

# **Legislative Update on Military and Veterans Benefits**

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MOAA Transition Center**



# Your Speaker Today



**Lila Quintiliani, ChFC®, AFC®**

Program Director  
Financial and Benefits  
Education/Counseling



# MOAA = Advocacy for All Ranks

When earned pay and benefits are threatened, MOAA stands ready to protect and defend all ranks of all eight uniformed services present, past, and future.



## YOUR BIGGEST ALLY



Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.



Passing the historic  
Post-9/11 GI Bill



Blocking  
disproportionate  
TRICARE fee  
increases



Repealing COLA  
cuts for retirees

- ❖ Military Compensation
- ❖ Concurrent Receipt
- ❖ SBP/DIC
- ❖ TRICARE fees
- ❖ Veteran Healthcare



# Never Stop Serving

MOAA operates two charitable subsidiaries to help military and veteran families enjoy a quality of life they have earned through their service.



- ✓ Career Transition
- ✓ Military Spouse Professional Development
- ✓ Professional Education Outreach
- ✓ Community Outreach & Emergency Relief



- 100% of your donation goes to a student
- \$160M to 16,000 students
- 2021-2022: 1,100+ students awarded \$8M

- Active duty
- Reserve & National Guard
- Retirees



- Veterans
- Military Spouses & Families
- Extended Military Community

To learn more and to join the efforts, visit  
[www.moaa.org/donate](http://www.moaa.org/donate)



# The Military Coalition



AAAA	COA	MOAA-VP	TREA
AFA	CWOA	MOPH	USAWOA-P
AFSA	FRA-VP	NERA	USCGPOA
AMSUS	GSW	NCOA	VFW
AMVETS	IAVA	NMFA-VP	VVA
AUSA	JWV	ROA	VETS FIRST
AUSN	MCA	SWAN	WWP
BSF	MCL	TAPS	
BVA	MCRA	TIF	

**35 Organizations—5.5 million strong**  
Highlighted=TMC Leadership

Source: [The Military Coalition](https://www.themilitarycoalition.org/)



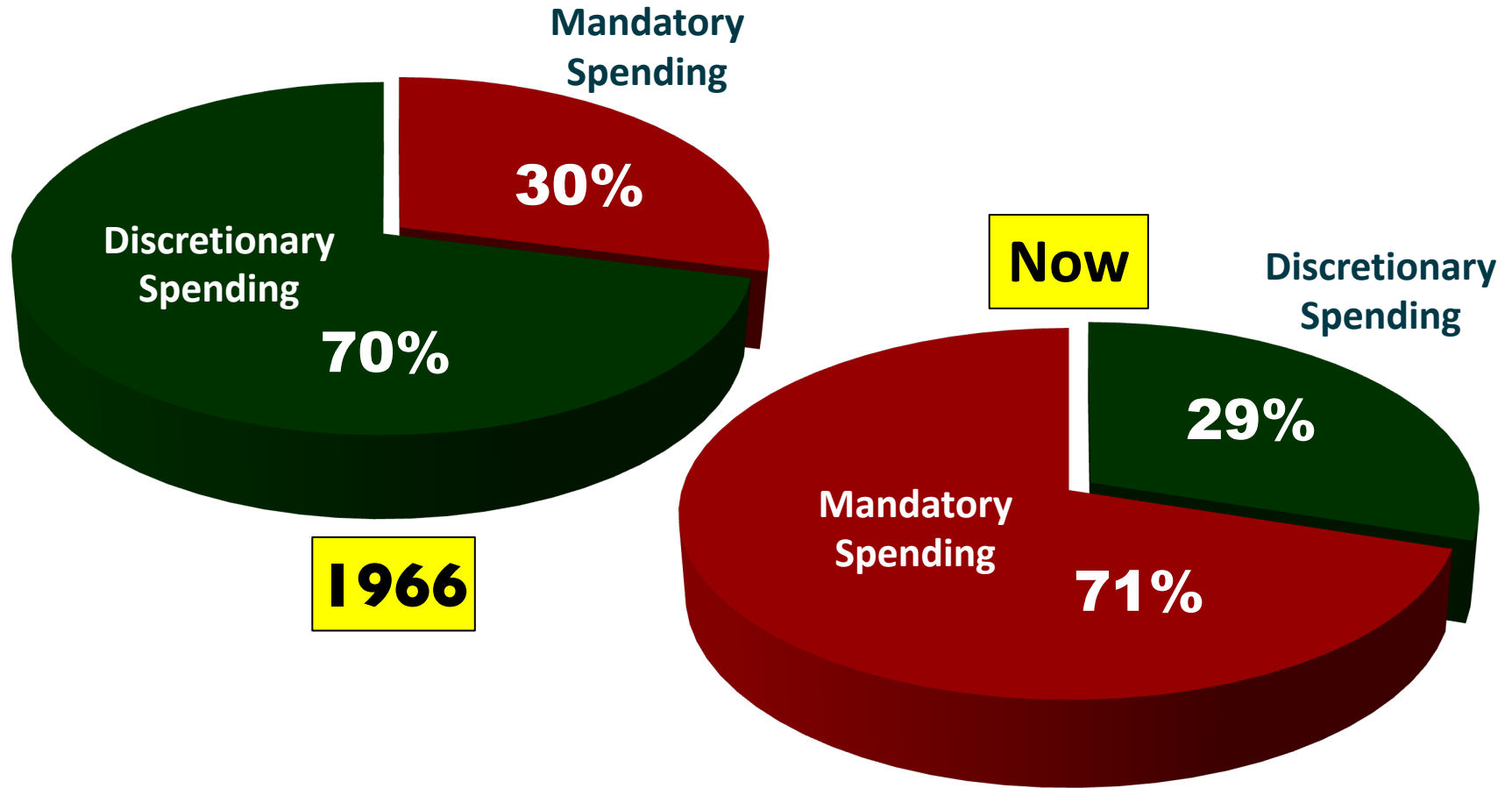
**To All of You Who...**  
**are wearing the uniform...**  
**have worn the uniform...**  
**supported your Service member...**

**THANK YOU!**

# The Legislative Big Picture



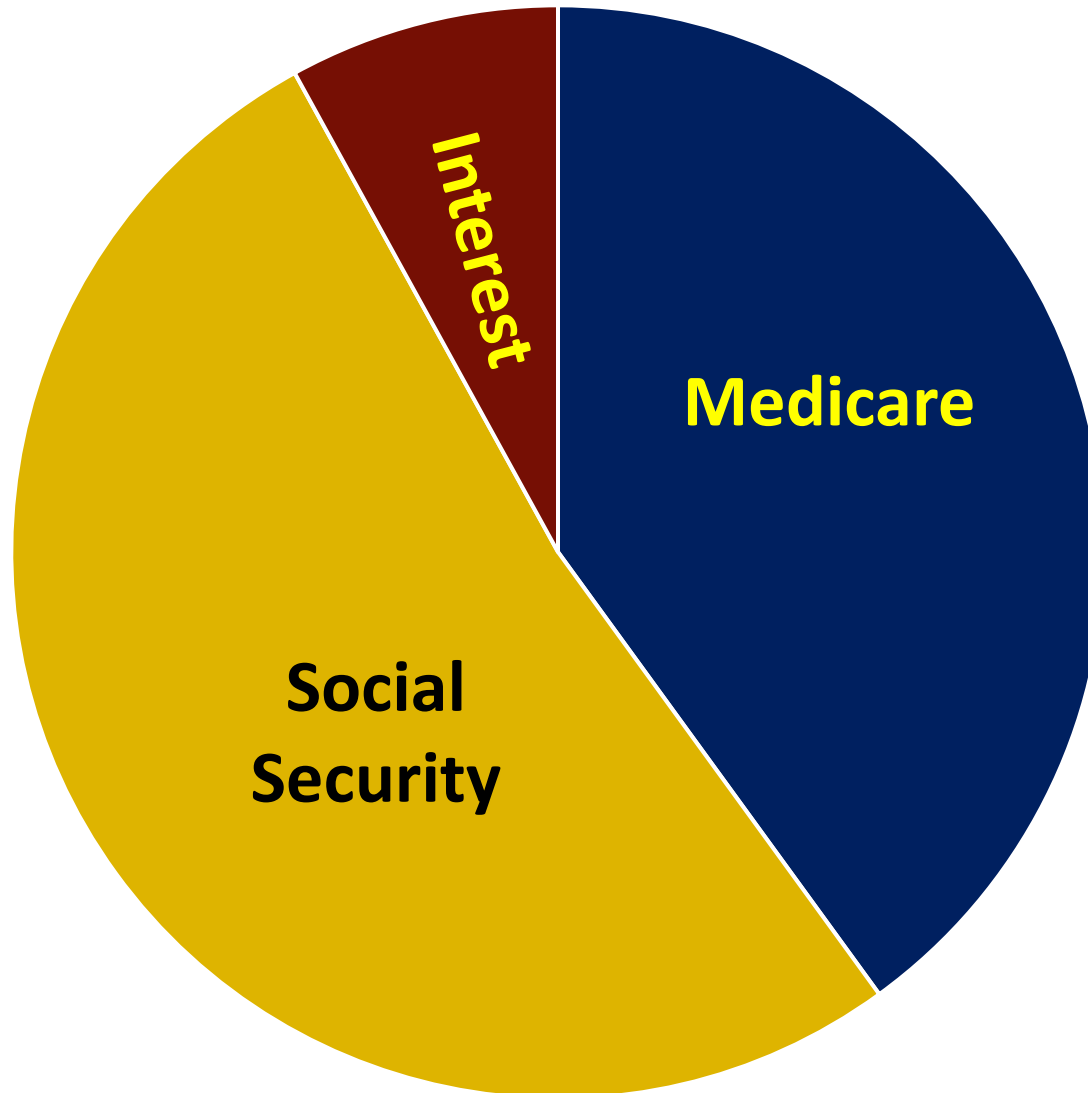
# Where the Fed Money Goes



“Discretionary spending now makes up only about a third of the federal budget, with the remaining two-thirds coming from entitlement programs and other “mandatory” spending, according to figures from the **House Budget Committee**. And it wasn't always so. In 1966, those ratios were almost precisely reversed, with entitlement money making up just a third of the budget, committee figures show.” Congressional Quarterly 5Feb16 “Evading the Elephant” Numbers from OMB, @Federal-Budget.insidegov.com and Congressional Research Service, “Mandatory Spending Since 1962.” March 2015.



# Mandatory Spending



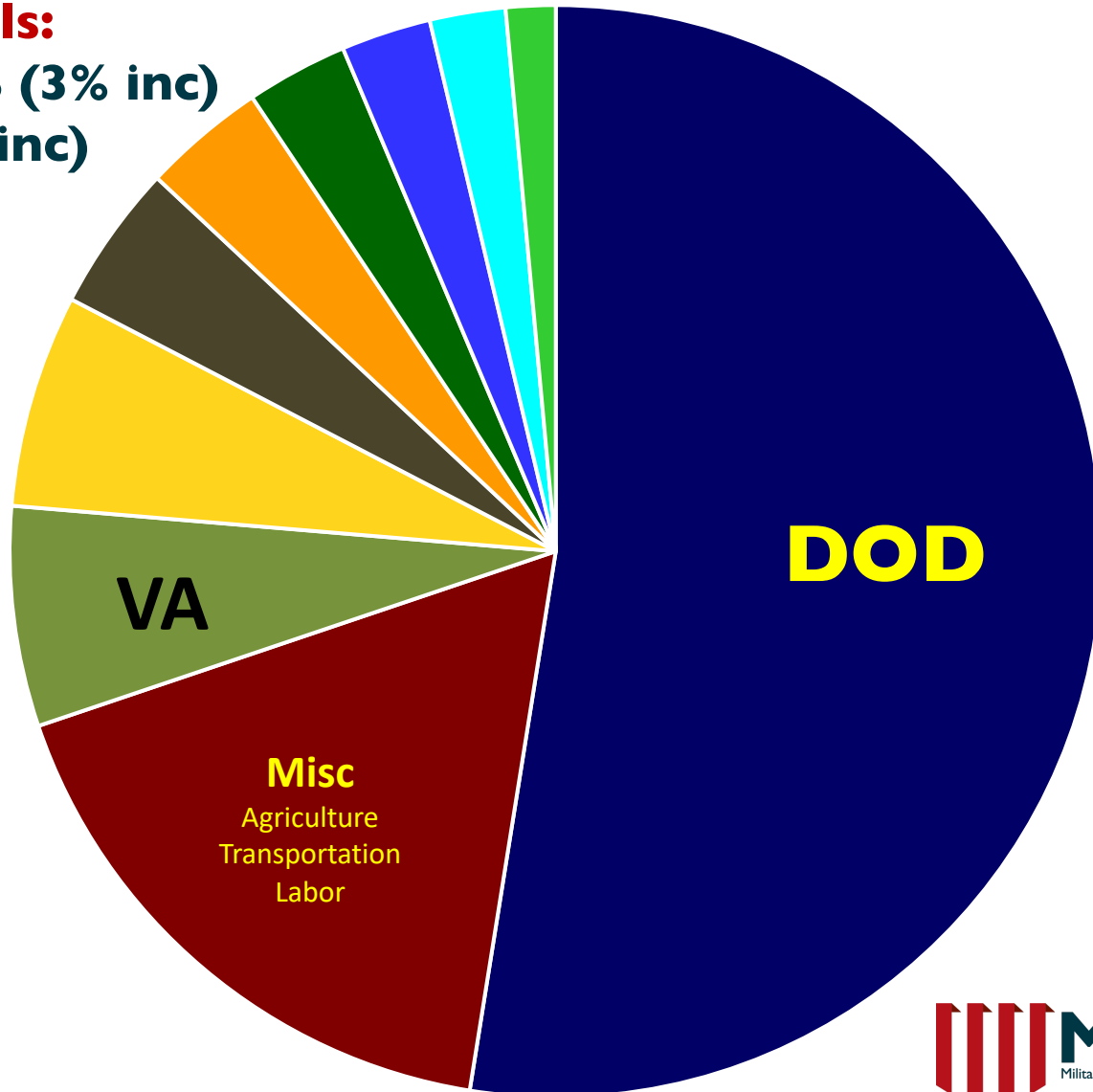
# Discretionary Budget

**2024 proposals:**

**NDAA \$842B (3% inc)**

**VA \$325 (5% inc)**

- DOD
- Other
- VA
- HHS
- Education
- Hm Sec
- St Dept
- HUD
- Energy
- NASA



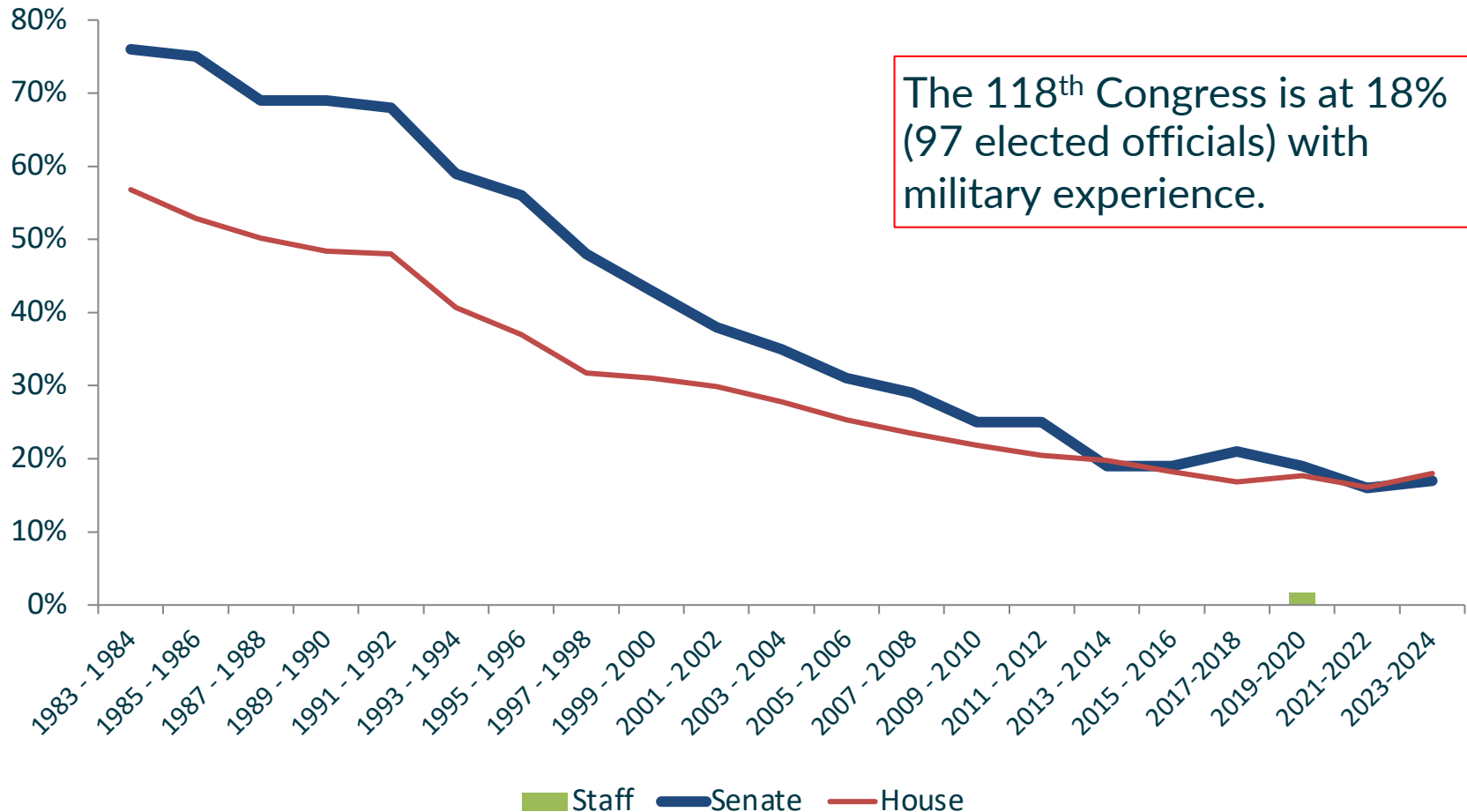
# The Political Environment

- Trillions spent on COVID-19 and economy
- Deficit and Debt
- Inflation
- Crime
- Police reforms
- Social unrest

# DoD Environment

- Flat DoD budgets in the future will require tough prioritization (Year-long CR is a threat)
- Pivot from Contingency Operations to peer/near-peer conventional threats requires significant modernization and funding
- Planned cuts to Military Health System difficult to reconcile with COVID lessons learned (on hold for 5 yrs/2023 NDAA)
- Congress desires to reduce entitlement costs
- Sexual assault and privatized housing scandals
- Suicide rates are moving in the wrong direction
- Each fiscal year, for the last 27 years, has started either under a CR or a government shutdown

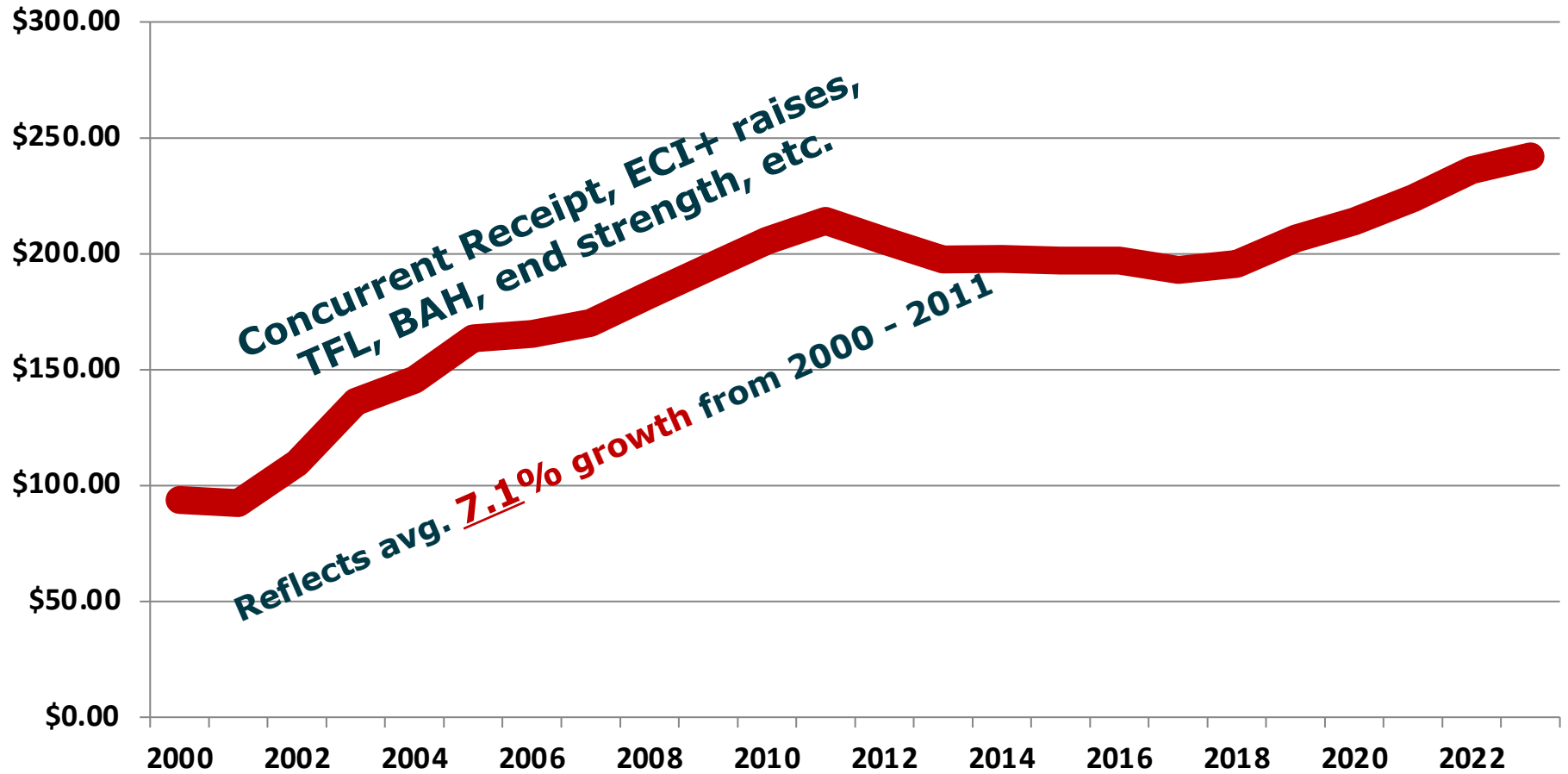
# Military Experience in Congress



Sources: [Military Times](#), [Pew](#), and [HillVets](#)

# DOD Personnel-Health Care Expense

## Defense Personnel and Health Programs

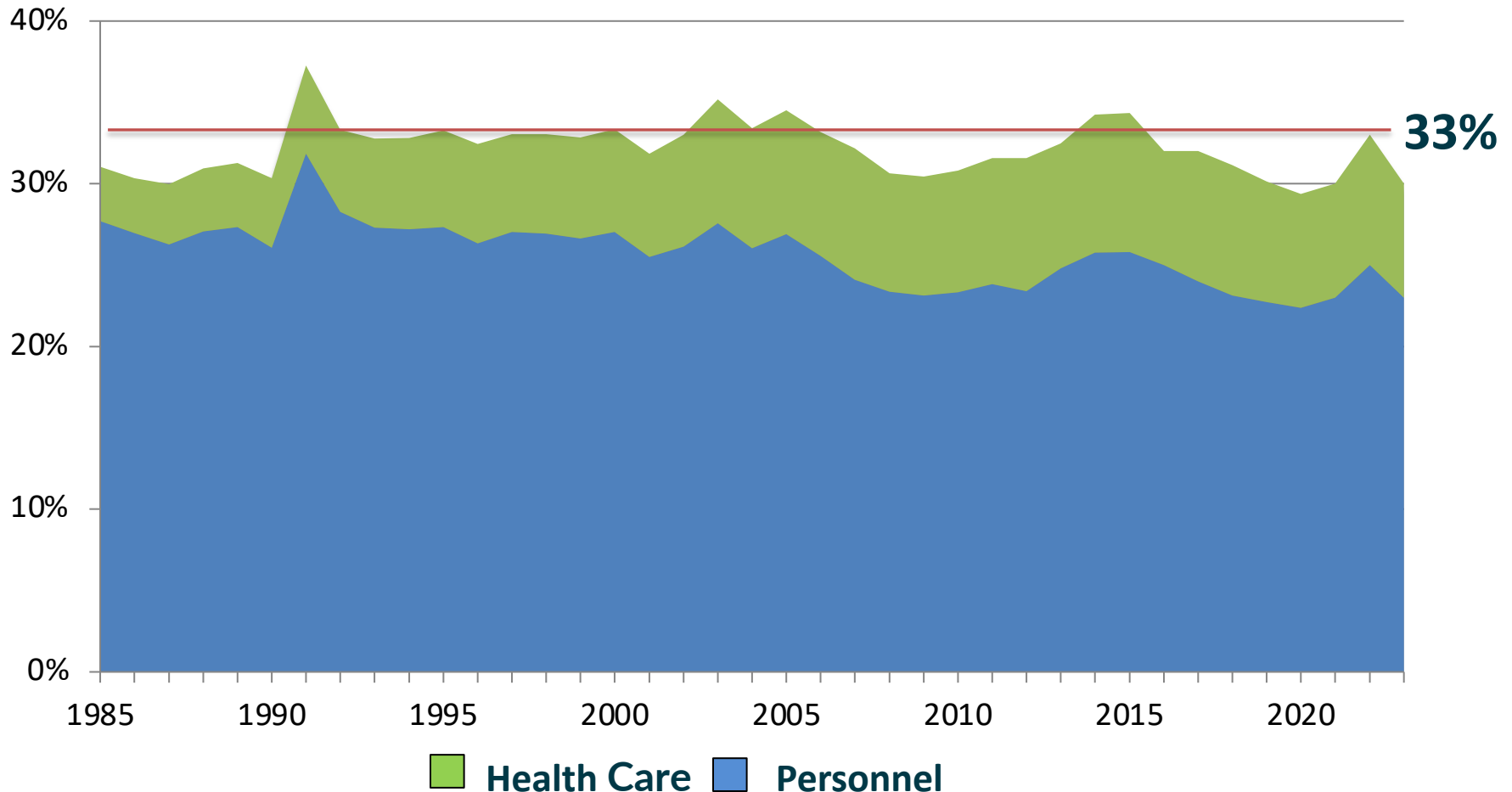


Outlays in \$ Billions

Source: NDAAs



# Personnel Costs as % of DoD Budget



For decades, on average, less than one-third of the defense budget (under subtotal of “DoD-Military”) went to military personnel and health care costs. Sources:  
Table 3.2 Outlays by Function: <https://www.whitehouse.gov/omb/historical-tables/>  
Table 15.1 Total Outlays for Health Programs – same link as above

# **FY 2023/2024 Legislative Priorities**





# MOAA's 2023/24 Priorities

## COMPENSATION AND SERVICE EARNED BENEFITS

### Problem:

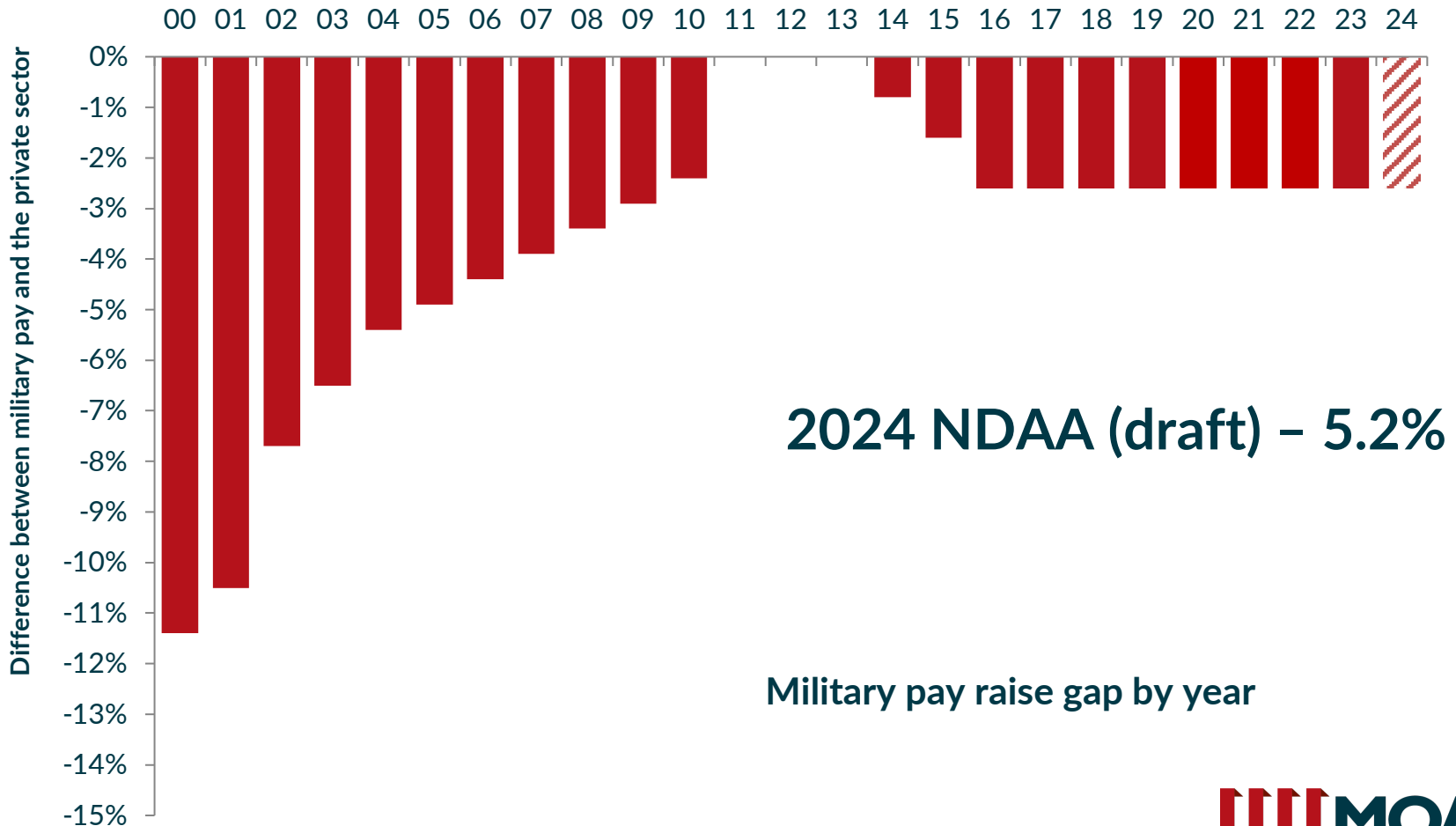
- DOD is in a war for talent, struggling to meet baseline recruiting goals.

### Actions:

- Ensure pay at or above ECI 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 retired pay from DOD and disability pay from the VA.

# Military Pay Steady but Behind

After years of hard work by MOAA and Congress to eliminate the 1999 13.5% pay gap, military pay raises once again edged into the negative territory currently projected at a 2.6% gap behind the private sector for 2024



0% Base line is Employment Cost Index by Bureau of Labor Statistics

# MOAA's 2023/24 Priorities

## MILITARY HOUSING

### Problem:

- Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, but ~75% of military families are paying over \$200 out of pocket each month.

### 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 housing availability and rising utility costs.

# MOAA's 2023/24 Priorities

## HEALTH CARE FOR CURRENTLY SERVING AND RETIREES

### Problems:

- Beneficiaries are paying more for prescription drugs while the TRICARE Pharmacy Program has been slashed.
- Military health system (MHS) reforms have resulted in higher fees and copays and beneficiaries are paying more for outdated TRICARE coverage
- Massive reorganization to direct care system yet there is still minimal visibility on impacts to patient access, quality of care, and the patient experience.

### Actions:

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium
- Require DOD to establish a transparent problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on steps taken by the Defense Health Agency.

# MOAA's 2023/24 Priorities

## HEALTH CARE AND BENEFITS FOR VETERANS

### Problems:

- Providing 14 different types of long-term care is placing increased demand on the department's health care system.
- The aging VA infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk.
- The VA has struggled to implement MISSION Act regulations and reassessing caregiver eligibility under the new program.

### Actions:

- Monitor recent major legislation 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 modernize the Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

# MOAA's 2023/24 Priorities

## SERVICE FAMILIES

### Problems:

- Military spouses struggle with employment and underemployment across the board and are constantly fighting to find and maintain work through PCS moves.
- Lack of accessible, affordable childcare compounds this issue. In 2020, DOD reported nearly 9,000 military children were on waiting lists for childcare.
- Nearly a quarter of active duty servicemembers experience some level of food insecurity, due to challenges with employment and suitable childcare.

### 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.



# MOAA's 2023/24 Priorities

## SURVIVORS

### Problems:

- When a retired servicemember passes, DFAS often 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/widower.
- SGLI/VGLI have not kept up with inflation. Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor 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%



# MOAA's 2023/24 Priorities

## GUARD AND RESERVE

### Problems:

- The reserve component (RC) is also facing a recruiting crisis. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable while supporting recruiting and retention.
- RC retirees have excessively long wait times before they receive their first paychecks.

### Actions:

- Overcome the lack of TRICARE coverage for the RC 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 while advancing legislative and policy solutions to support the total force.



# Advocacy in Action Campaign

Each Spring, MOAA Councils and Chapters—with support from the National Headquarters—bring specific, high priority legislative actions to every member of Congress

This year's campaign focused on the overarching theme

## Support the All-Volunteer Force

- Pay Full Housing Costs for Servicemembers
- Restore the TRICARE Pharmacy Network

# Review Recent Developments/Changes



# What Happens With Every New Congress?

- CBO is asked – *How can we reduce spending?*
- CBO opens their filing cabinets and pulls out previous ideas on military benefits:
  - Increase TRICARE fees, institute TFL enrollment fees, eliminate concurrent receipt, end IU at retirement age, etc.
- This year they proposed a new idea:
  - Means test for VA disability compensation – reduce compensation for veterans making over a set amount or make disability compensation taxable.
- MOAA and The Military Coalition remain steadfast in fighting outrageous proposals like this one



# Concurrent Receipt

- Two Types
  - Concurrent Retirement and Disability Pay (CRDP)
  - Combat Related Special Compensation (CRSC)



# Concurrent Receipt – How it Works

**CR = Restoration of vested retired pay due to years of service/disability rating**

## Without CR

Retired pay  
- VA Waiver  
Net Retired Pay  
+  
Full VA comp  
**Total compensation**

## Without CR

<50% VA rating or  
<20 years of service  
No Service combat rating

## With CRDP

Retired pay  
- ~~VA Waiver~~  
Full Retired pay  
+  
Full VA comp  
**Total compensation**

## CRDP

50%(+) VA rating and  
20(+) years of service  
Automatic approval

## With CRSC

Retired pay  
- VA Waiver  
Net Retired pay  
+  
Full VA comp  
+  
CRSC Check  
**Total compensation**

## CRSC

Any VA rating  
Any years of service  
**Must be combat-rated**

# Major Richard Star Act (S.344/H.R.1282)

Would authorize receipt of DoD retirement pay without an offset for those injured in combat and forced to medically retire.

- Right now, retired pay is reduced for every dollar of disability pay from VA
- DoD is responsible for retired pay for vested years of service/VA is responsible for disability compensation for lifelong injury. These are two different payments for two different purposes.

# Dependency & Indemnity Compensation (DIC)

- SBP-DIC Offset (Widow's Tax) IS NO MORE!!!
- Survivor (Spouse) benefit if:
  - Active-Duty death
  - Veteran passes from a service-connected disability
  - Veteran rated 100% "permanent & total" for 10 years
- **2023 Rate = \$1562.73 per month (tax free)**



Rare SBP open season going on now

- Ends **January 1, 2024**
- Can enroll or discontinue
- Must pay back payments + interest

# PACT Act

- The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act
- Signed Aug 10<sup>th</sup>, 2022, by President Biden
- Original burn pit exposure presumptive conditions (asthma, rhinitis, and sinusitis)
  - Adds head, neck, respiratory, gastro-intestinal, reproductive, lymphoma, and lymphomatic cancers of any type, plus kidney and brain cancers, melanoma, and granulomatous disease (blood)
  - At the Secretary's discretion other conditions can be added
- Expands Agent Orange and radiation exposure locations



# New Agent Orange Diseases

- Hypothyroidism, Bladder Cancer, and Parkinsonism
- <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
- Still waiting on Hypertension for all (now a presumptive for terminally ill, homeless, under extreme hardship, or over 85 years old)
  - Remaining Vietnam Vets in Oct 2026
- Blue Water Navy now implemented for submariners

# Arlington National Cemetery

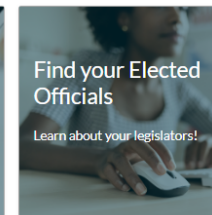
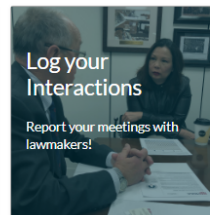
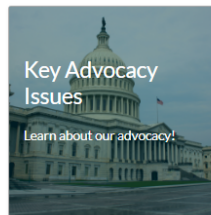
- DOD administers two cemeteries, VA runs 155, but only DOD can provide the honors equivalent to ANC.
- 2020 - Changes for internment (burial) eligibility were proposed that would exclude most veterans and retirees from burial.
- The southern expansion project extends ANC's life for at least 40 years with current eligibility standards.

## **SUPPORT H.R. 1413 “Expanding America’s National Cemetery Act”**

- Transforms an existing VA-run national cemetery into the nation’s next National Cemetery
- VA will administratively run the facility and DOD will provide ceremonial support
- Recommends maintaining current ANC eligibility until the next location is designated and operational



# MOAA's Legislative Action Center

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## Active Legislative Campaigns

### Help MOAA Fight Cuts to the TRICARE Pharmacy Network

Urge your elected officials to take action to reverse cuts to the TRICARE Pharmacy network.

[Write](#)

### Urge Your Legislators to Pay Full Housing Costs for Servicemembers

MOAA seeks to restore the Basic Allowance for Housing (BAH) to 100%. Our nation expects 100% from servicemembers and we need to ensure they get 100% of their housing allowance by supporting BAH restoration.

[Write](#)

### Contact Your Legislators and Urge Them to Support the All-Volunteer Force

This year is the 50th anniversary of the all-volunteer force (AVF) and it should be a celebration, not a recruiting crisis.

[Write](#)

### Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap

This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

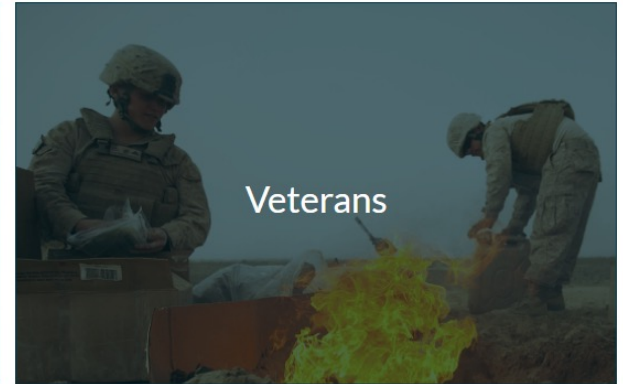
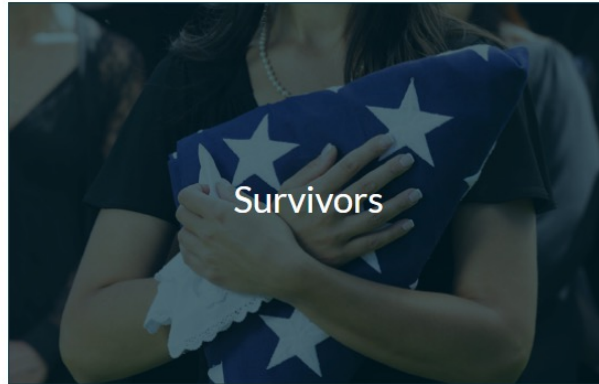
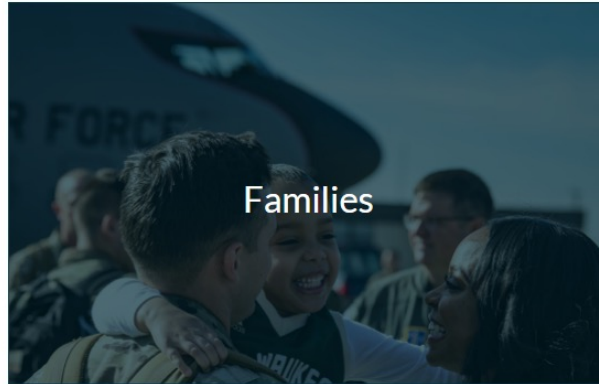
[Write](#)

### Share Your Story: Impact of TRICARE Pharmacy Network Changes



# MOAA's Legislative Action Center

## Key Advocacy Issues



# MOAA's Legislative Action Center

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## MOAA-Supported Legislation

MOAA's experts in Washington are constantly reviewing and assessing any and all legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. The organization's endorsement process is deliberative; MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

With the start of a new Congress, this means that the list of bills below will be blank at the start of the 118th Congress; any bill that was not signed into law before the end of the 117th Congress will need to be re-introduced. MOAA will need time to assess new and old legislation as it is introduced by lawmakers. Check back in soon to see what bills MOAA supports in the 118th Congress.

MOAA-Supported Legislation					
Search by title...					
<a href="#">Download</a>					
	Bill	Last Timeline Action Date	Last Timeline Action	Number of Cosponsors	Source Link
1	H.R. 1282: Major Richard Star Act	06/21/2023	Committee Consideration and Mark-up Session Held	325	<a href="#">External Link</a>
2	H.R. 1139: GUARD VA Benefits Act	03/29/2023	Subcommittee Hearings Held.	116	<a href="#">External Link</a>
3	H.R. 1277: Military Spouse Hiring Act	03/01/2023	Introduced in House	94	<a href="#">External Link</a>
4	H.R. 1045: To amend title 10, United States Code, to improve dependent coverage under the TRICARE Young Adult Program.	02/14/2023	Introduced in House	69	<a href="#">External Link</a>
5	S. 344: Major Richard Star Act	02/09/2023	Introduced in Senate	67	<a href="#">External Link</a>
6	H.R. 542: Elizabeth Dole Home Care Act of 2023	03/29/2023	Subcommittee Hearings Held.	56	<a href="#">External Link</a>
7	H.R. 1413: Expanding America's National Cemetery Act of 2023	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	54	<a href="#">External Link</a>
8	H.R. 2537: BAH Restoration Act	04/06/2023	Introduced in House	53	<a href="#">External Link</a>
9	H.R. 1083: Caring for Survivors Act of 2023	03/20/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	41	<a href="#">External Link</a>
10	S. 596: Military Spouse Hiring Act	03/01/2023	Introduced in Senate	35	<a href="#">External Link</a>
11	H.R. 3617: To amend title 10, United States Code, to expand the authority to	05/23/2023	Introduced in House	24	<a href="#">External Link</a>



# Templated Letters on Issues



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## Ask Your Lawmakers to Avoid a Government Shutdown and Finish the Appropriations Process

2781 actions taken

219 needed to reach next goal

Ask your lawmakers to pass the budget or a continuing resolution by the September 30th deadline. Failure to do so could result in disruptions to services, furloughs for federal employees, and other unintended consequences.

### Act now!

Welcome to MOAA's Legislative Action Center! Please fill out the following information to join our advocacy network. We encourage you to use your MOAA associated email address to assist with recordkeeping.

First Name	Last Name
<input type="text"/>	<input type="text"/>
Physical Address (Example: 201 N. Washington Street, Alexandria, VA 22314)	Email
<input type="text"/>	<input type="text"/>
Cell Phone Number	
<input type="text"/>	
Status - What is your connection to the uniformed services community?	
<input type="text"/>	
Branch of Service - What is the branch of service of you or your servicemember? ⓘ	
<input type="text"/>	
Component - What is the component of you or your servicemember? ⓘ	
<input type="text"/>	
Grade - What is the service grade of you or your servicemember? ⓘ	
<input type="text"/>	
MOAA Chapter - Select if you are a member of a MOAA council or chapter. ⓘ	
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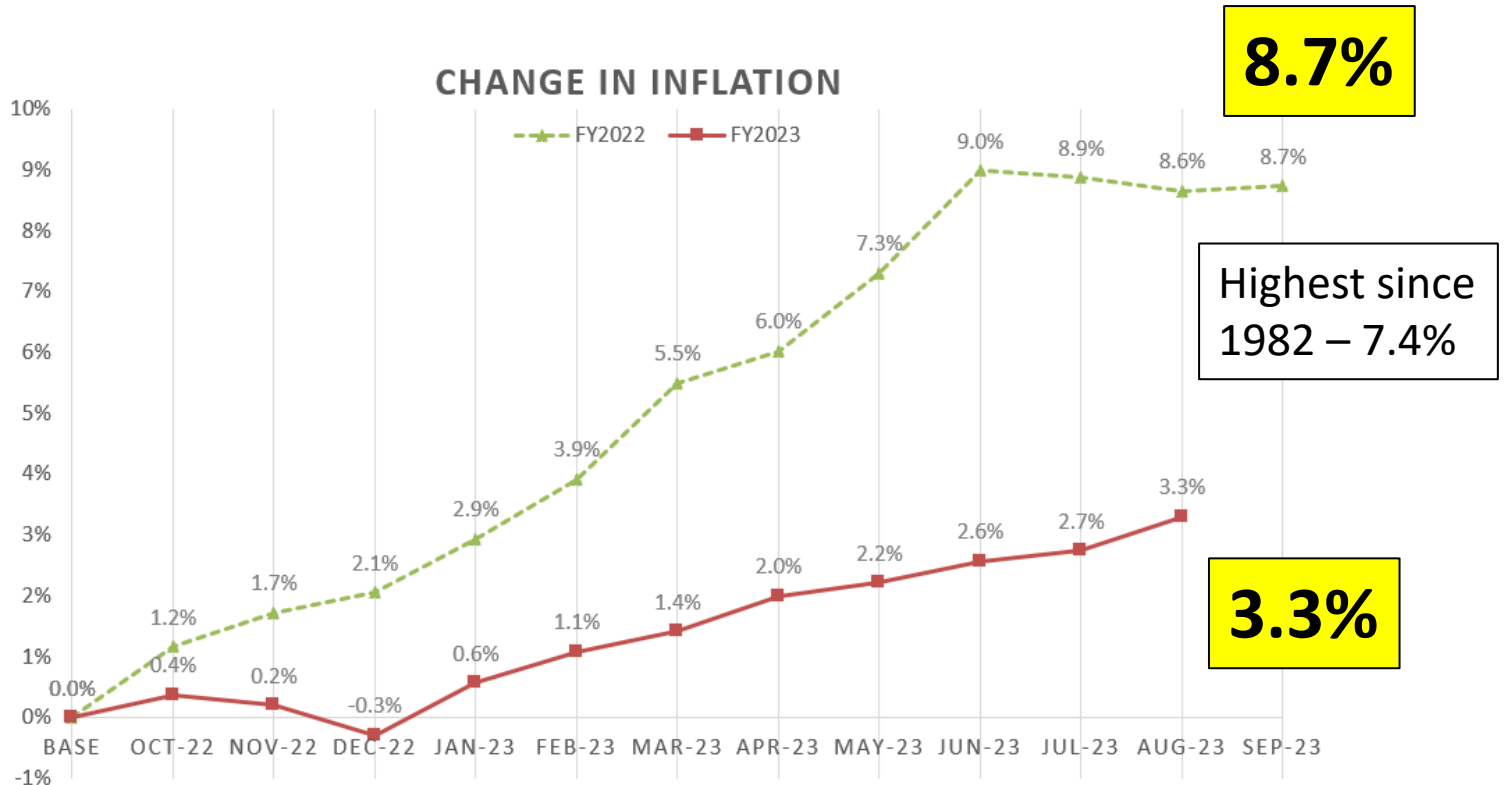
Thank you for joining our campaign. By providing your mobile phone number you consent to receive recurring text messages from our organization. Message & Data Rates May Apply. Text HELP for info. Text STOP to opt out. No purchase necessary.

You and MOAA's 360,000+ members are why MOAA's voice is heard in the halls of Congress. If you want to learn more and stay up-to-date on MOAA's latest advocacy initiatives you can visit [www.MOAA.org](http://www.MOAA.org) and read our weekly newsletter.

Submit



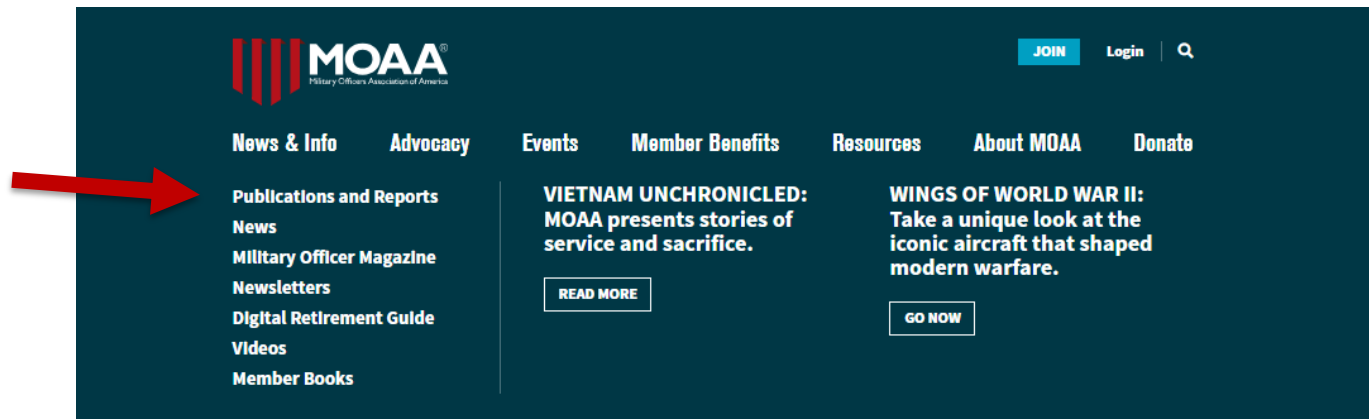
# COLA Watch



# Benefits Issues and Frequently Asked Questions



# Digital Publications



I am a

Selected



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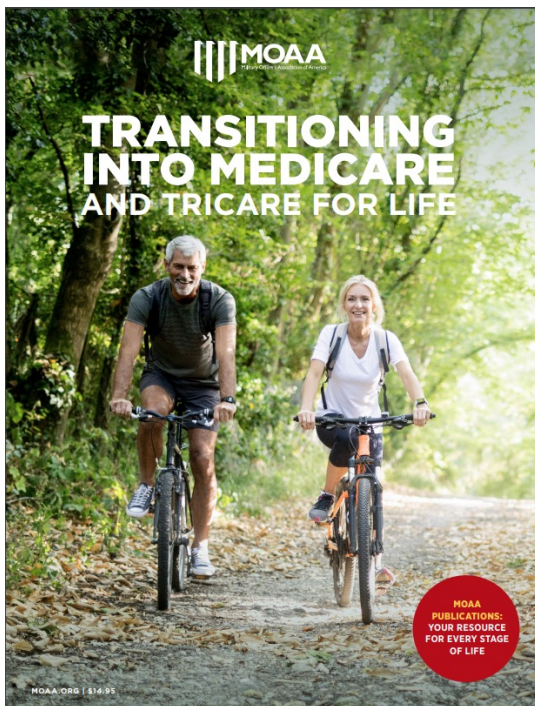
## MOAA Publications

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- [Chapters](#)
- [Spouse and Family](#)





# Our most popular publication - Redesigned and updated in 2023

## Medicare/TFL FAQs

**Q. Does TFL have a benefit for long-term care?**  
No. TFL, like Medicare, has a benefit for skilled care in a skilled-nursing facility, but this should not be confused with long-term care. The TFL benefit applies to care ordered by a physician in a TRICARE-participating facility that provides rehabilitative or skilled-nursing services to help patients recover after a minimum three-day hospital stay. This type of care is meant to lead to a patient's full recovery. Custodial care – assistance in activities of daily living such as eating, bathing, dressing, and ambulating – is not covered by Medicare or TFL. For that type of care, consider buying long-term care insurance. You might have to meet certain medical underwriting conditions as determined by the insurance industry.

**Q. I have an insurance supplement to Medicare. How will this plan work with TFL?**  
TRICARE for Life is the supplement to your Medicare plan. This means that you do not want any other Medicare supplement plan, known as Medigap plans. Medicare will continue to be your primary payer, but instead of TFL paying second, your Medicare supplemental insurance will become your secondary payer.

If you do decide to purchase another Medicare supplement, however, Medicare will continue to be your primary payer. If there is still an outstanding balance on your claim after Medicare and your supplemental policy have paid, you will be responsible for paying that balance and then filing a claim for reimbursement with TFL. If you have the MOAA Medigap supplement plan, this plan stops at age 65. It does not work as a supplement

for Medicare plans or TFL. Spouses and family members under age 65 can continue the MOAA coverage, as long as they have TRICARE Prime or Select coverage. Call the administrator for your Medigap plan to coordinate the changes in your status at (800) 247-2192.

**Q. How do I confirm that TFL has been "turned on"?**  
There are two ways to check that TFL is active. 1) After receiving your Medicare insurance card in the mail, schedule an appointment at a local ID card office since you need a new ID card anyway. Show the clerk your Medicare card and ask them to check DEERS for TFL enrollment. 2) Log into the milConnect website <https://milconnect.dmdc.osd.mil/milconnect/> and click on "View my healthcare coverage."

**Q. What is TRICARE Plus?**  
Some military treatment facilities (MTFs) have the capacity to offer a primary-care affiliation program called TRICARE Plus. While enrolled in Medicare Parts A & B, TRICARE Plus allows you to enroll at an MTF for primary care. Enrolling in TRICARE Plus does not affect your eligibility for TFL. TRICARE Plus is determined on a space-available basis, which differs from one MTF to another. Check with your local MTF for more information and to determine whether it offers the program.

**Q. I am in the Uniformed Services Family Health Plan (USFHP). How does Medicare/TFL impact me?**  
Beneficiaries enrolled in USFHP before Oct. 1, 2012, can be grandfathered into the program for life. However, USFHP recommends that each beneficiary enroll in Medicare Parts A & B at 65 so that if, later in life, you decide to move out of a USFHP coverage area, you will not incur the Medicare premium penalty. USFHP enrollees after Oct. 1, 2012, age out like all TRICARE beneficiaries and must enroll in Medicare to receive TFL.

**Q. I get my health care at a VA hospital. Do I need Medicare/TFL?**

Veterans receiving care through the Veterans Health Administration (VHA) must decide whether they believe they'll be satisfied with VHA for the rest of their lives, or whether they should they enroll in Medicare/TFL at 65 to avoid the premium penalty. For example, if at age 70, they decide VHA is no longer satisfying their medical needs, a veteran in that situation would incur a 50% Medicare premium penalty to enroll at 70.

**Q. I'm turning 65 and plan to continue working. Must I enroll in Medicare Parts A and B and draw my Social Security benefits?**  
You may defer enrollment after age 65 without penalty only if you are still working and are covered by your own or your spouse's employer-sponsored health care plan. You remain ineligible for TRICARE during this period of work after age 65, but your eligibility will be restored once you enroll.

You don't have to draw Social Security benefits before enrolling in Medicare. The Social Security full retirement age is gradually increasing beyond age 65, based on your year of birth. Although the retirement age is rising, 65 remains the starting date for Medicare eligibility.

Between any enroll in Medicare independent of receiving their Social Security benefits. While you may defer receipt of Social Security benefits, you still must enroll in Medicare to retain TRICARE eligibility. Failure to enroll in Medicare upon eligibility results in a penalty of 10 percent of the cost of Medicare Part B for each year of delayed enrollment.

**Q. I'm turning 65 and plan to enroll in Medicare. I want to wait until my full retirement age to collect Social Security benefits. How can I pay my Medicare Part B premiums?**  
If you delay receipt of Social Security benefits after age 65, the Social Security Administration will bill you for Part B premiums. You may pay by personal check, with a credit or debit card, or by setting up an automatic withdrawal option through Medicare Easy Pay.

MOAA Publications have the capacity to offer a primary-care affiliation program called TRICARE Plus to those enrolled in Medicare Parts A & B.

# New Survivor Checklist

## A Checklist for Survivors



When a family member dies, the last things on your mind are taxes and notifying pension-plan administrators. But even as you grieve, it's essential you begin taking steps to tie up the affairs of your loved one.

Keep this checklist on hand to refer to when dealing with a death in the family. While not exhaustive, this list is intended as a reminder for family members and surviving spouses about the many subjects that need attention at the time of death of a MOAA member.


### Immediately After Death

- ☐ Locate will and any written instructions, especially those pertaining to funeral and burial plans.
- ☐ Locate account numbers (bank, retirement accounts, insurance policies, credit cards, utilities, etc) and important papers, like the service member's DD214.
- ☐ Contact the deceased's doctor to get a legal pronouncement of death.
- ☐ Tell family and friends, as well as the deceased's most recent employer (if applicable).
- ☐ Call a clergyman (if desired).
- ☐ Contact a funeral director. Most are familiar with VA/state cemetery procedures and can assist with military honors.
- ☐ Place obituary via a local newspaper (print and/or online) or other online outlet (your funeral director may be able to assist).
- ☐ Contact the service branch's casualty assistance office.
  - ☐ **Army Casualty Assistance:**  
888-ARMYHRC (276-9472)
  - ☐ **Marine Corps Casualty Assistance:**  
800-847-1597
  - ☐ **Navy Casualty Assistance/Family Liaison:** 800-368-3202
  - ☐ **Department of the Air Force Casualty Assistance (Air Force and Space Force):**  
800-525-0102, select Option 2, then Option 1
  - ☐ **Coast Guard Casualty Assistance:**  
571-266-2375
  - ☐ **Veterans Affairs Office of Survivors Assistance:**  
800-827-1000
- ☐ Keep bank accounts open and leave funds in them.

### Within A Few Days of Death

- ☐ Obtain death certificates; you'll need around 10 copies. The funeral home generally can get copies on your behalf.
- ☐ Report military retiree's death and file for prorated portion of last retiree paycheck.
  - ☐ Call Defense Finance and Accounting Service (DFAS) Customer Care Center at 800-321-1080.
  - ☐ Call U.S. Coast Guard Pay & Personnel Center (for Coast Guard, U.S. Public Health Service, and NOAA) at 866-722-8724.
  - ☐ You will need to file form SF 1174 with DFAS, or form CG-3867 for Coast Guard, U.S. Public Health Service, and NOAA.
- ☐ Notify accountant, tax preparer, attorney, and other professionals.
- ☐ Contact Survivor Benefit Plan (SBP) to start the annuity or inform of the death of an annuitant, contact the pay agency directly.
  - ☐ Army, Navy, Marine Corps, Air Force, and Space Force should contact DFAS.
    - You'll need to file a DD 2656-7, IRS W-4P, Direct Deposit SF 1199A or FMS 2231 along with a death certificate.
  - ☐ Coast Guard, U.S. Public Health Service, and NOAA should contact the Coast Guard Pay and Personnel Center.
    - You'll need to file a CG 1884, IRS W-4P, Direct Deposit SF 1199A or FM 2231 along with a death certificate.
  - ☐ Reserve Component Survivor Benefit Plan (for those who are enrolled in RCSBP but not yet receiving retired pay):
    - **Army:** U.S. Army Human Resources Command, 888-276-9472
    - **Marine Corps:** 800-336-4649
    - **Navy:** 866-827-5672
    - **Air Force:** 800-525-0102
    - **Coast Guard:** 800-772-8724
- ☐ Notify the VA of a beneficiary's death. If the veteran's death may have been related to a service-connected disability, contact the VA regional office at 800-827-1000.

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# Events/Webinars



## MOAA Webinar: Smart Charitable Giving and Gifting

OCTOBER 03, 2023 | 2:00 PM - 3:00 PM EDT

Whether via estate planning, trusts, or other tax-friendly avenues, learn how to give wisely.

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## Network for Career Success With MOAA

OCTOBER 04, 2023 | 6:30 PM - 9:00 PM EDT

**Army Navy Country Club**  
1700 Army Navy Drive  
Arlington, VA

Join MOAA for an evening of networking and professional development, featuring our transition experts, industry recruiters, and more!

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## October 2023 Military Executive Transition Seminar (Remote)

**Session I: Oct. 17, 12:30-5 p.m. Eastern; Session II: Oct. 18, 9 a.m.-2 p.m. Eastern**  
(Both sessions included in seminar registration)

This two-day workshop focuses on key aspects of a successful military-to-civilian transition for military leaders and for veterans looking for advancement in the civilian careers.

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## What You Need to Know for the TRICARE, Medicare, and FEDVIP Open Season

OCTOBER 24, 2023 | 2:00 PM - 4:00 PM EDT

Get an in-depth review on important topics, guidance on comparing prices, and much more.

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## Get Organized for a Smooth Military Transition

OCTOBER 25, 2023 | 2:00 PM - 3:00 PM EDT

Ditch the dusty binders and learn how Everplans can streamline and secure your information.

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## Continue Your Mission at Delta Dental

OCTOBER 26, 2023 | 12:00 PM - 1:00 PM EDT

Learn about diverse and challenging career opportunities from this military-friendly industry leader.

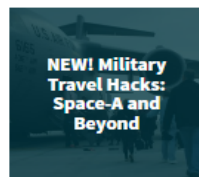
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# Webinar Archives

## FEATURED WEBINAR ARCHIVES



## FULL WEBINAR ARCHIVES BY SUBJECT

### Transition and Career: Making the Decision

- Is Franchising Right for You?
- Behind the Scenes With the REAL 'Top Gun'
- The R. Riveter Story: From a Military Spouse Movement to 'Shark Tank' Survivor
- Is Career Coaching Right for Me?
- What a Looming Recession Means for Your Job Search
- Understanding the VA's VR&E Program
- Certifications and Credentials: Make Yourself More Marketable
- Career Transition 2022: Tips to Kick Off the New Year
- Your TSP and 401(k): What to Do When You Switch Jobs
- Marketing Yourself for a Second Career (2021)
- Transition Tips From an Executive Corporate Recruiter
- Finding and Obtaining Remote Work With FlexJobs
- Finding Your Next Great Job With the Help of an ACP Mentor
- Your Leader's Compass: Why All Leaders Need a Personal Leadership Philosophy
- The Importance of Choices: Job, Location, and Compensation
- Your Career and the Power of Mentoring

### Transition and Career: Which Business Sector?



- Exploring Careers in the Financial Services Industry
- Small Business Ownership Tools and Resources
- Advice for Aspiring Authors
- Top 10 Tips for Finding a Federal Job (2023)
- Exploring Diplomatic Career Opportunities at the State Department
- Exploring Registered Apprenticeship Programs with FASTPORT
- Exploring Academia and Higher Education Careers
- Which Engineering Specialty Is the Right Fit for You?
- How to Land a Federal Senior Executive Service (SES) Position
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- Is Cybersecurity the Right Career Fit for You?
- Local Government Career Opportunities for Transitioning Servicemembers, Veterans, and Military Spouses
- Explore the Aerospace Industry
- Not Just Teaching: How to Start Your Career in Higher Education
- Career Transition and Advancement for Attorneys
- Which Business Sector is Right for You?
- Tips and Techniques on How to Find Your Federal Job
- Entrepreneurship 101 By Bunker Labs D.C.
- Apprenticeship Programs and Careers
- MOAA Panel Discussion: Exploring Entrepreneurship
- Veteran Opportunities in Employment, Education, and Entrepreneurship in Agriculture

# Pharmacy Increases:

Phased Increases Over 10 Years / Adjusts Even Years

	2020- 2021	2022- 2023	2024- 2025	2026 Proposed Rate
MTF Pharmacy (90-days)	0	0	0	0
Retail (30-days)				
Generic	\$13	\$14	\$16	\$16
Brand	\$33	\$38	\$43	\$48
Non-Formulary	\$60	\$68	\$76	\$85
Mail Order (90-days)				
Generic	\$10	\$12	\$13	\$14
Brand	\$29	\$34	\$38	\$44
Non-Formulary	\$60	\$68	\$76	\$85

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Medicine for


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Medicine prices that work for you













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Pharmacy	Coverage	1-month	3-month
 Home Delivery Pharmacy	 Covered	--- Not available	\$12.00 <a href="#">Price details</a>
 Cvs #02149 503 King St Alexandria, VA 22314-3103 (703) 548-8357	 Covered	\$4.67 <a href="#">Price details</a>	\$14.01 <a href="#">Price details</a>
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