SURVIVING SPOUSE VIRTUAL CHAPTER SSVC-02  
July 21, 2020  
Meeting Recap

Micki Costello, Co-Chair, called the meeting of the SSVC 02 to order at 1:01 pm Eastern Time. She reminded the participants that the purposes of the Virtual Chapter are to:

\*Provide information and exchange ideas

\*Find solutions to problems or issues affecting surviving spouses

\*Be a resource for surviving spouses

\*Reach out to younger surviving spouses and to those living where   
 MOAA chapters are not available

\*Be an enhancement to regular chapters—the virtual chapter does not take the place of a regular MOAA chapter

Current membership stands at 127 from 28 states , the American Virgin Islands & an APO!

Gail Joyce, Surviving Spouse representative on the MOAA Board of Directors introduced Col. Jim Carman, USAF (Ret). Jim congratulated the Chapter on its work and provided a brief on how MOAA was doing working under the Virus parameters.

Gail then introduced COL Mark Belinsky, USA (Ret) MOAA Director, Government Relations who provided a report on current military legislation. The Military Coalition is in the process of developing an incremental strategy for making progress with the 117th Congress on survivor legislation. Critical to this process is prioritizing goals in the difficult budgetary environment where the latest stimulus package dramatically increased the national deficit. Cost will be the greatest obstacle to legislative progress on survivor issues and any initiative will require a “one voice” concept with the MSO/VSO community. Garnering massive co-sponsorship on survivor legislation will be required for progress similar to the repeal of the widow’s tax. Of consideration is to choose a priority being conscious of cost. The three promising initiatives from the 116th Congress focused on: lowering the remarriage age from 57 to 55, DIC to 55%, and easing the 10-year rule to 5 years for those severely disabled. The Government Relations team welcomes any recommendations from the Virtual Chapter on choosing a priority. Mark provided this link to learn more about the legislative goals:  <http://www.themilitarycoalition.org/survivors-programs-committee-goals.html>

Vivianne Wersel asked if what was presented was the complete Military Coalition bills or if Mark was asking for comments on what had just been presented. Vivianne was wondering specifically what is going on with Tricare and ChampVA with regard to children up to age 26. Is this something MOAA is addressing? MOAA did have that discussion with the Military Coalition and it was initially not considered one of the top priorities. The cost of this would incur massive costs. That is why it is important to prioritize.

Geri Graham(President of the Virtual Nurses’ Chapter) reminded everyone of the importance of providing feedback to MOAA’s Government Relations Committee so that members can understand the impact on the community on the bases, on children and other areas. Members can write to [KarenR@moaa.org](mailto:KarenR@moaa.org) with comments or to Geri at [jigrahamusa@gmail.com](mailto:jigrahamusa@gmail.com).

Tony Lombardo, MOAA Director, Audience Engagement provided an update on the Surviving Spouse FaceBook page. He encouraged the Virtual Chapter members to “follow” the activity on the site which has been renamed “MOAA Surviving Spouse and Friends”. There are almost 300 members with twenty joining in the last few days. It is a closed group which means that persons desiring to join must be vetted and only those who are members can view what is posted. Because it is a closed group, it is easier to manage and monitor for trolling by unscrupulous persons. It is meant to be a resource and a place where questions can be asked. Tony recognized Kathy Prout, former SSAC member, as the administrator of the Page. Members of the Virtual Chapter can help by joining the group, advertising the Page by telling their friends about it, and by taking part in the conversations on the Page.

Vivianne Wersel asked if Surviving Spouses who were not eligible for membership in MOAA could join since she had invited several of her friends to become members of the group. Tony said it was fine to invite Surviving Spouses regardless of the rank of their military members. Kathy Prout commented that there are members of the Facebook page who are family members already. It is important that persons desiring to join the group answer the questions that are asked when making application for membership. It is also helpful to private message Kathy when current members have invited someone to be a part of the group.

Gail introduced Renee Brunelle Surviving Spouse from Tampa, Florida who provided a very informative presentation on Aid and Attendance benefits through the VA. One of the biggest challenges is that people do not know about it. There are specific financial and physical criteria that must be met in order to qualify; a Physician’s Statement must also be submitted. To find out if you are eligible and how to apply, go to [VA Aid and Attendance benefits and Housebound allowance | Veterans Affairs](https://www.va.gov/pension/aid-attendance-housebound/). There are also Elder Law attorneys who can assist as well as local Veterans Affairs Officers. Renee also provided tips on downsizing and cited Marie Kondo’s tips for decluttering: start with things that are least emotional such as clothes then move to books, papers, miscellaneous items. Save sentimental items for the last category to tackle. Renee suggested looking for options to donate versus throwing items away.

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Cindy Bondi, Virtual SSAC Member, from Iowa, spoke to the group about being prepared for the inevitable. Cindi wrote an article about the financial aspects of life; it is available on the MOAA website. She pointed out that it is very important to know passwords, to know if bills have been paid online and how to do that, and the importance of being a joint account holder on credit card accounts and safety deposit boxes. It is especially important for spouses to be joint owners on credit cards. Each situation is different and it is up to each of us to take meticulous notes and get the necessary information. Gail added that it is amazing what some spouses do not know, and we cannot assume that the people with whom we speak know everything they should so it is important that we pass this information on to others.

Gail announced that the SSAC, formerly a committee is now a council. The acronym (SSAC) remains the same. She introduced current SSAC members Anne Hartline, Barbara Smith, Pat Farnsworth, Nancy Mullen, Kathy Thorp and Micki Costello, saying that Anne Hartline, Patricia Farnsworth and Micki Costello would be leaving the Council at the end of their terms in October. Also introduced were the two virtual members of the Council, Cindy Bondi and Georgie Suitor. Ten well-qualified applications were submitted to replace current members. Gail welcomed the new members: Barbara Bowman (Oklahoma), Renee Brunelle (Florida), Pat Green (Florida) and Vivianne Wersel (North Carolina), Congratulations to all. The new SSAC members will be officially welcomed in October.

Gail then opened the meeting for discussion:

Anne Hartline (Alabama), Chair of the SSAC, announced that Gail Joyce has been nominated for membership on the MOAA Board of Directors representing Surviving Spouses and Kathy Thorp, also on the SSAC, has been nominated for the Board in her capacity as a Navy veteran; Kathy will remain on the SSAC as a member at large. Congratulations to both ladies.

Judith Thomas (Texas) spoke on the importance of Surviving Spouses also being prepared for the inevitable. It is important to identify your executor and to make sure that your own affairs are in order, thus making it easier for those who are left to handle the affairs. Judith reminded everyone not to put their will into a safety deposit box because when the bank is notified of the death, it is locked and in some cases requires a court order to be opened.

Gail suggested that perhaps Judith could share her list with members of the Chapter and we could also then share it with others.

Renee Brunelle (Florida) mentioned the importance of a living will and a health care surrogate.

Barbara Hove (Minnesota) spoke of the document that she and members of the Minnesota Chapter put together and which is now at MOAA headquarters. Micki said that it is an excellent product and that MOAA was going to make it available. Bill Confer (Pennsylvania) noted that there are five different publications available on the MOAA website including a checklist and “Help Your Survivors Now”.

Jeri Graham announced that a third virtual chapter is in the works; this one for members of the Public Health Service. COL Pete Clover announced that there are thirteen charter members and three others. Toni Lombardo said that he is happy to be of assistance and that MOAA has a virtual chapter link: <https://www.moaa.org/content/chapters-and-councils/chapters-and-councils/>.

Kathy Thorp said that there are so many topics for information. She would like to capture ideas/questions/concerns to use for a weekly written report that could be shared and perhaps compiled into that "little red book."  She would like to get topics in advance so that she can research them and then write a complete report to share--perhaps with the Facebook group in addition to the Virtual Chapter.

Sherry Brown (Virginia) asked if there is a schematic for virtual chapter committees. Jeri Graham noted that MUSNAVC has a start-up kit for setting up a virtual chapter on its website at <https://www.musnavc.org>. She suggested going to that website to see what is available there.

Barbara Bowman thanked all of the speakers for the important information that each provided -- especially the information that will help spouses make plans for the future as surviving spouses.  It is important information that we all need to share!

Kristen Fenty (Virginia) asked if anyone was working on comparing the two bills HR 2094 and S 1034 which are bill to raise the eligibility age military children for Champ VA from 23 to 26 years. She mentioned that that issue would be her priority. Mark Belinsky said that that is a consideration of the Military Coalition and that is being worked now to prioritize. The big concern is cost. There is a Request for Information on that out. Kristen asked if there is going to be any equity with the two bills. Mark said that he thought that all the issues might be broken up into “bite size” pieces with the hope of gaining some victory. Anyone desiring to provide input can contact him at [markB@moaa.org](mailto:markB@moaa.org).

Kathryn Fellure (New Mexico) asked if the Virtual Chapter would publish a list of legislative goals. Mark Belinsky answered that the Military Coalition website (<http://www.themilitarycoalition.org>) already has this information.

Jan Ogelsby (Ohio) wanted to add to Cindi Bondi’s information that EMTs are trained to look in refrigerators for paperwork containing assignments of vital information. She said that hers is in a pill bottle with “Bottle of Life on file” on the outside of the fridge. She also mentioned a very good App called “1Password” for secure storage of passwords.

Joyce Quartly (California) had a question for Renee Brunelle regarding the possibility of a veteran collecting money from the VA for Aid & Attendance and Agent Orange. Renee suggested that one of the social workers might help with the application.

Gail reminded everyone that the information from the meeting is meant to be shared; it should not stop with us. Micki made a request for filling some of the Chapter Board and committee vacancies.

The next meeting will be Tuesday, October 20, 2020 at 1 pm EDT.

Meeting was adjourned at 2:25 Eastern time. According to Zoom, there were 73 people on the call. The call can be reviewed by downloading the file at <https://moaa.sharefile.com/d-s1891cd579bf4a7b9>

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Respectively submitted,

Micki Costello

Co-chair Surviving Spouse Virtual Chapter