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From the President of the MOAA Surviving Spouse Virtual Chapter President.

The Surviving Spouse Virtual Chapter started our new year on 16 January with General B. Kelly, President of MOAA National, who reflected on his first year as President and was very responsive to questions and comments from the members concerning surviving spouse issues. Also speaking was Jan Goodale, who provided us with information on upcoming legislative issues important to surviving spouses. Gail Joyce, our Vice-President, sent an article regarding the Surviving Spouse Advisory Council's efforts and achievements for 2023 - I hope all our members could read this.

Our February meeting will be on 20 February at 5 pm Eastern time. The March meeting will be on the 19th, and Adm Duff from the VA will be our speaker - she was such an excellent guest in 2022, and we look forward to hearing from her again.

I hope to see you all at one of our upcoming meetings.

Sincerely,

Barb Smith

President, MOAA Surviving Spouse Virtual Chapter

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 learn more about the Surviving Spouse Liaison Excellence Award, including the nomination process, [at this link](#).

Surviving Spouse Virtual Chapter (SSVC)

The MOAA Surviving Spouse Virtual Chapter was founded in 2018. Interested in applying? Download membership materials [here](#), or please email mssvc02@gmail.com. The next SSVC Meeting is March 19, 2024, at 1:00. You can also join MOAA's [Surviving Spouses Facebook group](#).

MOAA Surviving Spouse Advisory Council (SSAC)

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 Military Officers Association of America (MOAA) Surviving Spouse Advisory Council is vital in providing support, advocacy, and a sense of community for those who have lost their spouses in military service. Committed to addressing the unique needs of surviving spouses, this advisory council within MOAA focuses on offering resources, guidance, and a supportive network. By amplifying the voices of surviving spouses, the Council ensures their concerns are heard and addressed within the broader military community and the National MOAA Board. Through initiatives, events, and outreach efforts, the Surviving Spouse Advisory Council contributes significantly to the well-being and empowerment of those who have experienced the profound loss of a military spouse.



The Surviving Spouse Advisory Council was established with a clear mission: to provide unwavering support, advocacy, and targeted resources specifically designed for the unique needs of surviving spouses of active duty military and veterans. These dedicated spouses face the challenges of loss while navigating the intricate landscape of military life. Losing a spouse who served in the military presents multifaceted challenges. The council offers guidance and empathy to help surviving spouses cope and thrive.

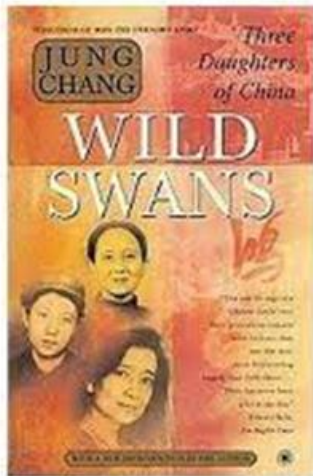
The council's commitment extends to several critical areas: Guidance: Providing resources for Benefits. Recognition and Care: The council strives to ensure surviving spouses receive the recognition and care they rightfully deserve within the military community and society. Legislation: Annually, SSAC participates on the Hill with MOAA's Advocacy in Action. Eight dedicated surviving spouses serve on the council, contributing their wisdom and experience. Members serve an initial term of four years, with the option to extend their service for an additional two years. Three openings are available this year, allowing new voices to join this vital mission.

How do you apply to serve on the MOAA's Surviving Spouse Advisory Council?

[Please Apply Here](#)

SSAC participated in MOAA 's ADVOCACY in ACTION Washington DC, 2023!





Surviving Spouse Virtual Book Club: Pat Green

The Wild Swans: Three Daughters of China

The Book Club group from the Virtual Chapter of Surviving Spouses gathered and completed a discussion of *The Wild Swans* by Jung Chang. After the discussion of China and the three-generational families, which progressed from the life of the Grandmother, who was a concubine to a Warlord, to the mother, who was an activist of the Communist Party during Mao's Cultural Revolution, and finished with the life path of the daughter who studied English, was chosen for a fellowship in London, married an Englishman, and lives to write and work there today.

We also focused on choosing a different date for the Book Club because of local, state, and national conflicts. We decided to switch to the day before our Surviving Spouse SSVC meeting. The time will be 4 pm Eastern time.

The next meeting date will be February 19th at 4 pm Eastern Time. The Book Club selection is *THE FACE OF DECEPTION* by Iris Johansen. You will receive an email invitation to this Zoom meeting by email. Barbara Smith will lead the discussion.

Kudos to the book club for an outstanding selection! Want to know more about this exceptional book? *The Wild Swans*, by Jung Chang "The Wild Swans" by Jung Chang is a poignant and captivating memoir that weaves a tale spanning three generations of women in China. Through the author's family history, the narrative unfolds against China's tumultuous 20th-century political landscape. Chang skillfully chronicles the lives of her grandmother, mother, and herself, capturing the personal and societal upheavals of war, revolution, and cultural transformation. The vivid storytelling provides a powerful insight into these women's resilience, struggles, and pursuit of identity amidst a backdrop of sweeping historical changes. "The Wild Swans" is a compelling exploration of the human spirit and an intimate portrayal of the impact of political ideologies on personal lives. Available on Amazon.

Surviving Spouse Virtual Book Club Meetings occur on the Monday preceding the monthly Tuesday Surviving Spouse Virtual Chapter meetings. New members are warmly invited! The upcoming two gatherings are scheduled for Monday, February 19, and Monday, March 18. To participate, you must be a member of the virtual chapter. If you're interested in joining, please reach out to Barb4mom@cox.net.

Surviving Spouse Corner: Know Your Benefits- Pat Green

Many states have made legislative decisions that show appreciation for the sacrifices of service members, veterans, and their survivors. Benefits differ in each state, though. You need to do homework to know the benefits of your state. Your research could result in monetary savings and opportunities.



Skynesher/Getty Images

Below are some resources and places to start.

- **Veterans Service Office:** There might be printed materials that enumerate county and state benefits for surviving spouses.
- **MOAA Council and Chapter Legislative Chairs:** Ask about benefits they are aware of that apply to surviving spouses.
- **County Property Appraiser:** Ask about a homestead exemption, a widow (widower) exemption, or an over-age 65 exemption on your property tax or school tax. If income caps apply, what are your state's limits and guidelines? In Florida, for example, there is a homestead, widow, and age exemption and property taxes on homesteaded homes. In addition, the property tax for homesteaded homes of disabled veterans is reduced by the same percentage of the disabilities affecting the veteran as certified by the VA. That benefit passes to the unremarried surviving spouse in Florida and is transportable to a downsized home.
- **State Legislator.** If you have income tax in your state, some or all of your military retirement pay or Surviving Benefit Plan may be deducted from your reported income. Ask about any other benefits from the state.
- **Mayor's Office.** Call and ask about the benefits the city offers.

[RELATED: [MOAA's Military State Report Card and Tax Guide](#)]

Aside from taxes, some additional areas to explore are scholarship opportunities for surviving spouses and dependent children; state, county, or city policies giving employment and promotion preference to a surviving spouse; portability of a professional license or forgiveness of fees; and discounts on passes to parks and museums.

Pat Green, MOAA Surviving Spouse Advisory Council

MOAA Surviving Spouse Virtual Chapter

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Legislation Updates MOAA Advocacy in Action (AiA)

Your Voice Matters! Vivianne C. Wersel, Au.D.

The Military Officers Association of America's (MOAA) most extraordinary mission is to improve the lives of military, Guard and Reserve, Veterans, Retirees, Survivors, and their families, mainly achieved through tireless advocacy efforts in our nation's capital. Advocacy in Action is an annual event where members nationwide meet with their elected officials in the House and Senate to educate and influence their support regarding MOAA's top three legislative priorities. MOAA Surviving Spouse Advisory Council members will join MOAA members in the AiA event in Washington, DC, on **April 17, 2024**. However, as a member of the MOAA, you can participate through the outstanding Action Center section on the MOAA's Website without traveling!



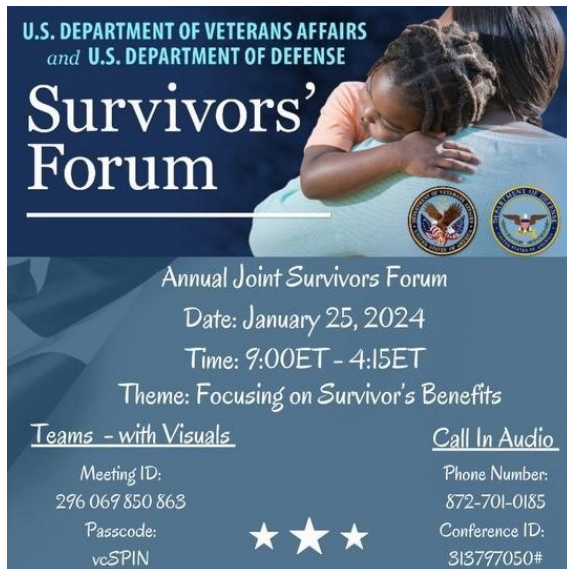
MOAA's 2024 AIA topics are:

- Major Richard Star Act (H.R. 1282/S.344)
- Basic Allowance for Housing (BAH) Restoration Act (H.R.2537/S.1823 Protect
- TRICARE for Life

Why Get Involved? Being actively engaged in advocacy empowers you and the broader military community. Your participation encourages others to join the cause, creating a network of support that strengthens our collective impact. Learn about ongoing initiatives and how you can continue to be involved in advocating for the issues that matter most. FYI: Share with your friends; you need not be an MOAA member to use the Legislation Action Center (see link below). Your engagement matters, and together, we can make a difference.

Your Voice Matters: Advocacy in Action is a testament to our commitment to ensuring the voice of the Military, Guard and Reserve, Retirees, Survivors, and their Family members are heard on crucial issues affecting our communities. Your participation is critical to amplifying MOAA's collective voice and meaningfully impacting the issues that matter most to the military, retirees, and their family members. Also, this event provides a platform to voice your concerns, share personal experiences, and advocate for issues that resonate with you. Your unique perspective contributes to a more comprehensive and effective advocacy effort. Contact your MOAA Chapter to get involved. Also, ask your MOAA Chapter's Legislative Chair if old legislation is being updated to include surviving spouses. Are the state laws being revised to the latest definitions as being standardized at the federal level (38 CFR)? Get involved!

Voice Your Concerns: Click [MOAA - Meet MOAA's New Legislative Action Center](#) to learn more about MOAA's Advocacy in Action. Also, you may contact me directly at Drviviannewersel@gmail.com, (252) 646-2678 (mobile) for more support on how to use the Action Center or to share your story. Your input is valuable for our team to communicate with our policymakers. Participating makes you an integral part of crafting policies that address critical issues such as veterans' healthcare, educational opportunities, and retirement benefits. The decisions made due to MOAA's Advocacy in Action can shape the future of the military, Guard and Reserve, Retirees, and their families. Families. **Never Stop Serving!**



Dept of Defense (DoD) Veterans Affairs (VA) Survivor Forum: A Journey of Transformation

A heartfelt shout-out to all the dedicated presenters who graced the VA/DoD Forum on Thursday, January 25. This day-long event featured a stellar lineup of speakers, each bringing their expertise to the forefront. As a long-time attendee, I've witnessed the remarkable evolution of this forum since 2007.

We gathered as a tight-knit group around a modest table in those early days, meeting at the VA headquarters in downtown DC. I vividly recall taking time off from work, arranging babysitters for the kids, booking a hotel room, and driving to the nation's capital. It was a challenge, but one

that proved well worth it—a chance to secure a seat at the table and amplify the voices of survivors.

Back then, we were a resilient group of about 15-20 physical attendees, and many others connected via phone lines, determined to make a difference. Fast forward to today, and technology has revolutionized our reach. The VA/DoD Forum now connects hundreds of survivors through virtual team meetings, featuring incredible speakers who share their insights and expertise.

Gone are the days of babysitters, travel logistics, and hotel bookings. Instead, mark your calendars for the upcoming VA/DoD Forum on May 16, 2024. Let's continue this transformative journey, empowering survivors and fostering meaningful dialogue.

This newsletter will focus on three major topics presented at the Forum.

1. Education
2. Debt Management
3. Report a SBP Annuitant's Death and what to do when a military retiree dies:

Highlights of the VA/DoD Survivors Forum

Veterans Benefits Administration (VBA) Please take the time and watch these outstanding Vidos that the VA OSA created during their 2023 Outreach.

YouTube Videos Created 2023

[VA Pension Benefits and Eligibility](#)

[VA Burial Benefits](#)

[VA Dependency and Indemnity Compensation](#)



Joint VA-DOD Survivors' Forum

Mr. Kevin Friel, Deputy Director Pension and Fiduciary Service Veterans Benefits Administration Education Service Chapter 35 and Other Benefits. Program Updates Survivors' and Dependents' Educational Assistance (DEA) Mr. Joseph Garcia (SES) Executive Director.

Are you considering returning to school? Please refer to the Excellent Education programs for survivors and their children. These charts will compare the education programs for surviving spouses and their children. For more detailed information, the [VA education website](#)

Survivors' and Dependents' Educational Assistance (DEA) Survivors' and Dependents' Educational Assistance DEA (Chapter 35) provides education and training opportunities to dependents of Veterans who are permanently and totally disabled with a VA rating of 100% due to a service-related condition, is captured or missing, or who died while on Active Duty or as a result of a service-related condition.



Joint VA-DOD Survivors' Forum

DEA Program Benefits



As of August 1, 2018, beneficiaries receive benefits up to 36 months. If beneficiaries began school prior to August 1, 2018, the maximum is 45 months.

- If the beneficiary is the child of a Service member who died in the line of duty before August 1, 2011, they can use both DEA and the Fry Scholarship and get up to 81 months of education and training. They can only use one program at a time.
- Spouses can receive both DEA & Dependency and Indemnity Compensation (DIC) payments.
- A monthly stipend of up to \$1,488 is paid directly to the beneficiary (2023/24 academic year)

As of August 1, 2023, beneficiaries have no time limit to use DEA benefits if they meet one of the following:

- The event that qualified the beneficiary for DEA benefits happened to the Veteran or Service member on or after August 1, 2023, or
- Turned 18 years old on or after August 1, 2023, or
- Completed high school or secondary education on or after August 1, 2023.

Survivors' and Dependents' Educational Assistance



As of August 1, 2023, beneficiaries have no time limit to use DEA benefits if they meet one of the following:

- The event that qualified the beneficiary for DEA benefits happened to the Veteran or Service member on or after August 1, 2023, or
- Turned 18 years old on or after August 1, 2023, or
- Completed high school or secondary education on or after August 1, 2023.

Age and time limits are imposed if all of the following are true:

- The event that made them eligible for DEA benefits happened to the Veteran or Service member before August 1, 2023, and
- Turned 18 before August 1, 2023, and
- Completed high school before August 1, 2023.



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DEA Eligibility Requirements



Individuals may be eligible if either the Veteran or Service member meets one of the below descriptions:

- The Veteran or Service member is permanently and totally disabled due to a service-connected disability, or
- The Veteran or Service member died in the line of duty, or
- The Veteran or Service member died as a result of a service-connected disability, or
- The Veteran or Service member is missing in action or was captured in the line of duty by a hostile force for more than 90 days, or
- The Veteran or Service member was forcibly detained (held) or interned in the line of duty by a foreign entity for more than 90 days, or
- The Service member is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.



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Joint VA-DOD Survivors' Forum

Marine Gunnery Sergeant John David Fry Scholarship Fry Scholarship provides Post-9/11 GI Bill benefits for children and spouses of certain Veterans. If parent or spouse died in the line of duty on or after September 11, 2001, while serving in the Armed Forces, or was a member of the Selected Reserve who died from a service-connected disability, you may qualify. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100 percent level.

Marine Gunnery Sergeant John David Fry Scholarship



Eligible beneficiaries attending school may receive:

- Full tuition and fees, paid directly to the school for all public school in-state students
 - Private or foreign school tuition and fees are capped at a statutory maximum
- A monthly housing allowance
- A books and supplies stipend

Colmery Act allows Fry Scholars to use the Yellow Ribbon Program.

The child or surviving spouse may be eligible for Fry Scholarship benefits if:

- A member of the Armed Forces who died in the line of duty while serving on active duty on or after September 11, 2001, **or**
- A member of the Armed Forces who died in the line of duty while not on active duty on or after September 11, 2001, **or**
- A member of the Selected Reserve who died from a service-connected disability on or after September 11, 2001.





Marine Gunnery Sergeant John David Fry Scholarship

The child of a Service member can:

- Be married or unmarried
- Receive Fry Scholarship until 33 years old if they turned 18 or graduated high school before January 1, 2013.
- After January 1, 2013, any age over 18 or graduated, whichever comes first.
- If their parent was a member of the Selected Reserve and died from a service-connected disability, the child can receive the Fry Scholarship regardless of age.
- If their parent died in the line of duty before August 1, 2011, they may qualify to use both the Fry Scholarship and the DEA program.
 - They can use only one program at a time for a total of 81 months of full-time training.

The spouse of a Service member:

- Will no longer be eligible for Fry Scholarship if they remarry.
- Can still receive DIC payments while using the Fry Scholarship.

DEA and Fry Scholar Comparison Chart for Survivors



	DEA	Fry
Benefit Payments	The current monthly payment for full-time training is \$1,488.00 and is paid directly to the student.	Tuition & Fee Payment (Paid to School) - Full in-state tuition costs covered for training pursued at public institutions. Up to \$27,120.05 per year at private institutions. Books and Supplies Stipend (Paid to Student) - Up to \$1,000 a year for books and supplies. Paid to the student proportionately for each term. Monthly Housing Allowance (Paid to Student) - Stipend based on BAH for E-5 with dependents and paid monthly. Online students receive half of the national BAH average \$1,054.50.



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Joint VA-DOD Survivors' Forum

DEA and Fry Scholar Comparison Chart for Survivors



	DEA	Fry
Period of Eligibility	No time limit to use DEA benefits as of August 1, 2023. Prior to August 1, 2023: Surviving Spouse can use benefits for 10 years; or 20 years if Permanent & Total disability within 3 years of discharge or death on active duty. Surviving Children must use the benefit between the ages of 18 and 26.	Surviving Spouse: No limit unless the spouse remarries. Surviving Children: No limit ¹
Months of Benefits	36 months ²	36 months
Concurrent Receipt of DIC and Education Benefit for Spouse	Yes	Yes



Note: DIC child recipient terminates benefit upon DEA application

¹ Age 33 for child if Service member died on or after 1/1/2013

² 45 months if first used before 8/1/2018

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DEA and Fry Scholar Comparison Chart for Survivors



	DEA	Fry
Programs Covered	College, Business, Technical, or Vocational Programs Certification Tests Apprenticeship/On-the-Job Training Tutorial Assistance Work-study	College, Business, Technical, or Vocational Programs Certification Tests Apprenticeship/On-the-Job Training Vocational flight training Tutorial Assistance Work-study
Election	Children: If the Service member died before 08/01/11, eligible for both Chapter 35 and Fry, must make an irrevocable election on which benefits he/she wants to receive.	Spouse who is eligible to both DEA and Fry, must make an irrevocable election on which benefits he/she wants to receive.



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Joint VA-DOD Survivors' Forum

Survivor Forum 2024 Debt Management Center (DMC):

Department of Veterans Affairs, Debt Management Center, Understanding VA Debt, Payment Options, and Available Assistance. Ms. Tracy Haye, Management Analyst Department of Veterans Affairs

Mission: Provide distinctive, high-quality accounts receivable services through a compassionate and value-added approach, empowering our stakeholders to focus on core missions.

Manage your VA debt for benefit overpayments and copay bills

Looking for the status of a debt inquiry? Welcome to [Ask VA](https://ask.va.gov/). Enter your reference number to find the status of your inquiry.

<https://ask.va.gov/>

 **Choose VA**

FOR VA INTERNAL USE ONLY

  U.S. Department of Veterans Affairs 24

Contacting DMC

https://www.va.gov/manage-va-debt/	DMC website
https://ask.va.gov	Online inquiry system
800-827-0648	DMC Toll Free Line
612-970-5688	Fax





[Joint VA-DOD Survivors' Forum](#)

Department of Defense, Defense Finance & Accounting Service (DFAS) Program Updates. Ms. Julie Burandt-Partin, Director, Retired and Annuitant Affairs DFAS:

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](#):

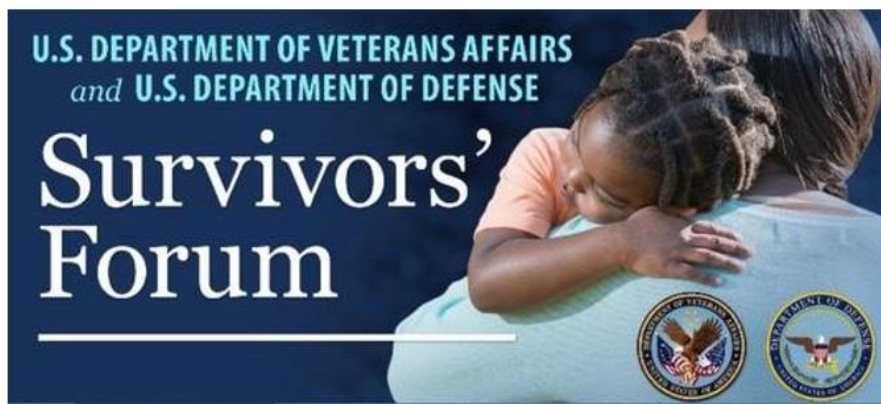
Annuitants: Eligibility for Survivor Benefit Plan annuity pay ends with the death of the annuitant. Prompt reporting of the annuitant's death can help avoid delays in the final settlement of the annuity.

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>.

[DFAS Webpage](#)

While there were several exceptional presenters, their number exceeded what could be accommodated in a single newsletter. Anticipate the next edition to continue the Joint Survivor Forum. The next Joint Survivor Forum is scheduled for May 16, 2024.



Resources and Support Newsletters



- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#))
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS Survivor Newsletter Fall 2023](#) Good Tax information
- [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>

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



Newsletter Editor: Send all pictures and stories to Vivianne Cisneros Wersel, Au.D. viwersel@yahoo.com

Newsletter Disclaimer: the MOAA Surviving Spouse Virtual Newsletter, published quarterly, informs MOAA Military Surviving Spouses and their family members about relevant information regarding their rights, benefits, and privileges. The content within this newsletter is compiled from various sources, including experts in their respective fields, such as DFAS, VA, and TRICARE.

It's important to note that the views expressed in the newsletter may not necessarily align with those of the VA or the Department of Defense.

A closing message from the editor: As we bring this edition of our newsletter to a close, I want to express my sincere gratitude to all of you who contributed to making this newsletter possible; it takes a village.

As we continue to honor the memory of our fallen heroes and stand by one another on this journey, may we find solace in our shared experiences and the enduring spirit of camaraderie. Remember, you are never alone.

Until next time, stay strong, stay connected, and know that your courage touches us all.

Vivianne Wersel, Au.D.,
MOAA Surviving Spouse Advisory Council
Western North Carolina MOAA Chapter Legislative Lead (Federal)
MOAA North Carolina Surviving Spouse Liaison Lead

MOAA Surviving Spouse Virtual Chapter

February 2024 issue

