



MOAA[®]
Military Officers Association of America

*Eyes
to the
Skies*
**October
2024**

The official newsletter of the SW IL Chapter

President's Message

Happy Birthday to our US Navy – 248 years and still going strong! And also to the National Oceanic and Atmospheric Agency, established on October 20, 1970...54 years and growing!

A major election is coming in November. Many states and localities are allowing early voting. I highly recommend getting to the polling location early and casting your ballot. It is our duty and right as citizens of this nation. And you don't want to let this go. All national elected offices are up for voting—from President to Congress. If you're not registered, you may still be able to do that and vote. As many are saying now, this is a critical vote for the soul of our nation. Early voting started on September 26 and continues until November 4. Please do your duty.

Are you noticing an increase in scams on the phone and in e-mails? Can we do more *Continued on page 3*



By Col (ret) Bob Norman, Chapter President

GET OUT AND VOTE!

(Okay, enough on that topic.)

We have only a few weeks left for the 118th Congress. We're approaching the period that, because of the election, very little will get done. Of course, activity will not cease. There will be attempts to pass certain legislation in omnibus bills, if something like that is needed. If Congress has passed a budget to the President by the time of this printing, I will be surprised. It would be the first time in a long time and probably the first time that it has happened in an election year in a long time! If no budget was passed, then we're probably in the flow of Continuing Resolutions. And there is no guarantee that the people who voted for the CR will return to Capitol Hill in January. Politics is just an amazing animal. In the meantime, there is still some legislation that could be passed because *Continued on page 3*

In this Issue

➤ Program Information	2
➤ Who is the SW IL Chapter?	4
➤ COLA Watch/Your Money	5
➤ Surviving Spouses Corner	6
➤ SW IL Chapter News	7
➤ News from National MOAA	7
➤ Advocacy	11
➤ Meeting Information	14



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Visit our website: www.moaa-swil.org

IL Council website: www.ilcouncilmoaa.org/

National website: www.moaa.org

Send your comments to moaa.swil@gmail.com

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 October Dinner/Meeting
Sat, 12 Oct 2024, Cardinal Creek Golf Course Clubhouse, Scott AFB, IL
Social Hour starts at 6 pm, Dinner starts around 7 pm
Short meeting will follow dinner, with Door Prize Drawing at the end
Attire: Business Casual

Menu: Tuscany Italian Buffet, Cost: \$25.00

Two types of Pasta Meatballs Sausage and Peppers Salad	Garlic Bread Dessert Coffee, Tea, Soft Drinks
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Upcoming Programs

Date	Venue	Topic
9 Nov 2024	Cardinal Creek Golf Course Clubhouse	Dinner Meeting (Bar-B-Q Buffet)
12 Dec 2024	TBD (Dinner Meeting)	Annual Christmas Dinner
11 Jan 2025	TBD	TBD
8 Feb 2025	TBD	TBD
8 Mar 2025	TBD	TBD
12 Apr 2025	TBD	TBD

Help Support our Chapter's Efforts

Our chapter uses members' donations for two efforts: Scholarships and Food Insufficiency at Scott AFB. To support these efforts, please make checks payable to **MOAA, SWIL 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. In addition, you may send your USO & Fisher House donations directly to those organizations. As always, THANK YOU for all you do.

President's Input (continued)

than just block the calls or sender? Can we help protect others to prevent their falling into a bad situation? We sure can. The Better Business Bureau (BBB) has a scam tracker that is available to everyone. Reporting a scam to BBB Scam TrackerSM is easy and helps others avoid similar cons. The organization shares information with law enforcement and other partners working to stop scammers. The platform also includes a Scam Prevention Guide, and a Scam Survival Toolkit with the resources you need to restore financial well-being after an incident. To learn more, visit www.BBB.org/ScamTracker.

We continue to collect donations to provide grocery gift cards for the young enlisted folks at Scott AFB and help them have a nice holiday season. Our goal is lofty! We're trying to raise \$5,000. It's our opportunity to help directly those families who are struggling in this fiscal environment. We can show that we care. Please send your donations to our Chapter address: P.O Box 735, O'Fallon IL 62269. Our treasurer, Phil Yavorsky, is collecting the donations. We'll keep you updated with the progress.

Thank you for helping our Chapter to be a positive influence for the military community, whether in our towns, throughout the State, or across the nation. Your contributions signify your continued involvement and service to the causes in which we are engaged. Continue to choose to serve. God bless you, our currently serving men and women, our veterans, our elected leaders, and this great United States of America!

HELP WANTED: FILL OUR VACANCIES. The SW IL Chapter is looking for people to fill several chapter board vacancies (as listed on the next page). If you're interested, please send an email to moaa.swil@gmail.com, SUBJECT: BOARD VACANCIES

Legislative News (continued)

there might not be any direct financial impact. For example, the GUARD (Governing Unaccredited Representatives Defrauding) VA Benefits Act of 2023. This bill imposes fines on individuals for soliciting, contracting for, charging, or receiving any unauthorized fee or compensation with respect to the preparation, presentation, or prosecution of any claim for Department of Veterans Affairs benefits. The attempted commission of such offenses is also punishable by fine. Senator Durbin is already a co-sponsor of the legislation. Senator Duckworth has not signed on. Congressman Bost (IL-12), because he is Chairman of the House Committee on Veteran Affairs, cannot co-sponsor the legislation, but he does support it. Also, Congresswoman Budzinski (IL-13) is a co-sponsor. Congresswoman Miller (IL-15) is absent from the co-sponsor list. Send a letter from the Legislative Action Center today, either thanking the legislator or asking their support for the bill. There are other issues in the Action Center that are low or no cost to the government and should be passed because they implement changes that help our military and veteran community. Keep watching the e-mails and MOAA website so that you can add your inputs on legislation that should be passed quickly, especially with regard to the NDAA, when needed!

NDAA Clears House and Senate Committees: What's In, and What's Next?

By Brenden McMahon | June 28, 2023

Both the House and Senate Armed Services committees advanced their versions of the FY 2024 National Defense Authorization Act (NDAA) last week [June 2024] each containing provisions aligning with MOAA's legislative priorities in the 118th Congress.

This marks the 63rd consecutive year both committees have voted overwhelmingly in favor of advancing the NDAA – the House panel advanced its bill 58-1 on June 21, and the Senate panel did so with a 24-1 vote June 23. Both considered hundreds of amendments during the markup process.

Continued on page 8

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	Vacant
Programs	Yasemin Koss
ROTC Liaison	Vacant
Spouses Liaison	Narni Cahill

Treasurer's Report	
Checking Account Balance ...	\$893
Savings Account Balance	\$10,692
Certificates of Deposit	\$14,811
Total	\$26,396
Scholarship (funds set aside)	\$6,286
Food Drive (funds set aside)	\$2,493
Discretionary	\$300

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

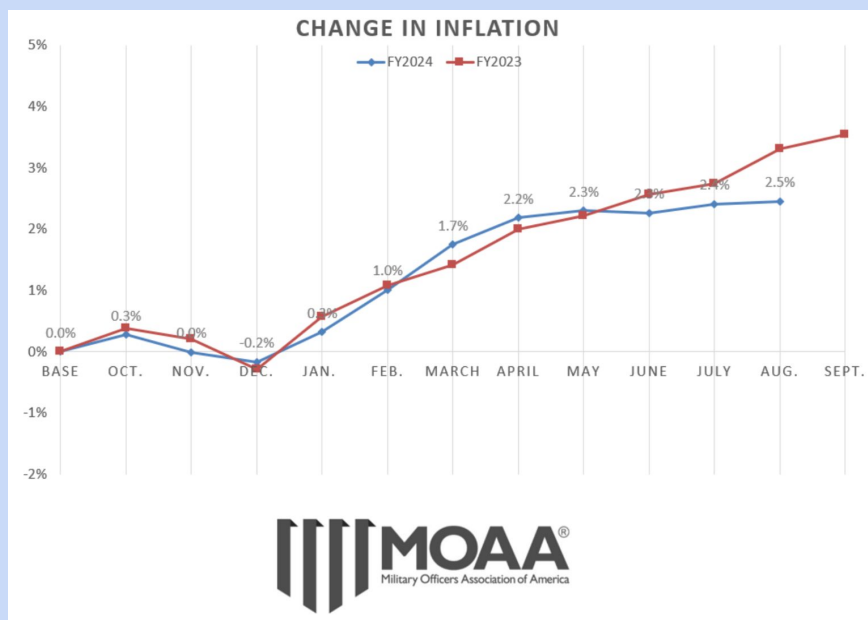
COLA Watch (moaa.org/content/take-action/cola-watch)

The August 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Sept. 11, was 308.640, 2.5% above the FY 2024 baseline of 301.236. September 2024 figures will be announced Oct. 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 is 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%. The 2024 COLA is the largest since a 3.6% increase for the 2012 calendar year. Calculations for the 2025 COLA will use the baseline of 301.236 – the average of the CPI-W figures for the last three months of the 2023 fiscal year.



YOUR MONEY

As we get older, we like simple. Simple for us, though, may not be the best thing for those to whom we leave or gift some of our assets and money. Sure, a will can spell out how to divide one's assets, but if it goes to probate, the time to distribute the assets may be long. I know because I have experienced that aspect. A trust, however, could overcome some of those issues. Is a trust the right thing for you? The following information is taken from The Laiderman Law Firm's website from an article posted May 23, 2021.

A trust is a legal entity under which one person — the “trustee” — holds legal title to property for the benefit of others — the “beneficiaries.” The trustee must follow the rules provided in the trust instrument. An “irrevocable” trust cannot be changed after it has been created. In most cases, this type of trust is drafted so that the income is payable to you (the person establishing the trust, called the “grantor”) for life, and the principal cannot be applied to benefit you or your spouse. At your death the principal is paid to your heirs. This way, the funds in the trust are protected and you can use the income for your living expenses.

While gifting assets outright is much simpler process than setting up a trust, the following are some of the advantages of setting up a trust instead:

- **Income.** Putting assets in a trust means you can receive income from the assets to continue to pay for living expenses. Depending on how the trust is set up, you can receive regular income payments or the trustee could have discretion to make payments.

Your Money (continued)

- Control. With an irrevocable trust, you as the grantor can maintain some control over the assets. You get to choose the trustees and establish the rules of the trust. You can also retain the right to change beneficiaries with a power of appointment in your will.
- Asset protection from creditors. If you give money to a family member directly, that money could be lost to the recipient's carelessness, creditors, or divorce. Keeping the funds in a trust protects the assets for the future.
- Taxes. If the trust is structured properly, it can have a tax advantage for your beneficiaries. Assets that have gone up in value will receive a "step-up" in basis on your death, which means your beneficiaries will pay less in capital gains taxes. Assets that are gifted do not receive a "step-up."
- Medicaid. If you anticipate needing long-term care benefits in the future, then it is important to plan ahead. If you give away money or fund an irrevocable trust within the five years (the "look-back period") before applying for Medicaid, you may face a period of ineligibility for Medicaid benefits. The actual period of ineligibility will depend on the amount gifted or transferred to the trust. Putting assets in a trust allows you to plan ahead while retaining some income and control over the assets.

SURVIVING SPOUSES CORNER

Preparing for Survivorship

By: Col (ret) Bob Norman | Sep 2, 2024

MOAA's Benefits Information office held a webinar in August to provide information about preparing for survivorship from the member's and the spouse's perspectives. This webinar is available on the MOAA website, and I encourage everyone who thinks they will die to take a look at the video. The presentation was about 65 minutes followed by CAPT (ret) Paul Frost answering questions that participants (1,700+) posted in the chat. There is lots of good information from the service member and spouse perspective.

Just a couple of things of note: when a service member passes and DFAS is notified, the pay from that month, whether notification is made on the first day of the month or the last day of the month, will get recalled in entirety. So, if your retired pay is, for example, \$1,250 a month, that entire amount has to be returned to DFAS. After an audit is conducted, DFAS will return to the spouse the appropriate amount due. If the retirement check is necessary to pay bills, and the service member dies at the beginning of the month, paying bills may be challenging, which is why the spouse needs to have another source of cash to take care of expenses. Recommendation is to have 90-180 days of cash on hand to account for any requirements. And the service member's pension will cease after that. If Survivor Benefit Plan (SBP) was taken by the spouse and paid for by the service member, then those payments will start 45-60 days after notification of the service member's passing. There have been times when payments have not begun until nearly 4 months after notification, even up to 6 months in rare cases, so this is another good reason to have some cash on hand for at least 3 months, recommended up to 6 months. Now that could be a whole lot of money depending on the bills that need to be paid. Use a different account, different bank, and maybe name the spouse as primary on the account. If you're not comfortable with that, then please speak with a financial advisor about how to go about setting up the spouse with access to the required cash.

Next, if the service member and spouse are using a dental plan (FEDVIP), and the account is under the service member's name, the spouse will need to change the plan to his/her name at the next Open Season opportunity. Death of the service member is a Qualifying Life Event, which allows the spouse to sign up for the plan for himself/herself.

Continued next page

Surviving Spouses Corner (continued)

Last, if you need to get a new ID card after the service member's passing, a death certificate and possibly the marriage certificate, will be needed. On-line access for ID card renewal is now available with a Login.gov account.

This life is short, even though sometimes it seems to drag on. As I get older, it seems that aging is going "downhill" which to me means that if it's anything like cycling downhill, it goes fast! Don't delay in dealing with these issues to ensure a smooth, low stress transition for the surviving spouse during a very stressful time.

SW IL CHAPTER NEWS

Battling Food Insecurity at Scott Air Force Base

By: MOAA, SW IL Board | Sep 19, 2024

Chapter members!

Many of you may recall the issue of food insecurity within the actively serving ranks. General Mike Minihan, Air Mobility Command Commander, identified addressing food insecurity as a top priority for his command. Last year, we were able to give the Scott AFB First Sergeants boxes of food and commissary gift cards just before Thanksgiving. We want to do something for our junior enlisted again this year.

In case you hadn't noticed, since January 2023 inflation is up, gas prices are up, food prices are up, rent is up, utilities are up, and the entire cost of living is up! Consequently, the young airmen serving at Scott AFB are finding it hard to make ends meet, especially if they live off-base, but even those who live on base. The Basic Needs Allowance (BNA) in the Fiscal Year 2022 NDAA provided up to \$400 to the young enlisted folks to help with food insecurity, but cost of living has gone well above that. And they had to give up their eligibility for food stamps!

This year, we are asking you to make a monetary donation. Our membership stands at around 100. If every member donates \$10, we would raise around \$1000! And if the spouses also gave \$10 with the Chapter member, we would nearly double that number. We'll use your donations to purchase as many commissary gift cards as we can. We need your donations in September and October, so we can buy the gift cards and distribute them to the First Sergeants before Thanksgiving.

With your help, we can really make an impact on the community, especially those serving. Let them know that our organization cares enough to help out these young airmen at a very important time of the year. Please, please, please consider a \$10 donation, or more if you can! But any size of donation will be accepted. Thanks for helping us help those who serve. And if anyone would like to be on the committee to assist, please let one of your Board members know.

This directly supports our motto, "Never Stop Serving." Thank you for all you do to support MOAA messaging and the local community as a member of Southwest Chapter. God bless you, our military members, our elected leaders, the Commander in-Chief, and our nation. Be strong and courageous.

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.)*

Continued next page 7

Chapter News (continued)

- **MOAA Member Exclusive: Transitioning Into Medicare and TRICARE For Life** ([link](#)) – MOAA developed this reference guide to answer beneficiaries’ frequently asked questions. Below, you’ll find all the information you need to make the transition to TRICARE For Life (TFL). These articles, written by MOAA benefits experts, can be accessed online by Premium and Life members, who can also download a PDF version of the material. Click here to download the publication.
- **Veterans Benefits Safe After Senate Approves \$3 Billion in Additional Funding Before Deadline** ([link](#)) – Veterans benefits payments scheduled to go out Oct. 1 will be undisrupted after the Senate approved a bill to plug a \$3 billion funding shortfall with a day to spare before the payments could have been delayed. The bill will go to President Biden’s desk for signature.
- **Are Your TRICARE Mail-Order Drugs Out of Stock? Here’s What to Know** ([link](#)) – MOAA members have reached out in recent months to notify us of persistent shortages of certain drug classes through the TRICARE Home Delivery program, including high-demand diabetes medications such as Mounjaro and Trulicity. While MOAA cannot intervene in individual medical cases, we have reached out to the Defense Health Agency (DHA) with this beneficiary feedback.
- **DoD to Make Health Care Flexible Spending Accounts Available in 2025** ([link](#)) – DoD will make health care flexible spending accounts (FSAs) available to servicemembers for the first time in March 2025 through a special enrollment period, allowing participating military families to set aside up to \$3,200 in pretax earnings to pay for qualified medical expenses.
- **This Navy Officer Fully Retired at 41. What Can You Learn from His Journey?** ([link](#)) – Doug Nordman and his wife did the math and determined they were financially independent after he’d served 17 years in the Navy. Nordman retired as a lieutenant commander at the 20-year-mark in 2002. The retired submariner will take part in a free Oct. 8 MOAA webinar designed to help attendees navigate their financial situations, understand when they have enough money to achieve personal goals, and establish safe withdrawal rates that can make their investments last.

Legislative News (continued)

So, why is the NDAA important? And what specifically does its passage mean to MOAA members?

Without the necessary authorizations and appropriations, federal agencies can’t operate properly. An authorization bill establishes new policies and programs for a federal agency and can reauthorize programs set to expire—appropriations provide the funding for those authorizations.

Until Congress passes those bills, federal agencies, including those overseeing the eight uniformed services, lack the authorizations and funding needed for the annual military pay raise, quality health care coverage, and quality-of-life programs for servicemembers and their families, along with many other support programs and benefits necessary for an all-volunteer force.

Breaking Down the Bills

Although the Senate has not released the full text of its NDAA version, the bills do overlap in two areas at the top of MOAA’s priority list:

Both authorize a 5.2% pay raise for servicemembers, which is on par with the Employment Cost Index.

Both will improve the calculation of Basic Allowance for Housing (BAH) rates for junior enlisted members. The House version removes specified pay levels for those in grades E-1 to E-4; details on the Senate’s approach to BAH have not been released, but the bill’s executive summary notes a similar modification.

House Bill Provisions

Despite the areas of overlap, there likely will be key differences between the House and Senate versions which must be addressed during negotiations, most likely through a conference

Legislative News (continued)

committee designated for that purpose.

MOAA will continue to evaluate the Senate's progress on their version of the bill and continue to engage with the Senate Armed Services Committee and other Senate offices to see where the Senate stands on those issues impacting our servicemembers of all ranks and their families.

Provisions in the House bill would:

- Expand eligibility for the Basic Needs Allowance (BNA) by excluding BAH from the calculation. MOAA has staunchly supported BNA and is working to ensure the program works effectively to end food insecurity within the ranks.
- Encourage DoD to increase the BAH rate to 96%, a 1% increase. This provision is not a mandate; it would require appropriations from Congress before we can expect DoD to increase the rate.
- Require DoD to publish wait times for child development centers on a publicly available site.
- Extend commissary and exchange privileges for remarried surviving spouses.
- Require that the secretary of Defense and the secretary of Veterans Affairs submit a joint report offering ideas to increase capacity at Arlington National Cemetery.
- Provide zero out-of-pocket cost dental care to reserve-component servicemembers. Their dependents would still be eligible to purchase premium-based TRICARE Dental Program coverage.
- Remove TRICARE contraception copays for one year to bring TRICARE in line with federal requirements for commercial plans.
- Advance access improvements to mental health care, including reports on mental health provider credentialing and reimbursements, as well as a feasibility study on employing mental health providers in military treatment facilities (MTFs), under supervision, who are working toward licensure.
- Require a report on wait times in MTFs and the TRICARE network, including the impact of the new Military Health System (MHS) Genesis system on delays in accessing care, as well as a report on hiring practices for civilian nurses at MTFs.

What's Next for the NDAA?

While both the House and Senate Armed Services committees have honored their commitment to our nation's servicemembers and their families by advancing the NDAA, much more needs to be done before this year's defense bill becomes law.

Next steps for both chambers will be the floor consideration of their respective NDAA versions. Stay tuned for more updates on the NDAA and other defense-related issues in The MOAA Newsletter and Military Officer magazine, and on social media.

All MOAA members also can participate by registering with MOAA's Legislative Action Center, allowing them to take part in a much-improved system to ensure grassroots support for key legislative priorities. If we hit bumps along the way during NDAA negotiations between the House and Senate, we will seek your assistance to engage your lawmakers to make sure they know our priorities for the all-volunteer force.

Veterans Crisis Line
Dial 988, then Press 1

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

Advocacy in Action: Why Playing the Long Game Matters

By: Jen Goodale | Aug 28, 2024

At first glance, it might seem puzzling that MOAA dedicates time and resources to bills that appear to have little chance of passing. However, this approach reflects a deep understanding of advocacy as a long-term effort requiring persistence, education, and established relationships.

The long battle to repeal the Survivor Benefit Plan-Dependency and Indemnity Compensation offset, better known as the “widows tax,” is a recent example of legislation that passed as a result of such an effort.

A new Congress arrives every two years with new members, fresh priorities, and evolving dynamics. This constant turnover means the legislative landscape is perpetually shifting. What might be a low-priority issue in one Congress can gain traction in the next as new voices and perspectives come into play. By continuously advocating for important military-related legislation, MOAA ensures these issues remain on the radar, ready to be seized upon when the timing is right.

A significant number of elected officials and their staffers lack personal military or uniformed service experience. This gap in understanding makes it even more critical for MOAA to engage in ongoing education efforts. By persistently bringing our concerns to the forefront, MOAA helps inform and shape the perspectives of those in power. This education isn’t a one-time effort; it’s a continuous process, necessary for ensuring the unique challenges faced by servicemembers and their families are fully understood and addressed.

Advocacy is not just about pushing bills through: It’s about finding and nurturing bipartisan champions who will carry these causes forward. This doesn’t happen overnight. It takes time to build relationships, demonstrate the importance of an issue, and convince legislators to take up the mantle. MOAA’s consistent efforts lay the groundwork for these champions to emerge, ensuring that when the political climate is right, there are committed leaders ready to drive change.

MOAA’s advocacy efforts are amplified when supported by the voices of constituents. Elected officials are more likely to take notice when they hear directly from the people they represent. That’s why it’s vital for members and supporters to get involved through MOAA’s Legislative Action Center. Your input not only reinforces MOAA’s message but also helps to build the momentum needed to turn these long-term efforts into legislative wins.

By staying engaged, persistent, and proactive, MOAA continues to work tirelessly on behalf of our uniformed services community, knowing that today’s efforts lay the foundation for tomorrow’s successes.

Watchdog: VA Crisis Line Switch to 3-Digit Number a Success

By: Patricia Kime (Military.com) | Aug 30, 2024

Editor’s note: This article originally appeared on Military.com, a leading source of news for military/vets. If you or someone you know is in crisis, contact the Veterans Crisis Line at 988 (press 1) or via this [link](#).

The transition of the Veterans Crisis Line to the three-digit “988, press 1” option proved to be a success, although the Department of Veterans Affairs should improve staff support and supervision, a VA Office of Inspector General review has found.

The VA, along with the National Suicide Prevention Lifeline, switched from a 10-digit number to 988 in July 2022, with the Veterans Crisis Line accessed after dialing the three-digit number and pressing one.

At the time, VA officials believed they would see an increase of 122% to 154% in calls and moved to hire additional personnel to ensure there would not be any issues with the transition,

Legislative News (continued)

according to a report published Aug. 22 by the VA's top watchdog. Calls did increase, but only by roughly 27%, and the line was equipped to handle the demand, according to the inspector general. But the office found that the responders could still use more support, especially after they handle a traumatic case, including suicide.

The VA inspector general found that roughly 72% of the staff said they were aware of support services provided by the VA following trauma, known as "postvention services," and the same percentage felt they were supported by their supervisors to get that help.

That number should be closer to 100%, according to inspector general analysts. Read the entire article at this [link](#).

ADVOCACY

DoD Quality-of-Life Tweaks Aim to Help Servicemembers, Families

By Konstantin Toropin, [Military.com](#) | Sep 13, 2024

The Pentagon said Thursday it is working on another tranche of changes and programs -- including Wi-Fi in barracks rooms, new health care options, and flexibility in enlisted uniform allowances -- that may improve the lives of service members.

Officials who spoke to reporters Thursday said that the moves, which range from studies to programs that are close to being put into effect, are the result of Defense Secretary Lloyd Austin's commitment to taking care of military members but also efforts to listen to troops and what they need.

One of the most immediate changes would make permanent change of station, or PCS, moves easier by expanding how long service members can use government funds to stay in temporary housing. Troops will now get 21 days of funds if they are moving inside the continental U.S. and up to 60 days if they are coming from outside the lower 48 states.

The "My Career Advancement Account," or MyCAA, program will also be expanded. The scholarship fund of \$4,000 is aimed at helping military spouses get professional credentials to enable them to work or grow their careers.

The spouses of active-duty service members serving in the top three enlisted ranks of E-7, E-8 and E-9, as well as warrant officer 3, will now be able to use the money to get licenses, certifications or associate degrees.

A group of five Pentagon officials spoke to reporters Thursday about the changes under condition of anonymity.

However, outside of the handful of immediate changes, most of the plans that the Pentagon outlined have long lead times and many service members may have to wait months, if not years, to see any benefits.

When asked whether they felt they were moving fast enough to address some of the acute concerns service members are experiencing, officials pointed to the Pentagon's long history of work on the topics of increasing pay and benefits but didn't offer a direct answer.

Looking more into the future, the Pentagon says it is also planning on expanding Wi-Fi pilot programs that put free high-speed internet into housing where junior, single service members live.

One official told reporters that the Navy is currently running a pilot program that offers wireless internet to about 4,000 rooms in 12 facilities in Hampton Roads, Virginia, and the Marine Corps launched a Wi-Fi pilot in June, also at 12 facilities across four installations, that covers about 2,500 rooms. *Continued next page*

Advocacy (continued)

"We are using an iterative process to learn from the Navy and Marine Corps and we're going to take that learning and quickly scale that into Department of the Air Force and Army pilots at the end of this calendar year or the start of next," the official added. The Air Force department includes the Space Force.

The Pentagon also wants to study its standard issue uniform items in order to see whether "the items meet their intended wear life," a fact sheet on the plans said.

At the same time, officials said that they also want to take a look at the annual uniform subsidy that all military service members receive to pay for or subsidize uniform maintenance and upkeep.

"We're just taking a wide look at how people want to receive that allowance and then how they want to use it," one official said of the uniform subsidy. "We think the most flexible models are probably the best."

"Some people may want to get those uniforms through the exchange; others might want to get them through a different method," they added.

The Pentagon expects that the quality review of the uniform clothing will be performed by April 2025. The review of the enlisted cash uniform replacement allowance rates will be finished by September 2025.

Other benefits coming in the future include a new health savings plan that more closely matches what employers offer civilians, and greater salaries for managers and supervisors at child care centers to help increase retention.

But overall, most of the officials who spoke with reporters acknowledged that not only are their efforts important but they are far from all the Pentagon needs to do to address service member concerns.

"As we look at this new set of actions, it is important to also consider the aggregate and ... think about this as incremental things that we continue to do to get after the issues that we are hearing about," one official said.

Keep up with the NDAA process, and learn more about the quality of life improvements included in the legislation, by visiting MOAA's Advocacy News page at this [link](#).

MOAA is also currently tracking the following Active Legislative Campaigns. Visit MOAA's Legislative Action Center (LAC) at <https://moaa.quorum.us/> to contact your representatives in Congress.

- Support Military Family Access to Children's Hospitals ([link](#)) – MOAA and The Military Coalition (TMC) are working to preserve access to care for families who need it most. These efforts include protecting military kids' access to health care at children's hospitals by spearheading a letter from TMC outlining concerns about slashed TRICARE reimbursement rates. In a recent joint statement to the Senate Armed Services Committee, DoD leadership made its health care mission clear: "For their willingness to lay their lives on the line, our promise to Service members is to provide world-class healthcare across the spectrum of care needs to Service members and their families." Providing this "world-class" care must include access to children's hospitals – indispensable regional providers of pediatric specialty care that treat the most complex pediatric cases. There is no substitute for much of this care within military treatment facilities (MTFs) or civilian general hospitals.
- Urge Your House Member to Support Much-Needed Improvements to the Basic Needs Allowance ([link](#)) – Contact your representative and urge them to support legislation eliminating the Basic Allowance for Housing from the eligibility calculation for the Basic Needs Allowance.
- Ask Your Lawmakers to Support the Retain Skilled Veterans Act ([link](#)) – DoD faces a war for talent on another front—filling critical DoD civilian positions. Highly skilled applicants with hard-to-find credentials who are leaving uniformed service are coached to apply by their transition assistance adviser, only to find their application is screened out because of the infamous 180-day cooling off period required by law.

Advocacy (continued)

- Urge Your Legislators to Support Remarriage Legislation for Surviving Spouses ([link](#)) – Contact your representative and senators and urge them to support the Love Lives On Act. This legislation is a comprehensive approach to allowing eligible military surviving spouses to retain survivor benefits upon remarriage prior to age 55.
- Urge Your Legislators to Support the Military Spouse Hiring Act ([link](#)) – Challenges in establishing and maintaining a career not only affect the financial stability of military families but also contribute to feelings of isolation and frustration among spouses. It's time to go beyond words and provide meaningful opportunities for military spouses to find career success and fulfillment.

Southwest Chapter Promotes Our Community Salutes Event

By Col (ret) Bob Norman, SW IL MOAA Chapter President | 21 Sep 2024

Taking MOAA's recommendation of community involvement and support, Southwest Chapter is taking the lead in planning and executing an annual event to recognize graduating high school seniors from O'Fallon Township High School, First Baptist Academy, and homeschoolers in O'Fallon and Shiloh who choose to enlist in the Armed Forces of the United States, whether active duty, National Guard, or Reserve. This will be the first ceremony of its kind in Illinois. Several other ceremonies have taken place in other states since 2009. This cohort of young people who choose to enlist do occasionally get recognized in large settings such as high school awards programs and at Busch Stadium, but this specific event will be all about marshalling the community to honor and support the choice of these young people to serve the nation. As this is the first year of many, the event needs to be manageable and meaningful for the recruits and the community. So, we are starting with a focus on O'Fallon and Shiloh. In future years, this may, and probably will, grow. We are partnering with the O'Fallon Chamber of Commerce, and already have commitments from O'Fallon Township High School to use the auditorium at the 9th grade campus, the JROTC unit at OTHS, and O'Fallon VFW Post 805, and recruiters of several Services. There are also people from Scott AFB who are committed to making a memorable and meaningful event for the recruits, their families and friends, and the community. There is still lots of work to be done before the event on May 1, 2025, so anyone who would like to help out with the planning and arrangements is welcome to join. You can throw in your support by e-mailing the chapter at

moaa.swil@gmail.com, with the SUBJECT line: "Our Community Salutes." Or you can email Bob Norman directly at cyclemaniac76@att.net, or call (618) 960-8854 and leave a message. Thank you for YOUR service! Now let's recognize the young men and women who will join the 1% of those who serve the nation! God bless you!

Click on the Our Community Salutes logo above to learn more about this organization..



OUR
COMMUNITY
SALUTES®

THE FIRST TO SAY THANK YOU

Don't Forget the Door Prize Drawing at the October Meeting!

We'll be drawing at the end of the meeting and two lucky people will win \$20 gift cards. (Hint: you have to be at the meeting to win.)



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

Meeting Announcement

We'll be holding our October meeting at the Cardinal Creek Golf Course Clubhouse on Scott AFB IL on Saturday, 12 Oct 2024. (See Program News for details.)

RSVP Reservation Deadline (mail or e-mail received by): 8 Oct 2024

To RSVP, e-mail moaa.swil@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: _____