

**Welcome to the**

**30th Annual Military**

**Retiree Expo**

**Camp Pendleton 2023**

# AGENDA

- Introduction
- Colors and National Anthem
- Guest Speaker – SgtMaj F.H. Cabrera, Marine Corps Installations, West – Marine Corps Base Camp Pendleton
- Defense Financial Accounting Services
- Department of Veterans Affairs
- Tricare
- Legislative Updates
- Closing Remarks





## Retired & Annuitant Pay

*Defense Finance and Accounting Service*

# Retiree Appreciation Seminar Ebonie Douglas



# AskDFAS Online Upload Tool



DFAS has a suite of online tools available on the DFAS.mil website  
AskDFAS Upload



Select the area that applies to your inquiry, click the link, fill in the required information and attach a PDF of your completed and signed form and any associated documentation

When the ticket is submitted, the documentation will be uploaded for processing

You will receive an automated email confirming your ticket has been created with a link to view your ticket in the future

TIP: When submitting additional documentation, include your name and social security number on every document

# askDFAS – Your Best Option for Form Uploads



#1

#2



#3

- This section provides military retirees with commonly requested resources
- Manage your retired pay account via myPay
  - Request a duplicate tax statement (1099-R)
  - Report the death of a military retiree
  - Update your mailing address
  - Request a Verification of Pay
  - Submit documentation of a life-changing event
  - **submit a form to DFAS using our askDFAS online upload tools**
  - Retired & Annuitant Pay Form Library and Tips/TOOLS
  - All other questions

#4

### Submit a Form To DFAS Using Our askDFAS Online Upload Tools

- Use the **handy askDFAS online upload tool** to submit your forms to DFAS for processing.

### ASK RETIRED PAY -- ONLINE CUSTOMER SERVICE

FAQs **Submit A Ticket**

Providing responsive, professional finance and accounting servi

#5

# askDFAS – Key Benefits and Upload Requirements



**DFAS** Providing payment services of the U.S. Department of Defense  
1-888-332-7411

## ASK RETIRED PAY -- ONLINE CUSTOMER SERVICE

FAQs Submit A Ticket

✓ Step 1: Category selected is: **Retired Pay Form Submission**  
Step 2: Select a Subcategory by clicking the >> button next to the subcategory name.

Customers will use this to submit forms and supporting documentation to Retired Pay for processing.

Categories	Subcategories
» Annuitant Pay Documentation	» Annuitant DOHA Appeal Submission
» Annuity Pay	» Annuity DD2656-7 Form Upload/Submit
» Casualty	» AOP SF 1174 Form Upload/Submit
» For Branch of Service Use Only	» DD 2828 Form Upload/Submit
» Retired Pay	» DD 2894 Form Upload/Submit
» <b>Retired Pay Form Submission</b>	» DFAS 9415 Form Upload/Submit
» Retired Pay New Accounts	» Reserve Retirement Orders Upload/Submit
	» Retiree DOHA Appeal Submission
	» Retirement Orders Upload/Submit
	» SBP DD 2656-1 Form Upload/Submit
	» SBP DD 2656-2 Form Upload/Submit
	» SBP DD 2656-6 Form Upload/Submit
	» SBP DD 2656-8 Form Upload/Submit



**DFAS** Defense Finance and Accounting Service  
Providing payment services of the U.S. Department of Defense  
1-888-332-7411

## ASK RETIRED PAY -- ONLINE CUSTOMER SERVICE

FAQs Submit A Ticket

✓ Step 1: Category selected is: **Annuitant Pay Documentation**  
Step 2: Select a Subcategory by clicking the >> button next to the subcategory name.

Annuitant Pay Documentation

Categories	Subcategories
» <b>Annuitant Pay Documentation</b>	» School Certification
» Annuity Pay	
» Casualty	
» For Branch of Service Use Only	
» Retired Pay	
» Retired Pay Form Submission	
» Retired Pay New Accounts	

### Key Benefits:

- Streamlined process
- Quickest arrival to DFAS
- Archived ticket for reference
- Receipt confirmation
- Status Notifications\*

\*for enabled document types



### Important Upload Requirements:

- PDF Files only
- Member SSN on each page
- Ticket file size limit = 35MB
- PDFs must be static/image files (no PDF “Portfolios”; no password protection)



# Improvements with You in Mind



Anchor Links – Find what you need quickly!

## Military Retirees

A military retiree is any service member or former service member who served on active military retirement pay. There are a number of factors that determine a service member military retiree. Only those service members who have retired from their Branch of Service

This includes service members who were placed on the Temporary Disability Retirement List (TDRL) of the Department of Defense. One special group of retired service members who are covered by the R&A Pay are those who are retired from their Branch of Service but are not eligible to receive their military retired pay date.

Types of retirement include: Regular, Reserve, Temporary Disability Retirement List (TDRL) Authority (TERA).

Retired and Annuitant (R&A) Pay is part of the Defense Finance and Accounting Service (DFAS) R&A Pay establishes, maintains and pays military retirees and their eligible surviving spouses.

This section provides military retirees with commonly requested resources, helpful tools

- [Manage your retired pay account via myPay](#)
- [Request a duplicate tax statement \(1099-R\)](#)
- [Report the death of a military retiree](#)
- [Update your mailing address](#)
- [Request a Verification of Pay](#)
- [Submit documentation of a life-changing event](#)
- [Submit a form to DFAS using our askDFAS online upload tools](#)
- [Retired & Annuitant Pay Form Library and Tips/Tools](#)
- [All other questions](#)

Customer subsections with descriptions



## Survivor Benefit Plan (SBP) Annuitants

The Department of Defense (DoD) Survivor Benefit Plan (SBP) provides an ongoing monthly payment to eligible survivors of active duty, on inactive duty, or after retirement (if the retiree chooses to purchase coverage). SBP provides eligible beneficiaries with a monthly payment known as an annuity. The recipient of this annuity is known as an annuitant. This section provides SBP annuitants with commonly requested resources, helpful tools, and

- [Manage SBP annuity pay via myPay](#)
- [Submit required SBP annuitant certifications](#)
- [Request a duplicate tax statement \(1099-R\)](#)
- [Report the death of a military retiree](#)
- [Request a Verification of Pay](#)
- [Submit documentation of a life change](#)
- [Submit a form to DFAS using our askDFAS online upload tools](#)
- [Retired & Annuitant Pay Form Library and Tips/Tools](#)
- [All other questions](#)

## All Other Questions

Submit other questions to DFAS for additional assistance.

## Latest News

- [DFAS Survivor SBP Newsletter](#) – Download the most current Special Focus Webpages for:
- [SBP Dependency and Indemnity Compensation \(DIC\) Offset Program](#)
- [SBP 2023 Optional Child Annuity Reversion](#)

## SBP Annuitant Customer Guide

Get this helpful guide to our tools and resources for SBP annuitants.

## Other Resources

### Branch of Service Only askDFAS Submissions

- [Dedicated askDFAS category for Branch of Service personnel](#)

### Customer Debts and Deductions

- [Submit questions on a debt, or court ordered deductions like child support](#)

### Additional Resources

- [Pay calendar](#)

Ask a question; Read our Newsletters and Guides

Support for every circumstance





# New Form Wizards Now Available



## DFAS DD2894 Form Wizard

Designation of Beneficiary Information

**Retiree**

### Sign and Generate

Now that all necessary sections of your form have been completed, you will see a check box at the bottom of this screen to electronically sign your form. You will also see the "Generate DD2894" button. When you are ready to produce your filled-in form, please press this button.

You may select the button to generate your form whether you wish to electronically sign it or not. If you would like to electronically sign your form, please make sure to check the electronic signature box before you click to generate your form. Electronically signing and uploading your form online is the fastest and most efficient way to complete submission.

Please remember if you choose not to electronically sign your form, you will need to print the filled-in PDF form that is generated, and sign and date the form before sending it to DFAS with the required supporting documents, if applicable.

You can save the filled-in form that is generated. We recommend you do not save this to a shared computer, because it contains personally-identifiable information. Keep a copy of this form for your records.

Use the convenient [askDFAS online upload tool](#) on dfas.mil.

Or print and mail to:  
 Defense Finance and Accounting Service  
 U.S. Military Retired Pay  
 8899 E 56th Street  
 Indianapolis IN 46249-1200

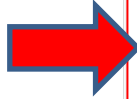
Or print and fax to: 800-469-6559 (toll-free)

Please visit the [Provide for Loved Ones](#) webpage for more helpful information.

Remember to periodically review your designations in order to keep your beneficiaries up-to-date. Also, keep in mind when updating your beneficiaries for your arrears of pay, this does not update those entitled under your Survivor Benefit Plan. These are two separate entitlements and should be updated individually.

Click here to electronically sign this form. By checking the box you are giving consent to electronically sign this form in place of a handwritten signature. All parties agree that the electronic signatures appearing on this form are the same as handwritten signatures for the purposes of validity, enforceability, and admissibility.

Generate DD2894



DESIGNATION OF BENEFICIARY INFORMATION				
<i>(Read Privacy Act Statement and Instructions on back before completing this form.)</i>				
<i>(After completing this form, make a copy for your records.)</i>				
1.a. RETIRED MEMBER'S NAME (Last, first, middle initial)			b. SSN	
<b>2. DESIGNATED BENEFICIARY INFORMATION</b>				
a. (1) SHARE  %	(2) FULL NAME (Last, first, middle initial)	(3) SSN	(4) RELATIONSHIP	
	(5) ADDRESS (Street, Apartment Number, City, State and ZIP Code)			
b. (1) SHARE  %	(2) FULL NAME (Last, first, middle initial)	(3) SSN	(4) RELATIONSHIP	
	(5) ADDRESS (Street, Apartment Number, City, State and ZIP Code)			
c. (1) SHARE  %	(2) FULL NAME (Last, first, middle initial)	(3) SSN	(4) RELATIONSHIP	
	(5) ADDRESS (Street, Apartment Number, City, State and ZIP Code)			

## DFAS Representative Payee Certification

DFAS Form 9415 Wizard

**Annuitant**

### Welcome!

Completing and filing a Representative Payee Certification (DFAS Form 9415) has never been easier. Just answer some simple questions about you as the representative payee and the annuitant. We will help guide you through the form to ensure it's completed accurately and ready to submit on your first attempt!

Never completed a Representative Payee Certification before, no problem we have you covered...

- What is a DFAS Form 9415 - Representative Payee Certification?**

The DFAS Form 9415 is used to request authority to claim annuity payments on behalf of a minor, mentally incompetent, or legally disabled annuitant in lieu of a court appointed guardian, conservator, or fiduciary.

- How to use this form?**

We will ask you a series of questions and based on your response, we will fill in your answers in the appropriate areas of the DFAS Form 9415.

If at any time you think you made a mistake or simply want to revisit something, you can utilize the menu at the top of the form to navigate back to any of the individual screens (e.g. "Annuitants Info" or "Representative Payee Info").

The DFAS Form 9415 can be saved to your computer. However, we do **NOT** recommend saving the document to a shared computer because it contains personally identifiable information.

- How do I submit my DFAS Form 9415?**

When you have finished answering all required questions, you will be able to select to generate the completed PDF form.

Upon generating your form, you will need to print, sign, and date your Representative Payee Certification in the presence of two witnesses. Both witnesses must sign and date the form before sending it to DFAS along with any supporting documentation.

Start



REPRESENTATIVE PAYEE - APPLICATION		
PART I - REPRESENTATIVE PAYEE APPLICANT/ANNUITANT INFORMATION		
Annuitant's Name (Last, First, Middle Initial)		SSN
Name of Representative Payee Applicant		
Relationship to Annuitant	Correspondence Address	Telephone Number
Check Mailing Address: <b>SEE ATTACHED DIRECT DEPOSIT FORM</b>		
PART II - INCOMPETENCY DOCUMENTATION		
If the annuitant has been determined to be incompetent to manage financial affairs, please attach the determination of incompetency from a state court, physician or psychologist.		
PART III - TRUSTEESHIP		
If representative payee applicant is the trustee of a trust for benefit of the annuitant, please provide a copy of the trust agreement designating the representative payee as the individual who is to receive payments on behalf of the annuitant.		
PART IV - CERTIFICATION		
I certify that I have read the conditions on this application and as evidenced by my signature below hereby agree to the conditions set forth.		
SIGNATURE OF REPRESENTATIVE PAYEE APPLICANT	DATE	
SIGNATURE OF WITNESS	DATE	
SIGNATURE OF WITNESS	DATE	





- Special Website: [www.dfas.mil/sbpopenseason23](http://www.dfas.mil/sbpopenseason23)
- What can you do during the Open Season
  - Enroll
  - Discontinue
- When
  - December 23, 2022 through January 1, 2024
- Who
  - Currently Serving Reserve/Guard
    - Contact branch for info on SBP Open Season process and how to submit the form
  - Gray Area Retirees
  - Navy, Marines, Air Force and Space Force
    - should contact their Branch of Service
  - Army
    - <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>
  - Retiree Receiving or eligible for military retired pay on
    - December 22, 2022
    - Contact DFAS
      - askDFAS to submit forms





## ➤ Enroll

- Letter of Intent (LOI) - From member to DFAS
  - With who will be covered and at what level
- Estimate letter - From DFAS to member
- Enrollment Form – From member to DFAS
  - With buy-in premium selection
- Enrolment Confirmation Letter – From DFAS to member

## ➤ Discontinue

- Discontinue form or letter with all needed information
  - Member must make election and sign
  - Must be notarized
  - Spouse and beneficiaries 18 and over must concur the election with their notarized signature
  - Each category of beneficiary has concurrence page
    - Spouse
    - Child
    - Former Spouse
    - NIP

- More information at [www.dfas.mil/sbpopenseason23](http://www.dfas.mil/sbpopenseason23)





- Members will find a list of topics in the newsletter with a brief description of each article
- To access the newsletter, copy and paste the link below to your internet browser <https://www.dfas.mil/retireenews>
- The newsletter is downloadable in PDF and can be shared with other retirees





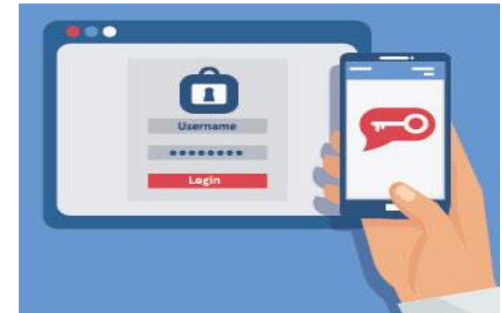
myPay now allows temporary passwords to be sent via text

Here are some things you can now do with 2FA:

- ✓ Requires something you know (Login ID/Password) and something you have (a one-time PIN sent to your selected contact method)

Available Contact Methods

- ✓ **Text: domestic and overseas numbers**
- ✓ Third-party Authenticator App



Contact Method Preferences

- ✓ Manage preferred & Alternate contact methods from personal settings
- ✓ Email or Mobile Numbers not designated as preferred or alternate for 2FA may still be used to receive informational messages via SmartDocs



# Reporting Life Changes



Providing current contact information to DFAS is important

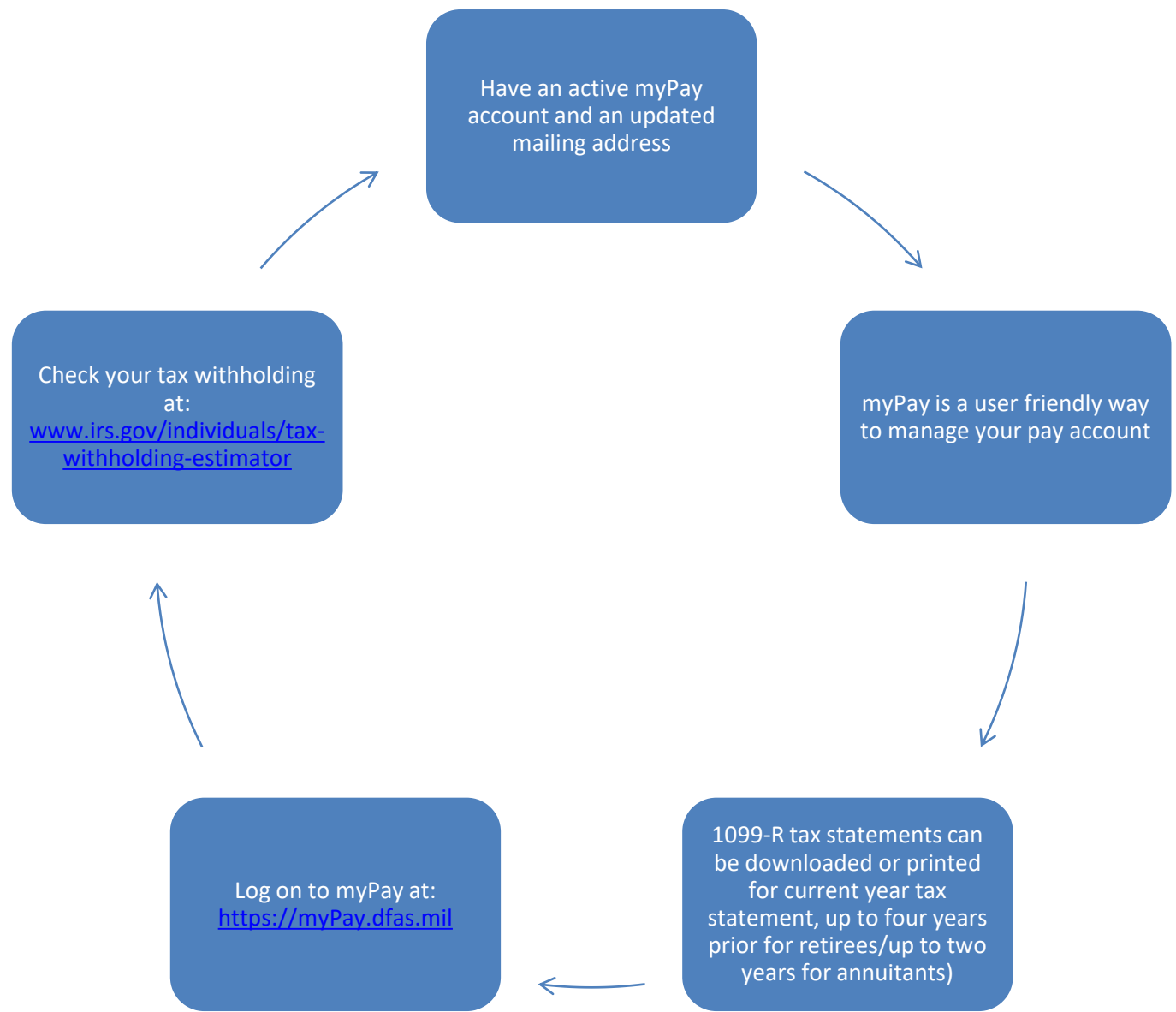
Providing a current email address will enable DFAS to send you notifications

Notify DFAS of life changes: marriage, divorce, children (adoption), graduation and death

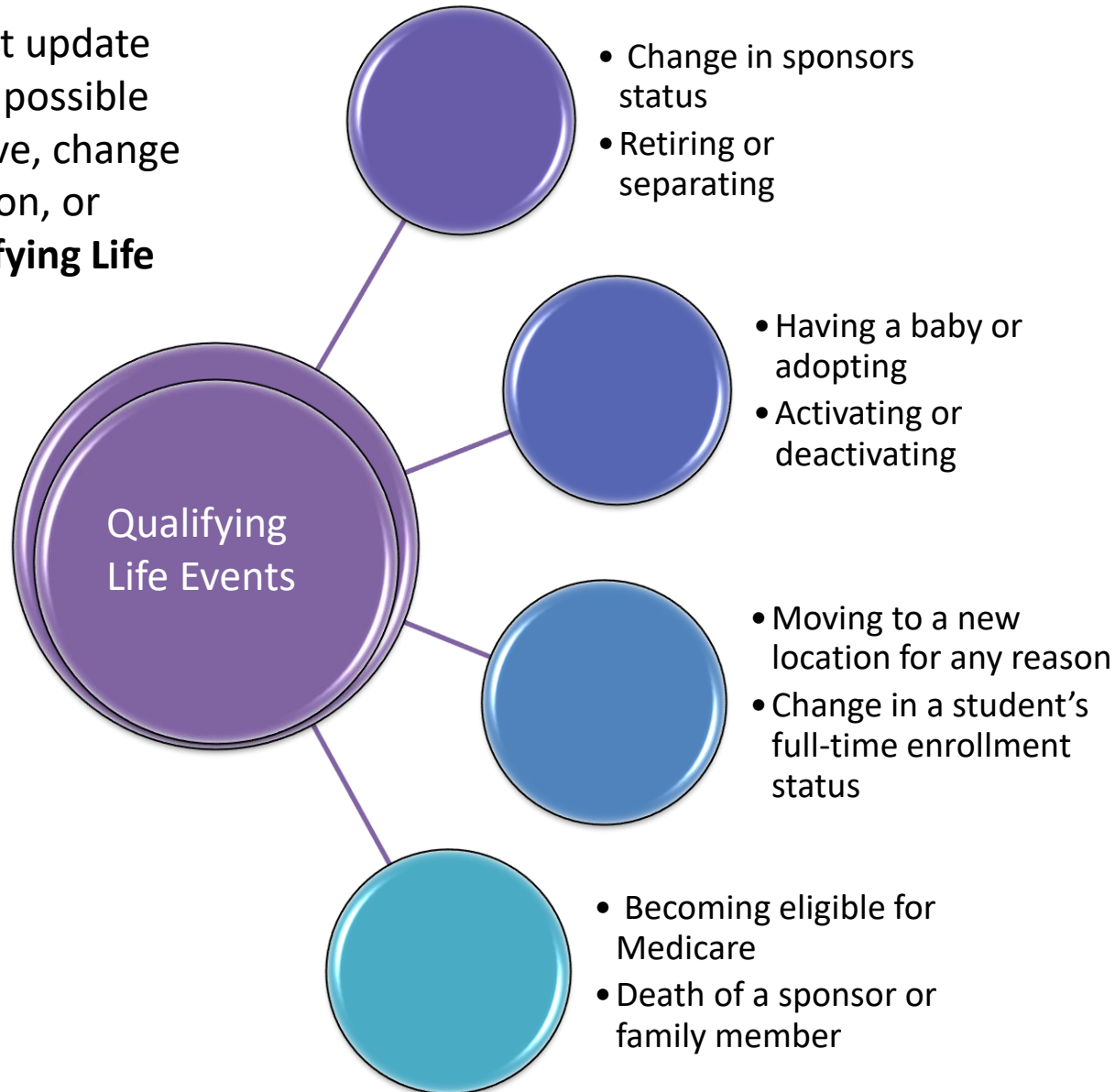
TIP: when sending correspondence to DFAS, include your full name, SSN, signature and the date on ALL correspondence.



# Get an Early Start to Tax Season



Beneficiaries must update DEERS as soon as possible anytime they move, change contact information, or experience **Qualifying Life Event (QLE)**.





# How to Update DEERS



Updating DEERS, visit <https://www.TRICARE.mil/DEERS>

To update contact information:

- Make updates on milConnect at <https://milconnect.dmdc.osd.mil/>
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
- Mail updates to: Defense Manpower Data Support Office  
Attn: COA 400 Gigling Road Seaside, CA 93955-6771

\*To add or remove family members, local ID card office.





## **myPay Website** <https://myPay.dfas.mil>

- ✓ Not only can you access your account from here, but there are also multiple resources available, including FAQs, ASK myPay, Quick Links, System Availability, and myPay announcements.

## **DFAS Website** <https://www.dfas.mil/mypayinfo/>

- ✓ You'll find myPay release information, tips and other news on the DFAS official website.

## **Ask myPay** <https://corpweb1.dfas.mil/askDFAS/custMain.action?mid=2>

- ✓ Browse frequently asked questions and answers or submit a question of your own using the Ask myPay application.

## **myPay on Facebook** <https://www.facebook.com/DFASOfficial>

- ✓ Follow DFAS on Facebook to get up-to-date information on system availability and other myPay news.





[www.dfas.mil](http://www.dfas.mil)

**DFAS**  
**DEFENSE FINANCE AND ACCOUNTING SERVICE**  
PROVIDING PAYMENT SERVICES FOR THE U.S.  
DEPARTMENT OF DEFENSE

Search Defense Finance

myPay

f YouTube in ASK DFAS

MILITARY MEMBER RETIRED MILITARY & ANNUITANT CIVILIAN EMPLOYEE CONTRACTOR & VENDOR

**Customer Care Center:**  
**(216) 522-5955 or Toll-free (800) 321-1080**  
**M-F 0800-1700 Eastern Time**



Damon Jenkins  
Outreach Supervisor

Tim Sellers  
Military Service Coordinator



# Veterans Benefits Administration

Connecting With Those Who Serve



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# Department of Veterans Affairs

<https://www.va.gov>

## Veterans Benefits Administration (VBA)

Disability Compensation

Pension

Fiduciary

Education

Veteran Readiness and Employment (VR&E)

Home Loans

Insurance

Appeals Modernization

<https://benefits.va.gov/sandiego/>  
1-800-827-1000



## Veterans Health Administration (VHA)

VA Medical Centers

Community Based Outpatient Clinic

Vets Center

Ambulatory Care

Women's Clinic

OEF/OIF/OND Clinic

Homeless Veterans Program

<https://www.sandiego.va.gov>  
1-877-222-8387



## National Cemetery Administration (NCA)

National & State Cemeteries

Headstones & Markers

Presidential Memorial Certificates

<https://www.cem.va.gov/cems/nchp/ftrosecrans.asp>

<https://www.cem.va.gov/cems/nchp/miramar.asp>

**Scheduling Office:**  
1-800-535-1117  
1-866-900-6417 FAX  
NCA.scheduling@va.gov



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- The majority of VBA features in eBenefits have been moved to [VA.gov](https://va.gov) with the final features transitioning by the end of April 2021.
- Most key features are currently only available at [VA.gov](https://va.gov), to include: filing a claim, claims status, direct deposit, payment history and uploading evidence.



# Program Review: Disability Compensation

## What is Disability Compensation?

- A tax-free benefit paid to Veterans for a disability that was incurred in or aggravated by active-duty service

## Who qualifies?

- Veterans discharged from service under conditions other than dishonorable **AND**
- Veterans who have a current disability due to injury, disease, or psychological issue incurred in or aggravated by active-duty service

## Disability Compensation Overview:

- Disabilities are rated from 0% to 100%
- Combined overall rating
- Compensation payments range from 10% to 100%
- Additional allowance for dependents with 30% or higher rating

# Some Types of Disability Compensation Claims

- **Original Claim:** An original claim is the first claim you file for compensation from VA. This can be filed by a Servicemember, Veteran or survivors of deceased Veterans
- **New Claim:** A new claim is a claim filed for added benefits or other benefit requests related to an existing service-connected disability
- **Increased Claim:** A claim related to a case in which a running compensation or pension award is already in existence
- **Secondary Claim:** These are claims for disabilities that developed as a result of or were worsened by another service-connected condition. (e.g. right knee condition secondary to a left knee condition)
- **Supplemental Claim:** A claim filed to provide new evidence to support a disability claim that was denied

For more information on types of VA Disability Compensation claims, visit

<https://www.va.gov/disability/how-to-file-claim/when-to-file/>.



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# Appeals Modernization

- The **Veterans Appeals Improvement and Modernization Act** took effect on February 19, 2019.
- It creates a new, streamlined decision review process, which features three lanes:
  - **Supplemental Claim Lane** – An opportunity to submit additional evidence
  - **Higher-Level Review Lane** – An entirely new review of the claim by an experienced adjudicator
  - **Appeal Lane** – Review by the Board of Veterans' Appeals
- For more information on the decision review process and how to file, visit <https://www.va.gov/decision-reviews/>.



# Presumptive Disability Benefits

VA presumes that some disabilities are due to military service, if you have a qualifying disability associated with certain conditions of service such as:

- Former Prisoners of War
  - Vietnam Veterans exposed to Agent Orange/Blue Water
  - Gulf Veterans with undiagnosed illnesses and medically unexplained chronic multiple symptom illnesses
  - Camp Lejeune water contamination no less than 30 days between August 1, 1953 – December 31, 1987
- *You must have a disability associated with one of the criteria listed above.*



# What is the PACT Act?



## The **P**romise to **A**ddress **C**omprehensive **T**oxics **A**ct of 2022 ...

is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

### The PACT Act

- 1) Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era, and
- 2) Expands eligibility for benefits for Veterans exposed to toxic substances.



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# Key Components of the PACT Act



The Act **expands and extends eligibility for VA health care for Veterans with toxic-exposures** and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era



VA **will improve the decision-making process** for determining what medical conditions will be considered for presumptive status.



Every enrolled Veteran will **receive an initial toxic exposure screening** and a follow-up screening every five years. Veterans who are not enrolled, but who are eligible to enroll, will have an opportunity to enroll and receive the screening.



VA health care staff and claims processors will receive **toxic exposure-related education and training**.



# Presumptive Disability Benefits

- VA presumes that the health problems listed below are related to herbicide exposure during Vietnam service.
- **NEW PRESUMPTIONS:**
  - Hypothyroidism
  - Parkinsonism
  - Bladder cancer

To view other condition please visit:

[www.publichealth.va.gov/exposures/publications/agent-orange/agent-orange-2021/presumptions](http://www.publichealth.va.gov/exposures/publications/agent-orange/agent-orange-2021/presumptions).



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# Airborne Hazard Exposure Presumptive Conditions

- The Southwest Asia theater of operations refers to Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.
- Period of active military, naval, or air service on or after September 19, 2001, in Afghanistan and Uzbekistan.
- The primary conditions considered in this rulemaking are:
  - asthma,
  - rhinitis, and
  - sinusitis
- Veterans and survivors are encouraged to submit claims.



# What medical conditions are presumed to be service connected?

As of Aug 10, a long list of new conditions are presumed to be service-connected due to various in-service toxic exposures. You should **APPLY NOW** at [VA.gov/PACT](https://www.va.gov/PACT) so that your claim can be processed, and you can get your benefits.

*Asthma (diagnosed after service)*

Brain cancer

Chronic bronchitis

Chronic obstructive pulmonary disease (COPD)

Chronic rhinitis

Chronic sinusitis

Constrictive bronchiolitis or obliterative bronchiolitis

Emphysema

Gastrointestinal cancer of any type

Glioblastoma

Granulomatous disease

Head cancer of any type

High blood pressure (*hypertension*)

Interstitial lung disease (ILD)

Kidney cancer

Lymphatic cancer of any type

Lymphoma of any type

Melanoma

Monoclonal gammopathy of undetermined significance (MGUS)

Neck cancer

Pancreatic cancer

Pleuritis

Pulmonary fibrosis

Reproductive cancer of any type

Respiratory (breathing-related) cancer of any type

Sarcoidosis



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# Getting Benefits

- Veterans can file a claim for the new presumptive conditions (VSOs can assist).
  - **New Claim** –Veteran has never filed a claim for the presumptive condition
  - **Supplemental Claim** – the presumptive condition was previously denied but is now considered to be presumptive
- If VA denied one of the new presumptive conditions in the past but the Veteran may now be eligible for benefits, VA will try to contact them. However, there is no need to wait to file a Supplemental Claim.
- VA is prioritizing the claims of Veterans with cancer to make sure they get timely access to the care and benefits they need.
- **Pending Claims** – if a Veteran's condition was added to the list of presumptive conditions after the claim was filed, VA will consider it on a presumptive basis.
- Presumptive conditions do not require proof that military service caused the condition. Veterans only need to meet the service requirements and have a current diagnosis of the presumptive condition. Veterans should submit any supporting documentation to assist with their claim.
- Survivors may be eligible for VA benefits under the PACT ACT. They will need to meet requirements to qualify.





# Timelines

- VA is considering all presumptive conditions established by the PACT Act as of the date the bill was signed into law.
- This ended on August 14, 2023, any new claim will be considered from date claim was received by the VA
- Potentially eligible Veterans and survivors are encouraged to apply now.
- VA begin processing PACT Act claims January 2023



# Environmental Health Coordinators

- San Diego - Dale Willoughby  
(858) 642-3995  
[Dale.Willoughby@va.gov](mailto:Dale.Willoughby@va.gov)  
Fax: (858) 642-6488
- Long Beach - Emilita Monfiero  
(562) 826-8000 x3042  
[Emilita.Monfiero@va.gov](mailto:Emilita.Monfiero@va.gov)
- Loma Linda - William E. Carson  
(909)825-7084 x2288  
[William.Carson@va.gov](mailto:William.Carson@va.gov)  
Fax: (909) 796-1370



# Ancillary Benefits

## Individual Unemployability

- Pays at the 100 percent rate
- Based on employment history, current employment status, reason for unemployment, and current service-connected disabilities

## **Special Monthly Compensation (SMC)**

- An additional amount paid to Veterans with certain severe service-connected disabilities. VA can pay additional compensation to a Veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities

## Clothing Allowance

- Annual payments for Veterans whose service-connected condition requires treatment (e.g., orthopedic appliance, skin cream) that irreparably damages outer garments
- Additional clothing allowance per prosthetic or orthopedic appliance, or medication that affects more than one type of clothing garment



# Ancillary Benefits (cont'd)

## Automobile Allowance

- A **one-time allowance** to purchase an automobile or conveyance. (New or used automobile or other conveyance)
- Automatically qualifies for adaptive equipment

## Adaptive Equipment Allowance

- May be paid **more than once** for adaptive equipment to accommodate certain severe service-connected disabilities

## Specialty Adapted Housing (SAH)/Special Housing Adaptation (SHA)

- Helps service members and Veterans with certain severe service-connected disabilities to purchase, construct, or modify a home to accommodate the disability

For more information on special claims, visit <https://www.va.gov/disability/eligibility/special-claims/>



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# How To Apply

- You may find it helpful to find an [accredited attorney](#), claims agent, or [Veterans Service Officer \(VSO\)](#) to assist you with your claim, i.e. [Intent to File](#), and/or [Fully Developed Claim](#)
- To submit your claim online, use [VA.GOV](#)
- To submit a paper application, download and [complete VA Form 21-526EZ, “Application for Disability Compensation and Related Compensation Benefits”](#) and mail the application with your supporting evidence to your nearest [VA Regional Office](#) or to:

U.S. Department of Veterans Affairs  
Claims Intake Center  
PO Box 4444 Janesville, WI 53547-4444

We also encourage you to become familiar with [evidence requirements](#), so you have a complete understanding of not only VA's responsibility, but yours as well.

Please complete and submit a release, [VA Form 21-4142, Authorization to Disclose Information to the VA](#) & [VA Form 21-4142a, General Release for Medical Provider Information to the VA](#) to allow VA to obtain copies of your private (non-VA) medical records.

For more information on how to apply for VA Disability Compensation, visit <https://www.va.gov/disability/how-to-file-claim/>.



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# How Long Will This Process Take?

The length of time it takes to complete a claim depends on several factors, such as:

- The type of claim filed
- Complexity of your disability(ies)
- The number of disabilities you claim
- Availability of evidence needed to decide your claim

You can track the status of your claim by registering at [VA.gov](https://www.va.gov)



# Program Review: Pension

## What is VA Pension?

- Pension is a needs-based benefit program for wartime Veterans, who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth

## Who is eligible?

Veterans may be eligible if they meet the following criteria:

- They were discharged from service under other than dishonorable conditions, **AND**
- They served 90 days of active duty with at least one day during wartime, \***AND**
- They have countable income that is below the maximum annual pension rate (MAPR), **AND**
- They meet net worth limitations
- **Meet one of the following criteria:**
  - You are age 65 or older
  - You have a permanent and total nonservice-connected disability
  - You are a patient in a nursing home due to mental or physical incapacity
  - You are receiving Social Security disability benefits
  - Veterans who entered active duty after September 7, 1980, must serve at least 24 months of active-duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty



# Program Review: Benefits for Survivors and Dependents

## What is it?

VA honors the sacrifices of the families of service members and Veterans through benefit programs which may include payments based on financial need or service-related death; loans to help purchase, construct or improve a home; and assisting in obtaining a degree.

## Who qualifies?

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased service members and Veterans.

**Dependency and Indemnity Compensation (DIC)** – A monthly tax-free benefit paid to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a Servicemember or Veteran whose death was related to service

**Survivors Pension** – A monthly tax-free benefit based on limited income and net worth, which is paid to the unmarried surviving spouse and/or child(ren) of a deceased Veteran with wartime service and meet certain income and net worth limits set by Congress





# Program Review: Pension (cont'd)

- What is enhanced or **Special Monthly Pension**?
- **Aid and Attendance (A&A)** is a higher monthly pension amount paid to a Veteran or surviving spouse
- **Housebound** is an increased monthly pension amount. It is paid to permanently disabled Veterans who are greatly confined to their homes
- For more information on VA Pension, visit **<https://www.va.gov/pension/>**.



# Fraud Prevention: Protect Your Benefits

Please contact the VA immediately at 1-800-827-1000 if you suspect your information is compromised.

- You receive correspondence from VA concerning a claim, and you don't remember filing a claim contact the VA at 1-800-827-1000.
- You receive correspondence requesting a processing fee prior to releasing benefit payments contact the VA at 1-800-827-1000.
- VA may check in with you by phone, email, or text message. The VA will never ask for personal information via email. This includes verification of your SSN, address, and/or bank information. If you are unsure about any call, email, or text, confirm details directly with the VA.
- VA does not threaten claimants with jail or lawsuits.
- Be cautious of telephone numbers on caller ID. Scammers may change the telephone number (spoofing) to make a call appear to come from a different person or place.



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# Pension Poaching Scams

If Pension benefits are approved and VA later determines that eligibility did not exist, the claimant will be required to repay these benefits to the government.

- **Perpetrators of pension poaching scams can present themselves in many professions, including attorneys and financial planners.**

Pension Poaching scams could also involve a caregiver who requires that the Veteran or survivor have their benefits deposited into the caregiver's bank account. VA benefits should go directly to the beneficiary (Veteran or survivor), not the caregiver.



# Burial Benefits

- **National or State Veterans Cemetery Burial**

- Gravesite, grave-liner, opening and closing of the grave, perpetual care
- Most funeral homes file this paperwork

- **Headstone/Marker or Medallion**

- Have the option of applying for either a traditional headstone or marker to place on the grave, or a medallion to affix to a privately purchased headstone or marker.

- VA will deliver at no cost, anywhere in the world.

- VA Form 40-1330 – Application for Standard Government Headstone or marker for installation in private or state Vet Cemetery.

- VA Form 40-1330M Application for Government Medallion for placement in a private cemetery.

- **Burial Flag**

- VA Form 21-2008
- Most funeral homes provide form



# Program Review: Home Loan Guaranty

**Home Loan Guaranty** program helps service members, Veterans and their families obtain, retain, and adapt a home or refinance an existing home

## Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a primary residence
- Typically, no down payment and no mortgage insurance
- Reusable benefit
- VA limits certain closing costs a Veteran may pay
- Loans may be assumed by qualified borrower
- No pre-payment penalty
- VA staff dedicated to assisting Veterans who become delinquent on their loan

## Home Loan Guaranty Program also:

- Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities
- Issues direct loans to Native American Veterans living on Federal Trust land
- Helps borrowers in default avoid foreclosure

For more information on Home Loans, visit <https://www.va.gov/housing-assistance/>.



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# Resources

For general VA Questions or inquiry,  
contact 1-800- 827-1000 or <https://iris.va.gov>

For GI Bill 1-888-442-4551 or  
<https://gibill.custhelp.com/app/app/ask/>

File online:  
<https://www.va.gov/disability/how-to-file-claim/>

Where to send your written correspondence  
or paper application:

Fax Toll Free: 844-531-7818  
Department of Veterans Affairs  
Evidence Intake Center  
P.O. Box 4444  
Janesville, WI 53547-4444

**Veterans Crisis Line:** DIAL 988 then **PRESS 1**  
or text message to 838255  
[www.veteranscrisisline.net](http://www.veteranscrisisline.net)

**Public Contact Virtual Services:**  
In-person service at the San Diego VA Regional  
remains suspended because of COVID-19  
however, virtual service via telephone is  
available.

Phone: (619) 400-5495

E-mail: [PCTC.vbasdc@va.gov](mailto:PCTC.vbasdc@va.gov)

Virtual Appointment Services:

<https://v2.waitwhile.com/book/veteransaffairs3/service>



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# Resources continue

## Online:

Department of Veterans Affairs (VA)

[www.va.gov](http://www.va.gov)

Veterans Benefits Administration (VBA)

[www.benefits.va.gov](http://www.benefits.va.gov)

VBA on Facebook

[www.facebook.com/VeteransBenefits](http://www.facebook.com/VeteransBenefits)

VBA on Twitter

<http://twitter.com/VAVetBenefits>

VA on YouTube

<https://www.youtube.com/user/DeptVetAffairs>

## Phone:

Benefits information

(800) 827-1000

Education Benefits

(888) 442-4551

Health Care Eligibility

(877) 222-8387

Home Loan Guaranty

(877) 827-3702

SGLI/VGLI

(800) 419-1473

VA Crisis Line

(800) 273-8255 and press 1



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Recognize the Signs  
Of  
Suicide Risk



# Veterans Crisis Line

DIAL 988 then **PRESS 1**

Mental Health Support  
For  
Active Duty Service Members  
&  
Veterans  
In San Diego County

- Talking about death, wanting to die or kill oneself
- Hopelessness, feeling like there's no way out
- Feeling like there is no purpose or reason to live
- Thinking about hurting or killing oneself
- Looking for ways to harm or kill oneself
- Feeling trapped or being in unbearable pain
- Talking about being a burden to others
- Withdrawing from family or friends
- Anxiety, agitation, sleeplessness, extreme mood swings
- Self-destructive behavior, such as drug abuse, weapons, etc.
- Showing rage or talking about seeking revenge
- Engaging in risk activities without thinking
- Increasing use of drugs or alcohol

VA San Diego  
Suicide Prevention Coordinators

Dawn Miller, LCSW: 858-964-8154

Shannon Vitale, LCSW: 858-226-5795

Kimberly Beckstead, LCSW, ADC II: 858-731-7624

Dana Furtado, LCSW: 619-855-2410

Julie Witte-Landau, LCSW: 619-855-2403

Keely Wright, LCSW: 858-210-9054

Marie Obaña, LCSW: 858-336-6269

[sdcvamcsuicideprevention@va.gov](mailto:sdcvamcsuicideprevention@va.gov)



**It Matters.**



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of Veterans Affairs 50



# Questions



# Thank You for Your Service



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## U.S. Department of Veterans Affairs



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of Veterans Affairs 52

READY,  
BREAK!



Last Reviewed October 2021

# Transitioning from Active Duty to Retirement

Health Care Coverage Options As You  
Approach Retirement

Kim Piluk

# Keep DEERS Information Up To Date



**Being able to use TRICARE depends on keeping DEERS up to date.**

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an **ID card office**. Find an office at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

**Note:** You must use this option to add family members in DEERS.



Log on to <https://milconnect.dmdc.osd.mil>.



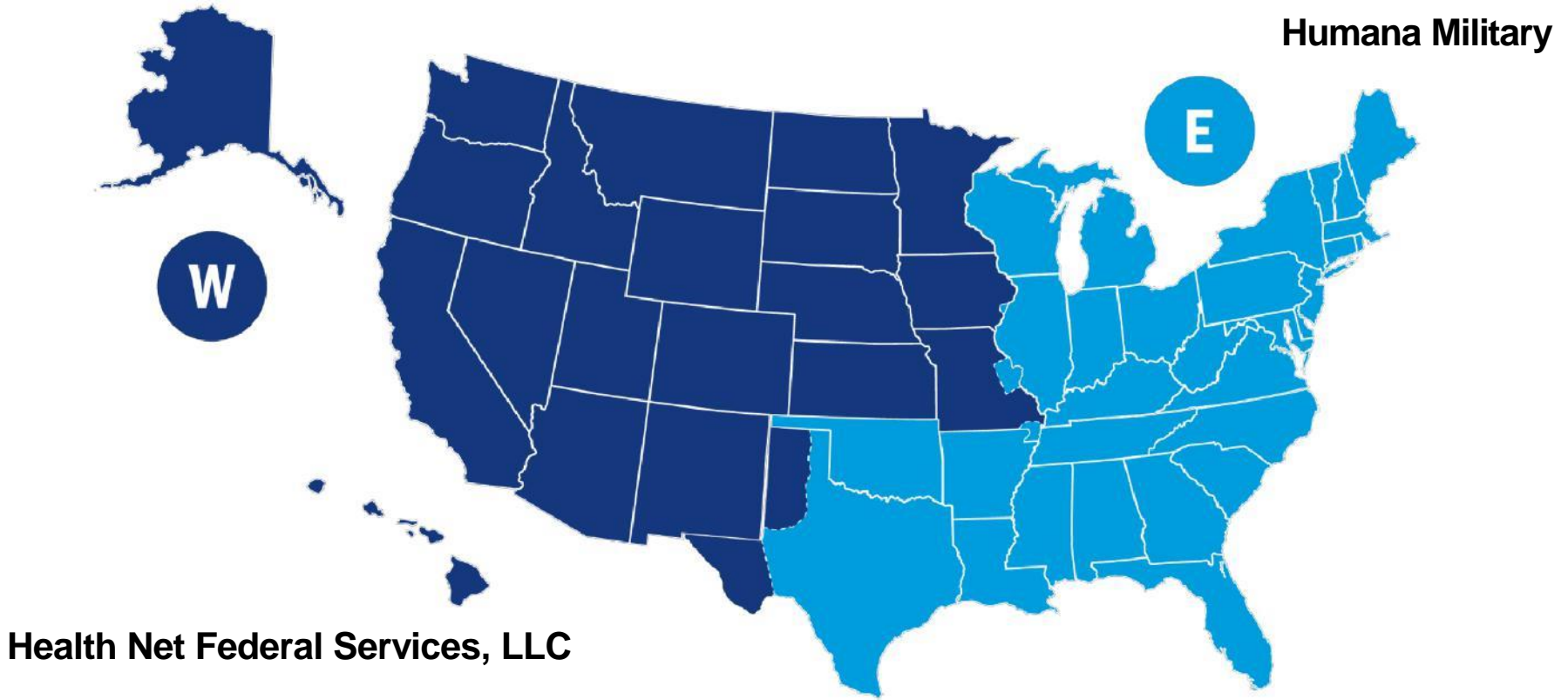
Call **1-800-538-9552**.



Fax **1-800-336-4416**.



# TRICARE Stateside Regions



# Terminal Leave Status

- Current TRICARE program options stay in effect until your retirement date. If covered under TRICARE Prime:
  - Active duty service members (ADSMs) cannot enroll with another military hospital or clinic.
  - ADSMs cannot switch their primary care manager (PCM).
- If you move to a new area:
  - Coordinate all care with your current PCM.
  - Family members may be able to change their PCMs.
- Remember to update your information in DEERS.

# Enrollment Options

## TRICARE Open Season

- TRICARE Open Season is the annual period when you can enroll in or change your health care coverage plan for the following year.
- TRICARE Open Season applies only to enrollment in TRICARE Prime and TRICARE Select health plans.
- The 2021 TRICARE Open Season is from Nov. 08 to Dec. 13, 2021.
- Enrollment changes made during the 2021 TRICARE Open Season go into effect on Jan. 1, 2022.
- Visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason).

## Qualifying Life Event

- A Qualifying Life Event (QLE) is a certain change in your life that means different TRICARE health plan options may be available to you and your family.
- Following a QLE, you have 90 days to make eligible health plan enrollment changes.
- A QLE for one family member means all family members are eligible to make enrollment changes.
- Examples of TRICARE QLEs include: getting married or divorced, moving, giving birth, adopting a child, and retiring.
- Visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents).



# Program Comparisons

TRICARE Prime	TRICARE Select
A health maintenance organization (HMO)- style plan	A preferred-provider plan (PPO)-style plan
Get most of your care from a PCM	Choose your provider
Referrals required for specialty care	Referrals not needed for most services
Pre-authorization needed for some services	Pre-authorization needed for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
No deductible applies. Copayments apply for all beneficiaries except ADSM	Deductible/copayments/cost shares apply

# TRICARE Young Adult

- TRICARE Young Adult (TYA) is a premium-based health care plan available for purchase by qualified young adult dependents. You may qualify to purchase TYA coverage if you are all of the following:
  - An unmarried dependent of a TRICARE-eligible uniformed service sponsor
  - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support), but have not yet reached age 26
  - Not eligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
  - Not otherwise eligible for TRICARE program coverage
- For more information, visit [www.tricare.mil/tya](http://www.tricare.mil/tya).



# TRICARE and Other Health Insurance

- Other health insurance (OHI) (includes national health insurance overseas) is considered your primary health insurance.
- TRICARE is the last payer to all other health benefits and insurance plans except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
- If you have OHI:
  - Fill out and submit your regional contractor's *TRICARE Other Health Insurance Questionnaire* at [www.tricare.mil/forms](http://www.tricare.mil/forms).
  - Follow your OHI's rules for prior authorizations and filing claims. –
  - Tell your provider about your OHI and TRICARE.
  - Show your provider your OHI card.



Last Reviewed October 2021

# Using TRICARE<sup>®</sup> and Medicare

An Overview of How TRICARE Works with Medicare for Dual-eligible Beneficiaries

*TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.*

# Wisconsin Physicians Service— Military and Veterans Health

- Wisconsin Physicians Service—Military and Veterans Health (WPS) administers the TRICARE For Life (TFL) benefit.
- WPS provides customer service and claims processing for beneficiaries who have Medicare Part A and/or Medicare Part B.

# TRICARE For Life

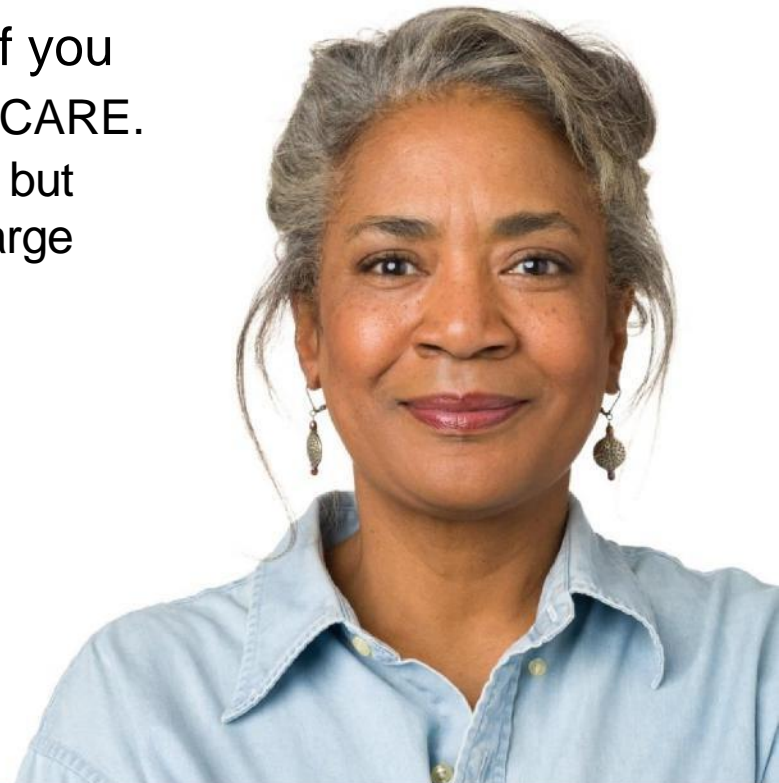
- TRICARE For Life (TFL) is available to TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence.
- Care is received from any Medicare provider, and beneficiaries may seek military hospital or clinic care on a space-available basis.
- TRICARE is the last payer after Medicare (and other health insurance [OHI], if applicable).
  - If you have OHI, you are responsible for filing a claim with WPS after Medicare and OHI have processed and paid their portion of the claim.
- The TFL benefit is administered by WPS.

## WPS Contact Information

1-866-773-0404 □ [www.tricare4u.com](http://www.tricare4u.com)

# Eligible for Medicare Part B at Age 65

- Five months before your 65th birthday, you will receive a notification from the Defense Manpower Data Center (DMDC) informing you of the requirement to sign up for Medicare.
- **DO NOT** decline Medicare Part B. If you decline:
  - You may not be eligible for TRICARE.
  - You can enroll in Medicare Part B later, but you may have to pay a premium surcharge for late enrollment.



# TRICARE Prime® and Medicare Entitlement

- TRICARE Prime enrollment fees are waived for beneficiaries with Medicare Part B.
- With TRICARE Prime, you will not need to file claims in most cases. However, when you need to file a claim, file with Medicare first. Medicare pays its portion and electronically forwards the claim to WPS.
- Overseas, claims should be filed with the TRICARE Overseas Program claims processor for the area where care was received.
- The TRICARE Prime benefit is administered by regional contractors.



# How TFL Works

- Visit your Medicare participating provider for care.
- Your provider files a claim with Medicare.
- Medicare pays its portion and sends the claim to WPS.
- WPS pays the remaining amount to your provider for services covered by Medicare and TRICARE.
- You get a *Medicare Summary Notice* (MSN) from Medicare and an explanation of benefits (EOB) from TRICARE.

**Note:** TRICARE is the primary payer for TRICARE-covered services received in areas where Medicare is not available (e.g., overseas). Expect to pay up front and file a claim with the TOP claims processor for reimbursement.

**WPS Contact Information**  
1-866-773-0404 □ [www.tricare4u.com](http://www.tricare4u.com)



# Provider Types

<b>Provider Type</b>	<b>Definition</b>
<b>Medicare Participating</b>	Accepts the Medicare-approved amount as payment in full.
<b>Medicare Non-participating</b>	Does not accept the Medicare-approved amount as payment in full and may charge up to 15% above the Medicare-approved amount, a cost that is covered by TFL.
<b>Opt-Out</b>	Medicare does not pay for health care services you receive from opt-out providers. TFL pays the amount it would have paid (normally 20% of the allowable charge) if Medicare had processed the claim, and you are responsible for paying the remainder of the billed charges.
<b>U.S. Department of Veterans Affairs (VA)</b>	VA providers cannot bill Medicare and Medicare cannot pay for services received from the VA. If you are eligible for both TFL and VA benefits, you will incur significant out-of-pocket expenses when seeing a VA provider for health care not related to a service-connected injury or illness.



# What You Pay

Type of Service	Medicare Pays	TRICARE Pays	You Pay
<b>Covered by TRICARE and Medicare</b>	Medicare-authorized amount	TRICARE-allowable amount	Nothing
<b>Covered by Medicare only (e.g., chiropractic care)</b>	Medicare-authorized amount	Nothing	Medicare annual deductible and cost-share
<b>Covered by TRICARE only (e.g., TRICARE-covered services received overseas)</b>	Nothing	TRICARE-allowable amount	TRICARE annual deductible and cost-share
<b>Not covered by TRICARE or Medicare</b>	Nothing	Nothing	Billed charges (which may exceed the Medicare- or TRICARE-allowable amount)

# Medicare Card

**MEDICARE HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JANE DOE**

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-1986**  
**MEDICAL (PART B)** **07-01-1986**

SIGN HERE \_\_\_\_\_

DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (↓) ADDRESS

- TRICARE does not issue a health insurance card for TFL.
- When receiving care, show your Medicare card along with your uniformed services ID card.
- To protect you from identify theft, new Medicare cards no longer display social security numbers. This change went into effect in April 2018.

***Shows your entitlement to Medicare Part A and Part B and the effective dates of coverage.***

Call 1-800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) if you misplace your Medicare card.

# Using TFL Overseas

- For overseas locations outside the United States and U.S. territories:
  - TFL beneficiaries:
    - Visit any network or TRICARE-authorized provider for care
    - Are subject to applicable catastrophic cap, deductibles and cost-shares – Visit [www.tricare.mil/tflcosts](http://www.tricare.mil/tflcosts) for deductibles and cost-shares
    - Deductible: **\$150** per individual or **\$300** per family
  - Claims are filed with the TOP claims processor: –  
For more information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com)

# TRICARE Plus

- TRICARE Plus is a primary care enrollment option available to beneficiaries who normally are only able to get military hospital and clinic care on a space-available basis.
- It is offered at some military hospitals and clinics and is:
  - Limited by military hospital or clinic capacity
  - Not transferable from one military hospital or clinic to another
- Check with your local military hospital or clinic for program availability and details.

# Pharmacy Options

**Military  
Pharmacy**



- **Usually inside military hospitals and clinics**
- **Get up to a 90-day supply**

---

**TRICARE  
Pharmacy  
Home Delivery**



- **Must use this option for some drugs**
- **Get up to a 90-day supply**

---

**TRICARE  
Retail Network  
Pharmacy**




- **Fill prescriptions without submitting a claim**
- **Get up to a 30-day supply**

---

**Non-Network  
Pharmacy**



- **Pay full price up front and file a claim to get a portion of your money back**
  - **Get up to a 30-day supply**
- 



# Federal Employees Dental and Vision Insurance Program

- The U.S. Office of Personnel Management offers eligible TRICARE beneficiaries the option to enroll in a FEDVIP dental plan.
- FEDVIP offers a range of plans from a number of dental plans.
- FEDVIP is available to:
  - Retired service members and their eligible family members
    - Certain retired National Guard and Reserve members and their family members
  - Certain survivors
    - Medal of Honor recipients and their immediate family members or survivors
- Former spouses and remarried surviving spouses don't qualify to purchase dental coverage.

For FEDVIP plans and enrollment information, visit [www.benefeds.com](http://www.benefeds.com).



# The Affordable Care Act

**TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.**



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

### TRICARE For Life

- In the U.S. and U.S. territories:  
Wisconsin Physicians Service—Military and Veterans Health  
**1-866-773-0404**  
**1-866-773-0405** (TDD/TTY)  
[www.TRICARE4u.com](http://www.TRICARE4u.com)

- Overseas outside of U.S. territories:  
contact the overseas regional contractor.

### Stateside Regional Contractors

- TRICARE East Region  
Humana Military  
**1-800-444-5445**  
[HumanaMilitary.com](http://HumanaMilitary.com)[www.tricare-east.com](http://www.tricare-east.com)
- TRICARE West Region  
Health Net Federal Services, LLC **1-844-866-WEST** (1-844-866-9378) [www.tricare-west.com](http://www.tricare-west.com)

### Overseas Regional Contractor

- TRICARE Overseas Program (TOP) International SOS Government Services, [Inc. www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)

### More Resources

- TRICARE Website  
[www.tricare.mil](http://www.tricare.mil)



- Publications  
[www.tricare.mil/publications](http://www.tricare.mil/publications)
- milConnect  
<https://miltconnect.tricare.mil>

# **2023 Legislative Update on Military and Veterans Benefits**

**Paul Frost, AFC®  
CAPT, USN (Ret)  
Program Director, Finance and Benefits Information  
MOAA Transition Center**



# 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 charity 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)**



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

**THANK YOU!**

# The Military Coalition



AAAA

AFA

AFSA

AMSUS

AMVETS

AUSA

AUSN

BSF

BVA

COA

CWOA

FRA-VP

GSW

IAVA

JWV

MCA

MCL

MCRA

MOAA-VP

MOPH

NERA

NCOA

NMFA-VP

ROA

SWAN

TAPS

TIF

TREA

USAWOA-P

USCGPOA

VFW

VVA

VETS FIRST

WWP

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

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

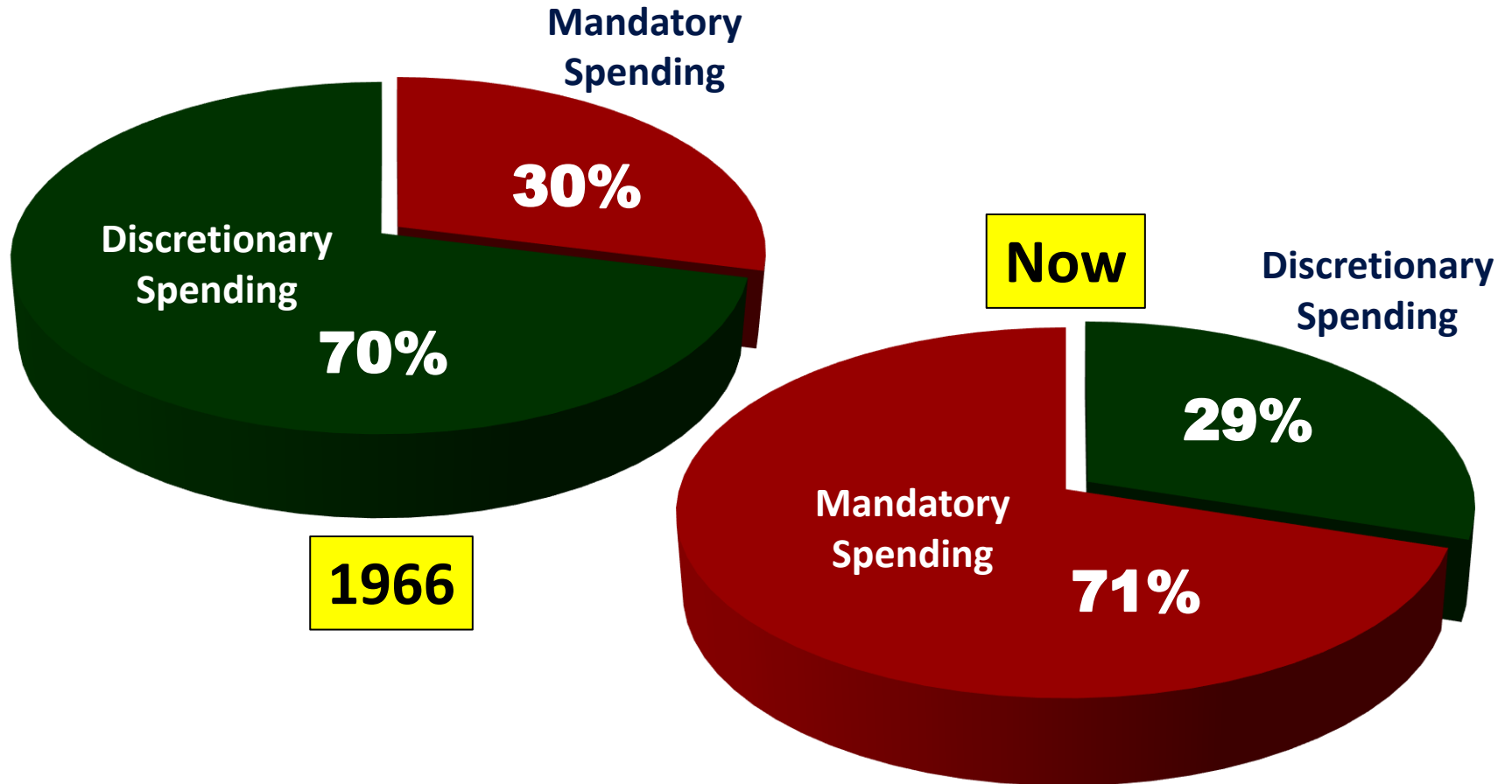


# The Legislative Big Picture



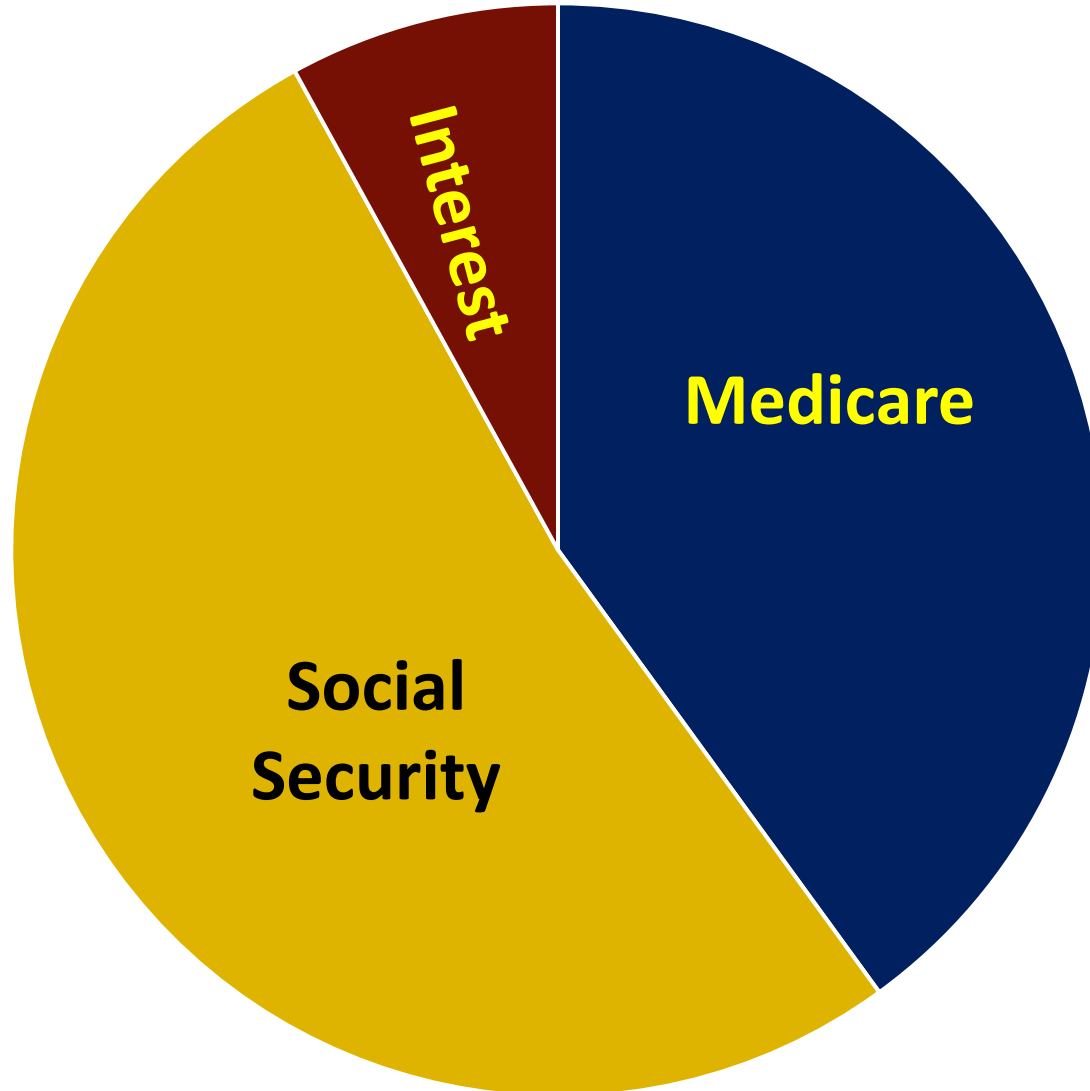


# Where the Fed Money Goes



“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



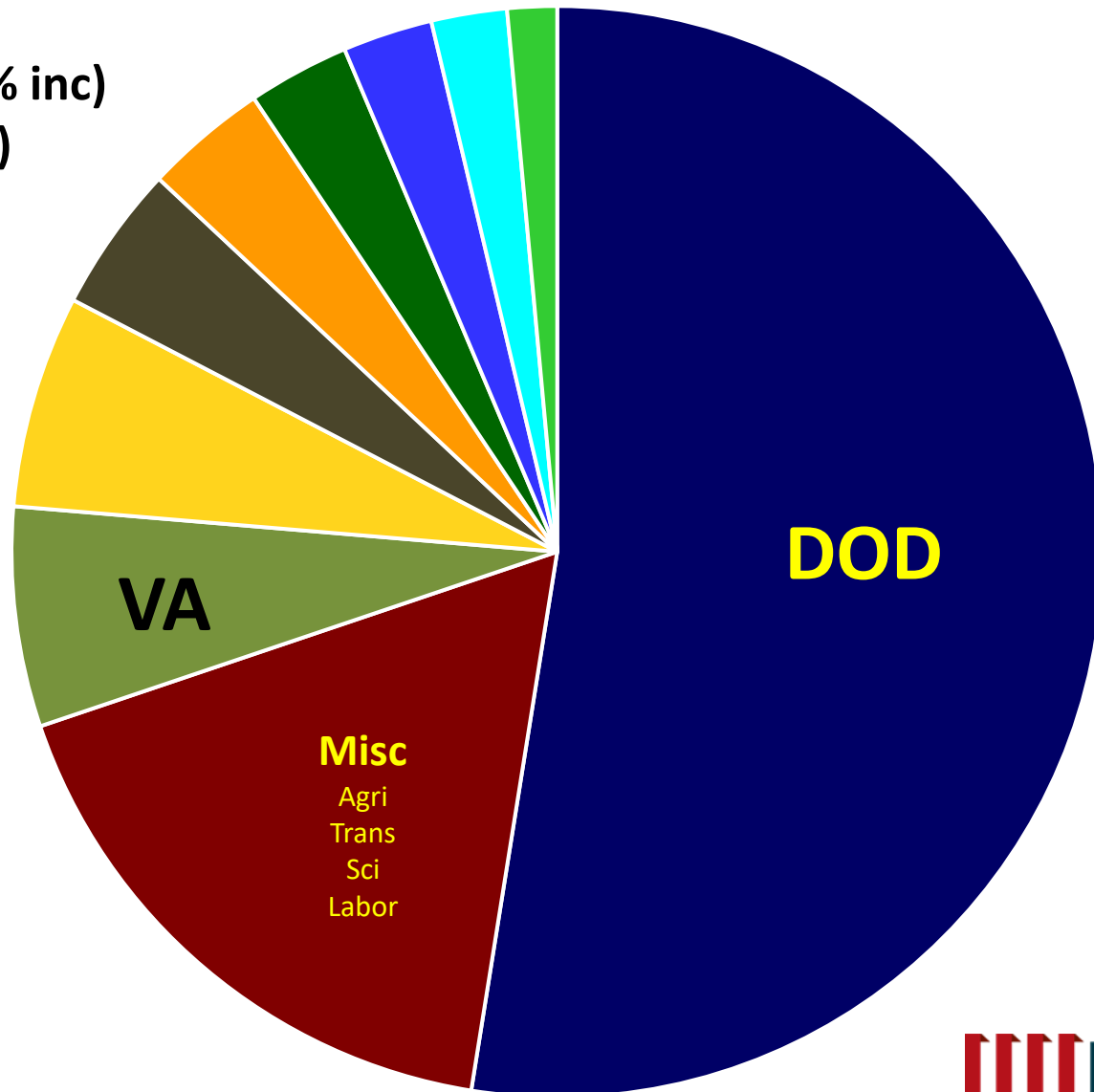
# Discretionary Budget

2024 proposals

NDAAs \$842B (3% inc)

VA \$325 (5% inc)

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



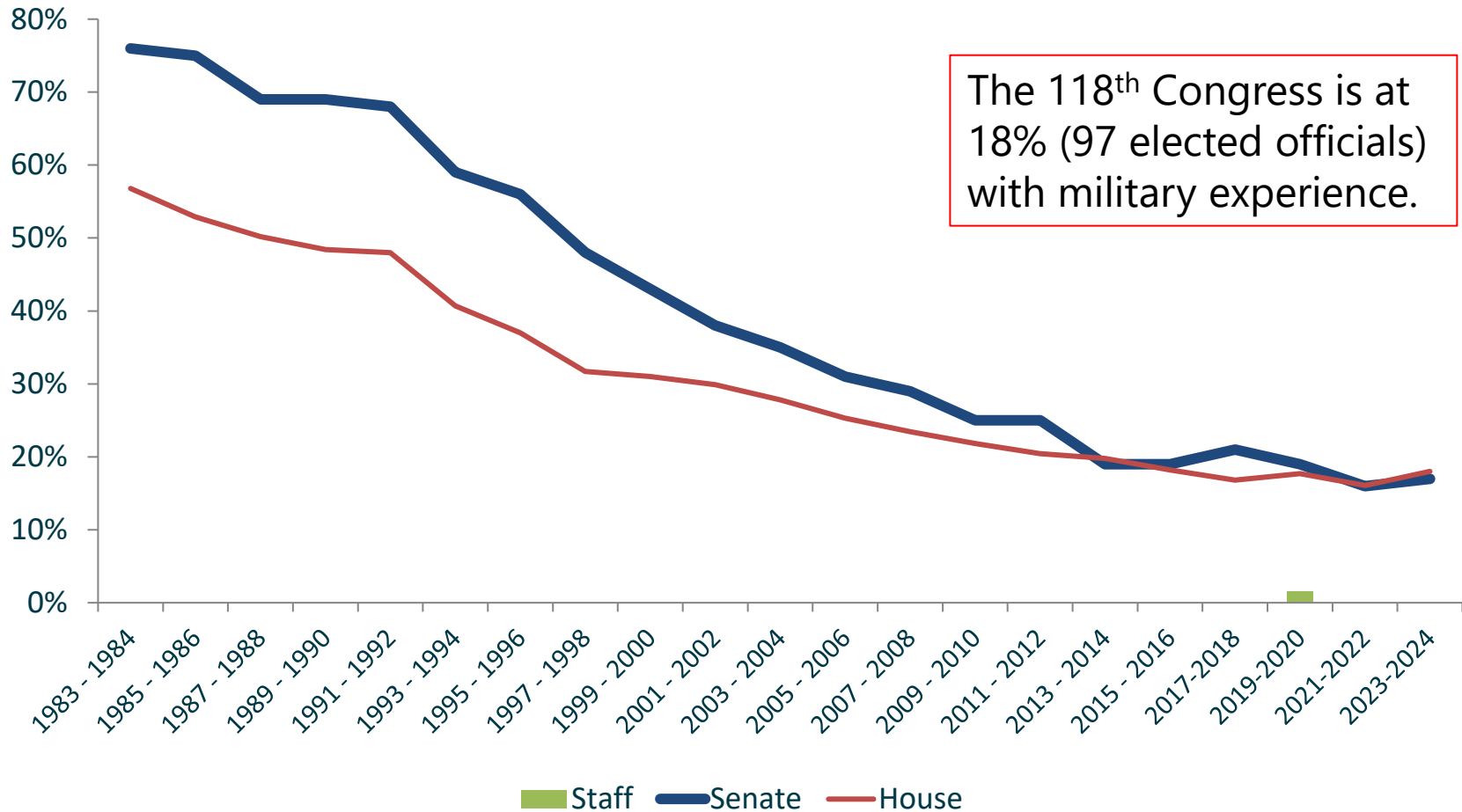
# The Political Environment

- Trillions spent for virus issues 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 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

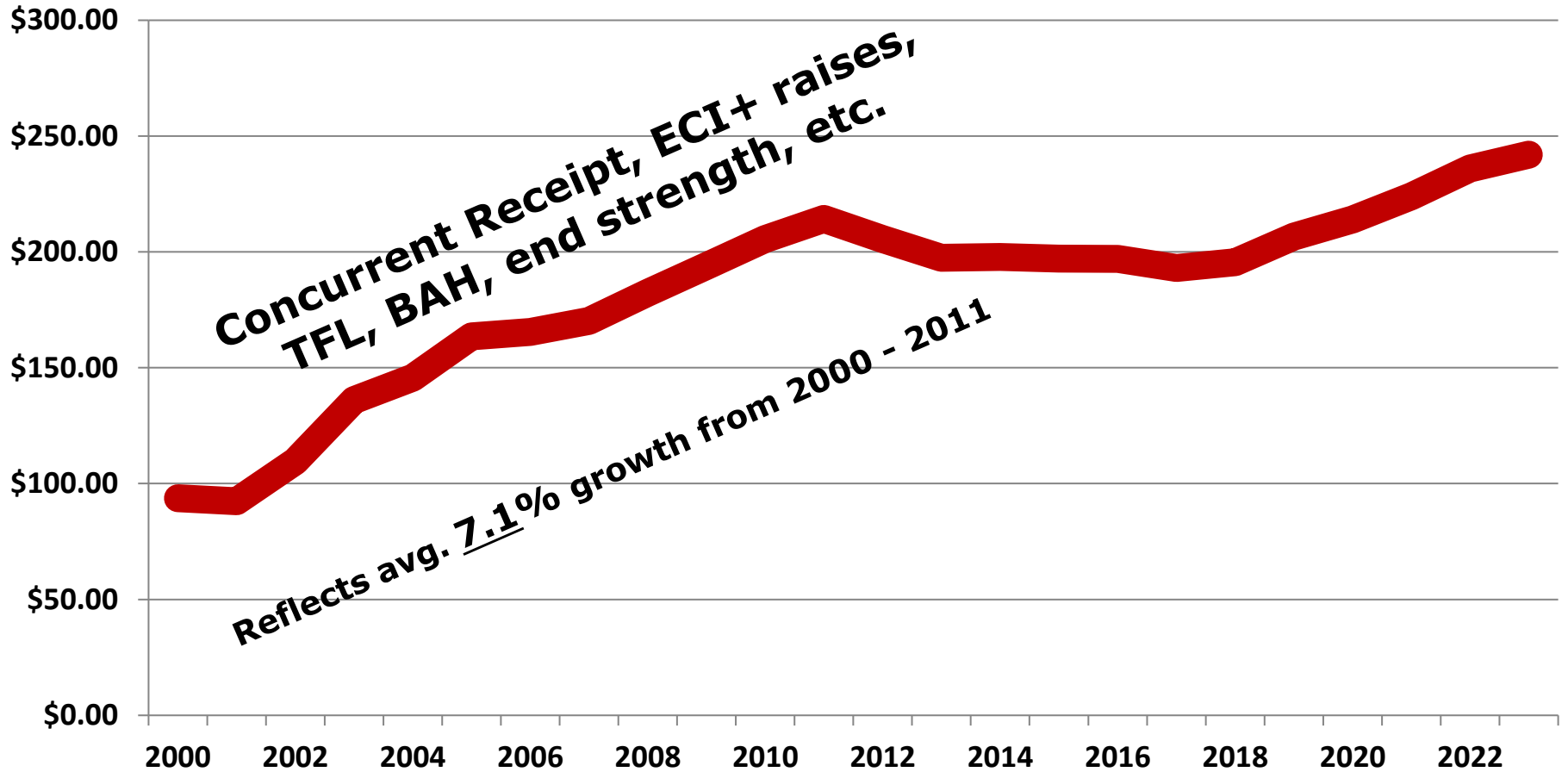
# Military Experience in Congress



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

# DOD Personnel-Health Care Expense

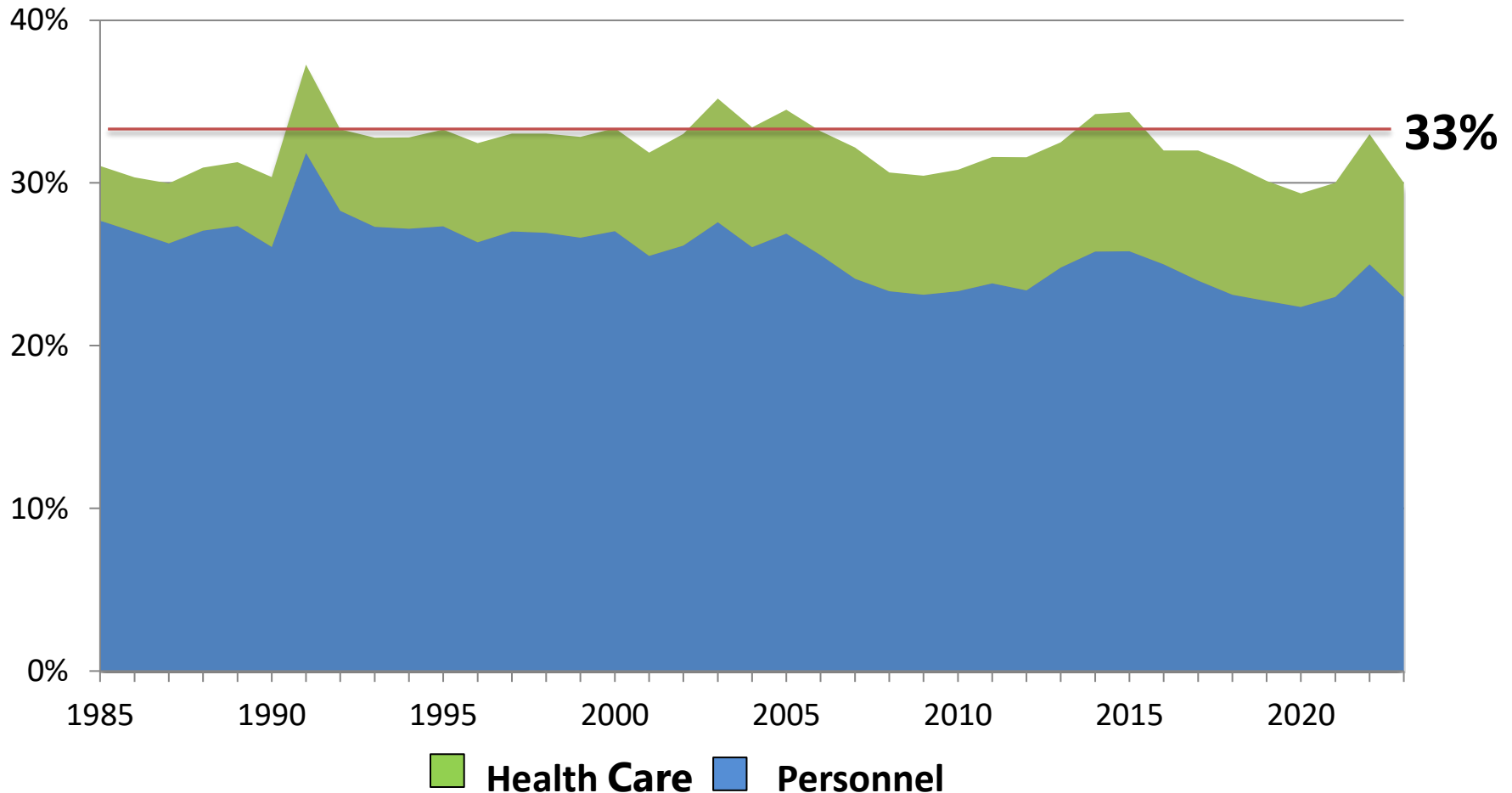
## Defense Personnel and Health Programs



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/>







# FY 2023/2024 Legislative Priorities



# MOAA's 2023/24 Priorities

- **Compensation and Service Earned Benefits**

**Problem:**

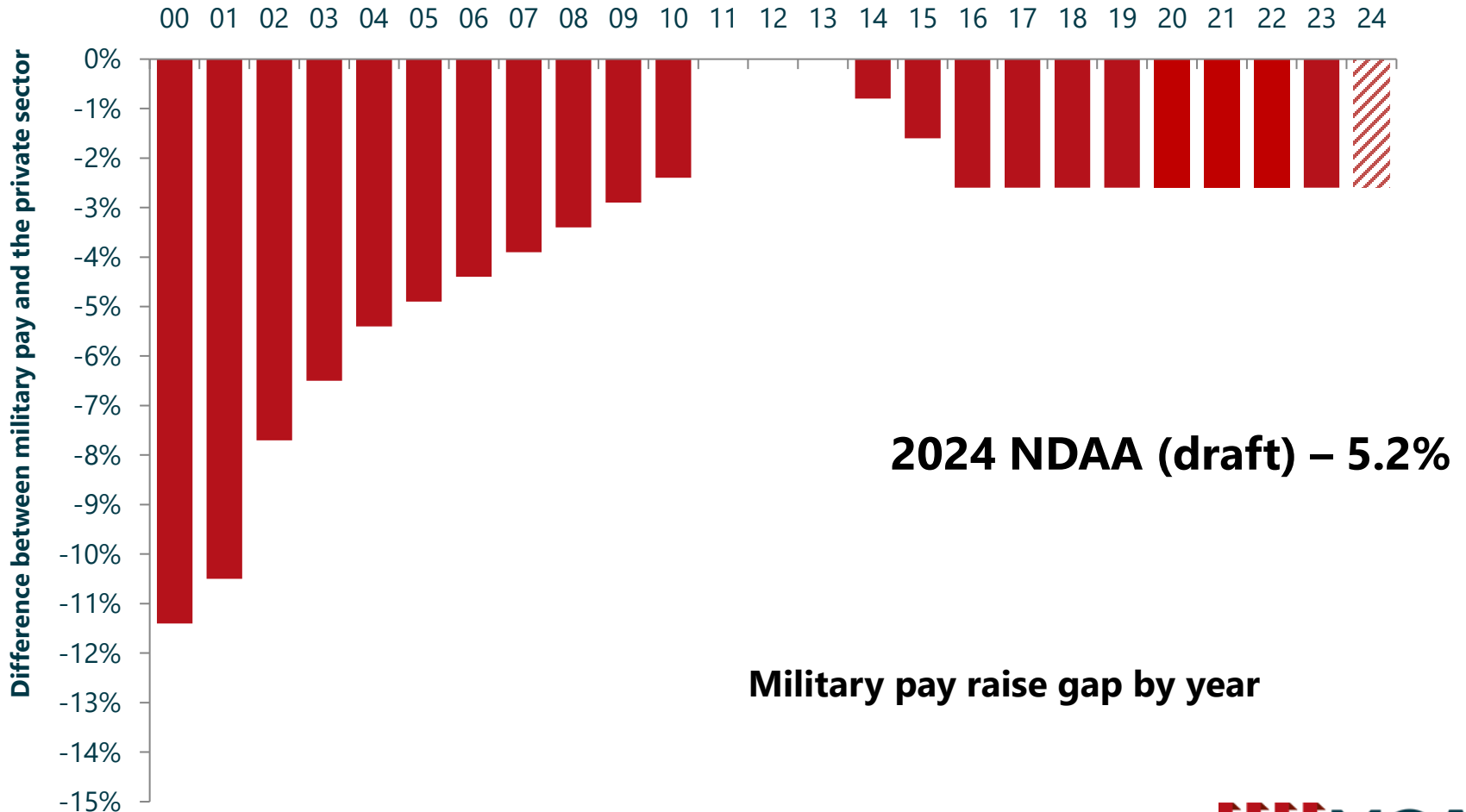
- **DOD is in a war for talent and struggling to recruit the force we need to defend our country.**

**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 gov't 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 2021.



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

# MOAA's 2023/24 Priorities

- **Military Housing**

**Problem:**

- **The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 to 2019. This left military families to cover anywhere from \$100 to \$184 out of pocket each month – significantly impacts the junior enlisted force.**

**Actions:**

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

# MOAA's 2023/24 Priorities

- **Health Care for Currently Serving and Retirees**

Problems:

- **The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of step with best practices, and a 25% reduction to the retail pharmacy network.**
- **Military health system (MHS) reforms directed by Congress have resulted in higher fees and copays, particularly for working-age retirees, yet TRICARE coverage policies have failed to keep up with evolving policies, technologies, and treatment protocols. Beneficiaries are paying more for TRICARE coverage that is years behind commercial plan benchmarks.**
- **The direct care system of military hospitals and clinics has undergone a massive reorganization accompanied by changing policies at the MTF level and capacity reductions due to the MHS Genesis electronic health record implementation – yet there is minimal visibility on impacts to patient access, quality of care, and the patient experience.**

# MOAA's 2023/24 Priorities

- **Health Care for Currently Serving and Retirees**

Actions:

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

# MOAA's 2023/24 Priorities

- **Health Care and Benefits for Veterans**

**Problems:**

- **Passing the comprehensive toxic exposure reform bill – PACT Act – was a monumental victory. Now comes the hard part of ensuring it works as Congress intended.**
- **Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the-clock assistance. The VA delivers 14 different types of long term care (LTC) programs in both institutional and non-institutional settings. Purchasing or providing the care is placing increased demand on the department's health care system.**
- **VA has designated 2023 as the "Year of the Caregiver," with plans to focus on continuing to implement the expansion of the caregiver support in the Mission Act, conducting a program review, and making systemwide improvements, to include appeals.**
- **A strong VA workforce and facility infrastructure are critical components to VA's long-term success. The aging infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk.**

# MOAA's 2023/24 Priorities

- **Health Care and Benefits for Veterans**

**Actions:**

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



# MOAA's 2023/24 Priorities

- **Service Families**

**Problems:**

- **Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves.**
- **Spouse underemployment continues to negatively impact military families. Ensuring companies define work as both remote AND portable is necessary to allow military spouses to keep a career on the move and progress within their career path.**
- **Lack of accessible, affordable childcare compounds this issue. In 2020, DOD reported nearly 9,000 military children were on waiting lists for childcare.**
- **DOD instituted a unique program, the In-Home Child Care Fee Assistance program. There were 250 spots available, but because of a lack of understanding of the program just 23 families used it in 2022.**

# MOAA's 2023/24 Priorities

- **Service Families**

Actions:

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

# MOAA's 2023/24 Priorities

- **Survivors**

**Problems:**

- **When a retired servicemember passes, DFAS 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. Although recently increased to as much as \$500K, it is still more than \$100K behind where it should be.**
- **DIC also has fallen behind the levels of other federal survivor programs. DIC is 43% of compensation of a 100% disabled veteran, compared with 55% of other federal programs.**

**Actions:**

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

# MOAA's 2023/24 Priorities

- **Guard and Reserve**

**Problems:**

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

**Actions:**

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

# 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 is focused on the overarching theme to

## 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 Govt 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 and contentious idea:
  - Means test VA disability compensation – reduce compensation for veterans making over a set amount or make disability compensation taxable.
- MOAA and The Military Coalition remain steadfast to fight these “tired” and newly outrageous proposals.

# Concurrent Receipt

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

## Concurrent Receipt: Your Guide to CRDP and CRSC



Use this publication to help you better understand CRDP and CRSC and answer commonly asked questions.



# 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  
by applying to Service**

# Dependency & Indemnity Compensation (DIC)

- SBP-DIC Offset 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
- Child if:
  - Not included on the surviving spouse’s DIC, AND
  - Unmarried, AND
  - Under age 18, or between the ages of 18 and 23 (attending school)
- **2023 Rate = \$1562.73 per month (tax free)**

# PACT Act

- The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act
- Signed Aug 10<sup>th</sup> 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, and over time other conditions will be added
- **Expands Agent Orange and radiation exposure locations**
- Majority of impact on enlisted veterans

# 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 on Oct 2026
- Blue Water Navy now implemented for submariners

# Arlington National Cemetery

- DOD administers 2 cemeteries, VA runs 155, but only DOD can provide the honors equivalent to ANC.
- 2020 - Changes for internment (burial) eligibility were proposed in response to Congressional direction to extend ANC's life "well into the future."
- Those proposed changes would exclude most veterans and retirees from burial.
- The southern expansion project (Old Navy Annex) extends ANC's life for at least 40 years with current eligibility standards.
- **SUPPORT H.R. 1413 "Expanding America's National Cemetery Act"**
  - Authorizes DOD and the VA to transform 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



## Active Legislative Campaigns

### Support a TRICARE Pharmacy Network Report in the FY2024 NDAA

Urge your Elected Officials to Support a TRICARE Pharmacy Network Report

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

Will you be impacted when community pharmacies leave the TRICARE network? Please share your story.

Tell

### Urge Your Legislators to Support Concurrent Receipt




# MOAA's Legislative Action Center

## Key Advocacy Issues



Active Duty



Families



Guard & Reserve



Retirees



Survivors



Veterans

# MOAA's Legislative Action Center



## 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		MOAA-Supported Legislation			
Search by title...					<input type="button" value="Q"/> <input type="button" value="Download"/>
Bill	Last Timeline Action Date	Last Timeline Action	Number of Cosponsors	Source Link	
1 H.R. 1282: Major Richard Star Act	07/18/2023	Reported (Amended) by the Committee on Armed Services. H. Rept. 118-149, Part I.	326	<a href="#">External Link</a>	
2 H.R. 1139: GUARD VA Benefits Act	03/29/2023	Subcommittee Hearings Held.	119	<a href="#">External Link</a>	
3 H.R. 1277: Military Spouse Hiring Act	03/01/2023	Introduced in House	109	<a href="#">External Link</a>	
4 H.R. 1045: Health Care Fairness for Military Families Act of 2023	02/14/2023	Introduced in House	70	<a href="#">External Link</a>	
5 S. 344: Major Richard Star Act	02/09/2023	Introduced in Senate	70	<a href="#">External Link</a>	
6 H.R. 1413: Expanding America's National Cemetery Act of 2023	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	66	<a href="#">External Link</a>	
7 H.R. 542: Elizabeth Dole Home Care Act of 2023	07/26/2023	Ordered to be Reported in the Nature of a Substitute by Voice Vote.	66	<a href="#">External Link</a>	
8 H.R. 2537: BAH Restoration Act	04/06/2023	Introduced in House	55	<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.	51	<a href="#">External Link</a>	
10 S. 596: Military Spouse Hiring Act	03/01/2023	Introduced in Senate	39	<a href="#">External Link</a>	
11 H.R. 984: Commitment to Veteran Support and Outreach Act	07/26/2023	Ordered to be Reported in the Nature of a Substitute (Amended) by	33	<a href="#">External Link</a>	



# COLA Watch

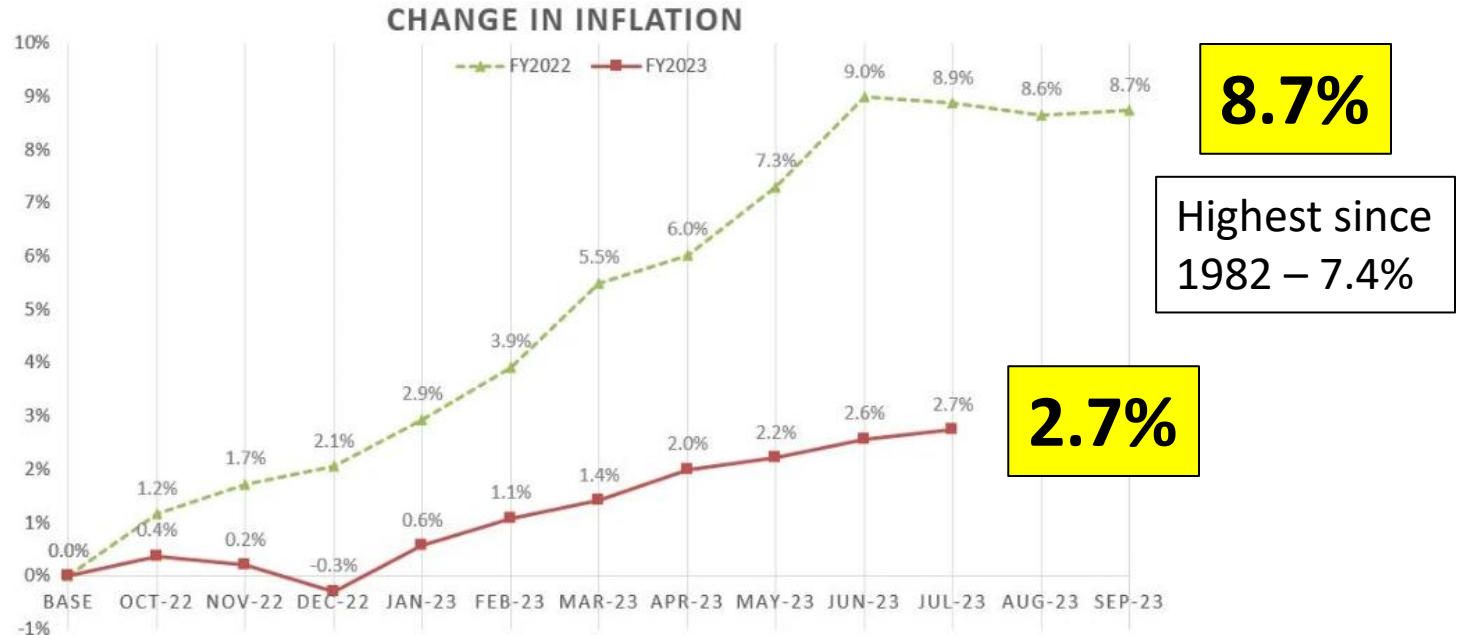
## The Backstory

Why does MOAA track the monthly CPI-W release? Protecting the value of service-earned benefits has long been a [pillar of MOAA's advocacy](#). MOAA has led previous efforts to rebuff budget plans seeking to reduce or eliminate COLA for military retirees, many of which have taken root shortly after large increases.

The nature of a higher COLA is to preserve purchasing power for retirees, VA beneficiaries, and surviving spouses – not to fund other government programs.

[JOIN THE FIGHT: [Visit MOAA's Legislative Action Center](#)]

## The Chart



# **Military Officers Association of America** **WWW.MOAA.ORG**

**Please contact your elected representatives**  
**Strength comes in numbers**  
**Your single voice does matter**

## **Join MOAA at MOAA.org**



# Important Websites

- Marine Corps Base Camp Pendleton <https://www.pendleton.marines.mil/>
- MCCS Camp Pendleton <https://pendleton.usmc-mccs.org/>
- Camp Pendleton Retired Activities Office <https://pendleton.usmc-mccs.org/marine-family-support/retired-affairs>
- ID Card Appt <https://idco.dmdc.osd.mil/idco/>
- DFAS <https://www.dfas.mil/RetiredMilitary/forms/>
- California Veteran Programs <https://www.calvet.ca.gov/calvet-programs/veteran-homes>

**Thank You For Coming!**

**31st Annual Military Retiree Expo  
Saturday September 7th, 2024**