

Surviving Spouse Virtual Chapter

July 2026 issue

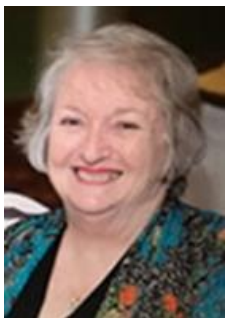


In this issue:

- MSSVC President's Message
- MSSVC News
- MSSVC Book Club
- Surviving Spouse Corner
- Legislation
- Resources

From National MOAA:

- [From MOAA's President: Our Commitment to Community Support](#)
- [What's Next for a Key Caregiver Support Bill](#)
- [Congress' Plate Is Full ... and the Clock Is Ticking](#)
- [Bipartisan Bill Gives Military Survivors More Time to Make Life-Changing Decisions](#)



Message from the President- Pat Green

Dear MSSVC Members,

What a year.... The beginning of the 250th! For this patriotic group, each day will be appreciated. My hope is that each American appreciates what a truly unique and wonderful land we have and the brave who protect it. Spread the word. Teach the children. Fly your flag. And quietly, in your heart, treasure that wonderful patriot who was your spouse.

This begins the last quarter of our Chapter's business. **On July 21, 1:00 M EST**, the presentation will be from the Survivor's Assistance Office at the VA, and on **September 15, 1:00 PM EST**, our speaker will be Lt. Gen. Brian Kelly, USAF (Ret), the President of MOAA. He will have a great message for us and be available for questions. In August and October, we will have our evening caring and sharing sessions. There are no meetings in November and December to allow for traveling and family fun.

We will soon need a Newsletter Editor for our Chapter. This job does not require a lot of writing skills. (Although you may be a gifted writer.) It does require someone who can scour newsletters and sources for information that will be interesting to our readers and organize them into a newsletter. The newsletter is published quarterly. Please step forward and take on this task. Our editor is currently Dr. Vivianne Wersel, a member of the Surviving Spouse Advisory Council. She will assist you and mentor you as you start off and share her "sources". Please give this position your consideration.

In the next few months, the Book Club will put together selections for next year's Book List. If you wish, you can recommend your favorite book for consideration, fiction or non-fiction. Send the information to mssvc02@gmail.com.

One of the blessings we have is the freedom of assembly. Thank you all for your attendance, faithful , and participation in our Chapter. Thank you for all you do.

Pat Green, President

Surviving Spouse Virtual Chapter

July 2026 issue



MOAA Surviving Spouse Advisory Council



Mission: The MOAA Surviving Spouse Advisory Council (MSSAC) provides unwavering support, advocacy, and resources for surviving spouses of active-duty military personnel and veterans. The council also offers guidance and empathy to help spouses navigate military life and prepare for the challenges of loss. Council Members: Roy Yenchesky, Nora Durham, Cheryl Toland, President Lt Gen B. Kelly, USAF (RET), Virginia Gail Joyce (Chair), Susan R. Collins, Pat Green, Dr. Vivianne Cisneros Wersel, Au. D., Kathy Thorp, Capt., USNR, Ret. MOAA.org

The MSSAC actively participated on the Hill during MOAA's AIA April 2026. We had the opportunity to participate alongside members from across the nation, cultivate relationships, and educate others about our role in MOAA

One of the most positive outcomes of the 3-day event was our breakfast meeting with Lt. Gen. Brian Kelly, USAF (Ret.), the President of MOAA. He affirmed and agreed to allow members of the MOAA Surviving Spouse Advisory Council (SSAC) to attend MOAA National Committee board meetings. This valuable opportunity enables SSAC members to observe selected national committee meetings. After several years without this opportunity, surviving spouse representatives are once again welcomed to attend as observers.

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7035492311

Surviving Spouse Virtual Chapter

July 2026 issue



While we do not vote or participate in committee deliberations, simply being present offers a unique window into the work being done on behalf of MOAA members. It helps us better understand the issues under discussion, hear emerging ideas firsthand, and gain insight into the challenges and priorities facing the association.

I often describe this opportunity as "a fly on the wall." We are there to listen, learn, and better understand the work behind the scenes. That knowledge strengthens our ability to represent surviving spouses and share meaningful information with the members we serve.

The experience also strengthens relationships across MOAA leadership. By understanding how committees approach legislative priorities, membership initiatives, finance, health care, and other key topics, we become better equipped to answer questions, connect members with resources, and communicate how national decisions may affect surviving spouses.

Sometimes the most valuable contribution isn't speaking; it is listening. Having a seat at the table and an ear in the room helps ensure that the voices of surviving spouses remain informed, engaged, and connected to MOAA's broader mission. Thank you, President Kelly!

Membership MOAA Surviving Spouses Virtual Chapter

The Surviving Spouse Virtual Chapter has 309 registered members, including:

315 - Members

258 - Surviving Spouses

87 - Surviving Spouse Liaisons

43 - Surviving Spouse and Surviving Spouse Liaison

16 - MOAA Spouse

38 - Attendees at the June Meeting



Everyone is a **Chapter Recruiter! Please provide me with the name and phone number of one potential member by February.** Another option is to have them apply directly by emailing mssvc02@gmail.com.

Thank you in advance for your support.

Roy Yenchsky

Surviving Spouse Virtual Chapter, Membership

316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052

Surviving Spouse Virtual Chapter

July 2026 issue



SIGN UP TODAY [MOAA Surviving Spouse Virtual Chapter Website.](https://www.moaasurvivingspousevirtualchapter.org)

New MOAA Surviving Spouse Virtual Chapter Website!

We are proud to announce the launch of the **new MOAA Surviving Spouse Virtual Chapter website**, and we extend a heartfelt shout-out and sincere thanks to **Michelle “Micki” Costello** for making this vision a reality. Over the past year, Micki devoted countless hours to planning, designing, building, and refining a website that truly reflects the mission and spirit of our chapter. Her dedication, technical skill, and commitment to serving surviving spouses have resulted in an exceptional resource

for our community.

This new website was created with our members in mind. It is designed to be welcoming, informative, and easy to navigate, whether you are a longtime member or visiting for the first time. The site brings together important chapter information, meeting schedules, event announcements, advocacy updates, book club details, and direct links to trusted MOAA, VA, and survivor support resources—all in one convenient location.

In addition to chapter news and updates, the website highlights the many ways the Surviving Spouse Virtual Chapter provides connection, education, and support to surviving spouses nationwide. Visitors will find information on how to join the chapter, participate in virtual meetings, stay informed on legislative issues, and engage with programs that foster community and resilience.

We encourage all members to take time to explore the site, bookmark it for future reference, and share it with other surviving spouses who may benefit from the information and support offered. This website is an important step forward in strengthening communication, expanding outreach, and ensuring that no surviving spouse feels alone or disconnected.

Please join us in thanking Micki Costello for her outstanding work and dedication to our chapter. Her efforts have created a lasting resource that will serve our members for years to come.

👉 **Click to explore and sign up today:**

www.moaasurvivingspousevirtualchapter.org

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Surviving Spouse Virtual Chapter

July 2026 issue



Surviving Spouse Virtual Book Club – Pat Green

Fellow Readers,

You are invited to join the Book Club or just join in to hear the discussion of a book that interests you. You are welcome!

Selections for this year follow:

July	MARY COIN by Marissa Silver
August	THE ROSE CODE by Kate Quinn
September	THE GENTLE ART OF SWEDISH DEATH CLEANING by Margareta Magnusson
October	THE LAGER QUEEN OF MINNESOTA by J. Ryan Stradal

We will soon be choosing the lineup for next year. Please submit your favorite fiction or non-fiction book for selection to mssvc02@gmail.com.

I recently happened upon a book review in the Wall Street Journal that marries into the Founding Fathers theme. The book is **A PERFECT COINCIDENCE** by Jim Rasenberger. The reviewer is Meghan Cox Gurdon. Meghan writes..” the book tells the story of an amazing case of synchronicity.... It is a delight, a sparkling work of narrative nonfiction that acquaints the general reader with the thoughts and doings of two giants of American democracy, John Adams and Thomas Jefferson”. Check it out at your local library.

We meet on the Third Monday of the month at 4 pm Eastern time. An invitation goes to each member. I hope you'll choose to zoom in.

Talk to the children about the pleasure books bring and the insights learned from reading. Help them experience the pleasure of summer reading in the hammock.

Keep the pages turning,

Pat Green

Surviving Spouse Virtual Chapter

July 2026 issue



Preparedness Is Not About Fear; It Is About Resilience

In August 2024, I wrote about the importance of emergency and disaster preparedness (in the MSSVC newsletter). Those recommendations proved valuable a month later when Hurricane Helene struck Asheville, NC, helping minimize many of the challenges.

Seasonal Preparedness: Be Ready Before Disaster Strikes

Whether you live in an area at risk of hurricanes, flooding, wildfires, tornadoes, or severe storms, taking a few simple steps before an emergency can make a significant difference. The American Red Cross recommends preparing an emergency kit with enough water, nonperishable food, medications, flashlights, batteries, important documents, and pet supplies to last several days. Develop a family communication plan, know your evacuation routes, and sign up for local emergency alerts. Review your insurance coverage and keep electronic copies of important documents in a secure location. Preparing in advance helps reduce stress and allows you to focus on staying safe during emergencies (redcross.org, 2026).

Helpful American Red Cross Resources

- Be Red Cross Ready – How to Prepare for Emergencies

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies.html>

- Make an Emergency Plan

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>

- Preparedness Checklists and Resources

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies.html>

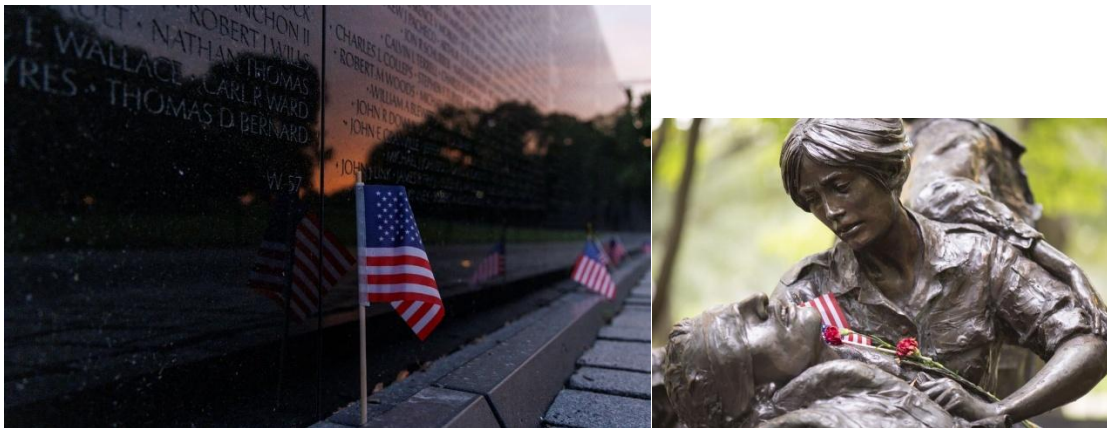
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Surviving Spouse Corner: Honoring Vietnam War Veterans

By: Cheryl Toland **JUNE 29, 2026**



A view of the Vietnam Veterans Memorial in Washington, D.C. (Photo by Mike Morones/MOAA) The Vietnam Women's Memorial was dedicated on Nov. 11, 1993. (Photo by Mike Morones/MOAA)

The [Vietnam Veterans Memorial](#) in Washington, D.C., is a tribute to all who served during one of the longest wars in American history. Since the nonprofit [Vietnam Veterans Memorial Fund \(VVMF\)](#) built the memorial in the early 1980s, it has pursued a mission of preserving the memorial, promoting healing and educating about the impact of the Vietnam War, and honoring and preserving the legacy of service. Today, the Vietnam Veterans Memorial is among the most visited memorials in the nation's capital.

The memorial site includes the Vietnam Veterans Memorial Wall, with the names of the more than 58,000 men and women who died in combat or are listed as missing in action, as well as the adjacent [Three Servicemen Statue](#), standing vigil over the Wall. As part of the VVMF [In Memory program](#), a special plaque on-site reads: "In memory of the men and women who served in the Vietnam War and later died as a result of their service. We honor and remember their sacrifice."

The nearby Vietnam Women's Memorial depicts three uniformed women caring for a wounded servicemember and serves as a poignant reminder of the contributions of women in times of war.

In addition to the memorial, two initiatives of the VVMF are [The Wall That Heals](#) and [In Memory Weekend](#). The Wall That Heals is a replica of the Wall in Washington, D.C., designed to travel to communities throughout the U.S. In Memory Weekend is conducted Father's Day weekend every year. I attended this event in 2019 with my son to read the name of my husband and his father during the ceremony. It will always be an important memory for us that we were honored to attend.

Finally, the virtual [Wall of Faces](#) is an online page dedicated to honoring and remembering every person whose name is inscribed on the Vietnam Veterans Memorial.

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7035492311



Presbycusis-The Aging Ear: What Every Baby Boomer Should Know by Dr. Vivianne Wersel, Au.D.

Age-related hearing loss, also called presbycusis, is the most common form of hearing loss in the general population (NIDCD 2026). It usually develops slowly over time, so many people do not realize how much they are missing until conversations become harder or loved one's notice. The National Institute on Deafness and Other Communication Disorders (NIDCD) reports that about one in three adults ages 65 to 74 has hearing loss, and nearly half of adults over age 75 have difficulty hearing. The World Health Organization also estimates that more than one-quarter of adults over age 60 live with disabling hearing loss (WHO, 2025).

When should someone see an audiologist? Adults should consider a baseline hearing evaluation around age 50, even if they feel their hearing is fine. Like eye exams, dental visits, and other routine health screenings, a hearing test can provide a clear picture of where things stand and help catch changes early. Unfortunately, hearing health is often overlooked. According to Johns Hopkins Medicine (2025), people who use hearing aids wait, on average, about 10 years before seeking help for their hearing loss. Ten years is a long time to miss parts of conversations, ask people to repeat themselves, feel left out, or avoid social situations. When hearing changes are identified early, people have more choices and support to help them stay involved in the people, places, and activities that matter to them.

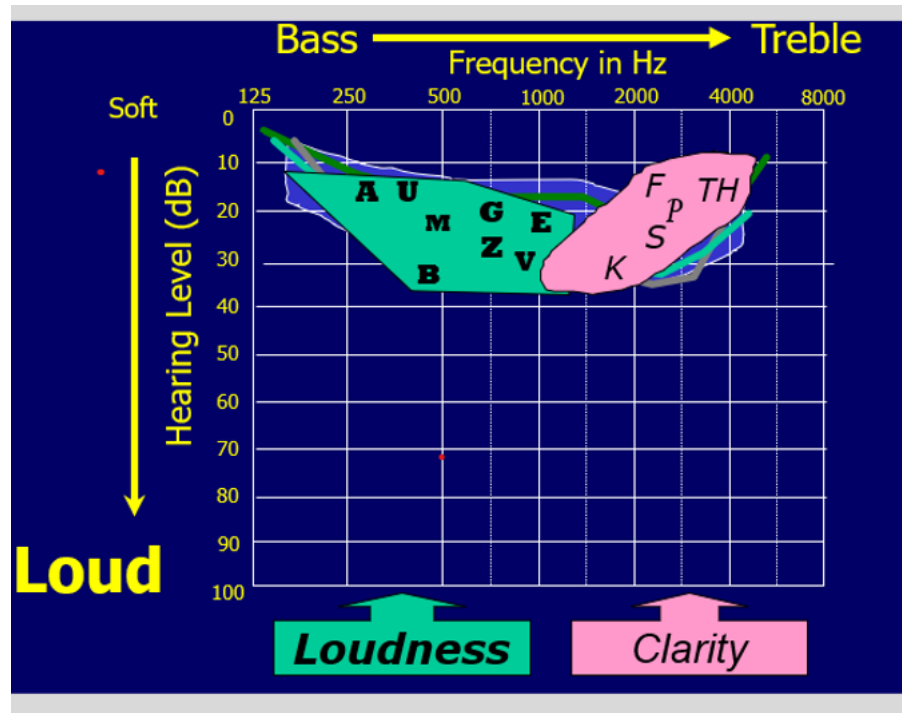
Effects on Communication, Quality of Life, and Cognition: Hearing loss can affect far more than just hearing. It can make everyday conversations exhausting, especially in restaurants, at family gatherings, in meetings, or in other noisy settings. Over time, communication breakdowns may lead to

Surviving Spouse Virtual Chapter

July 2026 issue



frustration, embarrassment, isolation, and reduced participation in daily life. Research has also shown a link between hearing loss and faster cognitive decline in older adults (Deal, 2023; Lin et.al., 2013). This supports the importance of early attention to hearing health.



Age-related hearing loss often makes it harder to hear high-pitched phonemes such as /f/, /s/, and /th/ (see the audiogram above, highlighted in pink). These sounds are crucial for speech clarity, especially in noisy backgrounds. Many people report hearing others talk but not being able to make out the words. These are the soft sounds of speech that affect speech clarity.

Benefits of Early Intervention. A complete audiologic evaluation can identify the type and degree of hearing loss and guide the next steps. Hearing aids, assistive listening devices, communication strategies, counseling, and follow-up care can all make conversation easier and improve quality of life. Getting support early can help older adults stay socially connected, confident, and engaged.

Conclusion: Hearing loss should not be treated as something people have to live with as they age. It is a common, treatable health condition that can affect communication, relationships, cognition, independence, and overall well-being. By recognizing early changes in hearing and seeking help, older adults can continue to participate in conversations and experiences that enrich their lives.

References: National Institute on Deafness and Other Communication Disorders. (2024). Age-related hearing loss. U.S. Department of Health and Human Services. <https://www.nidcd.nih.gov/health/age-related-hearing-loss>

Lin, F. R., et al. (2013). Hearing loss and cognitive decline in older adults. *JAMA Internal Medicine*, 173(4), 293–299. <https://doi.org/10.1001/jamainternmed.2013.1868>

Deal, J. A., et al. (2023). Hearing intervention and cognitive decline among older adults: The ACHIEVE randomized trial. *The Lancet*, 402(10404), 786–797. [https://doi.org/10.1016/S0140-6736\(23\)01406-X](https://doi.org/10.1016/S0140-6736(23)01406-X)

World Health Organization. (2025). Deafness and hearing loss. <https://www.who.int/news-room/fact-sheets/detail/deafness-and-hearing-loss>

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7035492311

Surviving Spouse Virtual Chapter

July 2026 issue



2026 Military Retiree Appreciation Days

Military Retiree Appreciation Days (RADs) are held at military installations across the United States throughout the year to recognize military retirees' service and provide information about their earned benefits.

These events bring together representatives from military, veterans, healthcare, legal, financial, and community organizations in a single, convenient location. Retirees,

surviving spouses, and family members can visit information booths, attend presentations, and ask questions about retired pay, VA benefits, TRICARE, legal assistance, identification cards, survivor benefits, and installation services.

Programs and services vary by location. Anyone planning to attend should contact the installation in advance to confirm the event schedule, registration requirements, and participating organizations.

Date	Location	Contact Number
26 June 2026	JB Lewis-McChord, WA	253-966-5884
15 August 2026	Tobyhanna Army Depot, PA	570-615-7019
11 September 2026	Fort McCoy, WI	502-898-3716
11-12 September 2026	Fort Leonard Wood, MO	573-596-6637
12 September 2026	Camp Pendleton, CA	760-725-5704 / 6090
17 September 2026	Aberdeen Proving Ground, MD	410-306-2322
19 September 2026	Camp Lejeune, NC	910-451-2712
25 September 2026	Rock Island, IL	563-508-5123
26 September 2026	Fort Lee, VA	804-734-6973 / 7345
27 September 2026	JB Langley-Eustis, VA	757-878-3648
23 October 2026	Fort Huachuca, AZ	520-533-1120 ext. 1383
30 October 2026	Fort Rucker (formerly Novosel)	334-255-9124
31 October 2026	Fort Leavenworth, KS	520-692-6599 / 6598
7 November 2026	Fort Polk, LA	726-780-0895 / 0903

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7035492311

Legislation



Legislative Action Alert

Help Strengthen Dependency and Indemnity Compensation-Need Your Input!

The Department of Veterans Affairs is accepting public comments on a proposal to increase **Dependency and Indemnity Compensation (DIC)** for eligible surviving spouses. DIC is a tax-free monthly benefit paid to surviving spouses and certain family members when a Servicemember dies in the line of duty or a Veteran's death is determined to be service-connected.

Today, DIC is approximately **43%** of the monthly compensation paid to a Veteran rated 100% disabled. The proposed change would increase that amount to **55%**, raising the monthly

Surviving Spouse Virtual Chapter

July 2026 issue



benefit from approximately **\$1,678 to \$2,146** - an increase of about **\$468** per month, or more than **\$5,600** annually.

Supporters of this proposal believe DIC should be more consistent with other federal survivor benefit programs and better reflect the sacrifices made by military families. While no one likes to think about losing a loved one, ensuring adequate survivor benefits provides greater financial security for the spouses and families who bear the lasting impact of military service.

*The public comment period closes on **August 24, 2026**.*

Please take a few minutes to review the proposal and submit your comments. Every thoughtful comment becomes part of the official public record and helps policymakers understand how this proposal could affect current and future military families.

Need ideas for your comments?

Consider including one or more of these points in your own words:

- DIC should be more consistent with other federal survivor benefit programs.
- Military families sacrifice alongside those who serve and deserve fair survivor benefits.
- This proposal would help provide greater financial security for surviving spouses.
- Strengthening DIC benefits supports both today's survivors and future military families.
- Personal experiences and family stories can help illustrate why this proposal matters.

We Need Your Input!

(Click below)

Submit Your DIC Comment

MOAA's Advocacy in Action Makes an Impact on Capitol Hill

Dr. Vivianne Cisneros Wersel



In April, hundreds of MOAA members from across the country traveled to Capitol Hill for Advocacy in Action 2026, meeting face-to-face with Senators, Representatives, and congressional staff to discuss issues affecting the uniformed services community.

MOAA members, including members of the Surviving Spouses Advisory Council, advocated four key legislative priorities: support for combat-injured veterans, military families, and veterans' benefits, as well as improvements to military health care.

- **The Major Richard Star Act**
- **The Shutdown Fairness Act**
- **The GUARD VA Benefits Act**
- **The Military CARE Act ([MOAA](#))**

Surviving Spouse Virtual Chapter

July 2026 issue



A Record-Setting Campaign!

According to MOAA.org, “ This year Advocacy in Action delivered results on two fronts — in person on Capitol Hill, and across the country through a coordinated digital campaign. Here’s what our community accomplished:

- **160 MOAA volunteers** participated in the Capitol Hill event.
- **Over 300 in-person office visits** conducted across both chambers.
- **More than 50 meetings** held directly with lawmakers.
- **Nearly 25,000 constituent messages** sent to lawmakers by MOAA advocates from all 50 states ... the most ever during a campaign.”

These personal visits gave lawmakers the opportunity to hear directly from constituents about the importance of these issues and their impact on servicemembers, retirees, veterans, survivors, and their families.

Advocacy doesn’t end when Capitol Hill visits conclude. The conversations that began in Washington continue through grassroots efforts back home, helping ensure these priorities remain front and center as Congress considers legislation throughout the year. (Waters, MOAA April 2026).

Advocacy in Action 2026: MOAA’s Mission Continues

By: Terry Waters [APRIL 22, 2026 READ FULL ARTICLE.](#)

Take Action Today: Visit MOAA’s Legislative Action Center to learn about these issues and send a message to your Senators and Representative in just a few minutes.

<https://www.moaa.org/content/take-action/advocacy-in-action-2026/>

Legislative Updates: Surviving Spouse Bills

Several bills in the 119th Congress aim to improve benefits for surviving spouses. All three bills remain active in committee or are awaiting further Senate action. If they are not passed by the end of this congressional session (Jan 2027), they will need to be reintroduced in the next Congress.

Here are key bills in the 119th Congress that impact surviving spouses. Each bill is still moving through the legislative process and has not yet become law. You can make your voice heard by contacting your representatives through the [MOAA Legislative Action Center](#) on these issues, as well as issues that pertain to surviving spouses and their families. Every email, call, or letter strengthens our collective advocacy.

Surviving Spouse Virtual Chapter

July 2026 issue



Fairness for Servicemembers and Their Families Act of 2025 (H.R. 970 / S. 385)

Requires regular review and inflation adjustment of SGLI and VGLI insurance coverage amounts.

[View details [here](#)]

Caring for Survivors Act of 2025 (H.R. 680 / S. 611)

This would increase monthly Dependency & Indemnity Compensation (DIC) and reduce the required disability period from 10 to 5 years. [View details [here](#)]

Love Lives On Act of 2025 (H.R. 1004 / S. 410): Ensure surviving spouses retain DoD/VA benefits even if they remarry before age 55. {View details [here](#)}

Congress.gov. (2025). Legislative information for the 119th Congress. Retrieved from <https://www.congress.gov>

[What's Next for a Key Caregiver Support Bill](#)

By: René Campos

Bipartisan legislation that would strengthen long-term stability for military and veteran caregivers has one more hurdle to clear before it can be put before the full House of Representatives for a vote.

The MOAA-supported Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act (H.R. 2148) already has moved through both the House and Senate Veterans' Affairs Committees – a significant milestone reflecting broad recognition of caregivers' role as the backbone of veterans' long-term care. But the bill must receive approval from one more committee, the House Ways and Means Committee, before the House can vote on it.

[TAKE ACTION: [Ask Your Lawmakers to Pass the Veteran Caregiver Reeducation, Reemployment, and Retirement Act](#)]

On May 21, a coalition of leading veterans and caregiver organizations including MOAA, the Quality of Life Foundation, Elizabeth Dole Foundation, Wounded Warrior Project, Code of Support Foundation, The Independence Fund, Paralyzed Veterans of America, Veteran Caregiver, and Veteran Warriors sent a letter to the Ways and Means Committee urging members waive consideration over H.R. 2148 so that this bipartisan legislation may proceed forward to the full House floor for a vote.

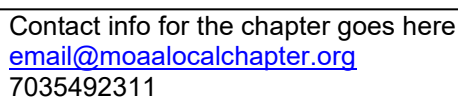
"These caregivers stepped forward to care for our nation's most severely wounded veterans, saving the federal government substantial resources in the process," the letter reads. "They should not, as a result of that service, face financial insecurity in their own retirement."

[\[READ THE LETTER\]](#)

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Surviving Spouse Virtual Chapter

July 2026 issue



From the Office of Survivor Assistance:

The following article is reprinted from the VA Office of Survivor Assistance website and reflects information provided directly by the Department of Veterans Affairs.

During this difficult time, we know that you will have questions about survivor benefits and how to obtain them. The Office of Survivors Assistance (OSA) has prepared a list of the most Frequently Asked Questions (FAQs) to assist you. Please review this FAQ list to see if your question has already been addressed, or visit [NCA's helpful FAQ list here](#). If you would like to suggest a question to be included on the OSA FAQ

list, please contact us at officeofsurvivors@va.gov.

July 29, 2026 2:00- 2:00 PM VA Aid & Attendance/Housebound Guest Speaker – Hillary Hernandez

VA Aid and Attendance / Housebound benefits provide additional monthly payments on top of a standard VA pension for eligible Veterans and survivors. If you need assistance with daily activities or are housebound, we invite you to join us for this comprehensive presentation.



Please join us on [the last Wednesday of every month between 1 PM and 2 PM EST](#) for our Survivor Series

Past Topics: If you missed the previous presentation, click the link to review the slides.

January - Survivor Benefit Overview-[Click here for slides](#)

February - Education Service-[Click here for slides](#)

[Presentation Video Recording](#)

March -Debt Management Center- [Click here for slides](#)

[Presentation Video Recording](#)

April- National Cemetery Administration NCA [Click here for slides](#)

[Presentation Video Recording](#)

May- Tuesday's Promise (formerly Tuesday's Children) [Click here for slides](#)

[Presentation Video Recording](#)

June- Survivor Assistance Memorial Support - SAMS [Click her for slides](#)

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7035492311

Surviving Spouse Virtual Chapter

July 2026 issue



VA Frequently Asked Questions:

1. [How do I apply for VA benefits?](#)
2. [How do I reinstate my previous benefit?](#)
3. [If I remarried, would it have an impact on my DIC eligibility?](#)
4. [Is there someone who can help me file my claim?](#)
5. [How do I check the status of my claim?](#)
6. [How do I know if I am eligible for a benefit?](#)
7. [As survivor, am I eligible for my loved one's month of death compensation?](#)
8. [What is the difference between DIC and SBP?](#)
9. [What is the difference between DIC and Survivor's Death Pension?](#)
10. [Is DIC taxable income?](#)
11. [What is CHAMPVA?](#)
12. [As a surviving spouse, am I eligible for VA medical care?](#)
13. [How do I update my contact information?](#)
14. [What education benefits are available and what is the Sgt. Fry Scholarship?](#)
15. [How can I access information about VA Education Benefits for myself or for my children?](#)
16. [What are VGLI/SGLI and how do I file a claim?](#)
17. [How do I get a copy of my loved one's DD-214 or DD-1300?](#)
18. [Who is eligible for Veteran Center grief counseling, and how can I locate a center?](#)
19. [Am I eligible for a VA Home Loan as a widow/widower?](#)
20. [How can I find information about homeless shelters within my community?](#)

VA Benefits: Are you aware of the VA benefits you may qualify for because of the new law—the PACT Act? The PACT Act is legislation that broadens VA health care access and benefits for Veterans who were exposed to toxic hazards such as burn pits, Agent Orange, and other harmful substances during their service. The law is intended to ensure that Veterans and their survivors receive the care, support, and benefits they have earned. As of March 5, 2024, the VA began extending health care eligibility to millions of additional Veterans earlier than originally required under the Act. Veterans and family members can learn more about how these changes may apply to them, file claims related to toxic exposure, or apply for VA health care by contacting the VA directly at 800-698-2411 (TTY: 711).

[Click here for more information:](#)

Resources (click hyperlinks)

- [OSA Main Page](#)
- [Survivor Series](#)
- [Planning Your Legacy Booklet](#)
- [Application Forms and Information](#)
- [Funeral Resources](#)
- [Survivors of Suicide Loss](#)
- [The PACT Act](#)

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7035492311

Surviving Spouse Virtual Chapter

July 2026 issue



- [Useful Links](#)
- [Frequently Asked Questions](#)
- [Survivors' Forum](#)
- [OSA Team](#)
- [ASK VA \(AVA\)](#)
- [Contact Us](#)

More Resources:

- [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 Surviving Spouse Newsletter <https://www.dfas.mil/>
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [Learn about VA DIC and how to apply.](#)
- [Learn more about family member benefits.](#)

○

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>

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

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

U.S. Navy Phone: 901-874-0083 MILL_LTAP@navy.mil

U.S. Air Force USAF/A1SAA: 703-693-0683 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

Contact info for the chapter goes here

email@moaalocalchapter.org

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Surviving Spouse Virtual Chapter

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This is my last year serving on the MOAA Surviving Spouse Advisory Board. My duties as Newsletter editor/publisher/creator will end this fall. If you would like to take over as the newsletter editor, please contact MOAA Surviving Spouse Virtual Chapter at MSSVC02@gmail.com. I hope you have enjoyed this informative newsletter! Reminder: Send all pictures and stories to Drviviannewersel@gmail.com

Dr. Vivianne Cisneros Wersel, Au.D.