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Surviving Spouse Virtual CHAPTER NEWS:

We were honored to have two programs available for our Virtual Chapter meeting on 16 July 2024 for MOAA membership. Eloise Whritenour presented the EverPlans program. It is a secure place where one can store important documents and information. There are four pillars to Ever Plans: (1) Security, (2) Guidance, (3) Prompts, and (4) Sharing. Life members get the 1st year free and 70% off after that. Prime members get their first year free and 50% off after that. Basic members get 30% off.

Jon Green presented the second program from AMBA regarding their Medical Air Services Association (MASA). If you plan on going on a trip for one week, two, or three months, this travel insurance is a crucial consideration in your financial plans. You never know what might happen, and MASA ensures you are prepared for any eventuality. It is a bit pricey, but you can purchase this coverage monthly for the time you will be traveling.

To get more information on both programs, go to MOAA.ORG, click Member Benefits, Go Now, scroll down to Everplans or under insurance, and go to Medical Air Services Association.

In August, we will hold an informational meeting at 5 p.m. Eastern time, and we truly hope to see you all there. Your presence and participation are highly valued.

Barbara Smith, President, MOAA Surviving Spouse Virtual Chapter

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MOAA Surviving Spouse Virtual Chapter

Scheduled Meetings and Training

August 19th	4 PM Eastern: Book Club
August 20th	5 PM Eastern: Information Meeting
September 16th	4 PM Eastern: Book Club
September 17th	1 PM Eastern: Guest Speaker- To be determined
October 14th	4 PM Eastern: Book Club
October 15th	5 PM Eastern: Information Meeting

The information below on Virtual Chapter, Chapter Membership, and Surviving Spouse Liaison are taken directly from [MOAA.Org](https://www.moaa.org)

MOAA Surviving Spouse Advisory Council: Virginia Gail Joyce- Chair, Barbara Smith, Pat Green, Vivianne Cisneros Wersel, Au.D., Nora Durham, Rene Brunelle Matthews, Nancy Mullen, Kathy Thorp, Capt., USNR, Ret.

The council's mission is clear: to provide unwavering support, advocacy, and targeted resources for surviving spouses of active-duty military personnel and veterans. These dedicated spouses face multifaceted challenges while navigating the intricate landscape of military life. Losing a spouse who served in the military presents unique difficulties, and the council offers guidance and empathy to help surviving spouses cope and thrive.

Surviving Spouse Virtual Chapter: The MOAA Surviving Spouse Virtual Chapter [was founded in 2018](#). Interested in applying? Download membership materials [here](#). You can also join MOAA's [Surviving Spouses Facebook group](#).

Chapter Membership: The Surviving Spouse Advisory Council strongly encourages all surviving spouses to participate at the National and Chapter levels. Chapter Membership allows surviving spouses to engage at the MOAA grassroots level and experience camaraderie with other military members. While some are content to attend chapter functions and socialize, other surviving spouses choose to continue serving through their chapters and engage in roles such as Surviving Spouse Liaisons, Project Leaders, or one of the Chapter Officers.

Quite a few of our Councils and Chapters are successfully led by surviving spouses! We often hear from surviving spouses that participating in the local chapter was one of the best things they did during their survivor transition.

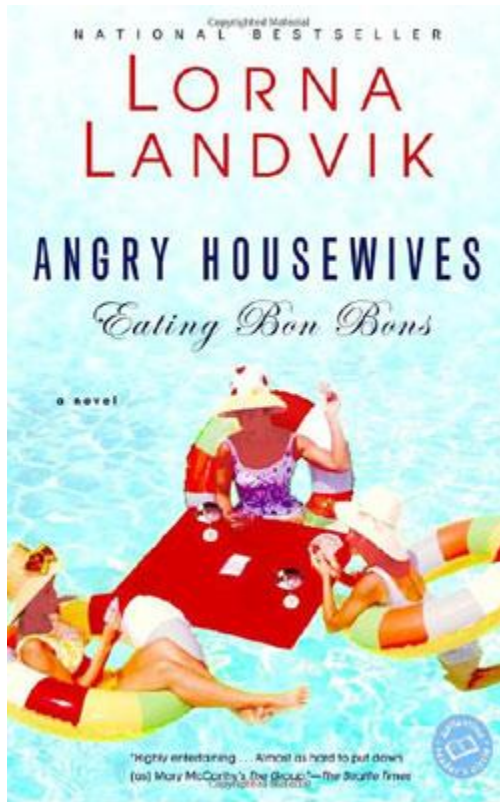
To locate a chapter near you, contact the MOAA Member Service Center at 1-800-234-6622 or use the MOAA [Chapter Locator](#).

Surviving Spouse Liaison: 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 the Surviving Spouse Liaison Excellence Award, including the nomination process.

MOAA Surviving Spouses Virtual Chapter email: mssvc02@gmail.com

Surviving Spouse Virtual Book Club

By Pat Green



Friends, I wish you had been at the last meeting. What a hoot!

The fiction selection we discussed was ANGRY HOUSEWIVES EATING BONBONS by Lorna Landvik. Nora Durham suggested this book and started off the discussion with information about the author. It was very interesting. Then, we all joined in with our impressions, our favorite characters, and what made us laugh the most...It was a great meeting. Each of us found a moment that stirred us or amused us. We all enjoyed the book and could recommend it. (That doesn't always happen!)

Our next selection is a non-fiction work, actually a historical recount of a shipwreck. The material comes from court testimony and personal letters and papers. The author has done a great job of weaving it into a very interesting story. Please join us on Monday, August 19, at 4 pm Eastern time to discuss THE WAGER: A TALE OF SHIPWRECK, MUTINY AND MURDER by David Grann. If you are new to the Chapter and want to join us,

an invitation will be issued on Friday or Saturday before then. We would love to include you in the discussion.

The September 16 selection is Gail Dwyer's fiction, THE ROOF ABOVE. We return to nonfiction on October 21. The book chosen is CASTE: THE ORIGINS OF OUR DISCONTENT by Isabel Wilkerson.

Members, please remember to send me suggestions so we can compile our list for 2025.

The book club does not meet in November or December. If you have any questions, Contact mssvc02@gmail.com.



Pat Green, MOAA Surviving Spouse Advisory Council

Surviving Spouse Corner: Honoring D-Day with a Cruise to Remember

By: Nora Durham



Passengers on a MOAA Vacations Signature Cruise to Normandy, France, last month prepare to cast white roses into the Seine River as part of a D-Day remembrance ceremony. (Courtesy photo)

On June 6, I had the pleasure and honor of being present on the beach in Normandy, France, to commemorate the 80th anniversary of D-Day. We were there to pay homage to all our servicemembers who paid the ultimate price that fateful day and to recognize

all who fought so hard.

I experienced this memorable event as a passenger on a MOAA Signature Cruise, traveling on the Seine River from Paris to Normandy. This cruise, organized by MOAA Vacations, was designed specifically for MOAA members, family, and friends. The attention to detail — from food to sights — set this MOAA cruise apart from other cruises I have taken.

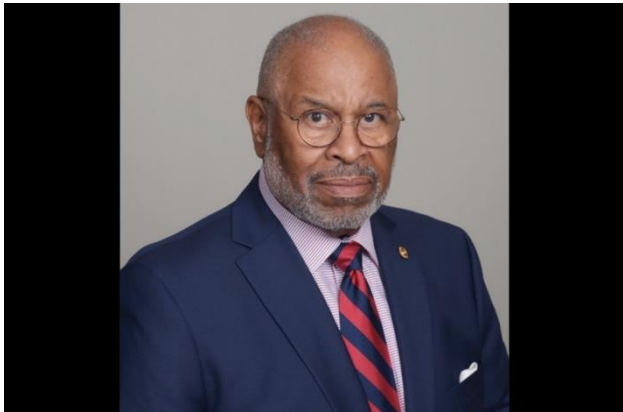
[LEARN MORE: [MOAA Vacations](#)]

I had not realized how much I missed the military camaraderie until I was shoulder-to-shoulder with the elite of the elite. Approximately 200 uniformed services veterans, spouses, surviving spouses, and guests were on this cruise. Military service was our common thread: The war stories that were as fresh as the day they happened, the acronyms DoD personnel used to confuse the enemy, and hearing over and over, “Where did you serve?” when meeting someone for the first time.

The visit to the beaches of Normandy, without a doubt, was cathartic for many of us. A quiet reverence overcame our group just knowing we stood where the carnage took place 80 years ago. Beautiful monuments have been erected to honor the military personnel who fought there and their memory. One was engraved with the following message: “To the memory of the heroic dead of the 90th Infantry Division, U.S. Army, 6 June 1944-9 May 1945.”

Community Involvement Guides MOAA Surviving Spouse Liaison Honoree

By Judy Christie



1st Lt. John Glenn, USMC (Ret), 76, was buying lumber at a large hardware store in Missouri earlier this year and asked the cashier about a military discount. During the transaction, the checker thanked him for his service and mentioned that her husband had been a veteran, operating burn pits in Bahrain. He had died of lung cancer 20 years earlier, leaving her with two young sons.

Glenn, surviving spouse liaison for [MOAA's Missouri Council of Chapters](#) and an active member of the [Greater St. Louis Chapter](#), went into his default mode: service to veterans and their families. Married for 51 years to his wife, Bettye, he became interested in helping surviving spouses after the death of a chapter member whose wife “had no clue” about what to do next. “Have you been drawing all your benefits?” he asked the hardware clerk. “No, I haven’t gotten anything,” she replied.

In the days that followed, Glenn assisted her with paperwork and — after she ran into delays — got in touch with a high-ranking officer at the VA. “You’re going to have some good news for her,” the officer told him.

At age 70, after 20 years of widowhood and 15 years as a cashier at the store, the woman has received back payments and her first monthly check, a financial settlement that will, she told him, “change her life.”

[GET INVOLVED: [Find a MOAA Chapter](#) | [MOAA Virtual Chapters](#)]

“That’s the kind of work we do,” Glenn said matter-of-factly. “We’re trying to identify spouses who have entitlement. ... We have these spouses, male or female, who are out there.”

For his many outstanding contributions, he has received the [2023 Surviving Spouse Liaison Excellence Award](#) at the council level. His efforts — which he is quick to say are done with the help of other MOAA members — include working for the elimination of the “widows tax” and helping to organize a “Military Retiree, Veteran, Spouse and Surviving Spouse Educational Seminar” attended by 120 people, a blueprint for other chapters... Click below to see the article in its entirety.

[Continue reading the complete article.](#)

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Surviving Spouse Corner: Who Is Best to Serve as an Executor?

By: Suzanne Walker

JULY 30, 2024



Tetra Images/Getty Images

One of the many important decisions when making an estate plan is whom to trust to be the executor (of the will) of the deceased's estate. Usually, the executor is named in the last will and testament and is likely the surviving spouse, adult child, a trusted family member, or a trusted friend. Sometimes the executor is an attorney, bank officer, or other impartial agent.

[RELATED: [Join our Webinar "Preparing a Spouse or Family Member for Survivorship"](#)]

The person named for this important role should be asked if they are willing to assume responsibility and if they understand what the duty entails and what they will be responsible for when the time comes. The duty of executor can be a very complicated and time-consuming role, and no one should be "surprised" to learn they are the executor of an estate. The executor has a legal duty to act primarily for the benefit of another with duties involving good faith, trust, special confidence, and candor.

[RELATED: [MOAA Members Can Save With Everplans](#)]

Many times, married couples just assume their spouse will be the executor of the estate, and that spouse might have no idea of the complexities and requirements, which can vary from state to state. A person who manages money or property for the deceased must exercise a standard of care as imposed by law or contract with specific responsibilities.

The administration of an estate generally requires a fair amount of time and energy. Often compensation is allowed, and a court or commissioner of accounts must approve the compensation, which is often a percentage of the assets handled.

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Some other duties of an executor include:

- Understand the rules of probate (the official proving and recording of the will as the authentic and valid last will and testament of the deceased).
- Know which asset types that do and do not pass through probate.
- Keep assets under control as a fiduciary, separate from individual, personal and business assets.
- Prepare a complete inventory of all assets in the estate (stocks, bonds, brokerage accounts, bank accounts, life insurance policies, real property, automobiles, and any other assets). Having a complete and accurate inventory of the assets enables the executor to properly manage the estate and satisfy all of the terms of the will.
- Open a separate fiduciary (estate) bank account at a bank that can provide you with the original canceled checks or statements with images of all canceled checks.
- Take possession of the assets of the deceased and inquire about safe deposit boxes and accounts they may have maintained.
- Make an online search for any unclaimed property in the name of the deceased.
- Close bank accounts and transfer funds in a separate account (create an estate account with a separate tax identification number).
- Follow the disbursements to heirs as instructed in the will.
- Document all transactions and prepare to file income tax.

For more information on all the documents an estate plan might include, [download MOAA's Estate Planning Guide](#).

ABOUT THE AUTHOR

Lt. Col. Suzanne Walker, USA (Ret)

Walker joined the MOAA staff in 2004 as the executive assistant to the president and the association's meeting and conference director. Among her current duties, she serves as staff adviser to MOAA's Surviving Spouse Advisory Council. [Connect With Lt. Col. Suzanne Walker, USA \(Ret\)](#)
[LinkedIn](#)

Send Us Your Feedback

We'd love to hear from you. Please let us know if this article was helpful by sending an email to sscomm@moaa.org.

MORE SURVIVING SPOUSE CORNER ARTICLES

A Legacy of Advocacy: How Surviving Spouses, Through Their Resilience, Have Shaped Military Benefits Since 9/11.



images courtesy of the Department of Defense.

By Dr Vivianne Cisneros Wersel, Au.D.

On September 11, 2001, a tragic event occurred, leading to the loss of almost 3,000 civilians and military members in one of the deadliest attacks in American history. In addition to the lives lost, many who were at Ground Zero still face long-term health issues due to exposure to harmful substances. This heartbreaking incident targeted well-known landmarks like the Twin Towers of the World Trade Center, the Pentagon, and four American Airlines planes with passengers on board. The attack was carried out by the terrorist organization al Qaeda and masterminded by Osama Bin Laden. Following this disaster, President Bush launched the "War on Terror" on October 7, 2001, which included the invasion of Afghanistan. This event was a tragic day for all, especially survivors ([Presidential Address to the Nation \(archives.gov\)](#)).

On October 7th, 2001, President Bush Declared a Global War on Terror. This declaration marked the beginning of a prolonged military campaign against terrorism and had far-reaching implications for the military and the families of those serving in uniform. The date October 7, 2001, is significant not only as the beginning of the War on Terrorism but also as a pivotal moment for eligible military survivors whose service members died in service on or after that day. These newer surviving spouses, sometimes referred to as 'post-9/11 survivors,' are those who lost their spouses in the line of duty during the War on Terror.

NDAA 2002-Significant Changes in the Survivor Benefit Plan Eligibility. Senator Kay Bailey Hutchinson from Texas introduced legislation in the 107th Congress aimed to provide survivors with access to benefits through the Survivor Benefit Plan (SBP) even if their spouse had not completed twenty years of active-duty service before passing away. This was a significant survivor benefit improvement, especially for those who perished at the Pentagon in the 9/11 attack. The National Defense Authorization Act of 2002 made a meaningful change by expanding benefits to the families of military personnel who tragically lost their lives on September 11, 2001.

May 2005 Congress Enacts Enhanced War Benefits for Survivors. Two-tier Death Benefit Enacted. The 109th Congress enacted a substantial increase in death gratuity and Servicemembers Group Life Insurance (SGLI) coverage. Previously, the death gratuity was set at \$12,000, and the maximum SGLI coverage was \$250,000. Through the Emergency Supplemental Appropriations Act for Defense and Global War on Terror in 2005 (Public Law 109 13), Congress raised these amounts to \$100,000 for death gratuity and \$400,000 for SGLI. These adjustments aimed to recognize and

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honor the sacrifices made by military families during this challenging period. The law's retroactive application to October 7, 2001, when America declared war on terror. This benefit ensured that survivors of service members who perished in combat or training accidents received the benefits they deserved. This act reaffirmed Congressional commitment to supporting those left behind by brave military members. This was considered a two-tier benefit, as those who did not meet the criteria were not eligible for the enhanced benefit (ssa.gov.)

January 6, 2006, Two-Tier Benefit Removed. On January 6, 2006, the President signed the 2006 NDAA into law. It included a provision to end the two-tier death policy. This was a significant step forward, ensuring that all active-duty survivors could receive 'Enhanced War Benefits' regardless of circumstances or where the death occurred, marking a substantial improvement in survivor benefits. The law was enacted retroactively to active-duty deaths dating to October 7, 2001. With the support of MOAA (Lee Lange), a surviving spouse was instrumental in obtaining a Senate amendment to the FY2006 NDAA to help correct this inequity (SA 1376).

Surviving Spouses; The Driving Force Behind Transformations in Military Survivor Benefits. In the aftermath of the 9/11 attacks and during the Global War on Terrorism, there have been notable progressions in survivor benefits thanks to the efforts of countless diligent military survivor advocates. The Veterans Benefits Act of 2003 granted surviving spouses the ability to receive SBP and DIC without any federal offsets if they remarried after reaching fifty-seven years old. Despite initial resistance from the Department of Defense, a dedicated group of surviving spouses stepped up and took it before the Federal Claims Court to ensure this legal change was implemented as intended (Sharp Vs. USA). Other enhancements, such as the GySgt John Fry Scholarship and ending the SBP/DIC offset, also originated from the efforts of surviving partners. These positive adjustments were made possible through persistent advocacy by military survivors, backed by organizations like MOAA and other Veteran Service Organizations over the past twenty years. Their unwavering commitment deserves recognition and respect.

The tragic events of 9/11 represent one of America's most devastating attacks in history. Many lives were lost on U.S. Soil and others while serving their country during missions like the Global War on Terrorism, Operation Iraqi Freedom, Operation Enduring Freedom, and various other conflicts. They showed their dedication to their nation, and Congress also showed its backing by acknowledging the significance of enhancing benefits and implementing better benefits for military survivors. **This progress would not have been possible without the efforts of surviving spouses, who played a crucial role in bringing about numerous legislative adjustments. Surviving spouses must continue advocating for advancements in survivor benefits.**

- **Citation:**
- Congress.gov | Library of Congress
- [Presidential Address to the Nation \(archives.gov\)](http://Presidential Address to the Nation (archives.gov))
- [Video Oct. 7, 2001: President George W. Bush announces first strike on Afghanistan - ABC News \(go.com\)](http://Video Oct. 7, 2001: President George W. Bush announces first strike on Afghanistan - ABC News (go.com))
- SHARP et al v. USA 1:2007cv00547 | United States Federal Claims Court | Justia
- [President Signs Public Law 109-13, the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 \(ssa.gov\)](http://President Signs Public Law 109-13, the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005 (ssa.gov))

Your Opinion and Voice Counts!

MOAA has made it easier for members to contact elected officials with just a [click](#). About 30 MOAA-supported active legislative campaigns ready to send letters are available for members to connect with elected officials on critical military, retiree, National Guard, Reserve, Survivors, and military family matters.

Legislative Action Center

It is essential to make your voice heard. Here is how.

- Start by visiting [MOAA.org](https://www.moaa.org).
- Go to the Advocacy section in the top menu.
- Click on Legislative Action Center. Follow the instructions provided for each legislation to write, call, or share your story.

MOAA supports more than thirty legislative campaigns. However, the legislative efforts listed below are just some that pertain to military survivors and their families; this is not an inclusive list.

S: Senate H.R.: House of Representative

H.R. 1083/S. 414 the Caring for Survivors Act Bipartisan legislation. Bipartisan legislation in the House and Senate (H.R. 1083/S. 414) would align Dependency and Indemnity Compensation payments with other federal survivor benefits. Ask your legislators to show their support and make a long-overdue correction to this injustice.

H.R. 3232 S. 1588: Respect for Grieving Military Families Act Contact your representatives and senators and urge them to support the Respect for Grieving Military Families. This legislation will prevent the Defense Finance and Accounting Service (DFAS) from immediately recouping the final month of retirement benefits upon the passing of a retired servicemember.

S. 3746, the Gold Star and Surviving Spouse Career Services Act.

H.R. 3651:S 1266 Love Lives on Act of 2023

H.R. 1413 Expanding America's National Cemetery.

H.R. 4518/S. 1792, the CARE Act of 2023.

Share Your Story: Impact of TRICARE Pharmacy Network Changes

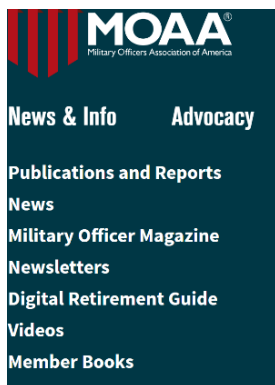
You can find more legislation at MOAA's Legislative Action Center! Let your voice be heard today!

Stay informed and in the know! The MOAA Newsletter (moaa.org.)

The MOAA Newsletter is an [award-winning](#) member-only e-newsletter subscription that provides information on topics most important to you. Whether you're looking for updates on current legislative issues, want to know more about your military benefits, or are interested in the latest MOAA events, you can tailor your newsletter to your specific needs and interests. Don't worry—it is included with your MOAA membership for free (moaa.org).

How to sign up for the MOAA national email newsletter, follow these easy steps:

1. Visit the MOAA Website [MOAA.ORG](https://moaa.org):
2. Choose and Click “News & Info”



3. **Select “Newsletter”**. Since Surviving Spouses of the virtual chapter are members, click and [Update your email preferences](#) to receive the news that's right for you. Navigate to the next page. Need more news? Visit MOAA's [News Listings Page](#) for the latest from around the military, the halls of Congress, and your fellow members.

4. **Select “Interest-Personalize the MOAA Newsletter” for the following topics: Advocacy, Transition and Career, Finance, Health Care and Earned Benefits, Spouse and Family, Recommended Reads, and Member Spotlight.**

5. MOAA Messages: Your MOAA membership gets you more than MOAA legislative advocacy. Receive updates on various member benefits, including events, insurance plans, financial products, credit cards, college plans, travel discounts, and more.

MOAA President's Message:

Please get our president's latest insights on MOAA's affairs. These timely alerts will help you stay connected to news and information relevant to you as an MOAA member.

6. Confirmation: You should receive a confirmation email. Follow any additional steps outlined in the confirmation email to complete your subscription. If you encounter any difficulties, contact MOAA's member service center for assistance at **1-800-234-6622** and provide your MOAA membership. MOAA should be able to help you with the signup process or answer any questions.

“The American Red Cross: Be Prepared for a Disaster or an Emergency”

(Information below taken directly from redcross.org)



This summer, our nation faced hurricanes, tropical storms, fires, tornadoes, earthquakes, and flooding, often requiring evacuation. Sometimes, there needed to be more warning before disaster struck. Therefore, the American Red Cross emphasizes the importance of being prepared. (courtesy ARC official Logo)

The following information is directly from the American Red Cross (redcross.org):

It's as easy as 1-2-3! Getting prepared may sound difficult or time-consuming, but with a bit of help from the Red Cross, it's very doable.

1. Get a [Kit](#): Learn the essential supplies for your family's survival kit.
2. Make a Plan: Plan effectively for you and your family in an emergency.
3. Be Informed. Understand which disasters will likely occur in your area and what you must know to stay safe.

More ways to prepare [How to Prepare For Emergencies | Be Red Cross Ready | Red Cross](#)

[What Do You Need In A Survival Kit?](#) According to the ARC, you should have specific basic supplies ([click here](#)). After you gather those basic supplies for your kit, add unique things each family member may need. Being prepared means having the right supplies for an emergency or disaster. Keep these supplies in an easy-to-carry emergency kit that you can use at home or take with you if you need to evacuate. Be proactive and prepared!

After you gather those basic supplies for your kit, add unique things each member of your family may need, such as Medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.), Baby supplies (bottles, formula, baby food, diapers), Games and activities for children, Pet supplies (collar, leash, ID, food, carrier, bowl), Two-way radios, Extra set of car keys and house keys, Manual can opener **Depending on the [types of disasters that are common where you live](#), also consider adding these things to your kit:** Whistle, N95 or surgical masks, Matches, Rain gear, Towels, Work gloves, Tools/supplies for securing your home, Extra clothing, hat, and sturdy shoes, Plastic sheeting, Duct tape, Scissors, Household liquid bleach, Entertainment items, Blankets or sleeping bags.

(RELATED: [Red Cross Summer Safety](#))

RECREATION:

Armed Forces Recreation Centers: Exclusive Getaways for Eligible Military Families and Surviving Spouses.



The Armed Forces Recreation Centers (AFRC) Resorts cater to members of the U.S. Armed Forces, their families, and other authorized individuals. These AFRCs fall under Category C Morale, Welfare and Recreation (MWR) activities overseen by the U.S. Army on behalf of the Department of Defense (DOD). The management of AFRCs is directly handled by the Army Installation Management Command (IMCOM) G9 to offer all uniformed services access to affordable resort-style amenities in line with the Army commitment to readiness and enhancing the quality of life for Service Members and their

Families. Those eligible can enjoy AFRC guestrooms, food options, and beverages. Here are the guidelines for approved guests at Dragon Hill Lodge, Hale Koa Hotel, and Shades of Green Resort.

ELIGIBILITY: AFRC extends its services to surviving spouses and family members, including un-remarried surviving spouses of personnel who passed away while on active duty or in retired status.

Please refer to the specific locations for further information.

[Locations:](#)

[Hale Koa, Hawaii](#)

[Edelweiss Lodge, Germany](#)

[Dragon Hill Lodge Seoul, Korea](#)

[Shades of Green, Lake Buena Vista, Florida](#)

Please read more about these fabulous resorts and visit their [brochure](#).



The Pact Act: The PACT Act, a law aimed at expanding VA healthcare and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances, is making a difference in the lives of surviving spouses. MSSVC works to support the VA in helping to identify spouses who may now be eligible for benefits under this law. MOAA SSVc is actively informing surviving spouses about their eligibility for VA survivor benefits through the PACT Act by raising awareness during our MSSVC meetings and newsletters. Surviving spouses interested in filing can reach out to a Service Officer. Contact the Office of Survivor Assistance at **(202) 461- 9383**.

In an update on the VA Pact Act, two new presumptive illnesses have been included: blood pressure (hypertension) and Monoclonal gammopathy of significance (MGUS).

[RELATED: [VA Pact Act Update: What Survivors of Veterans Need to Know About the PACT Act](#)]

Resources and Support Newsletters



For Veterans and their loved ones. If you or someone you know needs assistance, help is available around the clock. Service members and their families can contact Military OneSource by calling 1-800-342-9647 or www.militaryonesource.mil. Service members, veterans, and their loved ones can contact the Military and Veterans Crisis Line at 1-800-273-8255, press 1, chat at veteranscrisisline.net, or text 838255. The National Suicide Prevention Lifeline is also accessible to anyone at 1-800-273-8255.

What should be done if an annuitant or retiree dies?

[Report a SBP Annuitant's Death](#) and what to do when a [military retiree dies](#):

Annuitants: Eligibility for Survivor Benefit Plan annuity pay ends with the annuitant's death. Prompt reporting of the annuitant's death can help avoid delays in the final settlement of the annuity.

Retirees: What You Need to Know for Retirees: [Military Retirees Checklist](#)

Additional information is available on the DFAS Report a Retiree's Death webpage: <https://www.dfas.mil/retdeath>.

Are you considering returning to school? Please refer to the Excellent Education programs for survivors and their children. [VA education website](#)

[DFAS Webpage](#)

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#))
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS June 2024 Survivor Newsletter](#)
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [Learn about VA DIC and how to apply.](#)
- [Learn more about family member benefits.](#)

Survivor SBP Newsletter- Did You Know? DFAS Webpages for Survivors

- **Manage your SBP annuity:** <https://www.dfas.mil/managesbp>
- **Quick Tools:** <https://www.dfas.mil/raquicktools>
- **SBP 2023 Active Duty/Line of Duty child option reversion:** <https://www.dfas.mil/sbp2023childoptrev>
- **Understanding SBP, DIC, SSIA:** <https://www.dfas.mil/sbpdicssia>
- **SBP-DIC offset phased elimination:** <https://www.dfas.mil/sbpdicnews>
 - **School Certifications:** <https://www.dfas.mil/schoolcerts>
 - **Claim retiree Arrears of Pay:** <https://www.dfas.mil/retireeaop>
 - **Start an SBP annuity:** <https://www.dfas.mil/startsbp>
 - **Ask DFAS:** <https://www.dfas.mil/askDFAS> (click on Retirees & Annuitants)
- **DFAS Facebook:** <https://www.facebook.com/DFASOfficial>
- **myPay:** <https://mypay.dfas.mil>

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Directory:

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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