

# MOAA Surviving Spouse Virtual Chapter

November 2023 issue



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## **From the President of the MOAA Surviving Spouse Virtual Chapter President.**

It has been my pleasure to be your Virtual Chapter President for the past year, and I'm looking forward to the coming year, 2024. It's been a great year for our chapter – we've had some excellent speakers providing us with information and resources available to us – and many informational meetings that have enabled us to get to know each other a bit better. The Book Club is a beautiful addition for our members who are participating. I hope to see you all in the coming year. Have a wonderful Thanksgiving, a blessed Christmas, and a happy Hannukah; enjoy the New Year, and I'll see you on January 16, 2024. *Barbara Smith*

## **MOAA Surviving Spouse Virtual Chapter:**

Purpose: The purposes of this Chapter shall be to promote the goals and objectives of the Military Officers Association of America (MOAA), to provide a forum for Surviving Spouses of uniformed service officers and their reserve components to communicate information or concerns, and to advocate for the protection of rights for members and their dependents (2018, MOAA surviving spouse virtual chapter bylaws)

The MOAA Surviving Spouse Virtual Chapter [was founded in 2018](#). To apply: Download membership materials [here](#). The group started with thirteen members and has grown to more than 200. It is open to any surviving spouse of any U.S. uniformed service officer nationwide. If you are interested in joining, please email [mssvc02@gmail.com](mailto:mssvc02@gmail.com). MOAA Surviving Spouse Virtual Chapter Meetings January 16, 2024, 1:00 PM

## **MOAA Surviving Spouse Virtual Chapter Board**

Barbara Smith -President                      Virginia Gail Joyce- Vice President  
Nora Durham- Secretary                      Pat Green – Book Club/Membership                      Sheila Padgett- Treasurer  
Vivianne Cisneros Wersel, Au.D.- Newsletter Editor                      Michele "Micki" Costello- President Emeritus

## **MOAA Surviving Spouse Advisory Council**

Virginia Gail Joyce- Chair Greater Granbury                      Barbara Smith –Hampton Road Chapter  
Pat Green-Central Florida Chapter                      Vivianne Cisneros Wersel, Au.D. -Western NC  
Nora Durham- Green Valley AZ                      Rene Tampa Chapter  
Nancy Mullen

## Surviving Spouse Virtual Book Club: Pat Green

The Surviving Spouse Virtual Chapter Book Club had its final meeting for 2023.

The book discussed was *ONE SECOND AFTER* by William R. Forstchen. It was a fictional account of the changes in a rural community when an electromagnetic pulse caused by an enemy of the United States cripples electricity supply, communications, and transportation. A retired Army Colonel emerges as the leader in the crisis.

Nora Durham introduced the book to our readers and led the discussion. Such a timely review of the apparent fact that our way of life can be disrupted at any time. The response and preparedness highlighted the community's civility and cohesiveness—a great job by Nora and a timely topic.



(Wikipedia 2023)

This selection was yet another example of the exploration of how going outside our standard range of reading materials can expand our consciousness.

The book for discussion in January 2024 is *WILD SWANS: Three Daughters of China* by Jung Chang. It is a biography and an autobiography written about the lives of three generations of Chinese women. It begins with the life of the grandmother, a warlord's concubine, continuing with the struggles of the mother, a Communist party leader during the Mao Cultural Revolution, and concludes with the life of the writer as she progresses to a linguistics doctorate from York University in Britain. Many insights are provided into the life of Chinese women and their progress in society. Pat Green will lead the discussion. In February, Barbara Smith will introduce us to the series of novels Iris Johansson wrote. She chose the first book in the Eve Duncan series titled ***THE FACE OF DECEPTION***.

Please join us on January 16 at 5 p.m. as we kick off the 2024 season of the SSVC Book Club with *WILD SWANS*.

Keep those pages turning!

**Newsletter Disclaimer:** Some information compiled from other sources includes experts in their respective fields, i.e., DFAS, VA, and TRICARE. The MOAA Surviving Spouse Virtual Newsletter is published quarterly to inform MOAA Military Surviving Spouses and their family members of information of interest on their rights, benefits, and privileges. The content of this newsletter may not necessarily reflect the views of MOAA, the VA or the Department of Defense.

## **Feature Article: Surviving Spouse Corner: Is a 55-and-Older Community Right for You?** By: Nora Durham, MOAA Surviving Spouse Advisory Council

What is a 55-and-older community? These residential communities are designed to be friendly to seniors with low-maintenance amenities such as pools and clubhouses and proximity to shopping, restaurants, and attractions. There are more than 19,000 retirement community businesses in the U.S. as of 2023, an increase of 1.2% from 2022, according to [IBISWorld.com](https://www.ibisworld.com).

### **[RELATED: [MOAA's Digital Retirement Guide](#)]**

Pros of living in one of these communities include:

- Like-minded people. Because of the age requirements, many people living there will likely be from your generation and share your interests. This will help making new friends easier.
- Activities and events. Many communities have a clubhouse with social events, games, movies, concerts, speakers, and more. These activities are usually open to the whole community, so you can participate as many as you want.
- Less maintenance. You'll probably need to pay an HOA fee for maintenance and repairs, but you won't need to worry about managing the outside of your property. The fee could include services such as trash collection, cable, water, and security.
- Various amenities. Many of these communities have a pool, a gym, tennis/pickleball courts, golf, a game room, and more.
- Transportation. Some communities offer shuttles to shopping centers or health appointments.
- Quiet, kid-free environment. Besides holidays when grandchildren can visit, most of these communities are quiet.
- Safety and security. Many of these communities are gated and have low crime rates. They also often have security staff, well-lit areas, updated fire alarms, smoke detectors, and other safety features.



Having lived in a gated 55-plus community since 2020, the only con is that I did not move here sooner. But for some, cons of these communities might include less privacy, higher costs, challenges selling, and younger family members potentially being restricted. Nora Durham, MOAA Sept 2023.

If you're considering moving to a retirement community, make a list of other questions before you buy and ask the homeowner association (HOA) for answers. Get a copy of the HOA rules (also called restrictive covenants) and fees, and make sure you understand them before deciding.



## [Washington State MOAA Leader Is Passionate About Helping Surviving Spouses](#)

*“Honoring her relentless work to help others, Toland has been named council-level recipient of MOAA’s 2023 Surviving Spouse Liaison Excellence Award.”*



## [MOAA - Kansas Chapter Member Honored for Guiding Surviving Spouses Step-by-Step](#)

The recipient of the Surviving Spouse Liaison Excellence Award at the chapter level is Lt Col Roy Yenchesky, US Air Force (Ret.) from the MOAA Wichita Chapter.



[More Resources: Medicare and TRICARE for Life.](#) Outstanding MOAA Article (March 2023) what you need to know about Medicare and Tricare.

## **Open enrollment season for Medicare and Tricare: Time sensitive!**

- **Tricare Open Enrollment**, also known as Tricare Open season, runs each year from mid-November through mid-December. For 2023, those dates are **Nov. 13 to Dec. 12**.

[Everything You Need to Know About Tricare Open Enrollment](#) (military.com).

[www.military.com/benefits/tricare/tricare-open-enrollment.html](http://www.military.com/benefits/tricare/tricare-open-enrollment.html)

- **MEDICARE: Explore your Medicare coverage options!**

Pick your 2024 plan from Oct. 15 - Dec. 7. [Medicare Open enrollment.](#)

## Resources and Support Newsletters

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
  - [Survivor Connection: Your link to Enduring Support](#)
- [Office of Survivor Assistance \(VA\)](#)
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS Newsletter](#)
- [Army Echoes DFAS Newsletter](#)
- [Semper Fidelis Newsletter for Retired Marines](#) July-September 2023
- [Semper Fidelis Newsletter for Retired Marines October -December 2023](#)
- [My Military Benefits Newsletter](#)

## Directory:

VA: Office of Survivor Assistance (202) 461-9383

DEFENSE FINANCE AND ACCOUNTING SERVICE DFAS (888) 332-7411, [www.dfas.mil](http://www.dfas.mil)

U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655

TRICARE: <https://tricare.mil/>

• East: (800) 444-5445; <https://www.humanamilitary.com/east/>

• West: (844) 866-9378; <https://www.tricare-west.com>

• Overseas: (888) 777-8343; <https://www.tricare-overseas.com>

• Health Beneficiary Counseling Assistance Coordinator: <https://www.tricare.mil/bcacdcao>

TRICARE for LIFE: (866) 773-0404; <https://www.tricare4u.com>

TRICARE Network Pharmacy Program (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedeliver>

## Long-Term Assistance Program Office, Gold Star, and Surviving Family Member Representatives

U.S. Army Office: 210-834-0494 [usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil](mailto:usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil)

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U.S. Marine Corps: 866-210-3421, ext. 2 Email: [Gold.Star.Advocate@usmc.mil](mailto:Gold.Star.Advocate@usmc.mil)

U.S. Navy Phone: 901-874-0083 [MILL\\_LTAP@navy.mil](mailto:MILL_LTAP@navy.mil)

U.S. Air Force USAF/A1SAA: 703-693-0683 [usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil](mailto:usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil)

U.S. Coast Guard -Coast Guard Casualty Matters Office: 202-795-6637

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors 571-372-5319

## Legislation Updates



### TAKE ACTION:

Taken from MOAA.org: “The changeover to the new system will require all users to enter in their details, but they can create an account with those details the first time they visit the site. First-time users can sign in at this link; you must provide your information again if you sign in from another browser or device.”

**STEP ONE:** Go online: [MOAA.org](https://www.moaa.org).

**STEP TWO:** Click Advocacy from the top menu.

**STEP THREE:** Then click Legislative Action Center from the menu on the left side.

Or Click the [TAKE ACTION](#) tutorial.

### Tricare Concerns for Retirees and Beneficiaries-(MOAA.org)

#### [Share Your Story: Impact of TRICARE Pharmacy Network Changes](#)

We want to hear from MOAA members who will lose access to their community pharmacy. Your feedback is vital to our advocacy with DoD leaders and on Capitol Hill as we continue our fight to preserve and improve the military health care benefit. In your response, please consider sharing the following details:

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- Do you use the community pharmacy for ongoing maintenance medications, occasional acute medications, or both?
- How far will you travel to reach an alternative TRICARE network pharmacy?
- What is your ZIP code?

Thank you for addressing this critical issue for the 350,000 Military Officers Association of America members!

Act now! [Tell your story:](#)

## **Legislation- Military Surviving Spouses**

Senate Bill 414 Click Here [Caring for Survivors Act of 2023](#) - Senator Jon Tester- (D- MT)

House Bill: H.R. 1083: Click Here: [Caring for Survivors Act of 2023](#) HR Rep. Jahana Hayes(D-CT)

Senate Bill 1266 Love Lives on Click here: [Love Lives On Act of 2023](#) Jerry Moran, (R-KS)

House Bill: H.R. 3651 Rep Dean Phillips (D-MN): Click here: [Love Lives on Act of 2023](#)

Contact your Representative to support a House Bill; ask your Senators to help Senate Bills.

How do I find what bills MOAA supports in the current session of Congress?

A. Click the "[MOAA-Supported Legislation](#)" button on the homepage of the Legislative Action Center to see what bills MOAA has publicly supported for the current session of Congress. The organization's endorsement process is deliberative; MOAA will not keep or oppose any legislation without a thorough review of its potential effects, positive or negative.

## **Veteran Affairs (VA)**

**THE PACT ACT** (Taken directly from VA.GOV). **A repeat performance.** This was highlighted in our last MOAA Surviving Spouse Virtual Chapter Newsletter (August 2023), as it is an ongoing **wealth of information. Please read and ACT!**

**Why file?** If you filed and were denied the VA benefits as a surviving spouse or never filed, please consider investigating if you meet the new criteria for receiving VA benefits due to the Pact Act. To file an intent or to submit a claim [PACT ACT](#).

August 10, 2023, marked the first anniversary of the passing of the Pact Act. This new legislation is essential because it provides VA benefits to a surviving spouse who was not previously eligible. The Pact Act recognizes recent presumptive illness that if a service member dies due to this service-connected disability, their beneficiary may be qualified for Veteran Affairs (VA) benefits. These benefits include Dependency Indemnity Compensation ((\$1562.00/month), home Loan, education, Fiduciary program, aid and attendance, and more.

Since enacting this law, the VA has been identifying those surviving spouses who might be eligible. However, they have asked for Veteran Service Organizations to help reach out. MOAA Surviving

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Spouse Advisory Council is doing much to help with this effort. If you know a surviving spouse who does not receive DIC, please share the Pact Act information with them. This benefit can change the quality of life of a surviving spouse. [Learn about VA DIC and how to apply.](#)

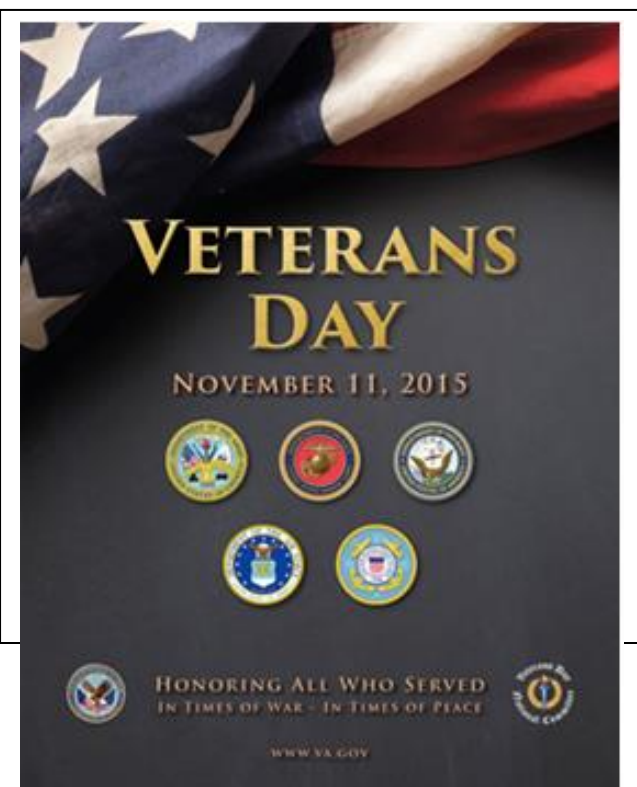
Note: If we deny your claim in the past and we think you may be eligible now, we'll try to contact you. We may be able to reevaluate your claim. But you don't need to wait for us to get you before you reapply. You may be eligible for these benefits as the surviving family member of a Veteran:

- Burial benefits and memorial items, burial allowance, Education, and training. Health care through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). You may qualify if you're the survivor or dependent of a Veteran with a service-connected disability—a VA-backed home loan.

[Learn more about family member benefits.](#)

A message from the Secretary of the VA, Secretary Denis McDonough: "If you're the survivor of a Vet who died from one of the many conditions outlined in the toxic exposure legislation—including cancers and other illnesses—you may be eligible for VA care and benefits. And while there's no deadline to apply, applying or submitting an Intent to File on or before August 9th means survivor benefits you may be granted will be backdated to August 10th of last year, when the bill became law. You can learn more by visiting [VA.gov/PACT](http://VA.gov/PACT) or calling 1-800-MY-VA-411 (1-800-698-2411). Ann Duff and Scott Bell in your VA Office of Survivors Assistance are available to answer your eligibility questions, so call them at 202-461-9383 or e-mail [OfficeOfSurvivors@VA.Gov](mailto:OfficeOfSurvivors@VA.Gov). Help us spread the word—across Gold Star Wives of America and to all Veterans and survivors."

## **EVENTS: Veterans Day 2023-Honoring All Who Served**



Veterans Day, originally known as Armistice Day, commemorates the conclusion of World War I. On the hour of the 11th day of the 11th month in 1918, an armistice occurred between the Allied nations and Germany. 1919 President Woodrow Wilson designated November 11 as Armistice Day to honor those who bravely served in World War I. 1954; after World War II and the Korean War, this holiday was renamed Veterans Day to pay tribute to all United States veterans. It is an occasion for expressing gratitude towards those who selflessly dedicated themselves to



## [VA Information for Veterans Day Arlington National Cemetery Ceremony](#)

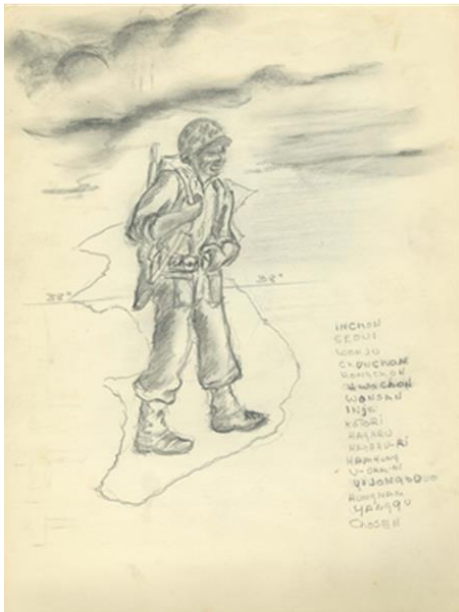
### **Veterans Day NOV 11, 2023, Arlington National Cemetery**

- Host: Secretary of Veteran Affairs, Honorable Denis Richard McDonough
- Gates: Open 0800 Entry Gates: Memorial Gate, 123 Gate (closest to Pentagon), and Ft Myer Gate. Must have a military ID Card or CAC card to enter 123 and Ft Myer Gate,
- Those attending Breakfast at the White House will be bussed from FT Myers to the White House and returned to ANC for the ceremony.
- The tram will run from Memorial Gate from 8:30 AM to approximately 10:15 AM.
- Expect a stop movement for the arrival and departure of senior government officials (SGO) at approximately 10:30 AM -10:45.
- Family Passholders cannot drive west of Eisenhower until approximately 12:15 PM or after the SGO departs ANC. Passholders can drive in the area east of Eisenhower during non-lockdown periods.
- Tram will transport ceremony and VA attendees from the Amphitheater to the Welcome Center from 12:15-2:30 PM. Normal operations will resume at approximately 2:30 PM.
- Remarks start at approximately 11:15, and the ceremony ends at about noon.

## [Veterans Day 2023: Check Out MOAA's List of Discounts by Blair Drake OCTOBER 24, 2023](#)



*“Restaurants, businesses, and attractions are extending their thanks to veterans and military personnel by offering freebies and discounts on Veterans Day and throughout the weekend of Nov. 11-12, with some savings lasting even longer.” MOAA OCT 2023*



## 70th Anniversary of the Conclusion of the Korean War.

Colonel Philip Cisneros, a dedicated US Marine, ventured into the Korean War at the early age of 19, where he bravely faced battle wounds, earning a Purple Heart. His commitment to service spanned an impressive 42 years, marked by additional honors, including a Silver Star and Bronze Star during his deployment in Vietnam. He held a lifetime membership with MOAA and is survived by his spouse, Mrs. Virginia Cisneros, and daughter, Vivianne Cisneros Wersel, who are MOAA Life members and members of the MOAA Surviving Spouse Virtual Chapter.

Often labeled the "Forgotten War," this conflict tested the spirit of individuals fighting for deeply held values. As we reflect on the 70th anniversary of the Korean War's conclusion, imagine the young faces of those who sacrificed their lives. The signing of the armistice on July 27, 1953, brought an end to the Korean Peninsula after three arduous years of warfare. Let's empathize with the countless men and women who displayed extraordinary bravery and resilience, dedicated to a cause larger than themselves. On this significant anniversary, let's honor the sacrifices of many. (Artist: Philip Cisneros circa 1951.)



**Wreaths Across America:** A nonprofit organization that coordinates nationwide wreath-laying ceremonies on veterans' graves. Their mission is to remember, honor, and teach about the service and sacrifices of veterans, especially during the holiday season. This year, the National Wreaths Across America Day is December 16<sup>th</sup>. Contact your local MOAA Chapter to get involved [or Wreaths Across America](#).

## Arlington National Cemetery Wreaths Across America 2023-2024

December 10, 2023, Family Pass Holder Day. Memorial Gate opens at 8:00 AM. Each family with copies of Family Passholder placards will be limited to three wreaths. December 16, 2023 "Wreaths in" The gates open at 8:00 AM. Wreaths Across America is open to the public to lay wreaths. January 20, 2024, "Wreaths Out" the removal of wreaths.



Air Force: The US Air Force celebrated its 76<sup>th</sup> birthday on September 18, 2023.

Navy: The US Navy celebrated its 248<sup>th</sup> birthday on October 13, 2023.

USMC: The US Marine Corps will celebrate its 248<sup>th</sup> birthday on November 10, 2023.



from the Editor

**Newsletter Editor:** Send all pictures and stories to Vivianne Cisneros Wersel, Au.D. [viwersel@yahoo.com](mailto:viwersel@yahoo.com)



## Closing Message:

As a group, we pay tribute to the memories of those who have served, acknowledging the sacrifices they made both on the frontlines and in the lives they left behind. As we progress, may the cherished memories of our departed ones continue to bring light into our lives. May the strength within each one of us be a plethora of resilience. In unity, we find solace; through shared narratives, we uncover healing. By honoring those, we carry forth their enduring legacy.