

Surviving Spouse Newsletter



August 2023 issue

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MOAA Surviving Spouse Virtual Chapter

The MOAA Surviving Spouse Virtual Chapter [was founded in 2018](#). Surviving spouses of military members across the country are connected virtually in a new group that aims to solve problems and shape future legislation. “The purpose is to provide a forum for surviving spouses across the United States to come together,” said Gail Joyce, one of the group's founding members. “We want to find solutions to problems we might be having. “The group started with 13 members and has grown to more than 200. It is open to any MOAA surviving spouse.

The group holds hour-long virtual meetings every month. Gail said one of the group's top goals is to connect with younger spouses. Since the group meets virtually, it makes it convenient for spouses to participate without leaving home, which can be a challenge for young spouses with children or jobs, she said. The group also bridges the gap for surviving spouses that live in areas that don't have local MOAA chapters. “

Our monthly meeting provides a wealth of guest speakers; every other month is more informal. This offers the opportunity to share resources and cultivate friendships. There are no meetings in November and December. An online application also is available. Also, please find us on the MOAA website at Moaa.org. Under Surviving Spouses section.

Download membership materials [here](#). If you are interested in joining, please email mssvc02@gmail.com. Suppose you are not a surviving spouse but a surviving spouse liaison; you may join the SS Virtual Chapter. See the article in this newsletter regarding SS Liaison.

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Virtual Chapter Meeting: Third Tuesday every month.

August 15, 5:00 PM Informational Meeting- Includes Book Club information

September 19, 1:00 PM: [Everplans](#)

Sept 19, 5:00 PM Book Club

October 17, 5:00 PM Informational resource sharing meeting

Surviving Spouse Liaison (moaa.org)

Surviving Spouse Liaisons work at the Council and Chapter level to ensure fellow survivors remain connected to the military family and participate in local and national programs and advocacy efforts. Learn more about the position [at this link](#), and learn more about the Surviving Spouse Liaison Excellence Award, including the nomination process, [at this link](#). Your chapter should have a well-trained SS Liaison from MOAA to provide adequate and supportive leadership for surviving spouses within their Chapter. Liaisons are also leaders and mentors to others. MOAA shows this is important to the organization; by doing so, they recognize outstanding Liaisons with the Surviving Spouse Liaison Excellence Award. This prestigious award is given annually. Surviving Spouse Liaisons work at the Council and Chapter level to ensure fellow survivors remain connected to the military family and participate in local and national programs and advocacy efforts. [Learn more about this position here.](#)

Surviving Spouse Liaison Training

Next Training: Milwaukee Wisconsin

For more information for registration:

September 15th and 16th

Training cost, Hotels (one night), and meals (two days) included. Transportation is not included.

Who can attend? Those who want to be or assist in their chapter's SS Liaison program.

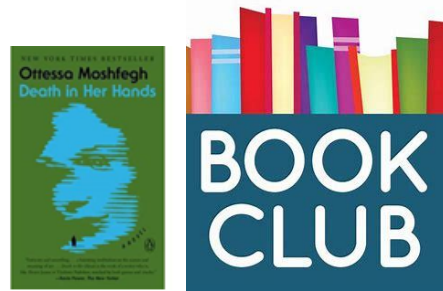


North Carolina Chapters- Zoom Surviving Spouse Liaison Training Date: September 9, 2023.

Contact Vivianne Wersel at viwersel@yahoo.com for details.

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Virtual Surviving Spouse Book Club

Book Club: Any Surviving Spouse Virtual Chapter member can be a member of the Book Club. The first Book Club meeting was on July 18. Six of the 13 members were present. Several absent members sent in comments for the discussion. Pat Green led the discussion on the fictional novel DEATH IN HER HANDS by Otessa Moshfegh. This was a simple book: short, easy read, with few characters and few scenes and flashbacks. It was also a difficult book. The main character was a widow in her 70s. The theme was isolation and how it warps the psyche. The narrative questioned the costs of loneliness and led you to unravel her sanity.

Some members couldn't finish the book because of its dark nature. Others found it almost disturbingly interesting. The novel is a mystery but ends with the reader reaching few conclusions or solutions to the events depicted.

All attendees agreed to the meeting date on the 3rd Tuesday of the month at 5 pm EDT as the meeting date. Next month and all even numbered months, the sharing exchange of SSVC will start at 5 pm, and the Book Club discussion will commence after the SSVC meeting has concluded. We decided that book choices by members will alternate between fiction and non-fiction, and the discussion leader will vary each month.

A "MOAA 2023 Summer Reading Pick" will be our next read. We chose THE CONFIDANT: THE UNTOLD STORY OF THE WOMAN WHO HELPED WIN WWII AND SHAPE MODERN AMERICA by Christopher C. Gorham. Mary Gustafson will lead the discussion.

If you missed this meeting, please join us for the SSVC meeting on August 15 at 5 pm Eastern Daylight Time. Come prepared to stay after sharing ideas and exchanging information with the Surviving Spouses. Also, come prepared to discuss THE CONFIDANT. We will decide on the fictional book next month, so bring your suggestions. Pat Green

MOAA's Surviving Spouses Advisory Council:

Nora Durham, Pat Green, Gail Joyce, Renee Brunelle Matthews, Nancy Mullen, Barbara Smith, Kathy Thorp, and Vivianne Wersel.



From the Editor: Dr. Vivianne Cisneros Wersel, Audiologist, MOAA SS Advisory Council

Disclaimer: Some of the information compiled for MOAA Surviving Spouses Virtual Newsletter is taken from MOAA and other sources, including, i.e. DFAS, VA, and TRICARE. Please send pictures or articles to Dr. Vivianne Wersel, Audiologist, viwersel@yahoo.com.



Information: Dr. Vivianne Cisneros Wersel – Editor Viwersel@yahoo.com (252) 646-2678



Surviving Spouse Corner: Finding Your Path After Losing Your Spouse

By: Barbara Smith, MOAA Surviving Spouse Council

When you lose your spouse, you often face lifestyle questions that must be answered. Do I stay in my home? Should I move closer to my children? Should I go back to work? Should I start volunteering?

Like others, when I lost my husband 20 years ago, I needed to address those questions.

My situation was different than some because my mother, who was 94 at the time, had been living with us for 13 years. She wasn't keen on moving, which meant we weren't going anywhere.

[SURVIVING SPOUSE CORNER: [9 Ways to Get Through Hard Times](#)]

When she passed away four years later, I decided to get back to work. But my home wouldn't remain empty for long. Soon after my mother's death, my older sister retired and wanted to move in with me. She relocated from California to my home in Virginia. She stayed two years and then moved to Colorado, where she had wanted both of us to move initially.

Was that the end of my roommate revolving door? Far from it: Next came my grandson and his best friend for what was supposed to be a six-month stay while one found a job and the other finished school. Instead, one stayed with me for two years and the other for six. I learned that living with young boys was much different than raising my three daughters.

Next came my daughter and son-in-law, who wanted to relocate from the Washington, D.C., area after retiring. They have been here for going on five years.

[SURVIVING SPOUSE CORNER: [A Day as a Lobbyist](#)]

Do I miss my privacy sometimes? Of course. I'm sure my housemates also miss theirs from time to time. But it's been a very good fit.

There are pros and cons to an open-door policy — what has worked for me and my family in recent decades might not be ideal for you. But I believe life has a way of leading us to where we're meant to be — and in this case, it's kept me in my home. Evidently, that is what I always wanted.

Editors note: Find publications in the MOAA.org written by MOAA's Surviving Spouse Advisory Council members.

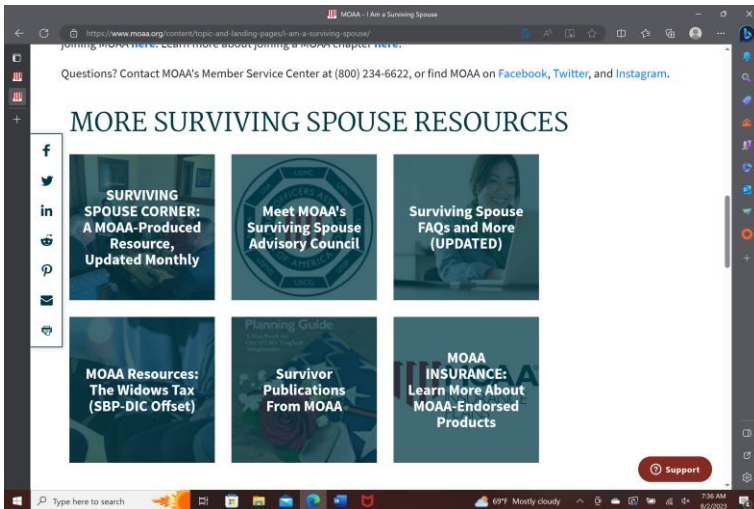
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[Stay connected and in the know regarding MOAA and Surviving Spouse Resources.](#)



[Navigating Challenges](#)



[How to Get Your Military ID Card](#) (MilitaryOneSource.org)

Do you need to replace or obtain the new version of the DoD ID Card?

[DOD Military ID Cards: Info & Services | Military OneSource](#)



You will be issued your military ID through the [ID Card Office Online](#) or any Real-Time (in-person) Automated Personnel Identification System site. RAPIDS offices are on military bases, National Guard armories, and reserve training locations. First, you must be registered in the Defense Enrollment Eligibility Reporting System.

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[RAPIDS](#) Dependents and others will need to complete a [DD Form 1172-2](#) with their military sponsor (*the surviving spouse is the sponsor since the sponsor is deceased unless you were previously military retired*) and visits a RAPIDS site with two forms of [acceptable ID](#) and [proper documentation](#) for final verification and processing. [Use this RAPIDS Site Locator](#) to find a location near you to make an appointment.

How to renew or change or replace your military ID card:

You can apply to the Defense Department to renew or replace your military ID online [using the ID Card Office Online](#). If you lose your ID, you can apply for a new one at a RAPIDS site or through the ID Card Office Online.

To renew, change or replace your ID card, your profile in DEERS will need to be up to date. You can [check or change your DEERS information online at MilConnect](#). Check out this [pre-arrival checklist](#) to learn more about renewing your military ID.

To learn more about getting, renewing, changing, or replacing a military ID, see [How to Get or Renew a Military Card: for Service Members](#); or [How to Get or Renew a Military Card: for Spouses, Dependents, Veterans, and Retirees](#).

Survival Benefit Plan (SBP) and the IRS



smolaw11/Getty Images



“Here’s Why Your Survivor Benefit Check May Have Changed Unexpectedly”

Please refer to MOAA’s article written by Capt. Paul Frost, USN (Ret.) What you need to know, as well as what you need to do, is included in this article. **Outstanding article.** [Click here to read.](#)

“Survivor Benefit Plan (SBP) annuitants may have experienced fluctuations in the amount of their monthly survivor benefit check. They have to do with changes in federal withholding regulations that weren’t implemented until April and didn’t appear until your May 1 annuitant deposit (although some annuitants experienced fluctuations earlier)....”

MyPay

This article will provide step-by-step instructions to make changes using MyPay. [MyPay](#) Dfas-smartdocs@mail.mil



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MyPay is the online system DFAS operates for military members and retirees (survivors) to access their pay information and make changes immediately with user-friendly technology. You can access, review recent pay statements and change current information 24/7.

With myPay, you can:

- View, print, and save leave and earnings statements
- View and print tax statements
- Manage the delivery method for all your statements
- Change federal and state tax withholdings
- Update bank account and electronic fund transfer information
- Make address changes
- View and print travel vouchers
- Control Thrift Savings Plan enrollment
- View, print, or save your Retiree Account Statement
- View, print, or save your Combat-Related Special Compensation Statement
- Start, stop, or change electronic allotments to financial institutions
- Change your mailing or e-mail address
- Make changes to your direct deposit information
- View, print, or save your IRS Form 1099R
- Turn on your Retiree Newsletter notification
- Subscribe to the Retiree Newsletter

Reference: [Pay Processing: DFAS and MyPay > U.S. Department of Defense > Article](#) (DFAS 2021)

How to sign up with MyPay

[DFAS myPay | Online Account Management for DFAS Payroll Services](#)

Here is a great YouTube to help establish a [new MyPay Account](#) (Click to get to YouTube)

Follow the new User Module located on the right side of the screen. You will have to provide your Social Security number.



RESOURCES

Do You Have TRICARE? Information you may need to know!

Here is a website that will provide TRICARE enrollment and TRICARE information "milConnect" Website. MilConnect is an online portal for DOD beneficiaries.



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MilConnect information comes from the Defense Enrollment Eligibility System called DEERS. Eligible users are active duty, National Guard and Reserve members, military retirees, spouses, and eligible family members aged 18 and older.

Related to milConnect, eCorrespondence will use email notifications of changes in benefits rather than postal service letters for active-duty service members and National Guard and Reserve service members on periods of active duty. It is more of a challenge for retirees because they need email access. Therefore, retirees and survivors enrolling in MilConnect can sign up for [eCorrespondence](#). (Army.mil)

When you register on the [milConnect website](#), you can:

- Update DEERS (address, email, phone)
- View or change TRICARE enrollment information
- Find an ID card office
- Sign up for [eCorrespondence](#) about changes to your TRICARE coverage
- View personnel information (sponsors only)
- Transfer GI Bill benefits to family members (sponsors only)
- View civilian employment information (Guard/Reserve only—excluding Army, Navy, and Coast Guard Reserve)
- Get [proof of TRICARE coverage](#)
- Search frequently asked questions about health care eligibility and more
- For technical support, call the Defense Manpower Data Center (DMDC) Support Center at 1-800-477-8227.

[Log in to milConnect](#) [Register to use milConnect](#)

Legislation:

Lt. Gen. Brian T. Kelly, USAF (Ret) MOAA President and CEO,
PRESIDENT'S MESSAGE: "Summer Recess is the Perfect Time to Join our Legislative Action Center" August 2, 2023



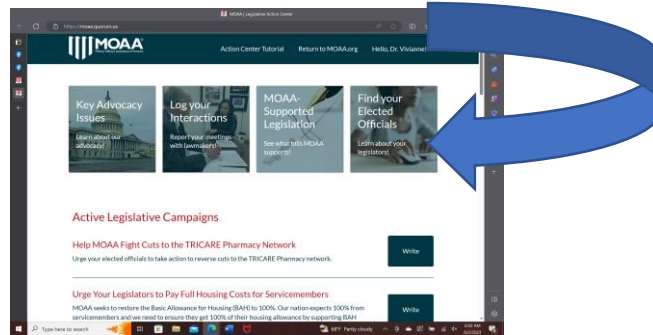
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Many legislative bills about surviving spouses impact the quality of life of a military surviving spouse and their family. You can become a MOAA Advocate by contacting your Representative or your Senator. Your representative serves a **district** corresponding with your zip code. Each state has two Senators. You are the “constituents” of these elected officials.

Find Your Elected Official: [MOAA Legislative Action Center \(quorum.us\)](https://www.quorum.us)



MOAA's advocacy priorities for survivor benefits in the 118th Congress include the following:

- *Repealing the recoupment of last month's paycheck after the retiree's passing and improving SGLI/VGLI updates to match inflation.*
- *Under Key Advocacy Issues about Surviving states, the MOAA's advocacy priorities for survivor benefits in the 118th Congress include 3 top priorities. The second is Improving the DIC baseline to align with other government entitlements' baseline of 55%. Senate Bill 414 and HR 1083 should be listed amongst the other bills for members to contact their elected officials.*
- *Ensuring pay at or above Employment Cost Index, allowances, and programs necessary to recruit and retain a quality force.*

Connect online: [MOAA.org](https://www.moa.org).

TAKE ACTION:

Taken from MOAA.org: “The changeover to the new system online, Take Action, will require all users to enter 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.”

Go online: [MOAA | Legislative Action Center \(quorum.us\)](https://www.moa.org/legislative-action-center)

Here is the new **TAKE ACTION** tutorial (click Take Action). MOAA's Take Action is a simple tool that allows members to write their elected officials regarding MOAA's Legislative priorities. Easy to navigate. You can add your story or submit the preformed letter.

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What are the legislative bills regarding military Surviving Spouses? Call or write your elected officials and ask them to cosponsor these bills. Click on the hyperlink below to become familiar with the legislation. Review the previously mentioned “Find Your Elected Official” and connect with your member of Congress (House of Representative (Congress person) or Senator.

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?

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 (MOAA.org).



Veteran Affairs (VA)

THE PACT ACT

The VA requested that Veteran Service Organizations help spread the word to all Veterans and survivors. Please share this information if you know any military surviving spouse not receiving VA benefits, e.g., DIC. File a claim or an Intent before 10 August 2023. If eligible, benefits will be backdated to August 10, 2022.

To file an intent or a claim [PACT ACT](#)

August 10th marks 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. Since enacting this law, the VA has been working on identifying those surviving spouses who might be eligible. However, they have asked for Veteran Service Organizations to help reach out. MOAA Surviving Spouse Advisory Council is doing much to help with this effort.

The Pact Act recognizes recent presumptive illness that if a service member dies due to this service-

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connected disability, their beneficiary may be qualified for Veteran Affairs (VA) benefits. These benefits include Dependency Indemnity Compensation (\$1562.00/month), a home Loan program, education, a Fiduciary program, aid and attendance, and more (VA.gov). 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.

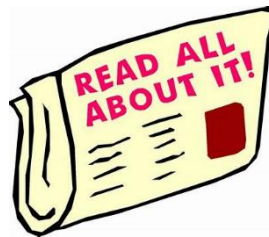
[Learn about VA DIC and how to apply.](#)

Note: If the VA denied your claim in the past and they think you may be eligible now, they will try to contact you. However, do not wait for the VA to contact you; reapply.

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

You can learn more by visiting VA.gov/PACT or calling 1-800-MY-VA-411 (1-800-698-2411). Contact the VA Office of Survivors Assistance to answer your eligibility questions at 202-461-9383 or e-mail OfficeOfSurvivors@VA.Gov.

Newsletters/Publications



[The MOAA Newsletter](#) Sign up to receive MOAA's informative Newsletter. [Update your email preferences.](#)

[DFAS Retiree Newsletter](#)

[DFAS Survivor SBP Newsletter](#)

[The Survivor Connection eNewsletter | Military OneSource](#)

"The Survivor Connection links to enduring support for survivors whose loved ones died while on active duty. It includes up-to-date information for survivors and provides answers to their questions. Published three times a year, the eNewsletter features resources, tools, education, and information about where survivors can turn for support" Military OneSource.

The Military Connection: This newsletter provides resources for military survivors and can address many possible concerns survivors have today.

[Semper Fidelis](#) Newsletter . Published by HQMC Manpower-Reserve Affairs

This newsletter focuses on Retirees and surviving spouses. Knowledge is powerful; regardless of if your spouse served in another service, this newsletter would be a wealth of information. Keep informed regarding changing laws, policies, programs, and benefits.

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Featured articles in this newsletter include:

- New memorial pays tribute to Corpsmen's sacrifices in service alongside Marines
- TRICARE: "A new TRICARE contract that facilitates beneficiary health care in the civilian sector, known as T-5, is expected to start in 2024..."
- The PACT ACT
- APPRECIATION DAYS 2023 MILITARY RETIREE- Find out where and when these events will occur. [Click here](#). For details of a Retiree Day that may be in your location soon!
- 2023 PARADE SEASON - 8TH and I "The Oldest Post of the Corps!" Friday Evening Parade Schedule
- United States Navy Blue Angels 2023 [Air Show Schedule](#)
- Directory Assistance Page

"All retired Marines and surviving spouses with active myPay accounts now receive Semper Fidelis electronically at their email address in myPay. Update your email address in myPay by visiting <https://mypay.dfas.mil/mypay.aspx>."

Semper Fidelis editor, send an email to smb.manpower.mmsr6@usmc.mil

Directory

- MOAA (800) 234-6622 or (703) 549-2311
- Email:

[CLICK HERE TO EMAIL MOAA.](#)

- VA: Office of Survivor Assistance (202) 461-9383
- DEFENSE FINANCE AND ACCOUNTING SERVICE DFAS (888) 332-7411, 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](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>

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Gold Star and Surviving Family Member Representatives

U.S. Army Office Installation Management Command G-9, Survivor Outreach Services Phone number: 210-834-0494 Email: usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps Office: Long Term Assistance Program Office Phone: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Office: Long Term Assistance Program Office Phone number: 901-874-0083 Email: MILL_LTAP@navy.mil

U.S. Air Force Office: USAF/A1SAA, Airman and Family Care Division Phone number: 703-693-0683 Email: usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard Office: Coast Guard Casualty Matters Office Phone number: 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 Phone number: 571-372-5319 Email: osd.pentagon.rsrcmgmt.list.ousd-p-r-gold-star-advocate-mbx@mail.mil



- The Veterans Crisis Line serves Veterans, survivors, service members, National Guard and Reserve members, and those who support them.

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