium and Life members. Learn more about the magazine [here](#); learn more about joining MOAA [here](#).)

A military spouse waited several weeks for an appointment with her primary care manager (PCM) to get help for her dislocated shoulder at a military treatment facility, then had

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another delay before finally starting civilian physical therapy weeks later after a fight to be seen in the network, she told a military spouse group on Facebook.

She faced more delays when the orthopedic care provider she needed to see wouldn't treat her until she had an MRI, and that wasn't available for at least two more months, the spouse wrote in her message. She said she had been calling continually since her PCM visit to be sent within the network for the MRI, but she was referred from one person to another with no resolution.

Out of frustration, the spouse, whose identity information is withheld, sought advice on social media from fellow military spouses about whether she should switch from TRICARE Prime to TRICARE Select as open season approached in November to see if that would improve her care. She asked the spouse group, would Select make it easier to get care, or is this just the way it is everywhere?

Delays and lack of transparency in cases like this spouse's are among the reasons MOAA is fighting hard to improve access to care for beneficiaries, said Karen Ruedisueli, MOAA's director of Government Relations for health affairs.

Health care access is one of the five key priorities for MOAA's [Advocacy in Action campaign](#) for 2025.

A focus of the campaign will be MOAA advocates going to Capitol Hill in Washington, D.C., the week of April 7, when MOAA members from across the country will join MOAA staff for a series of events. Visits to congressional offices will be Wednesday, April 9.

MOAA members and their networks, whether in Washington or remote and at home, are encouraged to contact their lawmakers, and the military legislative leaders in the lawmakers' offices, to build momentum for MOAA's efforts on the priority topics.

Here are this year's five key advocacy topics, why they matter, and what actions MOAA is asking for:

Improve Access to Health Care

Why it matters: DoD and Congress have acknowledged longstanding problems with access to care within the Military Health System (MHS), yet beneficiaries lack a consistent, effective, and well-understood system for reporting access challenges and getting help navigating the MHS.

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Share Your Access-to-Care Challenges With MOAA

Your stories about access-to-care problems help power our advocacy on the military health system. Have you encountered access problems at your military treatment facility (MTF) or in the TRICARE network? Please share your story so we can use it to help Congress understand why it is so important to address access issues.

Key facts:

- The new MHS stabilization strategy seeks to recapture 7% of beneficiary care back to military hospitals and clinics that are struggling with staffing challenges.
- TRICARE policy prohibits beneficiaries from changing TRICARE plans to move care to the civilian network except during the annual open enrollment season or after qualifying life events. Challenges related to the new TRICARE West Region contract underscore the need for more effective beneficiary assistance with barriers to access.

“Military families need help when they encounter barriers to access — whether that’s appointment line phones that go unanswered, failure to refer care to the network when an MTF can’t meet access standards, or gaps in the TRICARE network,” Ruedisueli said.

“A digital platform would connect beneficiaries with direct help to navigate the MHS and improve visibility to access challenges so fixable problems can be addressed,” she said. “The need for such a system has never been more obvious.”

The ask: MOAA urges Congress to pass legislation establishing an MHS digital access assistance platform to:

- Help military families navigate the MHS by routing their issues to the appropriate contacts for assistance.
 - Improve oversight and accountability of the MHS by providing visibility to access problems.
- Ensure fixable systemic MHS barriers to access are addressed.

Support Family Caregivers

When Andrea Sawyer’s husband returned from an Iraq deployment in 2007, he wasn’t the same person she had known since they were in high school. Outwardly, he appeared unharmed, but his combat wounds were the kind that aren’t visible.

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“Because my husband had mental health and TBI [traumatic brain injury] issues, but he appeared physically fine, people did not understand what the issues were,” Sawyer, pictured, told *Military Officer* in a January interview.

During months in the warrior transition unit, it became clear he would be medically retired from service and needed help managing life.

She became his caregiver, single-handedly meeting their family’s needs and tending to her husband’s challenging mental and physical health conditions. She gave up her professional career in education to be a full-time family caregiver for her husband while raising their two young sons.

“I lost my professional identity, my personal income, and my access to contribute to Social Security and my personal retirement accounts,” she said. “I suffered health issues because I would miss my appointments to take him to his appointments.”

She found one of the struggles in caregiving is having to fight for the authority that, by necessity, goes with the role.

“I was constantly having to justify my existence to new providers. And in a lot of cases ... I had more medical information than they did about some of the conditions that he had,” Sawyer said. “It was a level of frustration that is hard to describe. In the beginning, and even now, I had people challenge my role in communicating for him in a medical setting.”

Sawyer started out with little guidance in filling this role for a veteran who is unlikely to recover, be independent, or hold a job again and has difficulty expressing his health needs. She did research, learned the challenges common to millions of caregivers across the nation, and got involved in advocating for caregivers.

Now Sawyer is advocacy director with the Wounded Veteran Family Care Program at the Quality of Life Foundation, working to promote legislation called the Veteran Caregiver Reeducation, Reemployment, and Retirement Act. She, often alongside MOAA, leads informational round tables and testifies on Capitol Hill on what caregivers need to rebuild lives and livelihoods.

The legislation would provide a path and allow for funds for caregivers to renew lapsed professional certifications so they can return to the workplace when the time comes. It would also study a pathway for VA paid caregivers, through the Program of Comprehensive

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Assistance for Family Caregivers, to be able to contribute to Social Security and their own personal retirement accounts if the only income in the home is unearned income (Social Security, DoD combat-related medical retirement, VA disability, and current VA caregiver income).

“This bill is absolutely essential to help provide economic security in the later years for those family caregivers, be they related or not, who take on the role of caring for our veterans,” Sawyer said. MOAA also supports the Veteran Caregiver Reeducation, Reemployment, and Retirement Act and its reintroduction in the new Congress.

Why it matters: Veteran caregivers provide essential care for aging and disabled veterans, often at the expense of their own financial security, mental health, and career aspirations. These caregivers deserve tangible resources to support their vital role within veterans’ families and communities.

Key fact: Nearly 3 out of 4 veteran caregivers — 74% — are caring for veterans age 60 or older, yet their stipends are classified as “unearned income,” preventing contributions to Social Security or retirement accounts.

“Veteran caregivers make tremendous sacrifices, often putting their futures on hold to care for those who have served,” said Cmdr. René Campos, USN (Ret), MOAA’s senior director of Government Relations. “They deserve meaningful support to rebuild their careers, plan for retirement, and protect their mental health. We must act to ensure they are not left behind.”

The ask: MOAA urges Congress to pass the Veteran Caregiver Reeducation, Reemployment, and Retirement Act to:

- Enhance education, employment, and retirement opportunities for caregivers.
- Address the significant economic and emotional challenges they face.

Empower caregivers to achieve financial security while reducing the government’s long-term economic burden.

Expand on ‘Ending the Wait’ Efforts

Why it matters: Veterans exposed to toxins during service face decades-long delays for acknowledgment and care. The current system leaves veterans and their families waiting far too long for the benefits and support they need and have earned.

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Key facts:

- Since the end of World War I, the VA has acknowledged 30 types of toxic exposures. Just over half of them (16) resulted in establishing a presumptive condition.
 - For all acknowledged exposures, the average time between the first year that veterans were exposed to an acknowledgment from VA is 31.4 years.
 - For the subset of 16 toxic exposures that have presumptive conditions, the time from acknowledgment to the establishment of a presumptive, as marked by a concession of exposure, is 2.4 years, on average.
- When looking at the overall timeframe, it takes an average of 34.1 years after the first incidence of military toxic exposure to the establishment of a presumptive.

“Thirty-four years is far too long for veterans exposed to toxic substances to wait for acknowledgment and care,” said Jeff Goldberg, MOAA’s director of Government Relations for veteran and retired affairs. “These delays are unacceptable and a failure to uphold our commitment to those who served. Congress must act now to eliminate these barriers and deliver the care toxic-exposed veterans have earned.”

The ask: MOAA urges Congress to pass legislation to:

- Establish a classification system for toxic exposures to fill evidentiary gaps.
 - Strengthen the legal frameworks for the presumptive-making process.
 - Expand research, monitoring, and oversight to advance scientific understanding of toxic exposures.
- Eliminate legal barriers preventing veterans, families, and survivors from accessing toxic exposure benefits.

Keep Focus on Military Housing

Why it matters: Thousands of servicemembers live in substandard barracks plagued by mold, pests, sewage overflows, and broken safety systems. Despite recent legislative action, a \$137 billion backlog in deferred maintenance persists, and servicemembers continue to face unsafe and unacceptable conditions. Transparency is essential for accountability and sustaining efforts to improve unaccompanied housing.

Key facts:

- Many barracks fail to meet DoD standards for privacy, space, and quality, with health and safety risks reported across installations. DoD lacks reliable assessments and funding transparency for unaccompanied housing (UH), hindering oversight and improvements.
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- Pest infestations, mold, and sewage issues often leave servicemembers responsible for their own pest control and hazardous material removal, according to the Government Accountability Office.

“No servicemember should live in barracks plagued by mold, pests, or broken systems,” said Cory Titus, MOAA’s director of Government Relations for currently serving affairs. “These conditions undermine the well-being and dignity of those who serve. Improving unaccompanied housing must remain a priority to ensure servicemembers have safe and healthy places to live,” said Titus, a former Army captain.

The ask: MOAA urges Congress to require DoD to:

- Provide transparency on funding for barracks maintenance and improvements.

Empower lawmakers to identify and address UH challenges in their districts and states.

Promote the Military Spouse Hiring Act

Why it matters: Military spouses face a staggering 21% unemployment rate — five times the national average — due to frequent relocations and limited job opportunities near remote installations. This creates financial strain for military families, impacts military readiness, and contributes to servicemember retention challenges.

Key facts:

- Military spouses relocate every two to three years, on average, making it challenging to find and maintain consistent employment, even though the spouses are often highly educated and skilled.
- Despite significant investments in addressing this crisis, the more than 20% unemployment rate has persisted for over a decade.
- One approach to addressing this issue that remains untested is incentivizing businesses to hire military spouses. When veteran unemployment spiked, the multipronged approach to solving the problem included adding a target group to the Work Opportunity Tax Credit (WOTC). From 2019 to 2023, more than 630,000 veterans were hired under WOTC, demonstrating the program’s success in reducing employment barriers.
- Financial strain caused by spouse unemployment is a significant factor in servicemembers’ decisions to leave the military.

“Military spouses bring unmatched resilience, skills, and dedication to the workforce, but frequent moves make steady employment difficult,” said Jennifer Goodale, MOAA’s director of Government Relations for military family and survivor policy. “A targeted tax credit would encourage employers to hire these talented individuals, providing stability for military families and strengthening the communities where they live.”

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The ask: MOAA urges Congress to add military spouses as a target group under WOTC to:

- Lower the military spouse unemployment rate.
- Offset hiring and onboarding costs for employers and fill vacant positions with highly skilled workers.

Increase military family financial stability and improve servicemember retention. MOAA members can help lawmakers and their staffs understand the challenges the military community faces and how vital these reforms will be.

Visit [MOAA's Legislative Action Center](#) to contact your elected officials. By reaching out and making a connection, we can collectively send a powerful message to Capitol Hill.

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MOAA STANDS READY TO:

PROTECT the value of service-earned health benefits from new TRICARE fees, disproportionate TRICARE cost-share increases, or barriers to accessing care in the military health system or through the VA.

PRESERVE the pay earned by those in uniform, to include scheduled pay increases, and established concurrent receipt provisions and eligibility.

PREVENT burdensome delays in VA claims processing and/or reduction of earned VA benefits.

DEFEND the veterans and military spouses who continue their service in the federal government — and other federal employees who serve veterans.



Chaplain's Comments

Kindest Greetings to all !

In the traditions of many Christian Churches, there are occasions set aside for honoring many Biblical personalities other than our Lord Himself. Christians are not called to worship them for worship is due only to God Himself.

Rather, those days are set aside to honor them for their achievements and for Christians to emulate their lives as much as possible. St Mark's Day, somewhat arbitrarily designated, is April 25.

The historical record of his life includes that he was also called John and was the son of a certain Mary who owned a house in Jerusalem. At the time of Peter's imprisonment ,Jerusalem Christians assembled there for prayer and it was there that Peter went after he was miraculously released from prison.

Early tradition is unanimous in ascribing the second gospel to Mark, the interpreter of Peter. The Gospel of Mark is a Gospel of action. Mark's Gospel emphasizes the deeds of Jesus. Jesus speaks and the deed is done. Ancient tradition that Mark wrote His gospel for Gentiles, specifically the Roman Christians is confirmed by the gospel itself, It is full of references to many Old Testament prophets, especially Isaiah.

In view of the above, in rather brief form, what may we say about the life of St Mark whose qualities we may emulate ?

Among them are his attention to detail, his sense of self depreciation, the honor he enjoyed among his fellow disciples, his outright devotion to the purpose of the Gospel, namely to bring the good news of salvation to all, and that historical details surrounding the Gospel are essential in understanding the Gospel.

May this be helpful in our daily tasks of carrying out our work in our military and civilian lives !

Blessings,

Ralph Woehrmann

CH Major,USA RET

Illinois Council of Chapter Presidents, Chaplain

Survivor Outreach Services Coordinator



Survivor Outreach Services

Many choose new goals for the beginning of the Year.

Organization is a great place to start. DFAS, BENEFEDS, MILCONNECT and the VA are all great online resources and a great place to start.

As a reminder the Survivor Benefit Plan

Marital Status Update form (Formally Certification of Eligibility) is due annually

on the Annuitants' birthday. If you have questions, contact Michelle Rutherford at

michelle.r.rutherford3.ctr@army.mil or 217-720-9574.

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Military Officers Association of America



PROVIDING CRISIS RELIEF TO OUR NATION'S HEROES

Together, we can offer support and stability to the uniformed services and veteran communities during a crisis.



OUR GOAL

Our goal is to raise \$1 million to endow The MOAA Foundation's Crisis Relief Fund and continue our great work.



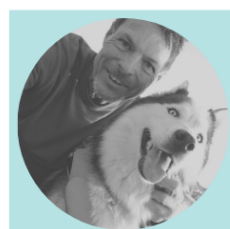
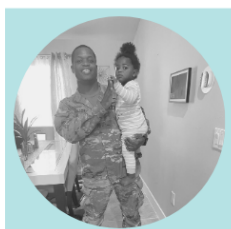
WHY CRISIS RELIEF?

More than 12 million veterans without a VA disability rating have virtually no support when disaster strikes.



CAN YOU HELP?

Our hope is your generous contribution will help us reach our goal to fund this program in perpetuity.



READY TO ASSIST

In April 2020, The MOAA Foundation launched an emergency COVID-19 Relief Fund to support uniformed services families impacted by the pandemic.

As the pandemic has ebbed, we know crisis-related needs of uniformed services families and veterans still exist.

To answer the call for help, we established The MOAA Foundation Crisis Relief Fund — an enduring emergency relief fund to assist uniformed services personnel, veterans, and their families (including caregivers and survivors) in the midst of crisis.

WHAT SETS US APART



Our streamlined application takes less than 20 minutes to complete, saving applicants the time they need to address other urgent priorities.



Funds reach an approved applicant's bank account within days of approval — timely relief when it can have the most impact.



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Reasons to Join a MOAA Chapter

You know the value of belonging to MOAA and your chapter!

But when you're talking to a potential new chapter member, it's important to remember that many officers might have only limited knowledge of MOAA's chapter system.

Creating a dialogue and asking open-ended questions is the best way to find out if and how a chapter membership could help a prospective member.

Find out as much as you can about their priorities in order to tailor a response that is more likely to resonate with them personally.

Here are some aspects of membership that may appeal to them:

1. **Make yourself heard.** MOAA's chapters provide critical grassroots support for MOAA's national legislative agenda. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C.
2. **Give back to the community.** Chapter members are MOAA's ambassadors in their communities, supporting countless programs that make a difference in the lives of others. These members continue to serve and are giving back in the truest sense.
3. **Value added to chapter members' lives.** MOAA chapters sponsor interesting programs and opportunities to interact with civic, political, military, and business leaders on issues important to members.
4. **Networking with fellow officers.** Chapters include second-career members in the work force and retired service members who have contacts in their communities that can be valuable to transitioning officers.
5. **Stay informed.** Chapter newsletters, websites, and meetings provide you with the latest information on local, state, and national issues and changes to military benefits.
6. **Influencing state legislation.** Most states have a council of chapters that unites chapters in the state. These councils, and independent chapters in states without a council, often lobby for and pass state-level legislation that affects military members and their families, such as exempting military retired pay from state income tax or increasing funding for state veterans' programs.
7. **Camaraderie with a purpose.** MOAA chapters unite active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses, offering the opportunity to connect with others with similar backgrounds and interest and develop close and lasting friendships.

Council of Chapters

Website

The Council has a website. Address is <http://www.ilcouncilmoaa.org>

If you have any items or input for the website, contact MAJ (USAF, Ret) Dave Knieriem at the following email address: dknieriem@casscomm.com

MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization.

While MOAA is permitted by law to lobby—and does so actively—its status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office.

Stated briefly: the association may advocate issues, but it may not advocate the election or defeat of particular candidates or political parties. This newsletter follows the policies of MOAA National.



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MOAA Store and ROTC/Junior ROTC Items

The MOAA store has re-opened at <https://moaa.estore.shop/>. In addition to promotional gear, you can find ROTC and Junior ROTC (JROTC) award certificates (in stock now) and medals (place orders now for backorders to be shipped when medals are in stock, expected by the end of April). Electronic certificates may be customized and downloaded [online](#) at any time. Note that medals have been updated to reflect all eight uniformed services, and JROTC certificates have been updated with language more appropriate to high school students rather than ROTC students.

The cost of medals to affiliates will remain at \$3.00 per medal due to a MOAA subsidy. Additionally, the store recently added the USPS live rate to shipping options, providing a lower-cost alternative.

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MOAA Legislative Action Center

You can help MOAA by visiting their legislative action center and contacting your elected officials regarding pending legislation MOAA is working. You can reach the Legislative Action Center at the following email address: [take action.moaa.org](mailto:takeaction@moaa.org)

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The Greatest Casualty is
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Now and Always
We'll be There.



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Book with Confidence: MOAA Vacations always guarantees the lowest price and is the only travel agency in the country that provides travel on a Satisfaction Guaranteed basis. Should you have any issue or problem before or during your trip, we guarantee to resolve the issue to your satisfaction.

Group Travel: We offer the opportunity to travel with your fellow MOAA members from your local chapter and across the country, thereby increasing the fun for your next vacation.

MOAA Support: MOAA Vacations supports MOAA National and Local Chapters. By booking through us you are also supporting MOAA's mission and initiatives, as a portion of the proceeds helps fund advocacy and support programs for the military community and their families.

If you're considering booking a trip, it's worth exploring what MOAA Vacations has to offer!

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