Green Valley Chapter · Desert Duster Newsletter · JANUARY 2020 issue





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PRESIDENT'S MESSAGE

Just a few thoughts regarding the previous year (2019) and the upcoming year (2020).

Regarding 2019, again with a great deal of pride we are happy to announce our Chapter's receipt of the 2018 5 Star Level of Excellence (LOE) Award. This should be a point of pride for every Green Valley Chapter Member.

We have had a noticeable increase in membership in the last quarter of 2019. To the new members may I again congratulate and welcome you to our Chapter.

On a national level, congratulations are in order to MOAA which is completing its 90th year.

A note from MOAA President Lt. Gen. Dana T. Atkins, who points out the 2020 National Defense Authorization ACT (NDAA) is nearing the finish line. This includes a full repeal of the Widows Tax, a 3.1% pay raise for troops and other advocacy items yet to be determined.



MOAA was there during the whole process. This is not a small achievement in this age of Congressional stalemate. I would like to call your attention to changes in the AZ State Military Tax Exemption. This article is presented by Chapter Member and Legislative Affairs Director CDR John Chernoski USN (Ret) and will affect almost all our membership.

I am proposing a Chapter survey to be included in the next Newsletter. Promising to be a short questionnaire, I will ask all members to complete the survey in order that we may improve Chapter procedures and events.

It has come to our attention that a number of members are in need of Chapter name tags. These may include new members or current members who have "misplaced" their original tag. If you fall into either category, please contact Vice President Elliott Jones (jonesemj@gmail.com). For new members there is no fee. For lost tags the fee is \$5.



Finally, my usual request regarding membership dues. Chapter dues are somewhat overdue at this time. If not current please contact Elliott Jones, VP/Membership. Remember membership retention is an important part of the LOE qualification. The Dues Form may be found in this newsletter on page 4.

Hope to see you all at the Jan 15th 2020 luncheon.

Joseph Longo 1st LT USA (Former) 2019-2020 Chapter President Green Valley Chapter, MOAA

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Old Tucson Studios to Be Topic for Luncheon

Peggy McGee, 2nd Vice President/Programs; Public Relations Officer

Your Chapter will start out 2020 with a luncheon on January 15 in the Ballroom at Quail Creek. The social period starts at 11:30 with lunch being served at noon. Marty Freese, Western Movie Historian from Old Tucson Studios, will be the speaker.

Marty has also worked at White Stallion Ranch for the past six years and is involved with the history of Empire Ranch. An actor and a tour guide at the Studios too, Marty will talk about the many films that have been made over the years in Southern AZ to include a documentary currently



in production at Old Tucson Studios (OTS). Having worked at OTS for the past 19 years Marty has seen many changes in film making over the years. He will bring some film clips of early Westerns made in the southern Arizona area to include one from the 1930s that was filmed in what we now know as Green Valley.

The luncheon will feature Tequila Lime Chicken, a cilantro, lime and tequila marinated chicken breast (Please note that the alcohol completely evaporates during the cooking process), topped with a roasted corn cream sauce, green beans and a garlic and herb rice pilaf. Dessert will be a slice of Key Lime pie. Cost is \$20. Vegetarian meal available by request. While the bar will not be open, wine, by the glass or bottle, and beer will be available for purchase.

The form to mail in reservations can be found on the Chapter's website: greenvalleymoaa.org as well as in this newsletter page 3). Reservations may also be made by contacting Phil Lamb at 520-771-6098/503-730-3664 no later than January 5. And if you still haven't paid your 2020 dues, you may pay them at the luncheon meeting (form is on page 4).

Mark Your Calendars for Massing of the Colors

Peggy McGee, 2nd Vice President/Programs; Public Relations Officer



The Santa Cruz Valley Chapter Military Order of the World Wars 33rd Annual Massing of the Colors and Service of Remembrance will be held on Friday, January 17, 2020 starting at 10 a.m. This solemn ceremony celebrates both military service and service to the local community. It will be held in the Sahuarita Unified School District Auditorium, 350 W. Sahuarita Road.

Massing of the Colors is a patriotic ceremony held to rededicate our faith in the United States and to present our support to the National Colors and the Servicemen and

Servicewomen those *Colors* represent. Cadets from the local JROTC units post the Colors of all 50 states and perform precision drills.

This free event that is open to the public salutes not only currently serving, former and retired members of the military, but also police officers, fire fighters and others who work around the clock to keep us safe. For your planning purposes, the ceremony usually lasts about two hours.

Photos: After posting the flags for all 50 states, JROTC cadets from the local high schools placed the military service flags. (Photos: Peggy McGee)









January 15, 2020 · Social: 11:30am · Lunch Served: 12pm Quail Creek Madera Clubhouse – Crystal Ballroom

Please make your reservations by January 5th

Please reserve seats	Cost:	\$ (\$20 per person)
•	cken (a cilantro, lime and tequila man n beans, with garlic and herb rice pila	• •
Vegetarian meal available by reques	t by checking this box:	
Check # Attn: GV MOA Reservation	Mail your check and this MOA of Green Valley, PO Box 1	· ·
Rank:	Name: (please print)	
I am bringing guest(s) whose nar	me(s) is/are:	If "vegetarian", write it in here:
GUEST 1		
GUEST 2		
GUEST 3		
GUEST 4		
If you require a ride to the meeting,	program or event, please check here:	
×	CUT HERE	

If you cannot get your reservation and check mailed timely, or if you have made a reservation and find you cannot attend PLEASE CALL Phil Lamb at 520-771-6098 or 503-730-3664. Your chapter is charged for all ordered meals even if they aren't served. Please bring a check or exact cash amount to the meeting.

Hearing Aid Assist Device at Quail Creek ⇒ If you are a member with Hearing Aids who still has difficulty hearing the speakers at the meal-plated meetings, Quail Creek does offer a Hearing Aid Assist Loop device. The Hearing Aid Assist is a loop system in the meeting room and can be turned on and individuals would wear a device around their neck which helps amplify the sound through their hearing aids. In order for this assist device to work the individual must have a Hearing Aid or Cochlear Implants with TeleCoil (T-Coil) capability. This device only works with hearing aids with this capability and will not work on individuals with no hearing aid at all.

If you or a guest would like to utilize this service at Quail Creek for future meetings, I ask that you notify us in advance so we can have it available for you. You can notify us by writing your request on your meeting reservation form or contact **Phil Lamb at 520-771-6098** or **503-730-3664**.







Military Officers Association of America Green Valley, Arizona Chapter P.O. Box 1535 Green Valley, AZ 85622-1535

2020 Chapter Membership Dues

Chapter Dues: (Regular-\$25; Auxiliary-\$15)		
Membership Dues \$ Make check payal (or GV MOAA).	ole to: Military Officers Asso	ciation of Green Valley
PLEASE PROVIDE THE INFORMATION BELOW:		
Name:	New	_ Renewal
Rank: Branch of Service:	National #	
Auxiliary		
Address:		
City, State, Zip		
DOB (Month/Day/Year):		
Phone: ()	_ E-Mail:	
Scholarship & Military Assistar Make check payable to Green Valley MOAA Scholar GV MOAA S&MA Fund. Dues may be paid at any mee Green Valley, Arizona Chapter, P.O. Box 1535, Green V	ship and Military Assistance ting or mailed to Military Offic	Fund or

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New Benefits Announced for Some Veterans

Elliott Jones, 1st Vice President/Membership

The Defense Department has announced expanded Commissary, Military Service Exchange and MWR access effective Jan. 1 and established a standard for physical access to military installations.

Veterans and Primary Family Caregivers who are eligible and want to take advantage of in-person benefits must have a Veterans Health Identification Card, or VHIC. The card must display the Veteran's eligibility status (i.e., Purple Heart, former POW or service-connected disability). To qualify, Primary Family Caregivers must have an eligibility letter from VA's Office of Community Care.

Veterans use VHICs for identification and check-in at VA appointments, but will also use them for base access under the new program.

Even if you are not retired from the military, you will now have access to MWR, retail privileges, and the commissaries under certain circumstances.

For more details, go to the GV MOAA website (greenvalleymoaa.org) and click on the Membership tab. On this page you will see the clickable link, "How to Enroll in the Expanded NEW Benefits."

Your 2020 Chapter Board of Officers

At our holiday dinner the Board of Officers for 2020 were sworn in by Past President John McGee.



(L-R) Linda Kosnick, Chaplain; Joe Longo, President; Betty Eby-Deardorff, Surviving Spouse Liaison; Elliott Jones, 1st Vice President, Membership; Dick Kosnick, ESGR Representative; Jadine Hilt, Secretary; Peggy McGee, 2nd Vice President, Programs, Public Affairs Officer, and Acting Treasurer; Jim Rundlett, Director Personal Affairs. (Photo: John Green)

Board members not pictured include John Chernoski, Legislative Affairs; Marianne Rogers Faust, Historian and Director, JROTC Liaison; and Jim Knox, Immediate Past President and President, Scholarship and Military Assistance Fund.

In Memoriam

Long-time member of the Chapter's Auxiliary, Marge Pahoresky passed away in September after a battle with pancreatic cancer. Marge is survived by her husband Herb and her two sons and daughter as well as seven grandchildren and one great grandson. In addition to her involvement with MOAA, Marge has also been a member of the Republican Committee and Quail Creek Republicans Club, Quail Creek Lady Niners Golf Club, Ponytail Canasta and the Quail Creek Needlework Club. She often shared her knitting talents by making hats and socks for the homeless veterans.

Our condolences to Herb.

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Get to Know Your Members: LEE CORNELISON

Peggy McGee, 2nd Vice President/Programs; Public Relations Officer



Lee Cornelison grew up in Fordland, Missouri. He graduated from Fordland High School and the College of the Ozarks (AA) before the draft board called. He still has a weekly date night with his high school sweetheart and golf coach, Norma. They will soon celebrate their 53d wedding anniversary.

Lee spent four years in the U.S. Army, where he was an honor graduate of the Artillery Officer Candidate School and served one year (1968) in Vietnam. He spent another 26 years in the Army Reserve retiring in 1995 as a Colonel. He graduated with honors from the Army Command and General Staff College Resident Course in 1977 and commanded the 3d Battalion, 75th Field Artillery (an early deploying 155mm SP Bn) from 1984 to 1987. His final assignment in the Army Reserve was as Comptroller of 6th Army, MOBDES, at the Presidio of San Francisco.

After active service in the Army Lee graduated from SW Missouri State University with Bachelor of Science degree and earned an MBA at the University of Missouri-St Louis and became a Certified Public Accountant.

His first job after college was with Shell Oil Company in Detroit. He then moved to St. Louis and was an auditor with the Defense Department before joining Peabody Coal Company (later renamed Peabody Energy) in contract administration and then sales. He retired in 1998 as Senior Vice President - Sales and Marketing.

After building a retirement home in Pebble Creek, he got bored and went back to work. He served as the North Carolina District Director for the US Small Business Administration in Charlotte, NC through the Bush Administration. In 2010 he decided to get serious about his golf game. He retired again and moved to Quail Creek. (Note: Golf game has not improved.)

Lee is a Life Member of several organizations including the Association of the US Army, the Reserve Officers Association, the MOAA, the NRA, and the Republican National Committee.

Since retiring to Quail Creek, he has been active in the QC Republican Club, the Pima County Republican Club and the Pima County GOP. He is currently a Member at Large of the Pima County GOP Executive Committee. He served as a Commissioner on the Sahuarita Planning Commission from 2011 to 2016.

Lee and Norma enjoy tennis, golf, dancing and visits to see their three sons and four grandchildren in Indiana, Missouri and Oregon.

Member Donations to Scholarship and Military Assistance Fund Sets Record

Heartfelt thanks to all our members who made contributions to the S&MA Fund during 2019. Your donations totaled \$2715. Your generosity will enable your Chapter to support not only scholarships for JROTC Cadets but also the 162nd Fighter Wing, Air National Guard with their food pantry and homeless veterans with infants who are supported by the Women Warriors program in Tucson.

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Arizona Taxation of Military Pensions

John Chernoski, Legislative Affairs

As you may recall, in 2018 there was a major effort by Arizona MOAA to raise the \$2,500 income tax exclusion of military pensions to a full exclusion. We had the backing of the Governor and State Senator Gail Griffin was the major champion in the Legislature. For a variety of reasons, the Legislature was unwilling to provide a full exclusion. The best that could be achieved was a \$1,000 increase for a total exclusion of \$3,500. This increase is effective for tax year 2019.

More and more states are proving full exclusions of military pensions. Even California is seriously discussing the issue. However, Arizona is lagging behind. Efforts continue in the current legislative session with State Representative Gail Griffin and State Senator David Gowan introducing legislation to increase the exclusion to \$10,000. The Senate Bill (SB 1157) was passed by the Senate on February 28, 2019. However, the House version failed on March 11, 2019.

Where do we go from here? Representative Griffin and Senator Gowan will likely continue their legislative efforts. However, the mood of the State Legislature does not currently support an increase. (e.g., Our State House delegation for Legislative District 2 has consistently voted "No.") In November we will have elections for the State Legislature. This will give us an opportunity to question the candidates about their position on the pension exclusion in the months leading up to the election.

It took years to obtain a \$1,000 increase and it may take many more years to gather enough legislative support for a total exclusion.

MOD Pizza Day is Coming

Peggy McGee, 2nd Vice President/Programs; Public Relations Officer

Mark your calendars for Wednesday, January 22!

Anyone who visits MOD Pizza, 18767 S Nogales Highway, Suite 105, between 10:30 a.m. when they open and 10 p.m. on January 22 and mentions they are there to support the MOAA Scholarship & Military Assistance Fund will help earn the Chapter 20% of the food totals for the day. You may either eat in or take out your pizza for the Chapter to receive this donation for the Fund. You must order in person--online orders do not count for us to get the money.

While you are standing in line to place your order, consider encouraging those in front and behind you in line to also mention the MOAA Fund. So, invite your friends and neighbors to join you and enjoy a tasty pizza—no kitchen clean-up afterwards! (Flyer by John McGee)

This flyer is also on the website (greenvalleymoaa.org) for your friends, family, and neighbors to view.



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Chapter Comes to Aid of Homeless Mom Veteran



An 11th hour call for help came from Women Warriors telling us that they had just moved a homeless female veteran and her twin infant sons from a shelter into an apartment and that she needed diapers and

clothing for the boys. It was the Military Assistance portion of our Scholarship and Military Assistance fund that sprang into action to get two layettes assembled—with a little help from the White Elephant and The Women of Quail Creek.

Each basket contained a blanket and bibs lovingly made by members of the chapter's Knit Wits, along with several outfits and toys and books for the boys, plus lots of diapers and wipes. Since it was Christmas time, the Mom got a handknitted scarf and blanket, plus a gift bag of lotions, soaps and other grooming items and a hand beaded bracelet and earring set.

Everything was delivered to Karen Kuciver, founder of Women Warriors, who presented the baskets to the family in time for Christmas.

JROTC Scholarship Report

Marianne Rogers Faust, Historian; JROTC Liaison



All of us on the Board of your MOAA Green Valley Chapter would like to extend our deepest thanks to those of you who have contributed to our Scholarship and Military Assistance Fund this year.

Because of your generosity, we have received over \$2,700 toward our goal of providing assistance to deserving JROTC students who want to attend college.

These bright, enthusiastic, dedicated young people are the future and we all benefit when they become successful, educated members of society. So again, thank you for caring!

And... **it's not too late to donate** to this fund and receive a letter of acknowledgement for your gift from the Chapter for tax purposes for 2020.

VA Sends Their Thanks

The staffs of Voluntary Services and the Homeless veterans' programs at the VA Hospital send their heartfelt thanks for all the donations from our MOAA Chapter during 2019. They appreciate all the underwear and socks, snacks items, paper products and toiletries, and of course, the calendars we have donated throughout the year. They added that our support makes their programs run more efficiently. They were especially delighted to receive so many gift bags and boxes plus wrapping paper to get the hospitalized veterans

were especially delighted to receive so many gift bags and boxes plus wrapping paper to get the hospitalized veterans ready for the holidays.

If you traveled over the holidays and brought back unopened travel sized toiletries please bring them to the luncheon on January 15. They are used by the homeless veterans who come to the hospital for a hot shower. They can always use warm socks for both men and women. Please remember that all underwear and socks must be new but packages can be opened. And keep those 2020 calendars coming too—both wall and a wallet size are appreciated.

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Knit Wits Sets Record

Dick Newman, Past-President; Donna Lou Hetler

The Knit Wits, that energetic group of Chapter spouses and supporters, outdid themselves in the fall knitting and distributing a wide array of products in support of VA patients, deployed military personnel and deployed units.

During September Knit Wit members Donna Herrera, Lynda Linker, Polly Casey, Ruth Link, and Sharon Rychener, led by Donna Lou Hetler, made 76 hats for the Black Foot Company – 309th, Army Intelligence at Fort Huachuca. These are part of an annual drive to collect 450 hats made by local knitters to give to Black Foot Company soldiers. Last year over 600 were collected with the left-over hats being shared with Border Patrol.



In October the ladies knitted 14 afghans, 5 lap robes, assembled 8 baby packs and gathered toiletries. The baby packs are a new item in which two baby afghans, car seat afghan, hat and burp cloths are packaged together for new military moms. These were sent to the VA Hospital in Tucson. The wife of a recent recipient of a lap robe sent a "Thank You" note to the group expressing her appreciation for the gift.

In November 88 scarves, a 74% increase over last year, were made and sent to Operation Gratitude, which sends care packages to serving military and first responders. Over 2 million care packages have been sent in the last 15 years. While all the work is

done by the Knit Wits, the knitting supplies are purchased with support from the Chapter's Scholarship and Military Assistance Fund as well as individual member contributions.

SPONSORS

A special "thank you" to our sponsors who support MOAA of Green Valley with a sponsor ad.



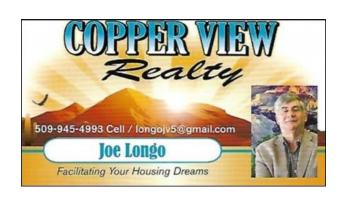


PHOTO GALLERY

Photos and video clips may be accessed in the Photo Gallery via a link in the website sidebar:

greenvalleymoaa.org

ARCHIVED NEWSLETTERS

Looking for back issues of the chapter's newsletter? Go to the News & Events page on the website:

greenvalleymoaa.org/news-events

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MARK YOUR CALENDARS FOR THESE 2020 LUNCHEON AND DINNER MEETING DATES

January 15 – Luncheon Meeting: 11:30am Social · 12:00pm. Location: Quail Creek Clubhouse Ballroom #1.

March 18 – "Mix & Mingle": 4:30pm. Location: Quail Creek Clubhouse Ballroom.

May 6 – JROTC Scholarship Dinner: Social: 5pm · Dinner: 5:30pm. Location: Quail Creek Clubhouse Ballroom 1 & 2.

September 16 – Luncheon Meeting: 11:30am · Social · 12:00pm. Location: Quail Creek Clubhouse Ballroom #3

November 9 – Dinner Meeting: Social: 5pm · Dinner: 5:30pm. Location: Quail Creek Clubhouse Ballroom #1.

December 9 – Holiday Dinner: Social: 5pm · Dinner: 5:30pm. Location: Quail Creek Clubhouse Ballroom # 1 & 2.

The Board of Directors meeting is the 1st Wednesday of each month 8:30-10am at the Friends in Deed Building, Green Valley. Members are welcomed to attend... join us! There will be no Board meetings in June, July or August.

2020 OFFICERS, DIRECTORS & CHAIRS

(Area code is 520 unless otherwise indicated)

President: 1LT Joseph Longo USA (Fmr) 509-645-4993

First Vice-President and Membership: 1LT Elliott Jones USA (Fmr) (847) 366-6466

Second Vice-President and Programs: COL Peggy McGee, USA (Ret) 207-6188

Secretary: Jadine Hilt (414) 350-7821

Acting Treasurer: COL Peggy McGee, USA (Ret) 207-6188

Immediate Past President, President, 501(c)(3): LCDR James Knox, USN (Ret) 605-941-0335

National MOAA Board Member, Past President, Legislative Affairs: CDR John Chernoski, USN, (Ret) 625-3909

ESGR Representative:

Lt Col Dick Kosnick, USAF, (Ret) 867-8999

Surviving Spouse Liaison: Betty Eby-Deardorff 625-3545

Director, Personal Affairs:

CWO3 James Rundlett, USCG (Ret) 509-389-4286

Chaplain: Linda Kosnick 867-8999

Director/JROTC Liaison:

COL Marianne Rogers Faust, USAF (Ret) 210-861-9440

Historian: COL Marianne Rogers Faust, USAF (Ret)

210-861-9440

Transition Liaison:

(OPEN)

Public Relations Officer:

COL Peggy McGee, USA (Ret) 207-6188

Webmaster/Newsletter:

Marianne Cobarrubias, webmaster@greenvalleymoaa.org

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MOAA NATIONAL NEWS

Here's When to Get Your Military, Retiree, or Annuitant Tax Statement

Retirees and annuitants who receive payments via the Defense Finance and Accounting Service (DFAS) will be able to access tax forms via the online portal (https://mypay.dfas.mil)

The <u>IRS 1099-R forms</u> for those groups are the first forms scheduled to be posted on the myPay system. The rest will be up by Jan. 31, and all DFAS users who receive their tax forms via regular mail will get them by Jan. 31, according to <u>the news release</u>.

Here are the scheduled myPay release dates for late 2019 and early 2020:

- Dec. 19: Retiree 1099-R
- Dec. 21: Annuitant 1099-R
- Jan. 7: Navy Student Loan Repayment Program (SLRP) W-2; Army, Navy, Air Force Reserve W-2
- Jan. 11: Marine Corps Active/Reserve & Army Non-Appropriated Fund Employee W-2
- Jan. 18: Federal Civilian Employee W-2 (DoD/Non-DoD)
- Jan. 22: Active Army, Navy, Air Force W-2
- **Jan. 23**: Army SLRP W-2
- Jan. 24: Savings Deposit Program (SDP) 1099-INT
- Jan. 29: Military/military retiree IRS Form 1095 (health coverage)
- Jan. 31: Travel/miscellaneous W-2

DFAS users can request a tax statement be mailed to their address via the DFAS website.

More tax filing information is available at the Military Times.

How Much More You'll Pay in Medicare Part B Premiums in 2020

The standard Medicare Part B premium will rise about \$9 a month beginning Jan. 1, 2020, but beneficiaries in higher income brackets will see a larger increase.

Beneficiaries in five higher income brackets pay an extra charge, known as an Income Related Monthly Adjustment Amount (IRMAA), which also goes up at the start of the new year:

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- If your individual tax income was above \$87,000 to \$109,000, or your joint income was above \$174,000 up to \$218,000, you'll pay **\$202.40 per month**.
- From \$109,000 to \$136,000 individual or \$218,000 to \$272,000 joint, you'll pay **\$289.20**
- From \$136,000 to \$163,000 individual or \$272,000 to \$326,000 joint, you'll pay \$376
- From \$163,000 to \$500,000 individual or \$326,000 to \$750,000 joint, you'll pay **\$462.70**
- Above \$500,000 individual or above \$750,000 joint, you'll pay \$491.60 per month

These premiums are deducted automatically from Social Security, Office of Personnel Management (OPM), and/or Railroad Retirement Board benefits. Those who don't receive benefits from these agencies will receive a bill; regardless of how you file your returns, you and your spouse will have separate Part B premium payments.

The income figures used to determine your Part B premium payment may not reflect your current financial situation, especially in the event of a retirement, a divorce, or other life-changing events. If you've undergone one of these events, you can file Form SSA-44, Medicare Income-Related Monthly Adjustment Amount – Life Changing Event, or visit your local Social Security office to request an adjustment.

Military Widows, Supporters Celebrate After Senate NDAA Vote

Just hours after the Senate approved the FY 20 National Defense Authorization Act (NDAA) on Dec. 17, 2019, military widows gathered in Washington, D.C., to mark the expected repeal of the "widows' tax" with federal lawmakers and representatives of veterans service organizations. MOAA has been engaged with this offset since the inception of the Survivor Benefit Plan in 1972 – picking up support along the way and making incremental gains.

Year after year, military widows have met with lawmakers to share their deeply personal stories of being penalized by the government's SBP-DIC offset after the loss of their spouse. But the week of December 16, Congress took a historic step to repeal the offset by including a provision in ending it in the NDAA, which then headed to President Donald Trump for his signature.

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Repealing the offset has been a top priority for MOAA for several years. More than 150 members of the association pushed for passage of the repeal during its annual Storming the Hill event, when members meet with federal lawmakers on Capitol Hill to discuss advocacy missions. The achievement would not have been reached without the help of military widows and veterans service organizations.

They never gave up. MOAA members are just like they were in the military: Never give up until the mission is complete. That's the bottom line and that's what they did. Without their messages getting to the members of the Senate and the House of Representatives, they couldn't have gotten this done.

What the Law Includes, and What's Next ...

Pay Raise: A 3.1% raise effective Jan. 1; the largest pay increase for troops in 10 years.

TRICARE: Congress approved no new fees or pharmacy increases in 2020. Previously agreed upon <u>increases</u> for medical and <u>pharmacy copays</u> will take effect in January 2020.

Medical Billets: A provision that addresses concerns regarding both medical readiness and beneficiary access to high quality care.

Survivor Benefits: After nearly 50 years, MOAA's efforts and the efforts of others finally paid off with the elimination of a financial penalty more than 65,000 military survivors face, known as the "widows tax."

Guard and Reserve: For those National Guard and Reserve servicemembers who served on <u>12304B orders</u>, such service will now count toward their active duty time to lower the age when they receive their retirement pay.

Medical Malpractice: To address non-combat related military medical malpractice, the NDAA directs DoD to develop a regulation for negligent malpractice to be addressed through the military legal system. This provides a framework of redress for servicemembers who have suffered from medical malpractice.

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Spouse and Family: After identifying significant health and safety concerns in military housing, MOAA elevated these issues to DoD and Congress, culminating with congressional hearing that built the foundation of legislation to direct improvements. This bill underwrites the most comprehensive military housing reform since 1996.

MOAA's Education Assistance Application Is Now Open

The application period for MOAA educational assistance for the 2020 - 2021 school year is now open.

Applicants must be planning to attend an accredited college or university as a full-time undergraduate student. Interest-free loans, scholarships, and grants are available to students who have a parent who is either eligible for MOAA membership or who is an active duty, Reserve, National Guard, or retired enlisted person.

For more information about the scholarship program, please visit www.moaa.org/scholarship. You will find information on how to donate, other financial aid resources, and MOAA-member only discounts on college exam preparation programs.

Newsletter Contributors

John Chernoski, Marianne Rogers Faust, Donna Lou Hetler, Elliott Jones, Peggy McGee, Dick Newman

March 2020 newsletter deadline: FEBRUARY 27