MOAA®
Military Officers Association of America

Eyes to the Skies

November 2026

The Official Newsletter of the SW IL Chapter

President's Message

Happy Birthday to our US Marine Corps – established November 10, 1775! Semper Fi!

November 3rd is an opportunity for each of us as responsible citizens of this nation to execute our civic duty and vote in the election. Your vote counts, and leaving it on the floor without taking action relinquishes your responsibility to others. Our nation was not created to work that way. In 1776, Benjamin Franklin explained that the Continental Congress had created a Republic, but left it to the people to keep it. Don't forsake your participation and allow others to control the outcome.

Likewise, you are a member of one of the most credible veteran organizations that spends time on Capitol Hill. Your voice for the entire military community makes an impact,

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By Col (ret) Bob Norman

November of a mid-term year. Election of all members of the House of Representatives, some Senators, and several other offices in each State, County, and City. Before the House of Representatives was dismissed about a week prior to the end of the Fiscal Year (FY), they did pass a Continuing Resolution (CR) to keep the government operating past September 30 and until the election is over. The Senate remains in session, but the FY 2027 funding bills will remain in limbo for now. So we are now in FY 2027, which began on October 1. The government is still operating, but funds for new programs will not start until the FY 2027 funding bills are passed. In the meantime, any program that is cancelled or ending will continue being funded, albeit at a rate that only allows partial funding. So, why even bring this up? The government is still operating. People are being paid. The problem arises that no new programs can start until FY 2027

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Take Action!

Check out the Advocacy articles in Advocacy News, and at the *Legislative Action Center*.

Visit us on Facebook! *(click logo on left)*
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

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

Scan QR Code to RSVP and Pay for Meal.

Please join us for our November 2026 Meeting

Saturday, 14 November 2026

Cardinal Creek Golf Course Clubhouse

Social Hour starts at 6 pm, Dinner will follow at around 7 pm.

Attire: Business Casual

RSVP no later than 11 Nov by calling or texting Rick Sunner at 978-269-4453, or e-mailing moaa.swil@gmail.com.

Cost: $25.00 per person (pay at the door, or prepay by clicking link or scanning QR code)
Menu: Southern Fried Chicken Buffet

Southern Fried Chicken Potato Salad Kettle Chips	Dessert Coffee, Tea, Sodas **Cash Bar is Available**

Upcoming Programs (For complete list of meetings, go to our chapter's Programs page.

Date	Venue	Topic
10 Dec 2026	Cardinal Creek Golf Course Clubhouse	Annual Christmas Dinner
9 Jan 2027	**Cancelled**	**Cancelled**
13 Feb 2027	Don Chuy's Restaurant	TBD
13 Mar 2027	Cardinal Creek Golf Course Clubhouse	TBD

HELP NEEDED: FILL OUR VACANCIES

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

Current vacancies include:

- First Vice President
- Secretary
- **Programs (this is an urgent need!)**
- Surviving Spouse Liaison

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

President's Input (continued)

the same as your vote makes an impact for the nation, State, and community. We are at the threshold of an opportunity to get passed a piece of legislation that can bring closure to several issues that are significant for the entire military community. Taking Care of America's Veterans Act (TCAVA) is still breathing and will hopefully receive appropriate attention before the 119th Congress dismisses before the Christmas holiday break. You can read about some of the effects of TCAVA for the Surviving Spouse community in the Surviving Spouse Corner and the Legislative Update sections of this newsletter. Continue sending messages to your elected legislators on Capitol Hill! And tell others to do the same, even if they are not members of MOAA! Yes, you don't need to be a MOAA member to use the Legislative Action Center to send messages to Congress!

Thanks to all who are supporting our food drive for the young enlisted folks on base. The First Sergeants are very appreciative of your generosity, as are those who receive the benefit. It's a great way to impact the young folks who are currently serving.

And thank you, again, for being a member of the Chapter and serving the community and the nation. Your support is essential to keep Congress aware of the issues that face our military community today and in the future. God bless you, all those who are serving and have served, those who survive, our elected leadership, and this great nation of ours, the United States of America! Happy Veterans Day and Happy Birthday USMC!

Legislative News (continued)

funding passes. At stake are several items including the National Defense Authorization Act (NDAA). And there is still life for the Taking Care of America's Veterans Act (TCAVA) and the Major Richard Star Act (MRSA). Before the House was dismissed, enough House members signed the letter to move MRSA to a floor vote. Hopefully, when the House resumes business after the election, TCAVA and MRSA may see the light of day. So, keep judiciously sending messages to your members of Congress—House and Senate—in the MOAA Legislative Action Center. Your voice does make a difference.

NDAA and Military Pay: House and Senate Versions Differ on Your 2027 Raise

By: Kevin Lilley | Oct 7, 2026

The House and Senate versions of the FY 2027 National Defense Authorization Act (NDAA) combine to cover more than 4,000 pages, but many servicemembers will be focused on a small handful of numbers that will determine the size of their 2027 paychecks.

Here's a quick recap of the pay plans from both versions, a look at recent pay raises, plus a preview of what comes next, along with MOAA's ongoing work on the issue:

The House

The Bill: H.R. 8800 passed the House by a 216-212 vote on July 22 and was received in the Senate on September 14.

The Raise: The House version echoes the pay raise proposed by the White House in its FY 2027 budget, offering:

- A 7% increase for paygrades E-1 through E-5.
- A 6% increase for paygrades E-6 through O-3.
- A 5% increase for paygrades O-4 and above.

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WHO IS THE SOUTHWEST ILLINOIS CHAPTER?

TOC

Chapter Officers	
President	Col (ret) Bob Norman
1st VP	**Vacant**
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	**Vacant**
Treasurer	Col (ret) Phil Yavorsky CW03 (ret) Ancil Brown
Membership	Maj (ret) Sabrina Luttrell-Andrews
Legislative Liaison	Maj (ret) Doug Jameson
Programs	**Vacant**
ROTC Liaison	Lt Col (ret) Chris Stuhldreher
Spouses Liaison	**Vacant**

Treasurer's Report	
Checking Account Balance ...	$1,427
Savings Account Balance …..	$7,705
Certificates of Deposit ……..	$13,543
Total …….	**$22,674**
Scholarship (funds set aside)	*$5,005*
Food Drive (funds set aside)	*$1,788*

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 - $15; Surviving Spouse - $8

Scan the QR Code to join our chapter (or renew your membership). OR…

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

Scan the QR Code to join using our chapter's payment portal, or to pay dues. (***The QR Code is also a link***.)

Call for Articles! If you want to submit an article for the Eyes to the Skies newsletter, 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.

Help Support our Chapter's Efforts

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

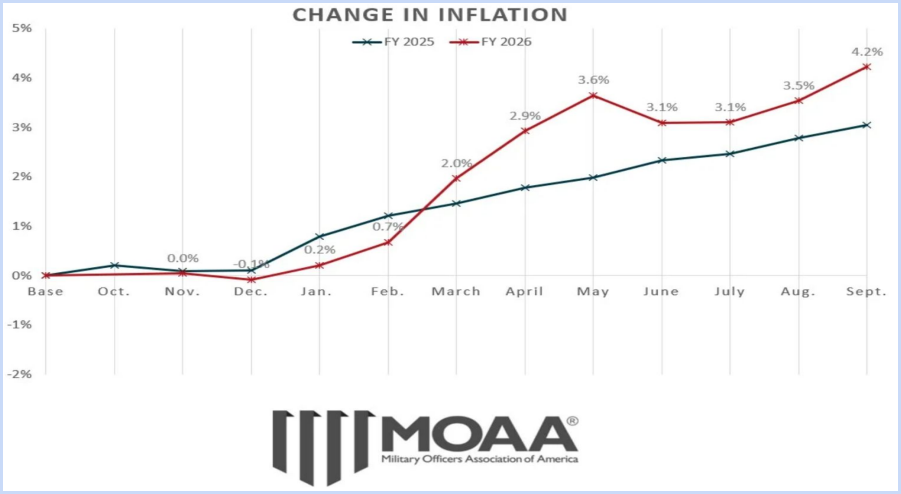
You may also bring your donations to any meeting. In addition, you may send your USO & Fisher House donations directly to those organizations. As always, THANK YOU for all you do. *(More details at http://moaa-swil.org/pages/advocacy.html.)*

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

2026 COLA: 2.8%

The September 2026 CPI-W, released Oct. 14, was 330.654, 4.2% above the baseline of 317.265. This means the average CPI-W for the last three months of the fiscal year (July, August, and September) was 328.746.

The baseline is subtracted from this figure, with the result divided by the baseline (and rounded to the nearest tenth), to determine the **2027 COLA of 3.6%**. *(328.746-317.265)/317.265=3.62%)*



The average of the last three months of the fiscal year will be used as the baseline to determine the 2028 COLA. The October 2026 CPI-W figure, the first of the new fiscal year, will be announced Nov. 10.

My Federal Retirement, Biggest Medicare Mistakes That Can Cost Federal Retirees

By: Edward A. Zurndorfer, CERTIFIED FINANCIAL PLANNER® | Oct 8, 2026

(Excerpt from Article)

Everyone who reaches age 65 in the US is required to enroll in Medicare or defer their enrolling to a later time if they have medical coverage through their workplace and have not yet retired. Your actions with regard to Medicare coverage based on your financial situation and health could determine how much you have to pay for the coverage and any additional needs you may have as you age.

Losing sight of Medicare Income-Related Monthly Adjustment Amount (IRMAA) surcharges.

There are two things that make IRMAA charges particularly painful for high-income federal retirees: (1) the income brackets (income tiers) are "cliffs," so going one dollar over a threshold can mean hundreds of dollars in extra Medicare Part B and Medicare Part D premiums for the year; and (2) the "lookback" period is two years. A Medicare beneficiary's 2026 monthly Part B and Part D premiums could be unusually high due to a one-time event during 2024 that elevated 2024 modified adjusted gross income (MAGI). This one-time event could have resulted from exercising stock options, a large Roth individual retirement arrangement (IRA) conversion, or a large required minimum distribution.

There are three ways to manage IRMAA:

- Plan around the "cliffs." Coordinate any large income amount in order to not accidentally cross an income threshold.
- Submit Social Security Form SSA-44 if one's income decreases due to a life-changing event such as retirement, divorce, or the death of a spouse.
- Coordinate Roth IRA or Roth Thrift Savings Plan (TSP) in-plan conversions in one's early 60s (before age 63) in order to not have the additional income show up and affect Medicare monthly premiums starting at age 65.

Continued next page

Assuming Medicare coverage also covers a spouse.

Unlike the FEHBP, Medicare enrollment applies only to one spouse: the spouse who enrolls. There is no "family coverage" associated with Medicare. If a Medicare beneficiary's spouse is not eligible for Medicare, that spouse will have to obtain separate health insurance coverage. For a married federal retiree enrolled in Medicare and in the FEHBP, the retiree's spouse can continue coverage on the FEHBP and, when first eligible for Medicare, will enroll in Medicare at that time.

Assuming Medicare covers long-term care (LTC).

Medicare covers limited skilled nursing stays, generally up to 100 days following a qualifying hospital admission. But Medicare does not cover the longer-term custodial care that most aging people need at some point in their lives. Custodial care includes "activities of daily living" (ADLs): bathing, dressing, eating, transferring, toileting and continence. LTC is expensive. Private nursing home care costs on average $116,000 (2026) per year, and the average stay in a private nursing home is three to six years. LTC insurance is one way to pay for LTC.

Failing to read the Medicare Annual Notice of Change (ANOC).

Every September, insurance companies mail an ANOC document to every Medicare beneficiary enrolled in a Medicare Advantage plan or a Medicare Part D (Prescription Drug coverage) plan. The ANOC details what is changing in a plan during the following year, including premiums, deductibles, copays, drug formularies, the provider network, preferred pharmacies and the out-of-pocket maximum. Medicare beneficiaries who want to change their Medicare Advantage plan and/or Medicare Part D plan for next year may do so during the annual Open Enrollment Period (OEP), which will be held this year from October 15 to December 7, 2026. New plans take effect January 1, 2027.

Not understanding Medicare "assignment rules."

Federal retirees enrolled in Original Medicare are advised to make sure that their health care providers and hospitals accept Medicare patients and therefore accept Medicare "assignment." Accepting Medicare assignment means that a health care provider is willing to accept the Medicare fee schedule amount for the services they perform. Retirees who frequent nonparticipating providers may have to pay more out-of-pocket because nonparticipating providers can charge up to 15 percent more than Medicare's approved rate.

Retirees enrolled in a Medicare Advantage plan are advised to use network providers. Some Medicare Advantage plans will not cover out-of-network care, and other plans will pay less if the beneficiary uses out-of-network hospitals, doctors and other medical providers.

Addendum: Medicare Advantage plans are available now for TRICARE for Life members. If you're interested in applying or determining if an Advantage plan would work for you, check out the following link on the MOAA website for more information.

moaa.org/micro/tricare-guide-2025-2026/moaas-tricare-guide-what-is-a-medicare-advantage-plan/

Veterans Crisis Line
Dial 988, then Press 1

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

SURVIVING SPOUSES CORNER

TOC

Add Your Voice on These Legislative Priorities

By: Pat Green | Sep 2, 2026

National MOAA's Legislative Action Center is a valuable resource for the surviving spouse community. This online tool provides intent and particulars of MOAA-support bills as well as the opportunity to contact your elected officials on the legislation.

While all bills listed in the Legislative Action Center are important, a number of them deserve the attention of the surviving spouse community. Here are a few:

Strengthening Dependency and Indemnity Compensation (DIC) for Surviving Families: Under the proposed provision authored by Sharri Briley and Eric Edmundson, DIC would increase by 1% each year in addition to the cost-of-living adjustment (COLA) for three years, to a total of 3%. This incremental step toward parity with other federal DIC beneficiaries can help veteran families manage rising costs for basic necessities.

Allowing Survivors to Move Forward: **The Love Lives On Act** addresses the remarriage penalty burdening survivors. Currently, surviving spouses who remarry before reaching age 55 lose important benefits, such as DIC and survivor benefits. The Love Lives On Act would allow surviving spouses to retain these benefits regardless of remarriage at any age. TRICARE eligibility would be restored if a subsequent marriage ends in death, divorce, or annulment. The choice to rebuild a life and a family should not have these financial consequences. The veteran's sacrifice should be met with the nation's commitment to care for the family left behind.

Recognizing the Reality of ALS: The VA recognizes amyotrophic lateral sclerosis, ALS, as a presumptive service-connected condition for certain veterans that results in a 100% disability rating. Current law requires a veteran to have been totally disabled for eight continuous years prior to death for a surviving spouse to receive enhanced DIC. The average life expectancy of someone with ALS is two to five years after diagnosis. This is problematic — most sufferers with this disease don't live long enough to meet the eight-year requirement. The **Justice for ALS Veterans Act** is a remedy. It would allow eligible surviving spouses to receive increased DIC regardless how long the veteran lived with the disease.

Legislation is a fluid process, bills are written, amended, and recombined. At this time, the **Take Care of America's Veterans Act** combines the three acts mentioned above and gives Congress the opportunity to improve these programs at once.

As surviving spouses, we understand that no benefit can ever replace the person we lost, however, families and surviving spouses depend on this assistance. It is our duty to remind Congress that these benefits are part of the promise our nation makes to those who serve and the spouses and families who stand beside them.

Contact your lawmakers about the Take Care of America's Veterans Act.

SW IL CHAPTER NEWS

(News of interest to our chapter)

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's an interesting article in the National MOAA website.

Continued next page

In Their Own Words: Military Spouses on the Need to Change the Hiring Equation (link)

By: Stephanie Rose | October 23, 2026

This article originally appeared in the November 2026 issue of Military Officer magazine.

(Note: Military spouses in this article are identified only by their first name out of concern their servicemember will experience retaliation for them speaking out.)

The Work Opportunity Tax Credit (WOTC) is not a silver bullet for military spouse unemployment, but it is a critical piece of the solution.

Military spouse unemployment remains a persistent challenge because it is driven by multiple factors. Addressing it will require improvements to hiring practices, overseas employment opportunities, professional licensure portability, retention policies, child care access, and other barriers that limit workforce participation.

The WOTC addresses one of the most significant challenges military spouses face: getting hired in the first place.

The Hiring Barrier

Across the country, active duty military spouses report encountering employers reluctant to hire them because they are married to a servicemember — and likely to move again.

Mikhaila, an Army spouse of 17 years, sensed that hesitation during an interview in Tennessee: "I was asked how long we would be stationed here and what I would do when my husband is gone."

Amanda, who has a doctorate in chemical engineering, encountered a similar experience while interviewing for a position advertised on her installation in Washington: "During the interview, they asked me a lot of questions about my husband's assignment and how long we would be staying."

Despite her highly specialized education and expertise, the conversation shifted from her credentials to how long her family would remain at the duty station.

Those experiences are not isolated. They reflect a hiring environment in which employers often view military spouses as a higher-risk investment because of the military's frequent relocation cycle.

Crystal, a Navy spouse of 21 years, was told directly by employers in both California and Hawaii that her status as a military spouse factored into their hiring decisions. In California, she completed the interview process for a developmental position, only to be told afterward that she was not selected because she was an active duty military spouse.

Then it happened again in Hawaii: "I made it through the interview process and again was turned down. When I asked why I was not selected, they told me it was because I was a military spouse and would move."

Employers are making decisions based on what they believe is best for their bottom line.

Military families relocate, on average, every two to three years, while the average civilian stays with their employer for 3.9 years. Faced with uncertainty about employee tenure, some employers choose candidates they believe are more likely to stay.

Alicia encountered that calculation when she was beginning her career as a nurse practitioner in Colorado: "I applied for a job where I had completed my clinical rotations, and they told me that they could not take a chance on me when I was scheduled to move in three years."

Changing the Calculation

If employers are making hiring decisions based partly on the financial risk of employee turnover, the WOTC offers a way to change that calculation.

Continued next page

The Improve and Enhance Work Opportunity Tax Credit Act (H.R. 6231/S. 3265) would add military spouses as a WOTC target group, allowing employers to claim a maximum tax credit of $6,000 for each qualifying unemployed military spouse they hire.

Instead of seeing a future PCS only as a potential cost, employers would have an immediate financial incentive to hire qualified military spouses. For businesses in military communities, the incentive could be especially valuable: As military families rotate in and out, employers can continue hiring qualified military spouses while continuing to benefit from the tax credit.

Congress Must Act

The Work Opportunity Tax Credit expired Dec. 31, 2025, and no tax title package has come together since its expiration.

Reauthorizing the program requires congressional action through tax legislation originating in the House Ways and Means Committee. As the 119th Congress approaches its conclusion, it is critical any tax package include the reauthorization of WOTC for veterans and the program's expansion to include military spouses.

Military spouses bring valuable skills, education, experience, and adaptability to the workforce. The WOTC will not eliminate every barrier they face, but it can give employers a tangible reason to look beyond the next PCS and recognize the value military spouses can bring to their organizations.

Congress has an opportunity to strengthen military spouse employment and, in turn, the financial stability of military families.

Legislative News (continued from page 3)

The Senate

The Bill: S. 4784 was reported out of the Senate Armed Services Committee on June 15 but did not receive a floor vote. It's unclear whether the full chamber will weigh in on the bill or whether the committee draft will serve as a jumping-off point for any House-Senate negotiations.

The Raise: The Senate version funds an across-the-board pay raise of 3.6%, equal to the Employment Cost Index (ECI) year-over-year increase for private-sector wages and salaries from the third quarter of 2025 – a figure which, by law, informs the military raise. However, the law notes the president may provide an "alternative pay adjustment," and any law passed by Congress setting the raise would supersede the ECI calculation.

Recent Raises

2025: An across-the-board raise of 4.5% (equal to the ECI increase from the third quarter of 2023) took effect Jan. 1. Servicemembers E-1 through E-4 received an additional 10% raise as of April 1, 2025, while E-5s with less than 10 years of service received an additional 7% raise as of April 1.

2026: An across-the-board raise of 3.8%, equal to the ECI figure from the third quarter of 2024, took effect January 1.

USPHS and NOAA Pay Parity

The White House's alternative pay plan introduces another issue for 2027 – different raises for officers in the nation's eight uniformed services. In an August letter to Congress, the president outlined the tiered armed forces increases reflected in the House-passed NDAA but specified a 3.6% basic pay increase for members of the U.S. Public Health Service Commissioned Corps and the NOAA Commissioned Officer Corps. Under that plan, USPHS and NOAA officers would receive smaller raises than their

Continued next page

armed forces counterparts. These officers serve critical public health and national security missions, including direct support to the armed forces. MOAA supports equitable compensation across all eight uniformed services

What's Next, and MOAA's Role

NDAA negotiations will begin in earnest after the election, when lawmakers from both chambers return to Washington. It's likely these talks will result in a 2027 pay raise somewhere between the House and Senate versions, but the final figure remains unclear.

MOAA supported the 2025 pay plan with its targeted raises designed to help junior servicemembers and military families overcome rising financial obstacles. The move had its origins in 2024 recommendations from the House Armed Services Committee's Quality of Life Panel, a group founded in 2023 with strong backing from MOAA and fellow stakeholders.

While our key priority regarding military pay remains the need to keep up with private-sector wages (and follow the existing ECI guidelines), MOAA supports moving beyond the ECI figures as needed to improve readiness, retention, and quality of life for those in uniform. We also have long supported pay raises exceeding the ECI figures as a way to close a long-standing "pay gap" created in the mid-2010s, when raises fell below the ECI recommendations for three years (2014-16).

DRIVE Act Would Help Veterans Afford the Trip to Care

By: Jen Goodale | Oct 7, 2026

For veterans who travel long distances for medical appointments, access to earned care starts well before they reach the clinic. Transportation costs can strain a household budget, especially for veterans on a fixed income or those whose treatment requires repeated visits.

Yet VA's mileage reimbursement rate has remained stuck at 41.5 cents per mile since 2008. Nearly 18 years without an increase has allowed inflation to steadily erode the benefit's purchasing power. Veterans must cover today's transportation costs with a reimbursement rate built for a different economy.

The bipartisan, bicameral Driver Reimbursement Increase for Veteran Equity (DRIVE) Act, led in the House by Rep. Julia Brownley (D-Calif.) and in the Senate by Sen. Peter Welch (D-Vt.), would address that gap.

The legislation would require VA's mileage reimbursement rate to be at least equal to the General Services Administration (GSA) rate for federal employees using personal vehicles on official business when no government vehicle is available – 76 cents per mile as of July 1, 2026. It also would require mileage reimbursements to be paid within 90 days after a request is properly submitted.

The disparity is substantial. For an eligible 100-mile round trip, the difference between the GSA rate and the VA rate is $34.50 before any applicable VA deductible. For veterans making several trips each month, that shortfall adds up quickly.

MOAA Life member H. James Hulton III, a former Air Force captain who served during the Vietnam War era, captured that concern in a recent letter he addressed to the VA secretary: "A reimbursement rate that has not kept pace with fuel and vehicle costs effectively asks veterans to subsidize their own health care travel out of pocket — the opposite of what this benefit was designed to do. For a veteran on a fixed income, the difference between 41.5 cents and 76 cents a mile, multiplied over dozens of appointments a year, is not a rounding error. It is real money that determines whether a veteran can afford to keep the appointment at all."

Keeping a vehicle ready for regular medical travel carries costs beyond gasoline. A rate that remains unchanged through years of inflation shifts more of that burden onto veterans and their families. The impact can be especially significant for rural veterans and those who need frequent specialty care.

Continued next page

The VA secretary can adjust the mileage rate without new legislation, but the DRIVE Act would establish a stronger standard by linking it to the GSA reimbursement rate, helping the benefit keep pace as that benchmark changes.

Congress and the VA share an opportunity to strengthen access to care by addressing the cost of reaching it. The DRIVE Act offers a bipartisan path toward a more responsive travel benefit and timely payments. Veterans' earned health care should remain within reach, including the miles between home and the appointment.

MOAA Joins Gold Star Families on Capitol Hill to Back the Take Care of America's Veterans Act

By: Terry Waters | Sep 30, 2026

Surviving spouses and families of fallen servicemembers and veterans took to Capitol Hill last week to meet with lawmakers and staffers in support of key legislation that would help survivors, military families, and veterans across the country.

Members of MOAA's government relations team again joined advocates from the Tragedy Assistance Program for Survivors (TAPS) on Sept. 22-23 as they visited Congress for the fourth-annual Gold Star Families Advocacy Week, just days before the nation observed Gold Star Mother's and Family's Day on Sept. 27.

MOAA and a coalition of military and veterans service organizations – including the Elizabeth Dole Foundation, The American Legion, Wounded Warrior Project, and the Non-Commissioned Officers Association – stood alongside survivors as they brought their stories directly to the halls of Congress.

This year, among a number of impactful pieces legislation brought to Capitol Hill, Gold Star advocates championed the Take Care of America's Veterans Act (TCAVA), a comprehensive package containing more than 60 provisions supporting veterans, caregivers, survivors, and military families.

These provisions include:

The Love Lives On Act, allowing surviving spouses to keep critical survivor benefits if they remarry before age 55. Under current law, younger survivors are forced to choose between the benefits their loved one sacrificed for and reestablishing a two parent household for their children.

The Sharri Briley and Eric Edmundson Benefits Expansion Act, providing additional financial support to survivors receiving Dependency and Indemnity Compensation (DIC). It would also help the most severely injured veterans who receive Special Monthly Compensation for aid and attendance.

The Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act, a top MOAA priority, which would help caregivers return to the workforce and plan for their financial future.

TCAVA also includes the Major Richard Star Act, along with 20 pieces of MOAA-supported legislation. Many of these bills have broad bipartisan support but have poor chances of making it into law as standalone legislation. TCAVA offers a pragmatic path forward.

MOAA congratulates TAPS for conducting this event and for giving survivors a direct voice on Capitol Hill. We are grateful to work alongside our fellow partner organizations on behalf of surviving families.

It's STILL That Time Again!

(MOAA SW IL Food Insufficiency Donation Drive)

The QR Code is also a link.

By: Maj (ret) Rick Sunner

We are still receiving funds for our chapter's Third Annual Food Insufficiency Donation Drive. Like last year, we are accepting monetary donations only. You can give us a check at one of the meetings, or you can mail a check to:

MOAA SW IL Chapter
PO Box 735
O'Fallon IL 62269

And this year, you can make a donation online using MOAA's CheddarUp portal. Just click on the QR Code image in this article or use your phone's QR Code reader to access the portal. Follow the directions in the portal to make your donation.

We plan to purchase Scott AFB Commissary gift cards with the proceeds from this drive around mid-November. We'll give those cards to the First Sergeants who'll give them to their unit's most needy service members. Thank you in advance for your generous support!

Raffle: Circle-K Gas Card

By: Rick Sunner

Hi Folks! We're raffling a $100 Circle-K gas card. The card also gives you a $0.10 per gallon discount on the gas you purchase using the card. We'll be selling tickets at our meetings starting in November, through the May 2027 Annual Business Meeting.

Tickets are $1.00 for a single ticket, and $5.00 for six tickets. You can buy tickets as many times as you want to increase your changes. (Example: $4.00 buys you four tickets; $20.00 buys you twenty-four tickets.)

In addition to buying tickets at each meeting, you can buy tickets online using your credit card on our chapter's payment portal. Just click on this link, or scan the QR Code at the end of this article.

Please note, you may purchase raffle tickets on the online payment portal until 30 April 2027. You may purchase tickets in person at all meetings, including the annual business meeting. Although we'd love to see you at our annual business meeting, **you DO NOT have to be present at the meeting to win the gas card.**

All proceeds from this raffle will be used to fund our Food Insufficiency donation drive for 2027.

Please support this important cause by purchasing lots of raffle tickets. **GOOD LUCK!!**

IT'S TIME TO PAY YOUR DUES

Chapter dues run from 1 July of the current year to 30 June of the next year. If you're not current on your dues, then pay them now. Go to page 4 of this newsletter, in the middle of the page are instructions on paying our dues. You can mail us a check, pay at the next meeting, or scan the QR code on page 4 to pay online using our chapter's payment portal.

If you're unsure about your dues status, email your name to moaa.swil@gmail.com.

Being a member of our chapter allows us to advocate for all current and former service members nationwide, as well as helping them locally.

ADVOCACY

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Legislative Action Center Issues

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

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

All current Legislative Campaigns are at this link.

Featured Issues:

- Restore TRICARE for Life Coverage of GLP-1 Medications (link)
- Stand with Our Wounded Warriors: Advocate for the Major Richard Star Act (link)
- Ask Lawmakers to Support the Improve and Enhance the Work Opportunity Tax Credit Act (link)
- Urge Congress to Pass the Take Care of America's Veterans Act (link)

Currently Serving:

- Support Leave Parity for USPHS Servicemembers (link)
- Urge Lawmakers to Resume CFPB Operations for Servicemembers (link)
- Ensure Servicemembers Can Afford Housing—Restore Full BAH (link)
- Ask Congress to Address Hazardous Unaccompanied Housing Conditions in Mil Housing (link)
- Support Duty Status Reform for Members of the National Guard and Reserve (link)
- Improve TRICARE Coverage of Autism Care (link)

DoD Healthcare:

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

Families and Survivors:

- Love Lives On: Protect Surviving Spouse's Right to Remarry (link)
- Parity for Surviving Spouses: Increase Dependency and Indemnity Compensation (link)
- Ask Your Lawmakers to Support The MOLD Act (link)
- Help Ensure Military Children Have Access to Nutritious School Meals (link)
- Urge Congress to Stop Predatory VA Claims Agents and Protect Veterans' Earned Benefits (link)

Retirees and Veterans:

- Protect USPHS and NOAA Retirees from Future Shutdowns (link)
- Stop the 34-Year Wait - Deliver Toxic-Exposed Veterans the Care They've Earned (link)
- Enhance Support for Women Veterans (link)
- Protect Veterans from Predatory Claims Companies (link)
- Protect Servicemember Pay During Any Future Shutdown (link)

VA Healthcare:

- Lend Support for the MOAA-Backed Bill to Support Military Sexual Trauma Survivors (link)
- Honor Veteran Caregivers - Pass the Reeducation, Reemployment, and Retirement Act (link)

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

Meeting Announcement

TOC

We'll be holding our November Meeting at the Cardinal Creek Golf Course Clubhouse on Saturday, 14 November 2026. (See Program News for details.)

RSVP Reservation Deadline: (mail or e-mail [preferred] received by 11 Nov 26):

To RSVP, e-mail moaa.swil@gmail.com **[preferred]**, scan the QR Code below, or complete this form and mail it to:

Southwest Illinois MOAA
P.O. Box 735
O'Fallon IL 62269

Scan QR Code to RSVP and Pay for Meal.

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: _____