

August 2024

Website: <http://lincolnlandmoaa.org>

### Upcoming Events

- Scholarship submissions due to LTC DePue NLT 15 June 2024 (See website for more details).
- August 9, 2024, Island Bay Yacht Club, Outside, Springfield
- October 11, 2024, location TBD
- December 13, 2024, TBD
- 2024 Golf Outing (Sixth Annual), September 21, 2024, Shambole Golf Course—Please advertise this to all members.

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# THE SALUTE—Never Stop Serving...



## Next Meeting Information

### Dinner Meeting - Friday, August 9, 2024

**Location:** Island Bay Yacht Club (Outdoors – Back Patio), 76 Yacht Club Dr, Springfield, IL 62712

Social Hour (Cash Bar) at 6:00PM - Dinner at 7:00PM

Cost: **\$33.00** Per Attendee

Dress: Nice Casual (Comfortable)

#### PROGRAM:

Presentation of the 2024 MOAA Lincoln Land Chapter Scholarship

Keynote Speaker: CAPT Frank Michael, USN (Ret) MOAA National Senior Director, Council and Chapter Affairs

#### MENU:

**Salads:** Caesar Salad and House Made Picnic Potato Salad Garnished with Bacon and Chopped Hardboiled Eggs

**Platters:** Fresh Fruit Platter and Sliced Tomatoes Drizzled with Balsamic and Sprinkled with Parmesan Cheese

**Entrees:** Smoked Barbecued Ribs with Sweet Baby Rays Barbecue Sauce and Fried Chicken

**Side Dishes:** Sautéed Green Beans, Cheesy Casserole Potatoes, Brown Sugar Baked Beans, Sister Schubert Rolls and Butter

**Desserts:** Peach Cobbler; Texas Sheet Cake Squares with Walnuts and Lemon Bars

**Drinks:** Iced Tea, Water and Lemonade

**RESERVATIONS MUST BE MADE NOT LATER THEN 5PM on TUESDAY, August 6th**

**[MAKE RESERVATIONS ONLINE - PREFERRED METHOD](#)**

or by Contacting by Phone/Text Message/Email:

Dave Knieriem

EMAIL: [dknieriem@casscomm.com](mailto:dknieriem@casscomm.com)

PHONE/TEXT: 217-899-5526

*Let us know how many will attend.*

## President's Corner—July 2024

**Greetings to all members of Lincoln Land Chapter of MOAA.**

**I hope you all are having a GREAT summer with friends and family. I have several items of information to pass on to all of you in this newsletter.**

### **Membership Survey Update:**

If you recall, I sent a survey to all in April to capture your thoughts on alternatives for our Scholarship/Vets Program Auction that we hold at our December Meeting. The Executive Committee has discussed making this a “fund raiser”, by adding a donation fee to the meal price, instead of buying a gift and auctioning it off at the meeting. Doing this would make it simpler and would save the members some money, while at the same time raising donations for our projects (Scholarship and Vet Support). This would have the members avoid spending \$50 or more for a gift to bring to the meeting, and to also bid and purchase a gift at the meeting, at additional cost. Simpler and a money savings to YOU, while still funding our important chapter goals and efforts. Results of the survey indicated that most of the membership agreed with this idea. So ... the Executive Committee is moving forward to make plans for this for the December meeting ... MORE TO FOLLOW!

We are also looking at feasible alternative venues for the October and December meetings, as you also suggested in the survey. Considerations will be venue availability and meal prices. We will keep you informed as this effort develops. Several members have voiced concerns about the costs of the dinners. While we try to keep the cost at a minimum, this has become increasingly challenging for us. Food and drink prices continue to rise locally and nationally. However, we will continue to work hard to get the most value for your money to the largest extent possible!

### **Chapter Membership and MOAA National Membership Challenges:**

**Membership:** Our chapter and numerous chapters nationally are not growing, and many have declining membership. We need to find the root cause and turn that around. ALL of us need to help and assist in recruiting new members for our Chapter (and MOAA National as well) – ALL of us are on the Membership Committee! More Chapter and MOAA members translate into more resources to generate more ideas and support more projects within our local communities.

**Meeting attendance and engagement in activities:** With your help, we need to continue to look at what our chapter members are interested in accomplishing and how and when to conduct our meetings. With expanded Chapter coverage area, it does not make sense to have only one location for chapter meetings (such as Springfield and Decatur). We need to reach out and expand to more localized smaller areas such as (for a lack of a better word) “Satellites”. Smaller and more remote groups could have their own meetings and projects of their own choosing, and still be a member of the Lincoln Land Chapter and have the benefit of Chapter support. While this initiative has not been fully explored, our Chapter Leadership will be working hard to get this accomplished during the next year or so.

**MOAA National Visit – August Chapter Dinner Meeting:** We have a unique opportunity at the next Chapter Dinner Meeting in August at Island Bay Yacht Club. Captain Frank Michael, USN (Ret) - Senior Director, Council and Chapter Affairs will be our Keynote Speaker at the meeting. He will be discussing the challenges and opportunities in membership, both at the National and Chapter levels. It is also an opportunity to ask questions and to voice our views and concerns to him to take back to MOAA National. I HIGHLY URGE all of you to attend this especially important meeting on August 9<sup>th</sup>. Information concerning the meeting and registration information is here in the newsletter and on the Chapter Website. I hope to see many of you there ... bring your questions and ideas.

## Veterans and Gold Star Family Day at the Illinois State Fair (Springfield) – Sunday, August 11, 2024

Veterans and their immediate families are admitted to the grounds for free.

A veteran's parade and activities are some of the highlights for the day.

Discounted ride passes for families of military veterans.

I will pass on additional information and a specific schedule when it becomes available to me.

Also ... One of the problems we continue to have in membership is identifying those National MOAA members who are not a member of a chapter. Within the state of Illinois, there are over 6,000 MOAA members, but only less than 350 are members of a Chapter. Currently, the National MOAA database is still under reorganization, and the information is not fully available to us. There have been some snags in the new database access, but as soon as the new Real Time Database (RTD) is available to us, we will be sending an email blast to National MOAA members who are not a member of a chapter. This will enable us to contact them and extend the opportunity to join our chapter and stress the many benefits of chapter membership. I will keep you up to date with this information.

We continually need your help to make our Chapter and MOAA National a great organization. Here is how you can help right now:

Recruit new members – you are ALL recruiters.

Consider FRESH and INNOVATIVE ideas to approach membership not and into the future.

Continue to keep abreast of State and National Legislative Issues that affect both veterans and active-duty members. Voice your opinions and view to your Legislators. Use the MOAA National website to keep up to date with these issues. There is a link on our Chapter Website to aid you in navigating to the proper page on the MOAA National Website. PLEASE ...

Your voice DOES HAVE INFLUENCE AND MAKES A DIFFERENCE!

Attend as many of our meetings as possible.

Help our Chapter Leadership help all of you as members.

Support our fund-raising efforts within the Chapter to support our projects.

Please browse the Chapter Website and our Facebook presence and read our Chapter Newsletter to keep informed concerning events and issues of the Chapter and MOAA:

Website: <https://lincolnlandmoaa.org>

Newsletter – Available on the website and emailed to you.

Chapter Facebook Page (Still a work in progress). <https://www.facebook.com/MOAAInland>

**ALSO ... “NEVER STOP SERVING”!**

Thank you for your continued support. See you all soon!

**Dave Knieriem, Major, USAF (Ret)**  
**Lincoln Land MOAA Chapter President**

## NDAA Update

The current Senate version of must-pass defense authorization legislation does not include many of the quality-of-life improvements proposed in the House text – but opportunities remain to ensure these measures and others find a place in the final bill.

The text of the Senate’s National Defense Authorization Act (NDAA) for Fiscal Year 2025 (S. 4638) was released July 8. The House version cleared that chamber in mid-June on a 217-199 vote.

Among the differences and similarities in the versions:

- **Pay:** Both plans would authorize a 4.5% pay raise for all ranks. The Senate version includes an additional 1% increase for those in grades E-1 to E-3, while the House plan would raise E-1 to E-4 pay an additional 15% beyond the authorized increase, along with a smaller boost for E-5s.
- **Allowances:** The Senate version does not include a mechanism to restore the Basic Allowance for Housing to 100%, a provision included in the House bill that would cover the coming fiscal year but not subsequent years (as covered by the MOAA-backed BAH Restoration Act). The Senate NDAA does not address Basic Needs Allowance eligibility, which would expand under the House NDAA to cover families making up to 200% of their locality’s federal poverty guidelines.

**[Health Care:** The Senate bill does not include a House provision creating a pilot program to expand TRICARE Qualifying Life Events to include pregnancy – a move which would give more care options to expectant mothers who may struggle to access needed care in some locations. It also lacks the text of the Dental Care for Our Troops Act, MOAA-supported legislation included in the House NDAA that would extend zero-premium dental coverage to Guard and Reserve members.

- **Career Support:** The Senate bill lacks a provision in the House bill which would remove the so-called “[180-day rule](#),” which requires transitioning servicemembers seeking civilian DoD positions to wait six months – a requirement which forces many to seek employment elsewhere and restricts DoD hiring managers in need of those with up-to-date experience and clearances.
- **Military Spouse Employment:** The Senate NDAA does not include the text of the READINESS Act, a MOAA-backed bill which improves career flexibility for military spouses employed by the federal government who may lose their position thanks to a PCS move. One thing from the Senate version that the House is missing is a provision to clarify a recent change to the Servicemembers Civil Relief Act intended to improve portability of professional licenses for military spouses who PCS across state lines. Additionally, the Senate bill would permanently authorize the noncompetitive hiring authority of military spouses by federal agencies.

[**Child Care:** The Senate and House NDAs have similar provisions to redesign and modernize child development program compensation and staffing models.

## What’s Next

The Senate bill will move to the floor, where senators may offer amendments before a final vote. This window may allow the inclusion of some of the above provisions, as well as other MOAA priorities. For example, MOAA and other advocacy groups are working to secure a Senate amendment with the text of the Major Richard Star Act, a bill with support of nearly three-quarters of the Senate that would end an unjust pay offset faced by combat-injured veterans.

Once a final vote takes place, the House and Senate traditionally name members to a conference committee charged with building a compromise bill out of the two versions. With the number of differences affecting key MOAA priorities, this conference represents a critical point in the NDAA process – one that could make the difference in whether the bill offers significant quality-of-life improvements to generations of military

## Legislative Liaison Update

### Good news!

The House has passed the 2025 National Defense Authorizations Act (NDAA) and it included many of the recommendations contained in the House's Quality of Life (QOL) Study.

Unfortunately, the Senate's version of the NDAA contains almost none of those QOL recommendations. MOAA is actively supporting the QOL Study's recommendations. Unfortunately, the Senate version of the NDAA contains few if any of those QOL recommendations.

At the same time, the Richard Star Act with at least 75% of the House members signed on as co-sponsors of that bill is languishing in "bureaucratic limbo" as several members believe it should be included as part of the NDAA and not a stand-alone bill.

We need to let our elected officials know that the NDAA needs to include the recommendations from the House QOL Study and that the Richard Star Act needs to be passed. The MOAA Advocacy page (on the MOAA web site) provides proposed emails and links to our Congressional members. Please take a moment to check out the Advocacy page and voice your concern.

It is easy to let the folks in DC know that we are watching and that care about servicemembers as we "*Never Stop Serving*"!

Semper Fi – Bob Tyler



## Tips for Meeting With Your Legislators

**Start preparing now for upcoming August congressional recess meetings with your elected officials.**

Every year, lawmakers return to their home states and districts for a monthlong recess. This year, they are scheduled to be back home from Aug. 5 to Sept. 6.

Council and chapter leaders are encouraged to take advantage of this opportunity to meet with their elected officials to help further MOAA's legislative objectives.

Your voice is essential because legislators want to hear from you, their constituents. Schedule a visit and meet face-to-face. Some elected legislators might even welcome an opportunity to address an entire chapter.

Preparation is key to a successful meeting. Here are some tips:

1. Familiarize yourself with MOAA's positions on significant issues that might arise. Visit [MOAA's Legislative Action Center](#) to find details about legislative campaigns, contact information for elected officials, pre-formatted letters to lawmakers, and much more. If this is your first time visiting the action center, you might see a prompt to fill out a sign-up form. You will need to complete this step before you can send messages to Congress.
2. Make sure a legislator understands the purpose of a visit before a meeting. Every lawmaker deals with a wide variety of legislative issues and cannot be expected to be an expert on every one of them.
3. Become acquainted with the legislator's local office staff, especially those with responsibility in areas of interest to MOAA members. Don't consider it a put-down if you don't get to visit a legislator in person. They are busy and rely on staff for advice.

If a meeting with a legislator involves a chapter visit, reserve time for a question-and-answer period. Provide a legislator with advance notice of the kinds of questions or issues he or she should be prepared to address during a visit. Key questions should be prepared in advance and given to designated chapter members to ensure the session is productive.

## From The Chapter Chaplain

Greetings to all

As this is being written - three days after the conclusion of the RNC, many thoughts have entered my mind about what the public saw and heard. They saw and heard much excitement over the nomination of the party's prospective nominee. The speeches made were overwhelmingly in favor of Former President Trump.

We all heard about the alleged incompetence of the current President with little prayer offered on his behalf. Most disheartening was the sometimes lack of restraint on the parts of many of the speakers to offer solid evidence of their concerns. We do not expect the upcoming DNC to be any different. Lacking solid evidence in both camps, the only way to settle anything, in their view, is to fight it out, using just about every means humans have to get the desired result.

This type of behavior, common to immature bullying, ought not be. We as mature Americans should expect one another to be respectful of one another, regardless of political affiliation, so that our American way of life, including the right to engage in responsible discourse, may be preserved. " Speaking the truth in love " as St Paul encourages us in Ephesians 4: 15.

" How is this done? , we might ask ? We first recognize that Christ is over everything. In Eph.1: 22 we read that He ( that is the Father) has placed all things under His ( Christ's) feet and made Him the Head of all things .

Everything , including the government, is controlled by Him, including bad leaders, who will one day give an account of their leadership. Secondly, we renounce the shameful things that one hides "2 Corinthians 4:2.

This action shows true Christian love. We expose things so that our loved ones and others will not be harmed, and, Thirdly, that we recognize that through Christ and His redemptive love, all things are reconciled. Colossians 1: 20 ", and through Him, God was pleased to reconcile all things to Himself "

We pray that this type of love may be applied to all public discourse so that there is less and less hostility and fractionalization in what is clearly seen in a troubled world.

In Your Service,

Ralph Woehrmann  
Ch ( Major ) USA RET  
MOAA Illinois Council of Chapter Presidents, Chaplain



**From The Survivor Outreach Services Coordinator**



*Survivor Outreach Services*

*Happy New Year*

*Many choose new goals for the beginning of the Year.*

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

*As a reminder the Survivor Benefit Plan*

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

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

*[michelle.r.rutherford3.ctr@army.mil](mailto:michelle.r.rutherford3.ctr@army.mil) or 217-720-9574.*





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

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



### OUR GOAL

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



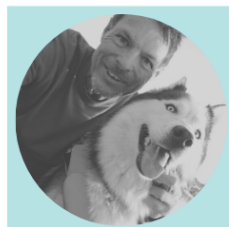
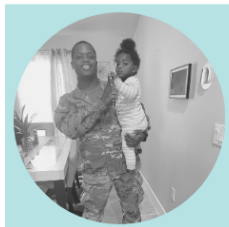
### WHY CRISIS RELIEF?

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



### CAN YOU HELP?

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



## READY TO ASSIST

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

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

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

## WHAT SETS US APART



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



Funds reach an approved applicant's bank account within days of approval — timely relief when it can have the most impact.



Financial grants are awarded to qualifying applicants to help with housing costs, utilities, medical and insurance bills, groceries, and more.



100% of our Crisis Relief applicants would recommend our program to others in need.



(800) 234-6622



moaa\_foundation@moaa.org



charities.moaa.org/crisisrelief

# Never Stop Serving

## Lincoln Land Chapter MOAA

PO Box 9435  
Springfield, IL 62791-9435

David Miller  
Phone: (217) 415-2837  
or 217-761-3973.

Email:  
david.b.miller32.nfg@mail.mil

http://  
lincolnlandmoaa.org



**Our Purpose**—Serving the entire Military Community locally & nationally

**Our Motivation**—Supporting our most reliable asset—the US military member

**Our Means**—Informing legislators, supporting local events & organizations

**Our Membership**—Commissioned Officers of the Eight Uniformed Services (USA, USMC, USN, USAF, US Space Force, USCG, NOAA, USPHS) who strongly believe in supporting a volunteer force for the safety and security of our country

## MISSION OF THE LINCOLN LAND CHAPTER

**The Lincoln Land Chapter's mission is:**

**To foster fraternal relations among the retired, active and former uniformed services and their National Guard or Reserve components;**

**To protect the rights and interest of same to include dependents and survivors;**

**To further promote useful services for members of the former and current members of the Armed Forces and their dependents and survivors;**

**and to serve the community to the fullest extent possible.**

**Our Chapter has a Facebook page presence on the web:**

**<https://www.facebook.com/MOAAlincolnland> Check it out—Also, it may be accessed through our website by clicking the “F” logo near the top of the home page.**

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

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

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

Now and Always  
We'll be There.



90228

1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)



### MOAA Legislative Action Center

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

## Reasons to Join a MOAA Chapter

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

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

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

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

**1. Make yourself heard.** MOAA's chapters provide critical grassroots support for MOAA's national legislative agenda. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C.

**2. Give back to the community.** Chapter members are MOAA's ambassadors in their communities, supporting countless programs that make a difference in the lives of others. These members continue to serve and are giving back in the truest sense.

**3. Value added to chapter members' lives.** MOAA chapters sponsor interesting programs and opportunities to interact with civic, political, military, and business leaders on issues important to members.

**4. Networking with fellow officers.** Chapters include second-career members in the work force and retired service members who have contacts in their communities that can be valuable to transitioning officers.

**5. Stay informed.** Chapter newsletters, websites, and meetings provide you with the latest information on local, state, and national issues and changes to military benefits.

**6. Influencing state legislation.** Most states have a council of chapters that unites chapters in the state. These councils, and independent chapters in states without a council, often lobby for and pass state-level legislation that affects military members and their families, such as exempting military retired pay from state income tax or increasing funding for state veterans' programs.

**7. Camaraderie with a purpose.** MOAA chapters unite active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses, offering the opportunity to connect with others with similar backgrounds and interest and develop close and lasting friendships.

## **All about MOAA**

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military service members and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving. MOAA's greatest mission is to improve the lives of those who serve and their families, which is achieved largely through the tireless advocacy efforts taking place in our nation's capital. MOAA's experts in Washington are there to support legislation that benefits the military community and are equally vigilant when fighting to stop legislation that threatens our livelihood. The larger our numbers, the greater our voice. Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses. MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. With more than 350,000 members from every branch of service - including active duty, National Guard, Reserve, retired, former officers, and their families - we are a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers. MOAA's highest priority is providing first-class service to our members. We are the leading voice on compensation and benefit matters for all members of the military community. We provide expert advice and guidance to our members. While the association does advocate a strong national defense, it does not, as an association, become involved in matters pertaining to military strategy or individual weapons systems of the various services. The association's board of directors has long believed that such decisions can be made only by those who have all of the facts available to them: today's actively serving military leadership. The association plays an active role in military personnel matters and especially proposed legislation affecting the career force, the retired community, and veterans of the uniformed services. MOAA's overarching goals are captured in its resolutions, which reflect the views of the entire membership. The membership provides input and votes on resolutions every two years (on even years). While MOAA is permitted by law to lobby - and does so actively - its status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office. Stated briefly, the association may advocate issues, but it may not advocate the election or defeat of particular candidates or political parties.

## 2024 Lincoln Land Chapter

### MOAA Chapter Events

#### THESE ARE SUBJECT TO CHANGE!

Friday, April 12, 2024 – Island Bay Yacht Club (Inside)

Friday, June 14, 2024 - Beach House, Decatur, IL

Friday, August 9, 2024, Island Bay Yacht Club, Springfield, IL (Outdoor Patio)

Saturday, September 21, 2024 - 2024 MOAA Golf Outing, Shambole Golf Course, Petersburg, IL (**need everyone to push golfers and sponsors**)

Friday, October 11, 2024 – TBD (Annual Business Meeting)

Friday, December 13, 2024 TBD (Christmas Event and Scholarship Auction)



## MOAA's Legislative Priorities for the 118<sup>th</sup> Congress

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups and leverage those relationships to expand our reach on Capitol Hill.

**Compensation and Service-Earned Benefits**  
**Military Housing**  
**Health Care for Currently Serving and Retirees**  
**Health Care and Benefits for Veterans**  
**Service Families**  
**Survivors**  
**Guard and Reserve**

### **Compensation and Service-Earned Benefits**

**Problems:** The ongoing recruiting crisis and unit level personnel shortages create a “do more with less” Personnel “Perfect Storm” for the force and further erode the quality of life for servicemembers and their families. DoD is in a war for talent and is struggling to recruit the force we need to defend our country.

Compensation and quality of life remain relevant to our nation's recruiting challenges. Servicemembers deserve compensation competitive with the private sector. Congress has allowed the White House to shortchange troops in the past, leading to a 2.6% pay raise gap – something we cannot allow to happen again as servicemembers struggle to make ends meet. Funding the government on time and strictly keeping to the congressional schedule seems to be a bridge too far for both parties and both chambers. This could lead to a federal shutdown, which would hit Coast Guard, U.S. Public Health Service, and NOAA servicemembers hard since their pay is not guaranteed like those in DoD. We need to fix this: All eight of our services continue to work when the government shuts down, and our servicemembers deserve to be paid for their service. MOAA also continues to advocate against offsets for some disabled retirees and veterans. Existing legislation places an unfair tax on retired pay to fund a servicemember's own disability.

#### **Actions:**

Ensure pay at or above the Employment Cost Index and ensure all allowances and programs necessary to recruit and retain a quality force.  
Ensure pay continues for all eight uniformed services during a government shutdown.  
Provide for concurrent receipt of military retirement pay from DoD and disability pay from the VA.

### **Military Housing**

**Problems:** The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 and 2019. This left military families to cover anywhere from \$100 to \$184 out of pocket each month. With rising housing costs – both for rental properties and home sales – an estimated 75% of military families are paying over \$200 out of pocket each month, according to a Blue Star Families survey. BAH should be restored to 100%, the BAH calculation methods should be revised to keep pace with rapid changes in the market, and the housing profiles used in the calculation should be reviewed to reflect current military demographics.



The Military Privatized Housing Initiative was a gamble by Congress and DoD to leverage private dollars to quickly build on-installation housing after years of neglect and deferred maintenance in appropriations. Although the speed of the construction was an initial success, the public-private partnership failed to ensure servicemembers and their families were provided safe and adequate housing. As problems emerged, commanders learned they were left with ineffective tools and questionable authorities to address housing complaints from servicemembers. Mold, pests, and other unsafe conditions in privatized military housing persist. The Tenant Bill of Rights, an initiative adopted by most privatized housing companies, is not widely known nor enforced. Many families were forced to turn to the media after their chain of command was unable to fix their housing problems. The initiative resulted in partnerships with landlords and investors that require agreement by all parties to implement changes. The nature of the partnership undermines the chain of command, resulting in the loss of trust in leadership. Accountability was not designed into the process, leading to unsafe and inadequate housing.

**Actions:**

- Restore BAH at 100% of researched housing costs per Military Housing Area.
- Ensure barracks are safe and healthy places to live, verified by the chain of command and government-owned work centers.
- Codify procedures and authorities to increase out-of-cycle housing allowances to address emergencies such as reduced availability of housing and rising utility costs.

**Health Care for Currently Serving and Retirees**

**Problems:** The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of step with best practices, and a 25% reduction to the retail pharmacy network. These cuts disproportionately impact the elderly and those with chronic medical conditions, making it more difficult and costly to adhere to medication regimens. Military health system (MHS) reforms directed by Congress have resulted in higher fees and copays, particularly for working-age retirees, yet TRICARE coverage policies have failed to keep up with evolving policies, technologies, and treatment protocols. Beneficiaries are paying more for TRICARE coverage that is years behind commercial plan benchmarks. The direct care system of military hospitals and clinics has undergone a massive reorganization accompanied by changing policies at the military treatment facility (MTF) level and capacity reductions due to the MHS Genesis electronic health record implementation – yet there is minimal visibility on impacts to patient access, quality of care, and the patient experience. Access to care metrics have disappeared from MTF websites, and patients lack a consistent and effective problem-reporting mechanism which would allow their challenges to be tracked and addressed.

**Actions:**

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access to prescription medications and limits on copay increases.
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with requirements for commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by the Defense Health Agency to identify and address systemic access problems.

## Health Care and Benefits for Veterans

**Problems:** Passing the comprehensive toxic exposure reform bill, the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act was a monumental victory. Now comes the hard part of ensuring it works as Congress intended. Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the clock assistance. The VA delivers 14 different types of long-term care (LTC) programs in both institutional settings (like community living centers or nursing homes) and non-institutional settings (like a veteran's home or through community adult day care services called HCBC). Purchasing or providing the care is placing increased demand on the department's health care system. The VA has designated 2023 as "The Year of the Caregiver." The department will focus on continuing to implement the expansion of caregiver support in the MISSION Act, conducting an overall program review, and making systemwide improvements, to include cases being appealed through the Veterans Health Administration and Veterans Benefits Administration. Additionally, a strong VA workforce and facility infrastructure are critical components to VA's long-term success. The aging infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk. MOAA is committed to working with the VA, Congress, and stakeholder groups to monitor and assist the department in meeting the needs of veterans, caregivers, families, and survivors, and ensuring full implementation of major legislation enacted in recent years to modernize the VA across the enterprise.

### Actions:

- Monitor recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families, and seek statutory or policy changes as required.
- Compel Congress and the VA to accelerate caregiving and whole health care services, and modernization of Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

## Service Families

**Problems:** Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves. The unemployment rate among active-duty spouses has hovered between 22% and 24% for over a decade. Efforts to address this issue have focused primarily on providing educational and professional development opportunities for military spouses; however, the other side of the coin is incentivizing businesses to hire someone who will likely move in two or three years. A multipronged approach is necessary to address the high unemployment rate. Additionally, spouse underemployment continues to negatively impact military families. Ensuring companies define work as both remote AND portable is necessary to allow military spouses to keep a career on the move and progress within their career path. A recent survey of servicemembers showed 39% of respondents cited concerns with spouse employment as a reason for leaving service. Compounding this issue is the lack of accessible, affordable childcare. In 2020, DoD reported nearly 9,000 military children were on waiting lists for childcare. The nationwide shortage of childcare providers, combined with a lack of investment in renovating and constructing military child development centers, has exacerbated this issue in the post-pandemic environment. DoD has instituted unique programs such as the In-Home Childcare Fee Assistance to address this issue, but despite 250 spots available for this program, just 23 families were receiving the fee assistance as of late 2022. This is due to a lack of understanding of program requirements and slow application processing times. Standardizing childcare programs across the services is necessary to ensure families have clear guidance on the support available.

Day care challenges are a contributing factor to food insecurity in our ranks. In September 2022, DoD released a report on the military and food insecurity, stating 24% of servicemembers and/or their families had experienced some level of food insecurity within the timeframe studied. The implementation of the Basic Needs Allowance (BNA), an allowance designed to provide monthly financial assistance to families falling below 130% of the federal poverty guideline based on income and family size, is a start. Unfortunately, the law establishing the BNA allows DoD leadership to determine which military housing areas will include BAH in the eligibility calculation. The FY 2023 NDAA increased the threshold to 150% of the federal poverty guideline, but MOAA continues to advocate for exclusion of BAH in all housing areas to ensure maximum reach.

**Actions:**

- Improve congressional support for uniformed services families: Enhance programs to support spouse employment, ensure implementation of an effective basic needs allowance, and provide accessible, affordable childcare options.
- Overcome the lack of effective problem-reporting mechanisms and resolution systems in the Military Health System.

**Survivors**

**Problems:** When a retired servicemember passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. Oftentimes, survivors have their checking account cleared out due to the recoupment and are put under extreme financial duress in the wake of their servicemember's passing.

This is far from the only financial hurdle faced by survivors. Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) have not kept up with inflation; although the maximum coverage recently increased from \$400,000 to \$500,000, it is still more than \$100,000 behind where it should be. Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor programs. DIC is 43% of the compensation of a 100% disabled veteran, compared with 55% of other federal programs.

**Actions:**

- Repeal the recoupment of last month's paycheck after retiree's passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other government entitlements' baseline of 55%.

**Guard and Reserve**

**Problems:** The reserve component is facing a recruiting crisis. Our nation relies upon these servicemembers to respond to disasters at home and remain in the rotation to deploy worldwide in support of the active component. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable and support recruiting and retention. Reserve component retirees also wait excessively long to receive their first paychecks. After a career of service, retirees deserve prompt payments. DFAS and service personnel divisions must stop the finger-pointing and seek to fix this problem.

**Actions:**

- Overcome the lack of TRICARE coverage for the reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve members when they are promoted or when they retire.
- Continue to support Guard and Reserve leaders, and advance legislative and policy solutions to support the total force.



# Sixth Annual 2024 Golf Outing

## Honoring our Military Heroes and Families

AT SHAMBOLEE GOLF COURSE IN PETERSBURG

We honor all of our veterans, active military and military families who have served our country.

**Saturday, September 21, 2024**

**442 South Shore Drive, Petersburg, IL 62675**

**\$75.00 per player: 18 hole shotgun start**

**Cart and two drinks per person**

**11:30 sign in, lunch, and 12:00 noon start**

Proceeds benefit: Gold Star Families, Gold Star Youth Scholarships,  
Chapter Scholarships

Sponsoring Organizations:

**MOAA**  
Military Officers Association of America  
Lincoln Land Chapter  
[www.moaa.org/chapter/lincolnland](http://www.moaa.org/chapter/lincolnland)

**GOLD  
STAR  
MISSION**  
[www.GoldStarMission.org](http://www.GoldStarMission.org)



Send Registration  
and Payment to:

Lincoln Land Chapter, MOAA  
Attn: Golf Outing Committee  
P.O.Box 9435  
Springfield, IL 62791-9435

# REGISTRATION FORM

Honoring All Our Military Heroes Golf Outing  
Saturday, September 21, 2024  
Shamblee Golf Course  
101 South Shore Drive, Petersburg, IL 62675

Captain: \_\_\_\_\_ Phone# \_\_\_\_\_

Golfer 1: \_\_\_\_\_  
Golfer 2: \_\_\_\_\_  
Golfer 3: \_\_\_\_\_  
Golfer 4: \_\_\_\_\_

Please remit full payment of \$75.00 per  
player with Registration Form mailed to:

**Lincoln Land Chapter, MOAA**

Attn: Golf Outing Committee

P.O. Box 9435

Springfield, IL 62791-9435

Deadline is a week prior or until full  
for questions contact  
Steve Cadle at 217-741-9297 or  
Dave Miller at 217-761-3973