

February 2025

ILCouncilMOAA.org

FORWARD OBSERVATIONS

Never Stop Serving!!!

**“NEVER
STOP
SERVING”**



President's column

It is a new year, a new administration, and a new congress. What will happen is anybody's guess. MOAA detailed their 2025 legislative priorities in January's edition of *Military Officer*. Colonel Norman and I will even get to experience a new way of participating in MOAA's Advocacy in Action event in April as headquarters will set our appointments along with determining which of the five designated topics we are to discuss with designated legislators. We will let you know how it goes.

Speaking of changes, I am sure that you have noticed that the Committee Module (CM) and the Near Real Time (NRT) report are still not up and running. MOAA HQ keeps saying: "soon" – we'll see. I am told that the on-line dues payment portal is functioning. Dave Knieriem was part of the beta test group, so he should have all the insights.

Looking ahead, March's Council meeting (in Springfield) will be when we are re-installed as officers for the next couple of years. As most of us continue to "re-up" in our current billet, we do need to work on finding follow on leaders. Even though I am very pleased with, and grateful for, all of your efforts to keep MOAA viable in Illinois, let's make succession plans one of our topics for March.

A reminder that with all the changes in DC, we need to remind our members and ourselves to keep up to date with the issues by reviewing MOAA's e-newsletters and magazine. And then we need to take appropriate action through the advocacy link on the MOAA webpage or personal communication with our legislators. We know that individual chapter members are the ones who are the most engaged in advocacy and community engagement. Thus, our focus on getting more of the 6,000 MOAA national members residing in Illinois into our chapters.

Again, thanks for your support and tenacity as we continue to **"Never Stop Serving!"** Happy New Year!

Semper Fi – Bob

Legislative Column

COL (USAF, Ret) Richard Smith

How MOAA Plans to Build Momentum in the 119th Congress

By: Brenden McMahon

February 4, 2025

MOAA remains poised to advocate for servicemembers, veterans, and retirees and their families and survivors in its work with the 119th Congress over the next two years. This work directly protects benefits that members and their families rely on, from health care coverage to retirement pay and support for military families.

Without strong advocacy, these critical benefits could face reductions or limitations. MOAA's efforts ensure members have a voice on Capitol Hill, influencing lawmakers to prioritize policies that sustain their quality of life.

According to MOAA President and CEO, Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA's ongoing work on Capitol Hill on behalf of its 360,000-plus members and the wider uniformed services community received recognition December 5th from *The Hill*, a leading Beltway news outlet, which again included the association on its list of Top Lobbyists. It is the 18th consecutive inclusion on the list for MOAA, which was honored alongside the American Cancer Society, AARP, and the Veterans of Foreign Wars in the list's Grass-roots section – a move that showcases the association's nationwide reach and the ongoing dedication of its membership.

To build momentum early in the legislative session, MOAA will host a welcome reception in the first quarter of 2025, connecting with new and returning lawmakers to share its priorities. This event is more than a formality — it is the foundation for fostering relationships that will carry our advocacy efforts forward.

Why This Congress Matters: The close of the 118th Congress did not pass the Major Richard Star Act and many other significant legislation under consideration by either the House or the Senate. With the new congress, the slate was wiped clean and bills under consideration must now be re-introduced. What that means for us is that we need to continue to send messages to our elected Representatives and Senators about these bills that are important to maintain a healthy, viable, and strong all-volunteer Total Force.

The 119th Congress began with 100 lawmakers holding military experience, the largest number in eight years and an increase of three members over the previous session. Of these, 32 began their military service after January 2000 (including former Ohio Sen. JD Vance, who resigned his seat in January to become vice president), and 37 others spent part of their careers serving after that date (including former Rep. Mike Waltz, who retired from Congress January 20th to serve as President Donald Trump's national security adviser).

This shift underscores a generational change, with more members of Congress bringing post-9/11 military experience to the legislative process. This change is significant for two reasons. First, it indicates that a new wave of leaders with firsthand military experience is shaping the legislative agenda. Second, it highlights how voters increasingly value military service as a qualification for leadership.

These dynamics present opportunities for MOAA to connect with lawmakers who might have a deeper understanding of the challenges servicemembers and their families face. By working with these legislators, MOAA can better advocate priorities that resonate with their lived experiences.

Legislative Column

The Legislative Landscape: Congress operates in a challenging environment, with an increasing number of bills, fewer floor votes, and a growing reliance on omnibus packages. Hyperpartisan politics and fiscal constraints further complicate the path to meaningful legislation.

For MOAA's members, these trends matter because they affect how and when critical decisions on benefits, pay, and support systems are made. Without vigilance, smaller but impactful changes — like TRI-CARE fees and pay caps — could erode the benefits members have earned.

MOAA's strategy is built to adapt to this environment. By remaining nonpartisan and focusing on collaboration across party lines, MOAA ensures its priorities are not sidelined by political gridlock. This approach is key to navigating today's legislative hurdles and delivering results for members.

Key Advocacy Topics:

MOAA's top-tier priorities for 2025 reflect the pressing needs of its constituencies:

Currently serving: Improving military housing to support readiness and quality of life.

Retirees/veterans: Advancing the MOAA/Disabled American Veterans (DAV)-authored report [Ending the Wait for Toxic-Exposed Veterans](#) to ensure timely delivery of earned benefits.

Family/survivors: Passing the Military Spouse Hiring Act to expand employment opportunities.

DoD health care: Enhancing stability and accountability in the military health system.

VA health care: Improving caregiving support for veterans' families.

These issues directly affect MOAA members and their families, from housing conditions to access to health care. Advocacy on these topics ensures critical support systems remain robust and accessible. *Learn*

More: [MOAA's Legislative Priorities for the 119th Congress](#)

Enduring Priorities and Redline Issues:

Enduring priorities are long-term goals that remain important to MOAA's advocacy mission, requiring sustained attention across legislative sessions. Redline issues arise when a service-earned benefit is threatened by actions from Congress, the executive branch, or other federal entities.

In such cases, MOAA immediately shifts focus, elevating the issue to a top-tier priority to ensure swift and effective advocacy that protects servicemembers, retirees, and veterans and their families.

Adapting to New Leadership:

With shifts in chamber control, MOAA's advocacy must remain dynamic. The association will focus on building relationships with key committees:

- **House:** These include Veterans' Affairs, Armed Services, Appropriations Defense and Military Construction-VA subcommittees, and Ways and Means.

Senate: Veterans' Affairs, Armed Services, Appropriations Defense and Military Construction-VA subcommittees, and Finance.

These committees play critical roles in advancing MOAA's priorities, from funding key programs to addressing policy changes.

Advocacy Actions: MOAA's early efforts in 2025 will prioritize education and engagement. The welcome reception is designed to provide an opportunity to introduce lawmakers to MOAA's mission and share materials like the *Ending the Wait* report.

Initial outreach through letters and meetings will ensure legislators understand the stakes and align with MOAA's priorities.

Legislative Column

The Importance of Member Engagement: MOAA's advocacy is only as strong as its members. By staying informed and participating in campaigns in our [Legislative Action Center](#), members amplify MOAA's voice on Capitol Hill. The spring 2025 advocacy event, Advocacy in Action, will be a critical opportunity for members to engage directly with lawmakers and push for progress on key issues.

Protecting benefits is not just MOAA's mission — it is a shared responsibility with its members. Together, this partnership ensures those who serve and their families continue to receive the support they have earned.

TRICARE For Life Enrollment Fees, Cost Shares Part of New Budget Report

*By: Karen Ruedisueli
January 15, 2025*

The Congressional Budget Office (CBO) has once again targeted TRICARE For Life (TFL) in its biennial report outlining options for reducing the deficit.

[The December 2024 report](#) highlights savings that could be achieved by introducing a TFL enrollment fee or minimum out-of-pocket cost requirements. Similar concepts have been presented in [past CBO reports](#), which are issued every two years to provide information to lawmakers confronting budgetary challenges.

Last year, nearly 200 MOAA members and staff took this issue to Capitol Hill as part of our [Advocacy in Action](#) campaign, ensuring elected officials understand the intense opposition to TFL fees. Retirees already have fulfilled all the requirements to earn their health care benefit, and MOAA will fight any attempts to cut it, including fee increases designed to shift costs from DoD to seniors who rely on TFL.

While no current legislation proposes TRICARE fee increases, MOAA takes these threats seriously given pressures on the DoD budget and precedent for such proposals. From FY 2013 to FY 2017, MOAA's efforts helped to block five consecutive administration budget request proposals for TFL enrollment fees.

Some details on the options included in the CBO report:

TFL Enrollment Fee: TFL enrollment is automatic once a beneficiary starts paying Medicare Part B premiums. 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 \$610 for individual coverage or \$1,220 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 affecting TFL would introduce minimum out-of-pocket requirements, including an \$850 deductible – TFL would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing. For the first \$4,250 in total medical expenses each year, Medicare would pay its 80% (or \$3,400) while the TFL beneficiary would be responsible for the full \$850 not covered by Medicare.

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*. Like the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

Legislative Column

Protecting Your Earned Benefit: The options outlined in the CBO report come from various sources including past proposed legislation or budget proposals, congressional offices, federal agencies, and the private sector. “As a collection, the options are intended to reflect a range of possibilities, not a ranking of priorities or an exhaustive list,” the report states. “Inclusion or exclusion of any particular option does not imply approval or disapproval by CBO, and the report makes no recommendations.”

MOAA appreciates the importance of addressing the deficit, but our nation must fulfill obligations to those who serve a full career in uniform. We will fight any proposal that increases costs to seniors who rely on TFL for their health care. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – MOAA will also protect the future of TFL for current working-age retirees and career servicemembers who are counting on TFL as a critical part of their future retirement plans.

We will be monitoring for any signs that CBO’s concepts have gotten traction. The administration budget request, due in February but sometimes delayed during the first year of a new administration, will likely give us our first glimpse at any potential proposals to increase TRICARE fees. Look for updates on these and other legislative issues in *The MOAA Newsletter* and at MOAA.org, and register at our [Legislative Action Center](#) so you can take part in upcoming grassroots efforts designed to preserve service-earned benefits.

COLA Update: 2026 Retiree Pay Adjustment Trending Toward 5-Year Low

*By: Kevin Lilley
February 5, 2025*

After near-record raises in the early 2020s, the cost-of-living adjustment (COLA) received by military retirees, VA disability and Social Security recipients, and others receiving certain federal compensation is on track to continue a recent downward trend.

An early prediction estimates [an increase of 2.1%](#) for the 2026 calendar year – lower than the [2.5% increase](#) for this year and well off the previous two annual adjustments (8.7% and 5.9%), which came in the wake of the COVID-19 pandemic.

Those figures represented the largest two-year increase in the formula used to calculate Social Security COLA since the early 1980s, when inflation led to double-digit increases. Military retiree COLA was calculated under a different formula at that time and did not reach those levels.

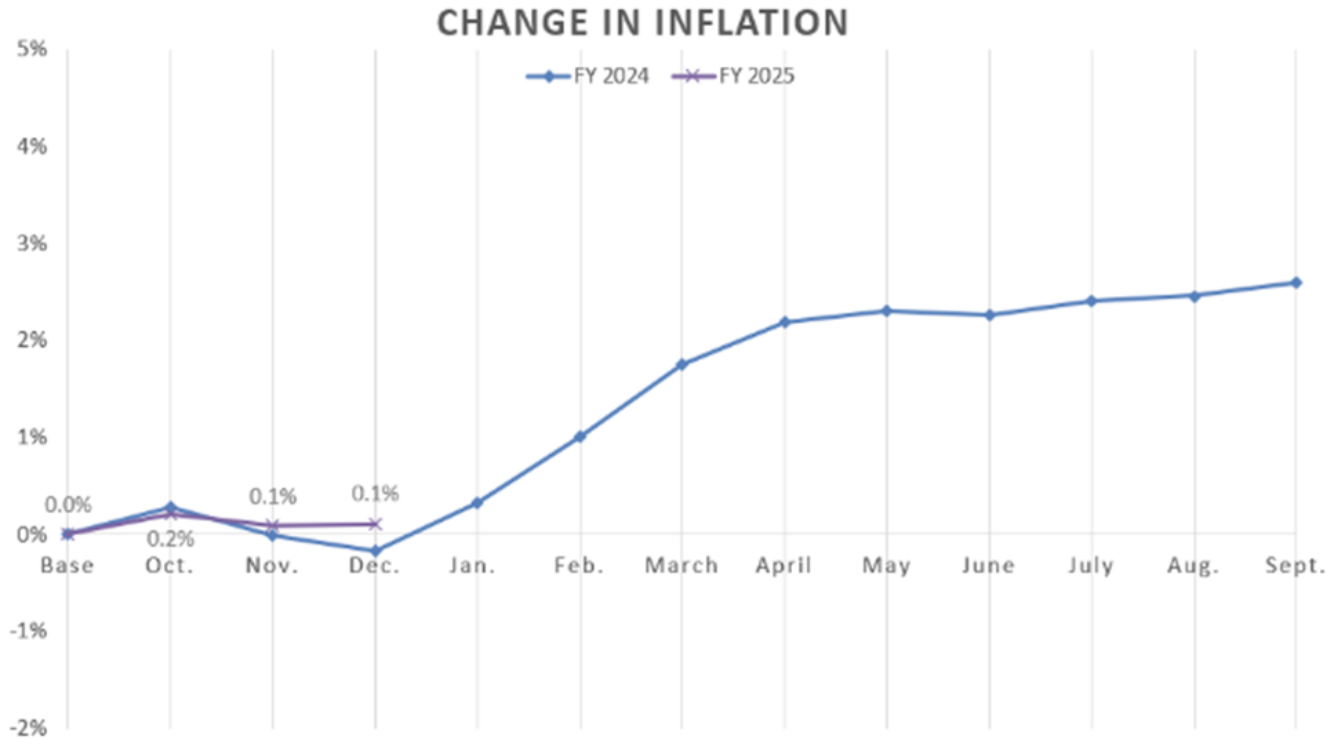
Welcome to MOAA’s COLA Watch page, where you will find a monthly update on the inflation figures used to set the cost-of-living adjustment (COLA) for payments received by military retirees, disabled veterans, Social Security beneficiaries, and many others receiving federal compensation.

The Latest: The December 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Jan. 15, was 309.067, 0.1% above the FY 2025 baseline of 308.729. January 2025 figures will be announced Feb. 12.

The CPI-W figures from the end of this fiscal year (July, August, and September 2025) will be compared to the FY 2025 COLA baseline to calculate the 2026 COLA (see "[How Your COLA Is Calculated](#)," next page).

Legislative Column

How Your COLA is Calculated



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Key Goals for the 119th Congress

As the legislative slate resets for the 119th Congress, MOAA member engagement will become even more vital to achieving our advocacy objectives. Your advocacy ensures that MOAA and the broader community of military and veteran service organizations (MSOs/ VSOs) maintain momentum for existing priorities such as the Major Richard Star Act, [which would benefit tens of thousands of combat-injured veterans](#). We also need your help to build support for new objectives and emerging issues, often via immediate action, to respond to the sporadic nature of the legislative process.

First step: Register as an advocate in [our Legislative Action Center](#). If you're already registered, send the link to a family member or friend. Remember, the Legislative Action Center is open to all who support the uniformed services community. While our advocacy team remains active on many issues not listed here, our priorities are shaped throughout the year depending on policy developments or emerging issues that necessitate an all-hands approach. Additionally, we share many interests with [The Military Coalition](#) and other stakeholders. MOAA leverages those relationships to expand our reach on Capitol Hill.

These are among MOAA's priorities for this year:

Currently Serving

Military housing: Recent reporting from the Government Accountability Office (GAO) reveals the myriad challenges servicemembers in unaccompanied housing are facing. The health, safety, and privacy concerns outlined by GAO show the need for action. MOAA seeks to improve funding and condition transparency for unaccompanied housing by requiring an annual, publicly available report, which will highlight areas that require the most attention from both DoD and Congress.

Retirees/Veterans

Toxic exposure: MOAA will focus on capitalizing on our recently released report, [Ending the Wait for Toxic-Exposed Veterans](#), to advocate for veterans exposed to toxic materials during their service. While the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act has made major improvements to how toxic exposures are treated by the VA, additional measures are required. In cooperation with other VSOs, MOAA will advocate for Congress to pass legislation that shortens the time veterans must wait before their toxic exposures are acknowledged and conceded by the VA.

Family/Survivors

Spouse employment: Rates of unemployment for military spouses continue to be four to five times higher than the national average. This persistent challenge requires not only providing education and employment resources for spouses, but also incentivizing businesses to hire someone who will likely move in two to three years. The Work Opportunity Tax Credit program was established to support populations who face significant barriers to employment, and adding a military spouse target group is long overdue. Passing the Military Spouse Hiring Act will provide another important lever needed to address the critical issue of spouse unemployment.

DoD Health Care

Access to care: DoD has acknowledged that congressionally directed reforms to the Military Health System (MHS), together with U.S. medical workforce volatility, exacerbated long-standing access challenges and led to a destabilized MHS that does not consistently deliver timely care to beneficiaries. Current patient resources for reporting access problems and getting assistance navigating the MHS are inadequate. Also, it is unclear if there are mechanisms for reporting up to the Defense Health Agency so systemic access challenges can be identified and addressed. MOAA seeks a digital MHS assistance platform allowing beneficiaries to report access-to-care challenges and receive help navigating the MHS, including reporting requirements to increase visibility on barriers to access so fixable issues can be addressed.

VA Health Care

Support for caregivers: MOAA has long advocated for legislation that would improve caregiving support for veterans' families. This includes enhancements to the VA Program of Comprehensive Assistance for Family Caregivers (PCAFC) and expansion of home health and long-term care services to meet current and future needs of veterans, their caregivers, and families. This year, MOAA strongly supports the reintroduction and enactment of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act. This legislation acknowledges caregivers' invaluable contributions while addressing the significant economic and emotional burdens they face. By offering education, employment, and retirement opportunities, the legislation empowers caregivers to achieve financial security while potentially reducing the federal government's long-term economic burden.

Persistent Efforts

There are certain issues that MOAA will always advocate for until they are passed. Among these are concurrent receipt for combat wounded (Major Richard Star Act), Arlington National Cemetery access, and cost-of-living adjustments (COLAs).

MOAA will also continually monitor certain issues and will immediately mobilize the entire association, our membership, and VSO/MSO allies to ensure these issues are not negatively impacted.

These issues include:

- Decrements to scheduled pay increases.
- New TRICARE or TRICARE Pharmacy Program fees.
- TRICARE cost-sharing increases that exceed military retired pay COLA or TRICARE Pharmacy Program cost sharing that exceeds common industry practice.

Unequal decrements of compensation and benefits based on rank, age, family composition, retirement status, or disability benefits.

As the work of the 119th Congress gets underway, MOAA will continue its efforts to advocate on behalf of our members and the entire uniformed services community.

We will leverage our experience and our relationships on Capitol Hill and with our partners to navigate an increasingly partisan environment.

Through our efforts, MOAA will seek to ensure that servicemembers, veterans, and retirees and their families — who have sacrificed so much — continue to receive benefits earned through their service.

When MOAA Speaks, Congress Listens

Learn more about MOAA's key advocacy issues and contact your elected officials using the MOAA messaging platform.

Chaplain's Comments

Greetings and Happy New Year 2025 to one and all for a healthy and prosperous one!

It is now some two hours after the change of power from Pres Biden to Pres Elect Trump. Dignitaries, from both parties, were present including all former living Presidents, two former living Vice Presidents, two former Speakers of the House, The Chairman of the Joint Chiefs of Staff, all of the Members of the Supreme Court and many others who could manage to get an invitation to the events at Constitutional Hall. The choice to put all the events in doors was a wise one in view of the sunny but frigid weather. The spirit of it all was cordial but effective in showing that the change of administration was peaceful without a shot being fired or some angry general show up with a few hundred troops demanding to be recognized as the legitimate government of the United States.

President Trump's message was pretty much as predicted. It announced an ambitious agenda, mostly designed to insure domestic tranquility, fiscal sobriety and fair treatment of all. The use of the future tense was frequent.

What will follow Monday the 20 day of January, 2025 is anybody's guess. Not all nominees will be confirmed, promised military action may not be needed, Dissension will doubtless surface with much thinking by everyone about everything .

The Apostle Paul was familiar with human government, the intrigue involved and the time spent on thinking about what to do about it. Yet, rather than having his readers, or us, spending all of our time advising on this or that which is our right to do so, he encourages us to spend the bulk of our time on thinking and practicing ideas which encourage pleasant living under human government. he writes in Philippians 4: 4- 8 :

" Finally, beloved, whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is pleasing, whatever is commendable, if there be any excellence, and if there is anything worthy of praise, think about these things." Peace will surely follow.

May we find that this year !

Ralph L. Woehrmann

Ch Major USA RET

Illinois Council of Chapter Presidents, Chaplain

Survivor Outreach Services Coordinator



Survivor Outreach Services

Many choose new goals for the beginning of the Year.

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

As a reminder the Survivor Benefit Plan

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

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

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

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PROVIDING **CRISIS RELIEF** TO OUR NATION'S HEROES

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



OUR GOAL

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



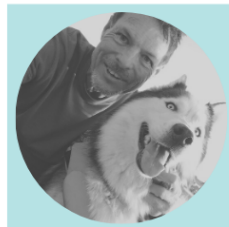
WHY CRISIS RELIEF?

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



CAN YOU HELP?

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



READY TO ASSIST

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

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

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

WHAT SETS US APART



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



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Reasons to Join a MOAA Chapter

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

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

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

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

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

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

Council of Chapters

Website

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

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

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

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

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



Never Stop Serving!!!

MOAA Store and ROTC/Junior ROTC Items

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

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

**Never Stop Serv-
ing!!!**

MOAA Legislative Action Center

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

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

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

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

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

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