



MOAA[®]
Military Officers Association of America

*Eyes
to the
Skies*

**April
2024**

The official newsletter of the SW IL Chapter

President's Message

Get Involved. Step up now! Be a Servant Leader. If not now, when? If not you, then who? We need your help to keep our Chapter engaged, viable, vital. Let's face it—we're all busy. There is always—ALWAYS—something that will distract us, something else important. We can make excuses, but those are choices. We make choices. I chose to join the military, my father's desire but more a natural follow-on from my father's example, the example of serving the nation. Exposed to leadership when I was young—in Boy Scouting, interscholastic activities, and at the US Air Force Academy—I continued to learn as I served. Many told me, "don't volunteer for anything." That may seem like a good philosophy if one has no conscience, but I don't think that applies to any who chooses to join MOAA. Consider these examples: Nick Wartonick, who picked up the baton twice to lead the fundraising efforts for several years

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IL Council website: www.ilcouncilmoaa.org/

National website: www.moaa.org

Send your comments to moaa.swil@gmail.com



By Col (ret) Bob Norman, Chapter President

MOAA's annual visit to Congress—Advocacy in Action—falls on April 17. Col (ret) Bob Norman, SWIL Chapter President, will take part in the effort this year. Recall from the March newsletter that the three issues being highlighted to members of Congress are:

1. **Concurrent Receipt** (H.R. 1282|S. 344) the Major Richard Star Act (currently all but one lawmaker from IL are co-sponsors of these bills)
2. **Full Housing Allowance** (H.R. 2537|S. 1823), BAH Restoration Act (no Illinois lawmakers co-sponsoring)
3. **Protecting TRICARE for Life** (holding fast on any enrollment fees).

Please send messages to the Illinois contingent on these issues from the Legislative Action Center if you have not already done so this month. Your voice is important to pushing these issues to completion.

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Take Action!

Check out the Advocacy articles in our Chapter News, and at [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, SUBJECT line: Newsletter E-Copy.

Program News

Please join us for our April Meeting

Saturday, 13 Apr 2024

Tavern on Main, Belleville IL

Meet at the Restaurant at 1130, short meeting after lunch

Attire: Casual

RSVP by Thursday, 12 Apr by e-mailing bykoss72@gmail.com or call Yasemin Koss at 618-593-7688.

(Alternatively, email moaa.swil@gmail.com)

Order from the Menu, Pay Individually

Upcoming Programs

Date	Venue	Topic
11 May 2024	Tentative	Annual Chapter Business Meeting
8 Jun 2024	Rock Springs Park	Picnic/Final Meeting of the Season
14 Sep 2024	Tentative	2024-25 Season Kickoff Meeting
Oct 2024	Tentative	Tentative
Nov 2024	Tentative	Tentative

Help Support our Chapter's Efforts

Our chapter uses members' donations for three efforts: Scholarships, USO/Fisher House, 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:

SWIL
PO Box 735
O'Fallon, IL 62269

You may also bring your donations to any meeting. As always, THANK YOU for all you do.

President's Input (continued)

for St Louis Fisher House and Missouri USO; Ann Morey, who has spent many years giving her time on several Chapter Board positions and donation drives; Tim Grout, who stepped in to take on our JROTC/ROTC Liaison position after Dale Davidson moved; Sabrina Luttrell, who took on the responsibility of managing our Chapter membership; Yasemin Koss, who took on setting up the monthly programs and meeting places for your Chapter; Phil Yavorsky, who took on the role of treasurer ensuring the Chapter's fiscal viability after Dick Glogowski's unexpected passing; LT Jarell Corley, who provided Legislative inputs to your newsletter while on active duty in Korea (!); and Rick Sunner, who excellently prepares your monthly award-winning Chapter newsletter and updates your Chapter website. We owe a lot to these folks and others. They all chose to lead, to serve. And there are many others who give their time and effort, not just to this Chapter, but to the Illinois Council (Richard Smith) and the National organization. Everyone who submits a message to Congress about the earned benefits for our military members—actively serving, former, retired, and their families and surviving spouses—makes a choice to be involved. We all chose to serve when we raised our right hands and took the oath of service...to serve the country at any and all levels, to be leaders. It takes a village, not just one or two. Help us continue to serve this country and those who choose to serve in our military. Let's choose to ensure our military stays strong. Let's choose to ensure our Chapter stays in the arena! Never stop serving. Get involved. Now. God bless you, the men and women who serve in the military today, our leaders, our elected representatives, and this great United States of America.

HELP WANTED: JROTC/ROTC LIAISON. The SW IL Chapter is looking for a new JROTC/ROTC Liaison to help the chapter continue engaging local J/ROTC units. If you're interested, please send an email to moaa.swil@gmail.com, SUBJECT: ROTC

Legislative News (continued)

'Solutions' to Address Military Food Insecurity Fall Short

By: Jen Goodale | February 13, 2024

After the creation of the Basic Needs Allowance (BNA) in the FY 2022 National Defense Authorization Act and its improvement in the FY 2023 NDAA, many military families across the nation believed their struggles to put food on the table were over.

Unfortunately, much like its predecessor, the Family Supplemental Subsistence Allowance (FSSA), the program is failing to reach those who need it most.

More than 25% of military families are struggling with food insecurity, according to the most recent DoD report on the topic. MOAA, alongside organizations including MAZON: A Jewish Response to Hunger and the National Military Family Association, continues to advocate for an effective, far-reaching solution to ensure food security across the force. Unfortunately, the BNA pilot program, while well-intentioned, is missing the target of getting more food to those who need it the most.

Despite admission from a senior defense official that only 3,000 servicemembers are currently receiving BNA and the profile of the average recipient is a junior enlisted member with seven dependents, the FY 2024 NDAA failed to include tangible improvements to the program to provide support to thousands more military families facing food insecurity. MOAA will continue to urge lawmakers to require DoD to exclude the Basic Allowance for Housing (BAH) from the BNA eligibility calculation, but it's time to focus on other potential solutions.

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WHO IS THE SOUTHWEST ILLINOIS CHAPTER?

Chapter Officers	
President	Col (ret) Bob Norman
1st VP	Vacant
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Vacant
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
Membership	Maj (ret) Sabrina Luttrell-Andrews
Legislative Liaison	LT Jarell Corley
Programs	Yasemin Koss
ROTC Liaison	Vacant
Spouses Liaison	Narni Cahill

Treasurer's Report	
Checking Account Balance ...	\$1,423
Savings Account Balance	\$8,899
Certificates of Deposit	\$14,477
Total	\$24,799
Scholarship (funds set aside)	\$6,286
Food Drive (funds set aside)	\$23

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 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. 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.

Chapter Initiatives (http://moaa-swil.org/pages/advocacy.html)	
Food Insecurity at Scott AFB	The Southwest IL Chapter will continue to lead Food Drives for young airmen at Scott to help families battle food insufficiencies.
USO/Fisher House	Our chapter continues to support the St Louis Fisher House and United Service Organization (USO).

YOUR MONEY

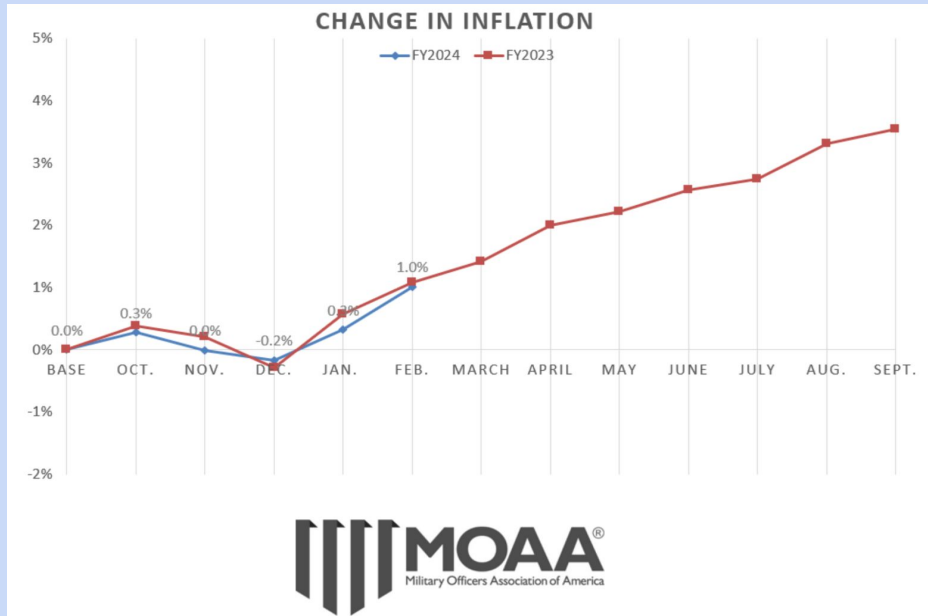
COLA Watch (moaa.org/content/take-action/cola-watch)

The February 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released March 12, was 304.284, 1.0% above the FY 2024 baseline of 301.236. March 2024 figures will be announced April 10.

The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA

The 2024 COLA will be 3.2%.
The September 2023 CPI-W,

released Oct. 12, was 302.257, 3.5% above the FY 2023 baseline of 291.901. The CPI-W figures from the end of this fiscal year (July, August, and September 2023) are compared to the FY 2023 COLA baseline to calculate the 2024 COLA. Last year's COLA was 8.7%, and the previous year's COLA was 5.9%. Aside from those adjustments, the 2024 COLA will be the largest since a 3.6% increase for the 2012 calendar year.



Your Money

Scams Cost Veterans, Military Retirees \$350 Million in 2023

By: Kevin Lilley | February 20, 2024

Veterans reported \$350 million in total fraud losses to the Federal Trade Commission (FTC) in 2023, up nearly \$60 million from the previous year's \$292 million, according to the FTC's annual data book.

More than 74,000 veterans, including military retirees, reported an instance of fraud in the last calendar year, with 31% of those reports involving a financial loss, per the data book, which also provided a recap of other parts of the wider military community:

- Active duty servicemembers: 7,361 fraud reports, with 42% reporting a loss. Total fraud: \$52 million.
- National Guard and Reserve members: 5,054 fraud reports, with 40% reporting a loss. Total fraud: \$39 million.
- Spouses/dependents of active duty servicemembers: 7,093 fraud reports, with 40% reporting a loss. Total fraud: \$36 million.

All those groups saw a higher percentage of reports involving financial loss than the general population, which saw a loss in 27% of its 2.5 million fraud reports, totaling more than \$10 billion – up from \$8.8 billion in 2022.

Continued next page

Your Money (continued)

The FTC classifies the above groups as “military consumers” in their data, which shows a year-over-year uptick in all manner of scams and frauds targeting this population. Some examples:

- Imposter Scams: 42,766 reports in 2023, up from 39,909 in 2022.
- Credit Card-Related Identity Theft: 14,742 reports in 2023, up from 14,501 in 2022.
- Business/Personal Loan Fraud: 4,173 reports in 2023, up nearly 50% from 2,801 in 2022.

Good news for military consumers was hard to find in the new data set, with most categories seeing year-over-year increases. The few exceptions included a 33% dip in identity theft claims relating to medical services and an 18% reduction in tax fraud claims. The biggest improvement stemmed from technology changes rather than prevention measures – fraud related to landline telephone accounts fell by more than half in 2023.

Military retirees and other veterans continue to see disproportionate fraud targeting for a variety of reasons. Some are service-connected – scams involving federal benefits have become more popular, for example – while others are demographic: Scam victims in their 20s reported losing money more often, per the FTC, but when those over 70 were scammed, they lost the most money per incident.

Protect Yourself

MOAA offers a range of resources to help you protect your personal data (and your bank account) from scammers of all types:

- From our financial and benefits expert: [Protect Yourself From These 5 Common Fraud Schemes](#)
- Three-part series: [Don't Be Scammed](#)
- Recorded webinars (available to Premium and Life members): [An Overview of Scams and Frauds | Outsmart the Scammers: How to Spot and Avoid Financial Fraud | Protecting Yourself From Cybercrime and Scams](#)

MOAA also is a partner in the Cybercrime Support Network’s Military and Veteran Program, which aims to protect servicemembers, veterans, and military families from falling victim to fraud. Get more resources from that organization at this link.

SURVIVING SPOUSES CORNER

Surviving Spouse Corner: Tax Time Considerations

(This article was originally published in 2023. The dates in the article were updated to reflect the 2023 tax year instead of the 2022 tax year. The information is still relevant to all.)

By: Pat Green | March 31, 2023

(Note: Always consult a tax professional for your specific financial situation.)

If you have already filed your 2023 taxes, bravo! Some have not. Some are procrastinating. Others might have been receiving documents through mid-March, depending on investments held, and are just beginning the process. Please review your documents carefully, and make sure that information is correct. If not, ask for a correction before you file.

The deadline for filing 2023 taxes is April 15, 2024. You may file an automatic extension, but taxes are due on the April date. Don’t wait to file until the extended due date; file as quickly as you can. A relocation, an illness, or a family death could happen to you or your preparer (consultant) in that time frame and create more complications.

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SW IL CHAPTER NEWS

News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Legislative Action Center](#) or [News](#) webpages. Here are some of the issues MOAA is tracking or engaged in. *(Click on the link next to the title to read more about each article.)*

- **White House Budget Request Offers Good News for TRICARE Beneficiaries** ([link](#)) – The FY 2025 DoD budget proposal includes no mention of TRICARE cost-sharing requirements or other fee increases – good news for beneficiaries, as past TRICARE fee increase proposals have originated with the annual budget request.
- **Note to Members: MOAA System Upgrade** ([link](#)) – Visitors to MOAA.org may have limited access to some portions of the website as MOAA transitions to a new customer database over the next several weeks, beginning 1 April.
- **MOAA's To-Do List for the FY 2025 NDAA** ([link](#)) – The release of the president's budget request marked the official launch of the FY 2025 appropriations process, which will fund congressional authorization bills like the National Defense Authorization Act (NDAA), and MOAA, the Military Coalition (TMC), and other stakeholder groups already have engaged with lawmakers to advocate for key priorities they would like to see addressed in the FY 2025 NDAA. This must-pass legislation offers the largest annual platform for MOAA's work to support and protect service-earned benefits, while ensuring the continued strength of the all-volunteer force.
- **More Military Commissaries to Offer Home Grocery Delivery This Year** ([link](#)) – Commissary customers across the country will soon be able to get groceries delivered to their doorstep, as officials prepare to expand the military's home-delivery pilot program this summer.
- **TRICARE Users Can Refill Prescriptions With MHS Genesis Health Record System** ([link](#)) – Tricare beneficiaries can now request prescription refills from military pharmacies by logging into their MHS Genesis electronic health record. The new refill option applies only if a military pharmacy originally filled the prescription.

Illinois State News

The Illinois General Assembly are considering several issues concerning veterans living in the state. Here is one of them:

- **Senate Bill SB2108, Amendment of the Property Tax Code** ([link](#)) – Provides that, for taxable years 2024 and thereafter, in the case of a veteran with any service connected disability, the property is exempt from taxation under this Code. Removes a requirement that taxpayers receiving the homestead exemption for veterans with disabilities shall reapply on an annual basis. (Synopsis as Introduced)
- Other Bills (details at this [link](#)):
 - SB3479, Consumer Fraud for Veterans
 - HB4677, Caregiver Assistance Resources
 - SB2674, Procurement Veterans Preference
 - SB2751, Disabled Vet Permit Fee
 - SB3215, Income Tax Standard Deduction
 - HB4757, Veterans Benefits Notice Poster

Veterans Crisis Line
Dial 988, then Press 1

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

Chapter Donations Management

How are we going to efficiently manage donation from our chapter's members?

By Maj (ret) Rick Sunner | 20 Mar 2024

If you've been following some of the stories published in the Eyes in the Skies, you may have noticed that we are supporting several local causes. However, you may have also noticed that we don't have the leadership we once did, and we don't manage those causes the way we used to.

Right now, we support three major local causes:

1. Scholarships
2. USO/Fisher House
3. Food Insufficiency

I'm sure you recognize the first two—we've supported those causes for years. And we had members who worked tirelessly to lead those efforts. We held organized drives at certain times of the year. They just worked, like well oiled machines—you might say with military precision. (Go figure!) The last one, of course, is new. We supported that cause at the last minute because no one was doing it. And while it wasn't as organized as the others, it was a success—we were able to provide food items and a Scott AFB Commissary gift card to 60 families. And there are a few other smaller ones we support, such as the Scott Spouses Club, John Wilt Foundation Run, and the Veterans State Fair Committee.

Now, the first two causes are still alive, but we just don't have the leadership to organize and execute them like we used to. And since we have a third cause (for now... there may be more), we need to manage them differently. The SW IL chapter's board has discussed this issue for some time now, but we don't have an answer... YET. That's where you come in.

We need your ideas. It's easy, just send an email to moaa.swil@gmail.com, put 'DONATION IDEAS' in the Subject line, and send your idea. I'll compile those emails, and we'll add them to the discussions at our board meetings. Then, we'll propose the most effective ideas to you.

The bottom line? We need a more efficient way to organize our donations so that we as a chapter can effectively support the causes we deem important to our military community. Stay tuned for more information on these issues.

Legislative News (continued)

Building a Better Support System

The FY 1998 NDAA created the modern version of the Basic Allowance for Subsistence (BAS), which was intended to offset the cost of food. Current BAS rates are \$460.25 and \$316.98 per month for enlisted and officers, respectively. This assistance is designed to support servicemembers only, not their dependents; according to DoD demographic reporting, 35% of the active force has children. Additionally, due to automatic deductions to cover food costs for servicemembers deployed or on extended training, income can actually decrease. For many military families, this can significantly impact monthly financial planning.

It is time for us to think big and get to the heart of the problem.

Based on U.S. Department of Agriculture (USDA) data, families with minor children are more likely to face food insecurity, and these figures get worse when there is only one income. Of the more than 936,000 active duty servicemembers between the grades of E-1 to E-6, nearly 240,000 have children 18 years old or younger, according to the 2022 Demographics Profile of the Military Community. Servicemembers within these ranks also report higher levels of either low food security or very low food security than those in the senior enlisted and officer ranks.

Legislative News (continued)

To ensure the allowance reaches those who need it most, MOAA recommends creating a “BAS with Dependents” rate for servicemembers from E-1 to E-6 with eligible children under 18. This would be in addition to the current BAS the servicemember receives and would remain constant in the event of a deployment or extended training.

Following the method used to set BAS rates each year, BAS with Dependents would be based on USDA food plans. The annual amount would be calculated and increased at the same time as the existing BAS. The monthly allowance is based on the moderate food plan for a child age 4-5 (\$209.10 for 2024, for a total of \$669.35 per month when combined with servicemember BAS).

Establishing Guardrails

Servicemembers with two dependent children would automatically receive BAS with Dependents. Those with three or more children could apply for an increased allowance which would not exceed twice the amount of the moderate food plan for children aged 4-5.

Instituting a solution via policy would recognize the challenges families face, reduce the stigma of seeking financial help, and ensure the allowance is reaching those who need it most.

Combat-Injured Veterans Need Our Help NOW – Here’s How to Join the Fight

By: Mark Belinsky | February 20, 2024

Bipartisan legislation designed to end an unfair pay offset for tens of thousands of combat-injured veterans has earned overwhelming support in the last two sessions of Congress. But for the 118th Congress to include the Major Richard Star Act (H.R. 1282/S. 344) in the next National Defense Authorization Act (NDAA) – a move which would send a clear message of support to the all-volunteer force – advocates must overcome cost concerns.

It sounds strange to imagine a lawmaker telling a combat-injured servicemember they are worried about “the cost” of ending an unjust pay offset. It’s a tone-deaf approach, especially from the same lawmakers using wasteful continuing resolutions and other fiscally irresponsible practices to avoid real budget solutions. If we are telling combat-injured servicemembers that our nation cannot afford to pay them for their service, we might as well shut down recruiting centers.

Star Act Talking Points: The Basics

Considering a message, or a meeting, with your lawmaker and/or key members of their staff? Here are the basics on this critical piece of legislation:

- The Major Richard Star Act will allow combat-injured veterans to receive their earned retirement pay and their disability compensation without offset.
- DoD is responsible for retired pay, and VA is responsible for disability compensation.
- These are two different payments for two different purposes.
- Reducing DoD retirement pay due to a combat injury is an injustice.
- Congress acknowledged this as an injustice in the 2004 NDAA and partially fixed it (but not for combat-injured veterans who did not reach 20 years of service).

Cost Concerns

Lawmakers who raise budgetary objections to the bill fail to consider the extraordinary sacrifice our combat-injured veterans have made. Reducing retirement pay for those injured in combat and forced to

Continued next page

Legislative News (continued)

medically retire communicates an awful message to those who volunteer to serve or are considering service. Worse yet, these lawmakers are relying on flawed calculations regarding the bill's cost. The Congressional Budget Office (CBO) estimate for the bill (\$9 billion over 10 years) does not factor in a five-year phase-in period, which would reduce costs significantly.

It also bases its figures on all 52,304 combat-injured veterans (a figure from the DoD Actuary) covered by the legislation moving from Combat-Related Special Compensation (CRSC) to Concurrent Retirement and Disability Pay (CRDP) without offset. That's not a guarantee – of those veterans, 27,670 have 10 or more years of service and could benefit from the Star Act qualifying them for the CRDP/CRSC Open Season; others may choose to retain tax-free CRSC, resulting in no additional cost to the government.

Both factors will reduce the bill's cost – a similar reduction was seen in the cost of repealing the Survivor Benefit Plan-Dependency and Indemnity Compensation (SBP-DIC) offset, better known as the “widows tax,” which included a multi-year phase-in.

Star Act Talking Points: The Cost

If your lawmaker or their staff have questions about the cost of the Major Richard Star Act, share the below information:

- DoD Actuary reports that there are 52,304-combat injured veterans who receive combat-related special compensation (CRSC) and are not eligible to receive their retired pay and VA disability pay without offset.
- 27,670 of those 52,304 veterans had 10 or more years of service and would likely benefit from the Star Act qualifying them for the existing CRDP/CRSC Open Season.
- The current CBO score of \$9 billion over 10 years was an estimate for the 52,304 combat-injured veterans all choosing CRDP over CRSC. Many may choose to maintain CRSC, which is tax-free.
- The open season and a five-year phase-in significantly reduce the cost.
- As our nation faces a recruiting crisis, it is an appropriate time to demonstrate our commitment to our servicemembers by passing the Star Act.

Crossing the Finish Line

So, is there enough momentum and political will this year for this legislation to become law, overcoming any cost concerns? There are 72 senators and 327 representatives who already co-sponsor the bill. An election year offers a chance for advocates to make a big impact, both by adding to that figure and ensuring supporters aren't just paying lip service to the legislation – it must be a priority.

Those running for office are well aware of the ability of military and veterans service organizations (MSOs/VSOs) to rally “the troops” and impact an election. To get across the finish line, we need to push for the inclusion of the Major Richard Star Act in the base text of the FY 2025 NDAA over other funding priorities. There are a lot of voices out there, and we need yours to correct this portion of the larger concurrent receipt problem.

A Stronger Voice Through a Coalition

Support for the Major Richard Star Act is coordinated across our uniformed community. MOAA is part of The Military Coalition (TMC), a group of 35 MSOs and VSOs working together to advance legislation supporting our servicemembers, their families, retirees, veterans, and surviving spouses.

TMC has played a role in the removal of the SBP-DIC offset, as well as legislation improving VA benefits and access to care for veterans exposed to toxins while in service. Just as MOAA is asking its members to support this cause, fellow TMC members are preparing testimony and activating their own member networks.

Legislative News (continued)

The legislative champions for the Major Richard Star act are Sens. Jon Tester (D-Mont.) and Mike Crapo (R-Idaho), along with Reps. Gus Bilirakis (R-Fla.) and Raul Ruiz (D-Calif.).

“For generations, Americans have gone to war backed by the promise that their country would take care of them when they came home,” Tester said in support of the legislation. “But for those forced to retire from military service due to their combat-related injuries, their government is failing to deliver on that promise by denying them the full military benefits they have earned. Fixing this injustice is a necessary cost of war, and one we must pay by passing the Major Richard Star Act.

“I’m proud to lead this fight alongside Military and Veterans Service Organizations, and am pushing the Congressional Budget Office to fix their misleading calculations about the bill. The fact is, we made a promise to these men and women and I won’t back down until we get this bill signed into law.”

Bilirakis has introduced concurrent receipt legislation in every session since becoming a House member in 2006.

“Throughout my tenure in Congress, I have made it my priority to act as the voice of the men and women who serve our nation,” Bilarakis said. “It is for the combat-injured veterans and their families, arguably some of the most vulnerable of these heroes, that I call on my colleagues to pass the Major Richard Star Act before the end of the 118th Congress. Currently, our combat injured have their retirement essentially taxed because they were medically forced to retire prematurely. The Star Act would authorize a choice between their DoD retired pay or Combat Related Special Compensation during the already existing ... open season.

“Imagine a servicemember getting injured during their fourth deployment. While they had been close to full retirement and benefits, they will now have their hard-earned retirement reduced since they did not reach 20 years of service through no fault of their own. These heroes voluntarily took up the call to protect our nation, and there should be no question that they are able to receive the benefits they earned. Half of the combat injured had more than 10 years of service. They earned their DoD retirement the hard way. It’s time to fix this hidden tax on our combat injured.”

Spring Advocacy Push

As MOAA prepares for our annual Advocacy in Action campaign, and our MSO/VSO community prepares for similar spring advocacy events, we will rely on grassroots advocacy from our members, who can engage their lawmakers on the Hill, in their home districts, and on the campaign trail.

Getting beyond the “support the troops” sentiment is critical to building support. Check the Star Act co-sponsor lists (Senate | House) to see whether your lawmakers are on board; if so, take the time to thank them and ask them to influence their chamber’s leadership to get the Major Richard Star Act into the NDAA this year.

The ask: *Please ensure the Major Richard Star Act is part of your official FY 2025 NDAA request and included in the base text of the defense bill.*

Outside of in-person engagement, you can:

- Register for our Legislative Action Center and recruit your network of friends and family to do the same – MOAA membership is not required.
- Encourage members of your network to contact their representatives at 866-272-MOAA (6622), MOAA’s toll-free line to the U.S. Capitol switchboard. Ask to speak with the military legislative assistant (MLA) in the office; if that staffer is not available, consider scheduling a follow-up call to make a personal connection with legislative staff.

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Legislative News (continued)

Quality of Life ‘Erosion’ Poses Dire Threat to the Force, Lawmakers Say

By: Kevin Lilley | February 21, 2024

The “alarming erosion of military quality of life” threatens the all-volunteer force, and only by addressing significant concerns for servicemembers and their families – many of which remain atop MOAA’s list of legislative priorities – can the nation ensure its national security.

This was the message sent to President Joe Biden on Feb. 16 in a bipartisan letter from the chairman and ranking member of the House Armed Services Committee as well as the leaders of that committee’s Quality of Life Panel, which has actively engaged with MOAA and other advocacy groups since its 2023 founding.

The letter seeks “significantly more attention and resources” in the president’s annual budget request, expected March 11, to address five key quality of life issues:

- Health and safety concerns with barracks and single-family housing.
- Inadequate compensation, especially for junior enlisted members, which can lead to food insecurity, among other financial stressors.
- A lack of access to quality medical care, especially behavioral care.
- Child care shortages, “especially in high-cost and remote areas.”
- Spouse employment concerns, driven by frequent military moves and license portability issues.

“These concerns align almost seamlessly with MOAA’s advocacy agenda as it pertains to those in uniform and their families,” MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said. “We are thankful for the bipartisan support from the committee and the urgency they’ve shown in pushing solutions forward, and we look forward to working with the Quality of Life Panel as it shapes its final report and its critical recommendations for the FY 2025 National Defense Authorization Act.”

MOAA’s Priorities

- While MOAA continues pressing for an overall improvement for servicemember quality of life, many of the committee’s specific priorities reflected above are addressed by MOAA-supported legislation. Some examples are listed below; click the titles to send a message supporting these bills to your lawmakers: [The BAH Restoration Act](#) (H.R. 2537 | S. 1823) would push the Basic Allowance for Housing back to 100% of housing costs, reversing cuts that began nearly a decade ago. This assistance would be particularly valuable to junior servicemembers, including those in high-rent areas whose BAH makes up a significant portion of their overall compensation.
- [The Military Spouse Hiring Act](#) (H.R. 1277 | S. 596) would allow businesses that hire military spouses to receive benefits via the Work Opportunity Tax Credit. Doing so would create another avenue of support for this underutilized group of professionals beyond training and employment programs already in place through DoD and other agencies.
- [The REWARD Experience Act](#) (H.R. 6537 | S. 3374) would give hiring managers at military treatment facilities (MTFs) more tools to retain skilled nurses, many of whom may otherwise leave the military system – and create further staffing shortages that impact the availability of quality health care.

MOAA’s work on these issues goes beyond legislation, to include advocating for a new type of Basic Allowance for Subsistence (BAS) assisting young military families with dependents, as well as efforts to ensure DoD enacts an already-authorized increase in Family Separation Pay.

And while MOAA echoes the committee leadership’s call for increased funding to address these issues in the FY 2025 budget request, there’s still the matter of the FY 2024 budget, which has yet to take effect after a series of costly continuing resolutions. Ask your legislators to pass full funding and ensure servicemembers past and present, and their families, can retain their service-earned benefits. 12

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Legislative News (continued)

TRICARE For Life Benefit Targeted by Congressional Budget Office Report

By: Karen Ruedisueli | January 11, 2023

A biennial report from the Congressional Budget Office (CBO) takes aim at TRICARE For Life (TFL), offering two proposals among its options to cut the deficit that would significantly increase costs for seniors using the TFL benefit.

Both TFL options would reduce the federal government's mandatory spending via unacceptable plans to shift health care costs from DoD to uniformed services retirees. Similar concepts have been presented in past CBO reports, which are issued every two years to provide information to lawmakers confronting budgetary challenges.

While these are not legislative proposals, MOAA believes we must address them as serious threats given recent cuts to the TRICARE pharmacy program and the series of TRICARE fee increases associated with military health system reforms.

Here's a look at each proposal.

TFL Enrollment Fee

TFL beneficiaries pay Medicare Part B premiums, but TFL enrollment is automatic, and there is no enrollment fee or monthly premium for TFL coverage. A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay an annual enrollment fee of \$575 for individual coverage or \$1,150 for family coverage.

The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

TFL Cost-Sharing

The other CBO measure would introduce minimum out-of-pocket requirements in TFL, including an \$850 deductible – TFL would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing. After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare cost-sharing.

This means TFL beneficiaries could face up to \$4,675 in cost-sharing per year. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

The cost-sharing option would also require TFL beneficiaries seeking care from military treatment facilities (MTFs) to make payments roughly comparable to the charges they would face at civilian facilities; this would reduce their incentive to avoid out-of-pocket costs by switching to MTFs.

Effects of These Proposals

CBO acknowledges these plans would discourage retirees from using their earned health care benefit. An enrollment fee would result in some beneficiaries foregoing TFL and switching to other Medicare supplemental plans.

CBO notes the out-of-pocket cost plan would reduce Medicare spending because higher costs would lead beneficiaries to use fewer medical services – even though seniors in the military health system already have slightly lower health care utilization than their civilian counterparts, according to DoD's Evaluation of the TRICARE Program FY 2022 Report to Congress.

MOAA appreciates the importance of addressing the deficit, but our nation must fulfill its obligations to those who served a full career in uniform. We will fight any proposal that increases costs to seniors who rely on TFL for their health care. Most of these beneficiaries are on fixed incomes and cannot absorb hundreds or thousands in additional health care costs.

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Legislative News (continued)

Equally important is protecting the future of TFL for current working-age retirees and career servicemembers. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – it must not be slashed just as the cohort that served their entire career during wartime is transitioning to retirement.

MOAA will fight any attempts to reduce the TFL benefit for retirees. Join us by telling your lawmakers to reject the CBO's TFL proposals.

ADVOCACY

MOAA is currently tracking the following Active Legislative Campaigns. Visit MOAA's Legislative Action Center at <https://moaa.quorum.us/> to contact your representatives in Congress and express your support for these important issues:

- Ask Your Lawmakers to Avoid a Government Shutdown and Finish the Appropriations Process
- Urge Your Elected Officials to Pay Servicemembers During a Government Shutdown
- Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap
- Protect Veterans from Claims Sharks
- Urge Your Legislators to Support Concurrent Receipt
- Ask Your House Member to Support the Expanding America's National Cemetery Act
- Urge Your Legislators to Support the Military Spouse Hiring Act
- Urge Your Legislators to Pay Full Housing Costs for Servicemembers
- Ask Your Member of Congress to Ensure the Coast Guard is Paid During a Government Shutdown
- Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability
- Urge Your House Member to Support Much-Needed Improvements to the Basic Needs Allowance
- Ask Your Lawmakers to Support the READINESS Act
- Help MOAA Improve Maternal Health Care in the MHS
- Act Now to Improve Survivors' Benefits
- Help MTFs Retain Skilled Nurses
- Tell Your Lawmakers to Support the CARE Act of 2023
- Help MOAA Improve Maternal Health Care in the MHS
- Ask Your Lawmakers to Support the Retain Skilled Veterans Act
- Urge Your Legislators to Support the Advancing Toward Impact Aid Full Funding Act
- Lend Your Support for the MOAA-Backed Bill to Support Military Sexual Trauma Survivors
- Ask Your Legislators to Support Services for Aging and Disabled Veterans
- Urge Your Legislators to Support Remarriage Legislation for Surviving Spouses
- Urge Your Legislators to Support the Respect for Grieving Military Families Act
- Urge Congress to Expand TRICARE Coverage to Certain 'Gray Area' Retirees
- Help MOAA Secure Dental Care for Servicemembers in the Selected Reserve
- Call and Urge Your Legislators to Pay Full Housing Costs for Servicemembers
- Urge Your Legislators to Improve the Quality of Life of Our Servicemembers
- Urge Your Senators to Support the Gold Star and Surviving Spouse Career Services Act
- Support Improved Access to Maternal Mental Health Care within the Military Health System

MOAA also supports 93 bills of the 118th Congress in the House of Representatives and Senate that deal with the military community and have sponsors/co-sponsors of zero (just introduced) to over 300 (HR 1282-Maj Richard Star Act). You can see the entire list at <https://moaa.quorum.us/>.

Advocacy (continued)

You can also log every interaction you had with a lawmaker. MOAA tracks these for use in their efforts on Capitol Hill. Make the log entry at <https://moaa.quorum.us/campaign/36862>.

Surviving Spouses Corner (continued)

Here are some issues and information for your consideration:

Look for changes in the first few pages of instruction publications of the IRS forms and schedules that have been used in other years to report your income. Find them at www.irs.gov/forms-instructions.

If you changed jobs in 2023, make sure you have not overpaid the FICA withholding.

If your spouse died in 2023, you can still file 2023 taxes as married as long as you have not remarried in 2023. But next year, 2024, you must file as single if you have not remarried or have no dependents. This can cause tax consequences you should consider and prepare for. For example, a lower single income is taxed at a higher rate than married income. If your spouse was the higher income earner, there will be a change in tax owed, but it might be a manageable increase, or it could be less. If you are the higher income earner, you will have a lower standard deduction, and you might pay taxes at a higher rate.

Investigate the above changes or discuss them with your tax preparer. Be prepared.

If you have overpaid taxes this year, you may apply the refund to 2024 taxes. If you are required to make estimated payments, the overage might save a quarter filing of the estimated tax for 2024. You can also ask for a refund to place in savings until next year. Also, if you need to convert an investment to cash, be aware of the tax consequences.

Possibly your spouse always did the tax filings, and this is new to you. If you are overwhelmed, get help. If a mistake is made or some income or deduction is overlooked, you can always file an amended return. Try to file by April 15.

Honoring the Life of Jack Kimball, Lt Col, USAF, Ret.

December 28, 1928 — March 23, 2024

Lt. Col. Jack A. Kimball, USAF, Ret., a beloved husband, father, and grandfather, peacefully passed away on Saturday, March 23, 2024, at the age of 95 at his home in New Baden, surrounded by his family.

Born on December 30, 1928, in Detroit, Michigan and raised in Fraser, Michigan, Mr. Kimball graduated from Fraser High School in 1947. On May 23, 1953, he married Emma Wise and together they built a life filled with love and dedication.

Lt. Col. Kimball honorably served his country as a bombardier, navigator, and pilot in the United States Air Force before retiring at the rank of Lieutenant Colonel. His commitment to service extended beyond his military career as he dedicated many years to volunteering with the Red Cross.

In accordance with Mr. Kimball's wishes for simplicity and respect for the family's privacy during this time of loss, he will be cremated without any formal services held. His final resting place will be at Jefferson Barracks National Cemetery in St. Louis at a later date.

Memorials can be made in Mr. Kimball's name to the charity of choice as a tribute to his memory and may be sent to Nordike Funeral Home located at 15 East Hanover Street in New Baden.

To offer condolences or share memories with the Kimball family during this difficult time, please visit www.nordikefuneralhome.com.

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

Meeting Announcement

We'll be holding our April Meeting at the Tavern on Main Restaurant in Belleville IL on Saturday, 13 April 2024. (See Program News for details.)

RSVP Reservation Deadline: (mail or e-mail received by): 12 Apr 2024

To RSVP, e-mail bykoss72@gmail.com, call Yasemin Koss at 618-593-7688, 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: _____