



WELCOME TO PPCMOAA NEWS

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GREETINGS FROM THE CHAPTER PRESIDENT

Fellow chapter members I want to briefly reflect on MOAA and its mission, share what we have already accomplished this past year, and our plans for reinvigorating our chapter. MOAA's mission is to preserve and protect earned benefits of our uniformed services, veterans, their families, and surviving spouses through advocacy, leadership, education, and service. Our Chapter strongly supports the MOAA mission and seeks to implement it at the community level.

Since the vast majority of our chapter members are also members of MOAA and receive the *Military Officer* magazine, they are already aware of the many benefits available such as career transition resources, financial planning, scholarships, and discounts on retail, travel, and insurance.

As you may know, we have joined efforts with the Southern Colorado Retiree Assistance Office (RAO). The RAO is an Air Force organization that exists to serve the 35,000 military retirees and surviving spouses of all services within the greater El Paso County area. Each year the RAO hosts a Retiree Appreciation Day (RAD) for our military retirees and, this year, the event will be held at the Peterson SFB HUB on September 23 (Details included in this newsletter)). Our chapter has committed to financially support this event as well as the eleven JROTC detachments in our area and this year we will re-establish a relationship with the Army ROTC unit at UCCS. In addition, our Chapter was selected to receive a \$ 1,500 Community Support Grant to provide refreshments for the RAD.

In another community support effort, we have teamed with the Mt Carmel Vet Center and are looking forward to conducting another podcast that will show what our Chapter and MOAA National can do for its members and the community. It will be a great springboard to get MOAA out in front of the public and, in particular, active and retired officers.

Our luncheons and dinner this past year have brought together many chapter members who have enjoyed interesting guest speakers, good food, and camaraderie. I am looking forward to continuing to expand chapter activities as membership, interest, and support grows and I hope to be seeing younger inspiring officers and their spouses attend our events and help protect their hard-earned resources.

While we have filled several positions, the chapter is still in need of individuals to fill the Surviving Spouse Rep, Sergeant-At-Arms, and Medical Advisor positions. Please contact one of our officers if you can help with any of these or if you wish to nominate an individual for any position. We'd like to relieve some of the burden from our current officers who have shouldered the majority of the work in getting our chapter "up and running again" and have done a truly masterful job!

I hope to see many of you at a future event and I'm always interested in hearing your ideas for making our chapter even better. God bless.

Steve Lucks, CAPT, USN (Retired) PPCMOAA President



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Vacant Positions

Sergeant-at-Arms Medical Advisor Community Outreach
Personal Affairs Surviving Spouse Representative



UPCOMING EVENTS

- Sep 23 Retirees Appreciation Day at Peterson Space Force Base. See Event Details below
- Oct 12 Oktoberfest Luncheon at Edelweiss Restaurant. See Event Details below
- Dec 14 Holiday Luncheon at Antler’s Hotel. 1130. Look for updates on Website

SELECT EVENT DETAILS

2023 Southern Colorado Military Retiree Appreciation Day (RAD)

The Southern Colorado Retiree Assistance Office (RAO), in conjunction with the USSF SpOC, will be hosting the 2023 All Services Military Retiree Appreciation Day (RAD) on September 23 at the Peterson SFB HUB from 0800 – 1200 hrs. Due to COVID, this will be the first RAD since 2019. It will feature guest speakers, community service vendors, and breakfast - refreshments. This year, both MOAA and PPCMOAA are providing funding support to this event which, in the past, has attracted 500-750 retirees from the local area. More Info, Contact Felix Uhlik, MOAA Liaison to RAD: Cell: (719) 232-3827, E-mail: felixuhlik@aol.com

2023 All Services

MILITARY RETIREE/SPOUSE APPRECIATION DAY

Saturday, September 23 • 7:30 am - Noon
Peterson SFB • The Hub Building 1013
260 Glasgow Avenue

Community/Base Information Tables • Medical Wellness Checks • Breakfast & Refreshments

AGENDA

8AM - OPENING CEREMONY
8:30AM - PIKES PEAK NATIONAL CEMETARY
9:15AM - TRICARE FOR LIFE/MEDICARE
10AM - VETERAN'S ADMINISTRATION (VA)
10:45AM - BENEFEDS
11:30AM - MT CARMEL VET CENTER

PLEASE REGISTER AT 719-556-7153/PSFBRAO@GMAIL.COM OR 719-333-7877/USAFARAO@GMAIL.COM



Pikes Peak Chapter

MOAA Military Officers Association of America



PPCMOAA “Oktoberfest” Luncheon Meeting



When: Thursday, October 12, 11:30am – 1:30pm

Where: Edelweiss Restaurant, 34 E. Ramona Ave, Colorado Springs, 80905

Speaker: Gen (Ret), USAF, Stephen Lorenz on Leadership*

HOW: Go to our website: www.PPCMOAA.org after Sep 14 for details

Cost: \$ 12 - \$ 16/pp (approx..) – Individual Checks (pay at table)

Menu: Choose from:

1. Wienerschnitzel
2. Jagerschnitzel
3. Bratwurst
4. Pasta Primavera

* Stephen Randolph Lorenz, is a retired United States Air Force four-star general who currently serves as president and chief executive officer of the United States Air Force Academy Endowment. His last military assignment was as the 29th Commander, Air Education and Training Command, Randolph Air Force Base, Texas.





VA/VETERANS ARTICLES

The PACT Act & Vital Resources: Empowering Veterans

By Marcial Dumiao, CDR, USN (Retired), PPCMOAA Chapter Veterans Affairs

Dear Veterans and MOAA Pikes Peak Chapter Members,



We are grateful to you for the enormous sacrifices made to protect our nation and want to ensure you have access to all the resources and benefits you deserve rightfully. This article will highlight the significance of The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act and introduce two invaluable resources, the Mount Carmel Veteran Center programs, and the Veterans Business Outreach Center (VBOC), that can make a substantial positive impact on your lives.

The PACT Act and Your VA Benefits

The PACT Act is a landmark piece of legislation that seeks to expand and enhance the services and benefits available to veterans, particularly those who served during the Vietnam, Gulf War Era, and the Post-9/11 period. This act is a testament to our nation's commitment to serving those who have served us.

The PACT Act will bring these changes:

- (a) Expands/extends eligibility for health care for toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11
- (b) Adds 20+ more presumptive conditions for burn pits, Agent Orange, and other toxic exposures
- (c) Adds more presumptive-exposure locations for Agent Orange and radiation
- (d) Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care, and
- (e) Helps VA improve research, staff education, and treatment related to toxic exposures.

<https://www.va.gov/resources/the-pact-act-and-your-va-benefits/#vietnam-era-veteran-eligibilit>

Mount Carmel Veterans Service Center Programs

The Mount Carmel Veterans Service Center, a renowned organization dedicated to supporting veterans, offers a wide range of programs designed to address various aspects of veterans' lives. From (a) health and wellness, (b) military, veteran, and family services, to (c) transition and employment support, Mount Carmel Veterans Service Center is a hub of resources that can significantly improve the quality of life for veterans and their families.

<https://www.veteranscenter.org>



The PACT Act & Vital Resources: Empowering Veterans (cont)

Veterans Business Outreach Center (VBOC)

For those veterans and military spouses with an entrepreneurial spirit, VBOC offers an incredible opportunity to start or expand their businesses. The VBOC provides expert guidance, training, and resources to help veterans navigate the challenges of launching and running a successful business.

The VBOC provides information and guidance in crucial aspects of entrepreneurship. This resource is an excellent platform for veterans and military spouses to turn their innovative ideas into thriving enterprises and contribute to the economy while creating job opportunities.

In conclusion, the PACT Act signifies our nation's ongoing commitment to veterans, ensuring they receive the care and support they deserve. The Mount Carmel Veteran Center programs and the Veterans Business Outreach Center offer a broad spectrum of resources tailored to veterans' needs, from healthcare and mental wellness to entrepreneurial endeavors.

As members of the Veterans and Military Officers Association, we encourage you to spread the word about these essential resources. By supporting each other, we continue to uphold the values of camaraderie and service that define our community.

Thank you for your service and remember that these resources are here to help you thrive. ED

MOAA Q-and-A: PACT Act and Your Benefits

By: Paul Frost, MOAA Website
July 28, 2023

Q. What are “intent to file” rules?

A. When a veteran either submits an ITF (via [VA Form 21-0966](#)) or goes online to start an original (first), supplemental claim, or a claim for increase, that signals to the VA that the veteran intends to file a claim. If the completed claim is submitted to the VA within one year of any of those actions, the claim award date reverts to the ITF date.





MOAA Q-and-A: PACT Act and Your Benefits (cont)

Q. The PACT Act added hypertension to the list of [Agent Orange presumptive diseases](#). But I hear the VA always gives a non-compensable, or 0%, rating. Why bother submitting a claim?

A. The rating schedule diagnostic code for [hypertension](#) didn't change after its addition to the Agent Orange presumptive list. Rating officials will still give a non-compensable/0% rating if medication keeps your blood pressure within normal levels. However, it is still important to submit a claim if you have service-connected hypertension. We know that hypertension can lead to heart disease – if that happens, your heart disease may be service-connected as a secondary condition.

[FROM MILITARY.COM: [VA Plans Events Across the Country to Help with Filing Toxic Exposure Claims](#)]

Q. If a veteran passed away from a PACT Act-related presumptive disease before the act was signed, is the surviving spouse eligible to submit a Dependency and Indemnity Compensation (DIC) claim?

A. Yes, that surviving spouse is eligible for DIC. If your spouse was receiving VA disability compensation, the only new evidence required would be medical records diagnosing a new PACT Act-related disease and a death certificate. If your spouse had not previously submitted a VA disability compensation claim, you would also need full service medical records and personal medical records since separating/retiring from service. A veterans service organization (VSO) can assist with retrieving medical records from the [National Archives](#).

Q. Where can I get more information on filing a VA claim?

A. [This VA webpage](#) contains information on how to prepare a claim, what evidence is needed to support your claim, how to file a claim, and what happens after the claim is submitted. [VA.gov/PACT](#) has much of the same information, but is PACT Act-focused.

When dealing with the VA, MOAA always recommends using a VSO, which provide claim and appeal services free of charge. You are under no obligation to join their group, although they are allowed to ask if you care to join.

[RELATED: [Search for an Accredited VSO Near You](#)]

Most states also participate in the County VSO (CVSO) program; to find a CVSO, visit your state's Department of Veteran Services website.

VA PACT ACT: FIRST YEAR IN REVIEW

<https://www.accesstocare.va.gov/healthcare/pactact>

VA publishes the PACT Act Performance Dashboard every other Friday to measure the implementation of this legislation and showcase its impact on Veterans and survivors. As part of VA's commitment to transparency, we are sharing the same dashboard both internally and externally to maximize accountability to the Veterans, families, caregivers, and survivors we serve. VA will not rest until every Veteran gets the toxic exposure-related care and benefits they deserve. To apply today or learn more about what the PACT Act could mean for you, visit [VA.GOV/PACT](#) or call 1-800-MYVA411.



VA PACT ACT: FIRST YEAR IN REVIEW (cont)



VA PACT ACT FIRST YEAR IN REVIEW

AUGUST 10, 2023

YEAR ONE—ANNIVERSARY ISSUE



In this VA PACT Act Performance Dashboard, we are demonstrating our commitment to transparency by sharing with all stakeholders—internal to VA and externally—key performance metrics and data we are using to assess our success in implementing the PACT Act. This Issue of the dashboard includes the core metrics assessing VA's implementation of PACT Act since enactment. Our next regularly scheduled dashboard with the full complement of metrics will be published on Friday, Aug 18.

If you, a Veteran, family member, or survivor would like more information about the PACT Act and your VA benefits, please start here:

VA.GOV
ask.VA.gov

CALL
1-800-MyVA411
24/7/365

WALK-IN
VA.gov/find/locations

VETERANS SERVICE ORGANIZATION
VA.gov/disability/get-help-filing-claim

NEW HEALTH CARE & BENEFITS MAP
Download Map Here

Help spread the word—download PACT Act Outreach Materials!



The PACT Act is perhaps the largest health care and benefits expansion in VA history. In this section, we are measuring the overall impact of the PACT Act in terms of its expansion of health care and benefits.

VA IS EXPANDING CARE AND BENEFITS FOR VETERANS AND SURVIVORS

Expanding Benefits

360,249
Total PACT Act Related Claims Approved
(08/10/2022–08/05/2023)

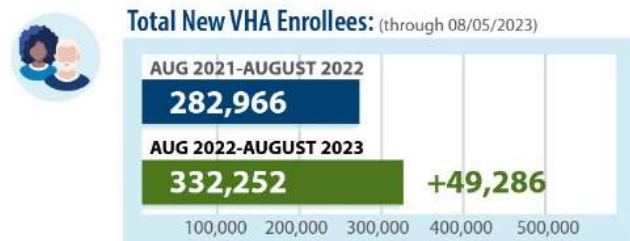
78.5%
Approval Rate for PACT Act Related Claims
(08/10/2022–08/05/2023)

113,719
New Enrollees from the PACT Act Planning Population
(10/01/2022–08/05/2023)

91.0%
VA Health Care 90-Day Trust Score
(04/16/2023–07/31/2023)

340,754
Total Veterans/Survivors with Approved PACT Act Related Claims
(08/10/2022–08/05/2023)

335,721
Total Veterans with Approved PACT Act Related Claims
5,038
Total Survivors with Approved PACT Act Related Claims



422,117
Total Veterans/Survivors with Completed PACT Act Related Claims
(08/10/2022–08/05/2023)

413,576
Total Veterans with Completed PACT Act Related Claims
8,551
Total Survivors with Completed PACT Act Related Claims

Benefits Experience

843,448
Cumulative Total PACT Act Related Claims Submitted
(08/10/2022–08/05/2023)

826,767
Total Veteran PACT Act Related Claims Submitted
16,681
Total Survivor PACT Act Related Claims Submitted

458,659
Cumulative Total PACT Act Related Claims Completed
(08/10/2022–08/05/2023)

449,872
Total Veteran PACT Act Related Claims Completed
8,787
Total Survivor PACT Act Related Claims Completed

Percentage of Claims Submitted PACT Related vs. Non-PACT Related
(08/10/2022–08/05/2023)



Care Experience

4,182,635
Total Toxic Exposure Screenings
(09/06/2022–08/05/2023)

1,777,506 (42.5%)
Toxic Exposure Screenings where Veterans Endorsed at least 1 Potential Exposure

348,959 (8.34%)
Toxic Exposure Screenings where Veterans Endorsed more than 1 Potential Exposure
1,428,547 (34.15%)
Toxic Exposure Screenings where Veterans Endorsed exactly 1 Potential Exposure

3,897,853
Current Enrollees in the PACT Act Planning Population (as of 08/05/2023)

64%
New Enrollees in Priority Groups 1, 2, or 3 (percentage based on the Planning Population)



REMINDER: The PACT Act is here to stay, and Veterans and survivors can apply anytime for the benefits they've earned. While there's no deadline to apply, there is urgency: the sooner you apply, the sooner you could start to receive benefits. So don't wait, apply today. Visit VA.gov/PACT to apply!

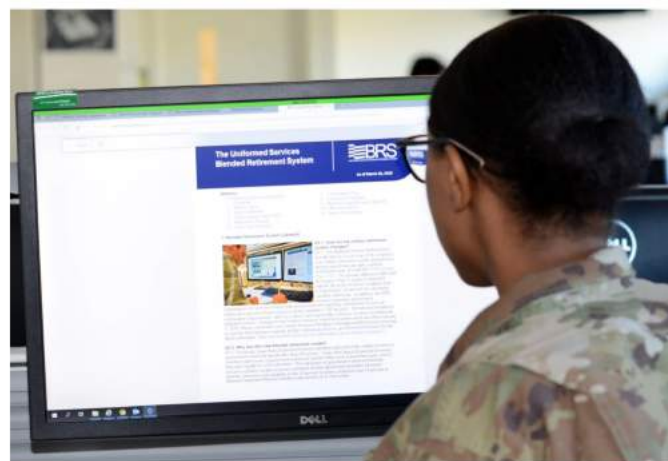


Is the Blended Retirement System Meeting Its Mission?

August 9 2023

This article by Karen Jowers originally appeared on Military Times.

When the [Blended Retirement System](#) was created more than five years ago, one of its primary goals was to help service members set themselves up financially for the future, even if they didn't stay for 20 years and retire. That aim is being met, according to defense officials.



Gary Sheftick/Army

Before BRS, under the legacy retirement system, fewer than 20 percent of troops served long enough to receive military retired pay. Today, the majority of active duty service members participate in the Blended Retirement System and will receive a government retirement benefit if they serve at least two years, even if they don't qualify for a full retirement.

The setup is called "blended" because it's a blend of the long-standing annuity provision for those who retire from service, [plus matching contributions](#) to the Thrift Savings Plan and other features. The TSP, a retirement savings and investment plan for uniformed service members and federal government employees, is similar to 401k plans in the civilian sector.

And it's working. Data shows that young troops are building their retirement savings. For BRS participants, as of May, the average balance in their Thrift Savings Plan retirement accounts was \$11,657, about \$2,000 higher than the previous year, according to the Federal Retirement Thrift Investment Board.

"Take that \$11,000 and grow it over the next 40 years, and you've got roughly a quarter million dollars, with no additional contributions," said JJ Montanaro, a certified financial planner with USAA's Military Advocacy Group. "That compares favorably as a retirement nest egg for a large slice of the American population."

The 200,000-plus service members who leave the military each year "will be leaving with the potential for a solid financial foundation," he said.

Strong Participation

As of May, more than 1.2 million service members within the active and [reserve components](#), or about 56% of the force, are enrolled in the Blended Retirement System, said Jerilyn Busch, DoD's director of military compensation. The percentage of participation is larger — 65% — for active duty members; more than 850,000 are enrolled in BRS, compared to about 450,000 reserve component members, or 44%, who participate.

Troops contributing at least 5% of basic pay to their TSP account and getting a DoD matching contribution (Source: Defense Department):

- Marine Corps (active): 82.50%
- Air Force (active): 82.30%
- Army (active): 75.20%
- Navy (active): 73.20%
- Marine Corps Reserve: 75.5%
- Air Force Guard & Reserve: 67.60%
- Army Guard & Reserve: 65.20%
- Navy Reserve: 58.30%



Is the Blended Retirement System Meeting Its Mission? (cont)

Those who entered the military starting in 2018 were automatically enrolled, but service members who had fewer than 12 years of service as of Dec. 31, 2017, [could opt in](#) to the new system. Most of those who met the requirements remained under the legacy “High-36” retirement system, in which retired pay equals 2.5% times the number of years of service multiplied by the average of the member’s highest 36 months of basic pay.

But whether they are covered by the Blended Retirement System or the legacy system, service members can contribute to a TSP account. Overall, 84% of the force is contributing to a Thrift Savings Plan account, Busch said, “so they’re setting themselves up for their future, and that was one of our main goals.”

Hanging Up the Uniform

To date, some 224,000 BRS participants have already separated from the military, according to the Federal Retirement Thrift Investment Board. They can leave that money in their TSP account or move it to another retirement account. But if the money is withdrawn from a retirement account before age 59½, there are generally significant tax penalties.

Before BRS, those 224,000 service members would have been among the more than 80 percent of service members who left the military without a retirement benefit from the government.

For those troops who serve until retirement eligibility, the monthly retired pay under the BRS is 20% less than it would have been under the legacy system. So, BRS offers a pension after 20 years of service that equals 2.0% of average [basic pay](#) during the member’s three highest-paid years, multiplied by the total number of years served.

[RELATED: [What the Rule of 55 Means for Your Retirement Distributions](#)]

Although service members can reduce their 5% BRS contribution, the vast majority are not making that conscious decision to leave money on the table. According to DoD, about 80% of active duty and 70% of reserve component service members in BRS are contributing at least 5% to their TSP. The percentage is [highest in the Marine Corps](#), with 82.5% of active duty Marines contributing at least 5%.

In addition, 39 percent of active duty members in BRS are contributing more than 5% to their TSP. About one in four reserve component members in BRS are contributing more than the 5%.

Participation in the TSP isn’t limited to those enrolled in BRS, of course. Since October 2001, troops have been able to contribute to TSP plans, but DoD didn’t offer a matching contribution. As of May, 1.3 million troops in the legacy retirement system had TSP accounts, with an average balance of \$39,252, according to the federal board.

Of those, 648,000 were non-BRS service members who have separated or retired from the military, but still have their TSP accounts. While they have accumulated money for their future, they did it on their own without DoD matching contributions.



Is the Blended Retirement System Meeting Its Mission? (cont)

Has BRS Affected Recruiting, Retention?

It's too early to tell whether BRS has had an effect on recruiting or retention, especially since the pandemic hit two years after the start of BRS, said those who attended the BRS symposium, which included service branch representatives, current and former DoD compensation experts and academics. The services are also dealing with a recruiting crisis.

David Chu, who served as undersecretary of defense for personnel and readiness from 2001 to 2009, cautioned against using BRS too much as a management tool. Most of the force is young, thinking about their current car payment, and BRS is about "the distant reward," said Chu, now an adjunct staff member and former president of the Institute for Defense Analyses.

BRS is one of few examples where a public compensation benefit has actually been reduced, he said. While it took something away by reducing the retirement pay benefit after 20 years of service, it also provided something extra upfront for retirement savings, he said.

He noted that many felt the legacy retirement system was unfair, because the vast majority of troops left with no financial benefit.

"Where BRS was successful was in raising the issue of fairness and social justice as a motivation for change," he said.



Colorado State Veteran Benefits

We endeavor to keep this information current, but it is subject to change without notice.

COLORADO NATIONAL GUARD EDUCATION BENEFITS

Members of Colorado's National Guard are eligible for state tuition assistance, including up to 100% tuition paid at any Colorado state-funded school, subject to availability funds.

- May be used with Federal Tuition Assistance
- Application deadlines for each term apply
- Colorado National Guard members must serve 2 years for every year of tuition assistance

<https://strategicveteran.org>



Colorado State Veterans Benefits (cont)

COLORADO VETERAN RECREATION BENEFITS

Hunting & Fishing License

- Disabled Veterans with permanent service-connected disability of 60% or more, and who are Colorado residents, receive lifetime small-game hunting and fishing combination licenses free of charge
- Resident patients at Colorado VA hospitals receive lifetime small-game hunting and fishing combination licenses free of charge
- Military personnel stationed in Colorado and their families can get hunting and fishing licenses at resident rates
- Active duty military who are legally residents but stationed outside Colorado may fish without a license while home on temporary leave in Colorado

State Park Admission

- All residents and non-residents who are active-duty military or veterans enjoy free admittance to any Colorado state park during August and on Veterans Day
- Disabled Veterans with a disabled license plate are admitted free of charge to all state parks and state recreation areas
- Colorado residents who are disabled veterans with at least a 60% disability rating can receive a Columbine pass for discounted admission to all state parks

COLORADO STATE VETERANS HOME

Colorado operates five veterans' homes that provide round-the-clock nursing care, physicians, restorative therapies, meals, transportation and various activities for residents, at an all-inclusive rate. Honorably-discharged Veterans, their spouses and widows, and 'Gold Star' parents may apply for admission. Aurora, Florence, Homelake, Rifle and Walsenburg all host a State Veterans Home.

COLORADO STATE VETERANS' CEMETERY

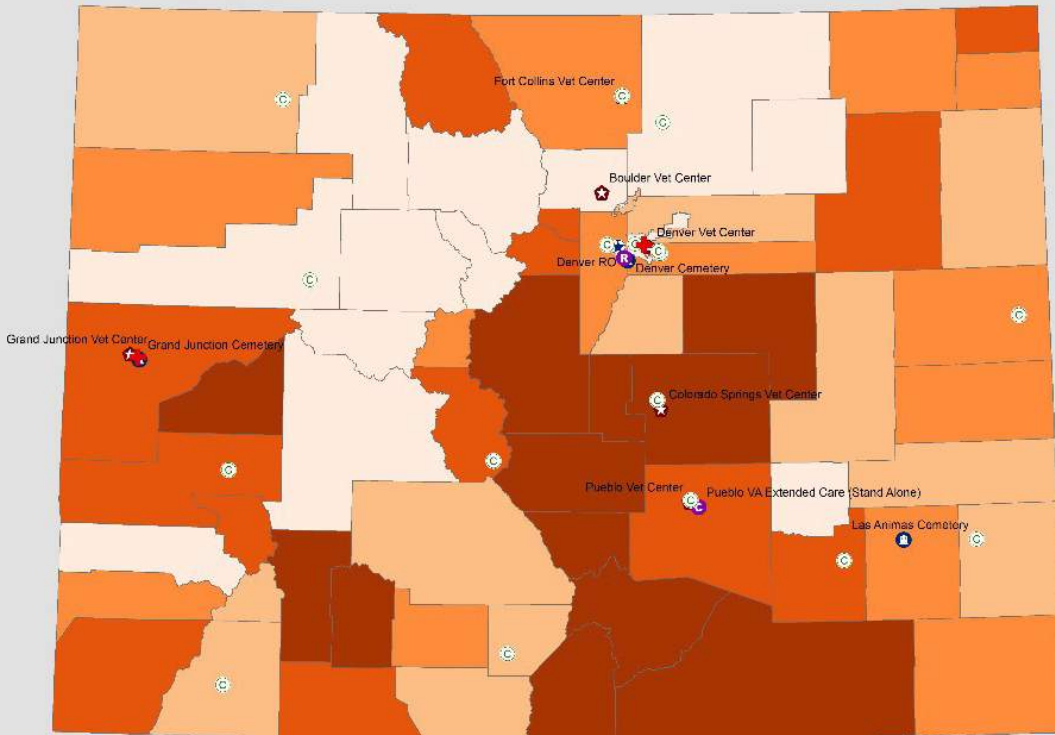
Colorado operates one state veterans' cemetery. Eligibility for internment in the Veterans Memorial Cemetery of Western Colorado in Grand Junction follows the guidelines for VA national cemeteries except there is a Colorado residency requirement.

You can find more information regarding these benefits and other programs at the [Colorado Department of Military and Veteran Affairs website](#).



Colorado

Veterans as a Percent of County Population (FY2017): Colorado



- + VA Medical Center with Hospital Service
- + VA Medical Center without Hospital Service
- C VA Clinic
- E VA Extended Care (Stand Alone)
- R VA Residential Care (Stand Alone)
- ★ Vet Center
- ★ Regional Office
- C VA Cemetery

Veteran Population Density by FY2017 County

- 2.80% - 5.64%
- 5.64% - 6.49%
- 6.49% - 7.61%
- 7.61% - 8.95%
- 8.95% - 14.28%

Colorado ranks #17 in total Veteran Population

Veteran Population = 403,327

Sources: Population: VA Office of Data Governance and Analytics: VetPop2016 as of 9/30/2017, U.S. Census Bureau County Population Estimates 2017. VHA Office of Policy and Planning: VAST data FY18Q2. [National Center for Veterans Analysis and Statistics](#) [Contact us](#)
Produced 09/27/2018

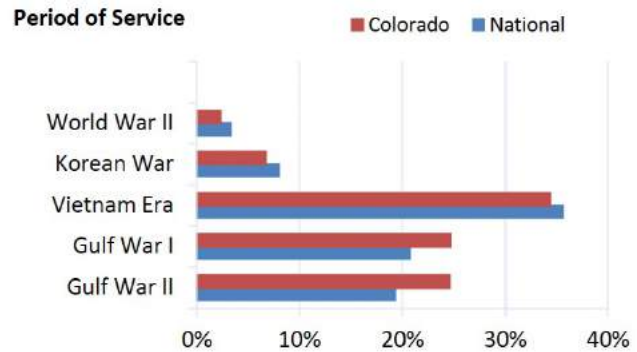
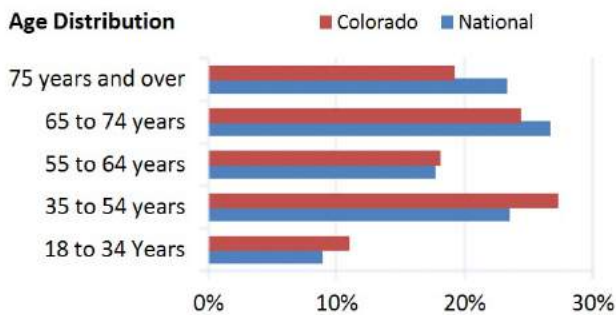
VA Facilities (as of 9/30/2017)	Colorado	National
Number of Inpatient Care Sites	4	154
Number of Outpatient Care Sites	17	1,029
Number of Vet Centers	6	300
Number of VBA Regional Offices	1	56
Number of National and State Cemeteries	3	246

VA Expenditures FY 2017 (in thousands)	Colorado	National
Compensation & Pension	\$ 1,683,948	\$ 84,138,460
Construction	\$ 238,999	\$ 1,467,395
Education & Voc Rehab/Employment	\$ 408,394	\$ 13,182,263
General Operating Expenses	\$ 61,528	\$ 9,222,998
Insurance & Indemnities	\$ 35,932	\$ 1,700,374
Medical Care	\$ 1,183,022	\$ 69,709,570



Colorado

Veteran Population (as of 9/30/2017)	Colorado	National
Number of Veterans	403,327	19,998,799
Percent of Adult Population that are Veterans	9.78%	6.60%
Number of Women Veterans	45,279	1,882,848
Percent of Women Veterans	11.23%	9.41%
Number of Military Retirees	53,451	2,156,647
Percent of Veterans that are Military Retirees	13.25%	10.78%
Number of Veterans Age 65 and Over	167,639	9,410,179
Percent of Veterans Age 65 and Over	41.56%	47.05%



National Center for Veterans Analysis and Statistics, Contact: www.va.gov/vetdata
 Sources: VA Veteran Population Projection Model, VA Geographic Distribution of Expenditures, VA Annual Benefits Report, U.S. Census Bureau, American Community Survey

4. LEGISLATIVE AFFAIRS

MOAA President’s Message: Join Our Legislative Action Center Today

By: Brian T. Kelly, MOAA Website
AUGUST 08, 2023



Members of Congress are on their summer recess, and this is a pivotal time where we can unite and influence positive change for our servicemembers, veterans, families, caregivers and survivors.

You can help today by visiting our Legislative Action Center at MOAA.org/takeaction and sending MOAA’s advocacy messages to your lawmakers.



MOAA President's Message: Join Our Legislative Action Center (cont)

If you have not signed up, you are not alone. Currently, only 16,000 MOAA members are registered advocates through the Legislative Action Center — less than 5% of our more than 360,000 members. Our voice is strong, but it could — and should — be stronger with everyone's help, so please make registering a priority.

[TAKE ACTION: [Join MOAA's Legislative Action Center](#)]

After a quick signup, the Legislative Action Center is a powerful tool enabling you to send pre-written letters to your members of Congress with just a couple button clicks.

I want to thank the hundreds of MOAA members who've answered our calls in recent weeks to sign up for the Legislative Action Center and play a key part in our advocacy mission. Your grassroots efforts, especially during this critical time as the final National Defense Authorization Act (NDAA) takes shape, make a difference. Please continue to visit the site as we update frequently with new legislation and priorities. You can also track bill progress and learn about your legislators and find their contact information.

The August recess makes for a perfect opportunity to engage with members of Congress on the legislative priorities MOAA members discussed with them during Advocacy in Action Day on Capitol Hill in April.

[RELATED: [NDAA Update: What's in the House and Senate Bills, and What Happens Next](#)]

We have launched the [Advocacy in Action Summer Campaign](#) while lawmakers prepare to complete the various appropriations bills and the NDAA, due to be signed sometime between September and December.

We need MOAA's priorities reflected in that bill — priorities such as restoring the [Basic Allowance for Housing to 100%](#), stopping [TRICARE network pharmacy cuts](#), and funding the government at the end of the fiscal year.

Imagine if we had at least half our membership supporting our advocacy efforts — just about every topic we champion would be top of mind for legislators across Congress. Please do your part to protect the pay, benefits, and quality of life of the military and veterans' communities. Thank you so much for supporting our cause.

MOAA Fights for You

Get involved and make sure your interests are addressed.

June 2023: Roundup of End of Legislative Session

Credit: United Veterans of Colorado (UVC) state legislative committee <https://uvcoc.org/state-legislation/>

Colorado's 74th General Assembly First Regular Session ended at midnight Monday May 8. While it proved to be a very unusual and challenging session, 11 veteran-military focused bills, the Long and DMVA Supplement budget bills and one resolution were successfully passed. We also tracked the successful passage of three additional bills not directly related to veterans but offering potential impact to Veteran Community Living Centers (CVLCs) (HB23-1228) and active duty military families (HB23-1064 and HB23-1278).



June 2023: Roundup of End of Legislative Session (cont)

A highlight of the session was the next-to-last-day passage of HB23-1084 extending for an additional five years the partial income tax exemption on military retirement pay currently received by almost 8,000 Colorado military retirees and preventing the 2024 sunset of the benefit. This was truly a team effort made possible by outstanding Call to Action testimony, as well as the persistent advocacy of bill sponsors. Our primary sponsors were Representatives Mary Bradfield and David Ortiz, as well as Senators Bob Gardner and Rachel Zenzinger.

Another big win was the 7-year extension of state financial support for the Western Slope One Source in Grand Junction (SB23-154). HB23-1053 authorized the Division of Veterans' Affairs (DVA) to spend gifts, grants, and donations received in support of the Western Slope Military Veterans' Cemetery at Grand Junction. Both the Long Bill and the DMVA Supplemental bill increased the state's funds providing stipends for honor guard funeral details for honorably discharged veterans. This program is administered by Western Slope Military Veterans' Cemetery staff.

HCR23-1002 is a concurrent resolution referring a constitutional referendum to the November 2024 ballot to add veterans with Total Disability Individually Unemployable (TDIU) ratings to the Homestead Act partial property tax exemption. If approved in November by a majority of voters, TDIU-rated veterans will be able to save an average of \$630 in property taxes when they pay their 2025 property tax bill in 2026.

As of this writing (May 23), the following UVC-tracked bills are still awaiting Governor Polis' action: HB23-1084, HB23-1228, HB23-1278, HB23-1284, SB23-036, SB23-212, SB23-302. According to legisource.net, Colorado governors have 30 days following adjournment sine die to sign or veto bills delivered after the session ends. June 7 is this year's final day for Governor Polis to take action on the remaining bills. For more information on these bills see: [Bills, Resolutions, & Memorials | Colorado General Assembly](#)

The November 2022 General Election brought several new veteran legislators to the General Assembly. Freshman veteran House representatives include Ryan Armagost (R-64), Scott Bottoms (R-15), Ken DeGraaf (R-22), Gabe Evans (R-48), Anthony Hartsook (R-44), Bob Marshall (D-43), Matthew Martinez (D-62), Jennifer Parenti (D-19), Don Wilson (R-20). Representatives Richard Holtorf (R-63), Mike Lynch (R-65) and David Ortiz (D-38) are in their second or third terms. New to the Senate are Nick Hinrichsen (D-3), Byron Pelton (R-1), Tom Sullivan (D-27). Senator Bob Gardner (R-12) is in his second and final term.





Higher TRICARE Fees Part of Testimony From Congressional Budget Office

By: Karen Ruedisueli, MOAA Website
AUGUST 09, 2023



Maudib/Getty Images

Written testimony submitted by the Congressional Budget Office (CBO) to a recent Senate subcommittee hearing on DoD personnel includes several proposals threatening service-earned benefits, such as the introduction of TRICARE For Life fees and minimum out-of-pocket requirements.

While neither the senators nor the witnesses attending the July 26 Senate Armed Services Personnel Subcommittee hearing brought up the CBO testimony, MOAA remains concerned by the proposals' inclusion. The options also were part of [a biennial report](#) from the CBO released last December; at the time, thousands of MOAA members sent messages to lawmakers in opposition to Tricare For Life fee increases.

Please join us once again in providing a counterpoint to CBO's written testimony by reminding Congress that our nation has an obligation to provide the health care benefit servicemembers and retirees have earned. You can read more about the proposals [at this link](#), but the bottom line remains stark:

- Proposed TRICARE For Life enrollment fees would cost Medicare-age beneficiaries \$575 a year for individual coverage or \$1,150 for family coverage.
- Proposed cost-sharing measures would include an \$850 deductible, meaning TRICARE For Life would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing.
- After the deductible, the proposed cost-sharing plan allows TRICARE For Life to cover only 50% of the next \$7,650 in Medicare cost-sharing, meaning beneficiaries would pay up to \$4,675 in cost-sharing per year.

Registering with [MOAA's Legislative Action Center](#) now and [sending a message today](#) will not only help prevent TRICARE fee increase concepts from moving ahead, it will ensure you are poised to fight TRICARE fee increases if CBO concepts evolve into legislative proposals.

More From the Hearing

Witnesses from the CBO joined those from the DoD Office of the Inspector General (IG) and Government Accountability Office (GAO) as part of a wide-ranging discussion on personnel-related contracts, including health care. Personnel Subcommittee Chair Sen. Elizabeth Warren (D-Mass.) and Sen. Rick Scott (R-Fla.), the subcommittee's ranking member, highlighted concerns surrounding waste and abuse.

"Members of Congress – and this committee in particular – have a responsibility to root out waste and price gouging in Pentagon spending," Warren said. "We owe it to the men and women of the military who rely on us to fund the equipment activities they need to defend us, and we owe it to the taxpayers who foot the bill."

MOAA appreciates the committee's efforts to find efficiencies within the DoD budget, so those dollars are available to support the training, equipping, and compensation and benefits that underpin the all-volunteer force.



Higher TRICARE Fees Part of Testimony (cont)

In response to a question from Sen. Richard Blumenthal (D-Conn.) on recruiting challenges, Michael Roark from DoD IG underscored the importance of quality of life.

“Health care is an important part of taking care of the soldiers that we have and making sure their quality of life is as good as possible,” said Roark, who serves as deputy inspector general for the office’s Evaluations Component. “I think that efficiencies that we can gain in the health system to make every dollar count are critically important.”

EMPLOYMENT/TRAINING

Career Transition

By Adrian Hope, LTC, USA (Retired)
PPCMOAA Transition/Employment Mentor



Pikes Peak Chapter MOAA Career Transition Program

As the journey of transitioning from the esteemed life of military service to the thriving realm of the civilian workforce unfolds before you, we stand with open arms and unwavering support. This phase marks not only a change in career but a remarkable step toward new opportunities, growth, and a future full of promise. The challenges might feel substantial, but so is your resilience and determination.

Ask yourself these questions:

1. Do I know what I want to do after I leave the service?
2. Am I going to stay in the local area? Or am I going elsewhere?
3. Do I want to go into the workforce or higher education?
4. If I go into the workforce, do I want to work for someone else? Or Myself?
5. If I elect higher education, am I going to be a full-time student? Or part time?
6. Lastly, if you are retiring, do you even want to work?

Two things that you need to start as soon as possible is create your resume and start your networking.

If you plan to stay in the Pikes Peak area, there are numerous networking options. One is the Veteran’s Beer Club (VBC) (<https://www.facebook.com/groups/VBCColoradoSprings/>). The mission of the VBC is to assist military members during and after the transition from military service to the civilian work force. Here in Colorado Springs, the VBC meets every month, the last Wednesday of the month at different locations. These meetings are free to attend and have many local recruiters, hiring managers and fellow veterans, to assist in your job search.





Pikes Peak Chapter MOAA Career Transition Program (cont)

If you plan to leave the service and attend an institution of higher learning, contact the institution, and find their veteran service center. Most institutions have dedicated staff members to assist veterans in applying for benefits that you have already earned, and these offices have information on other benefits that you will be eligible for during your educational process.

Here in Colorado Springs, we have the University of Colorado, Colorado Springs or UCCS. Recently UCCS announced that a new grant is being offered to Active-Duty military members to close the gap between military tuition assistance and UCCS tuition. This is just one of many examples for assistance in the higher education route.



Maybe you want to work for yourself when you leave the military? This is a great option for many service members because the military trains us for success. Locally, there are numerous organizations to assist in opening your own business. The City of Colorado Springs has a great roadmap for small business owners. The Colorado Springs Chamber and Economic Development Corporation (EDC) has developed a website to get started: <https://cosopenforbiz.com/>

(<https://pikespeaksbdc.org/>) Their mission “offers small business consulting and training that maximizes the economic potential of entrepreneurs. Our mission is to help existing and new businesses grow and prosper. Our goal at the Small Business Development Center is to help emerging and existing entrepreneurs gain control of their business operations. We provide free guidance and counseling in all aspects of funding and developing small business.”

WHO WE ARE ▾		WHAT WE DO ▾		SMALL BUSINESS RESOURCES ▾	
<p>Colorado Business Resource Book</p> <p>Everything you need to know to start a small business in Colorado</p>	<p>Starting a Business</p> <p>Information on registration, licensing and more</p>	<p>Market Research</p> <p>Links to valuable databases and resources for market research</p>	<p>Templates</p> <p>Templates for business planning, financials, legal and more</p>	<p>Funding</p> <p>Sources for banks, microlenders, crowdfunding and more</p>	
<p>Veterans</p> <p>Resources for veteran entrepreneurs</p>	<p>Blog</p> <p>Articles from our experts on management, HR, marketing, finances and more</p>	<p>Networking</p> <p>Opportunities for small businesses to network in and around the Pikes Peak region</p>	<p>Resource Partners</p> <p>Links to partnering organizations for small business assistance</p>	<p>Helpful Contacts</p> <p>Resources by industry for entrepreneurs</p>	



Pikes Peak Chapter MOAA Career Transition Program (cont)

We have links on our PPCMOAA website for transition assistance, and below are some of them, with additional ones that we believe could be useful in your transition.

National Links

MOAA National: <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-and-career/>

Hire Heroes: <https://www.hireheroesusa.org/>

USA Jobs: <https://www.usajobs.gov/>

Clearance Jobs: <https://www.clearancejobs.com/>

Colorado Springs Local Links

Mt. Carmel: <https://www.veteranscenter.org/transition-and-employment/>

Fort Carson: <https://home.army.mil/carson/index.php/allservices/transition-assistance-program>

Shriver Space Force Base: <https://www.schriever.spaceforce.mil/AandFRC/Transition-Assistance/>

Peterson Air Force Base: <https://www.21fss.com/about/military-family-readiness/transition-assistance-program/>

Pikes Peak Work Force: <https://ppwfc.org/services-for-veterans/>

Veteran's Beer Club: <https://www.facebook.com/groups/VBCColoradoSprings/>

Colorado Department of Labor: <https://cdle.colorado.gov/jobs-training/veterans>

UCCS Veteran and Military Affairs: <https://military.uccs.edu/>

Pikes Peak State College: <https://www.pikespeak.edu/admissions/military/benefits/veterans.php>

Colorado Technical University: <https://www.coloradotech.edu/military>

Colorado College: <https://www.coloradocollege.edu/offices/registrar/veterans-benefits.html>

Colorado Christian University: <https://www.ccu.edu/ccu/military/>

Embry-Riddle Aeronautical University: <https://worldwide.erau.edu/locations/colorado-springs/>

As you embark on this new chapter, remember that you are not alone – our community of military officers, partners, and organizations are here to guide you every step of the way. Embrace the change with hope, optimism, and the knowledge that your skillset and experience are the cornerstones of your triumph in this new and exciting endeavor.



Veteran Readiness and Employment

<https://www.va.gov/careers-employment/vocational-rehabilitation/>

If you have a service-connected disability that limits your ability to work or prevents you from working, Veteran Readiness and Employment (formerly called Vocational Rehabilitation and Employment) can help. This program—also known as Chapter 31 or VR&E—helps you explore employment options and address education or training needs. In some cases, your family members may also qualify for certain benefits.

For service members and Veterans with service-connected disabilities

- [VR&E tracks for service members and Veterans](#)

Explore VR&E support-and-services tracks for help learning new skills, finding a new job, starting a business, getting educational counseling, or returning to your former job.

- [Eligibility](#)

Find out if you can get VR&E benefits and services as a service member or Veteran.

- [How to apply](#)

Find out how to apply for VR&E benefits and services as a service member or Veteran.

- [Apply online \(VA Form 28-1900\)](#)

Start your application for VR&E benefits now.

- [Accessing VR&E through the Integrated Disability Evaluation System \(IDES\)](#)

If you're wounded, injured, or fall ill while serving and can't perform your duties, find out how you can access VR&E services as soon as possible through IDES.

For family of service members & Veterans with service-connected disabilities

- [Dependent family members](#)

Find out if you're eligible for certain counseling services, training, and education benefits.

More helpful resources

- [Compare VA education benefits](#)

Compare education benefits for Veterans, service members, and members of the National Guard and Reserve.



Veteran Readiness and Employment (cont)

- [VetSuccess on Campus](#)

Find out if our counselors can help you transition from military to college life.

- [External resources](#)

Get links to more resources outside VA that can help you in your job search.

Coalition Backs Repeal of ‘180-Day Rule’ for Military Retirees Seeking DoD Jobs

By: Mark Belinsky, MOAA Website
AUGUST 08, 2023



Kiyoshi Tanno/Getty Images

A proposal to expand DoD’s civilian talent pool while helping transitioning veterans has reached a critical step in its path to becoming law, and a major advocacy coalition has rallied support for the measure.

[The Military Coalition \(TMC\)](#), a group of 35 military and veteran service organizations, recently published a MOAA-led letter to both [House](#) and [Senate](#) leaders seeking passage of the bipartisan and bicameral Retain Skilled Veterans act ([H.R. 939](#) | [S. 334](#)), which would help new retirees seeking civilian employment in DoD.

[TAKE ACTION: [Ask Your Lawmakers to Repeal the ‘180-Day Rule’](#)]

Current law prevents military retirees from working for DoD until six months after leaving service. Most servicemembers can’t wait six months to find a job; the so-called “180-day rule” not only hurts officers, but is particularly hard on the highly skilled noncommissioned officer corps, whose members possess technical skills, leadership experience, and the security clearances to go with them. DoD has invested in these skills and certifications, and they are sorely needed as part of the total workforce supporting national security.

The House version of the FY 2024 National Defense Authorization Act (NDAA) contains language that would lift the restriction on servicemembers retiring and seeking civilian positions. The Senate’s version does not have the provision, and this is where your voice matters as a constituent.

The timing of the coalition’s letter is designed to inform and influence the NDAA conference, where staff and select lawmakers reconcile differences between the House and Senate versions of the bill.

Please contact your two senators and your House member and ask them to keep this critical House provision (Section 1108) in the final version of the FY 2024 NDAA.

[RELATED: [Take Part in MOAA’s Advocacy in Action Summer Campaign](#)]



Coalition Backs Repeal of '180-Day Rule' (cont)

Consider downloading TMC's letter ([House](#) | [Senate](#)) and sending a message to your lawmakers via [MOAA's Legislative Action Center](#). Customize the message to add impact, and share the link with your network; you do not need to be a MOAA member to use the action center.

Another great way to amplify your message is to use MOAA's toll-free hotline – 866-272-MOAA (6622) – to contact your lawmakers. Your elected officials are home on summer break and need to hear your voice as a constituent.

Be sure to ask to speak with the military legislative assistant or legislative director. You may have to schedule a follow-up phone call to get past the front desk and speak with the appropriate congressional staff member – your call may be what's needed to get the lawmaker's office to support the bill.

Key Talking Points

- Repeal of the 180-day rule is a talent management initiative to improve hiring actions across a very slow and cumbersome bureaucracy.
- Repeal of the 180-day rule is even supported by the [American Federation of Government Employees](#) to improve applicant pools to fill competitive positions that require expensive security clearances and military certifications.
- This measure improves competition to fill critical vacancies to support national security.
- As DoD faces a recruiting crisis across the total workforce, retaining skilled talent ultimately saves taxpayer dollars with a workforce that is already trained and possesses security clearances.

Grassroots advocacy works, and we need you to engage your network. Read more about MOAA's legislative priorities and progress on the NDAA at [MOAA.org/Advocacy-News](#) and share this [Legislative Action Center](#) link.

Upcoming MOAA Transition and Career Events

- **Sept. 19:** [MOAA Career Transition Workshop: Networking](#)
- **Oct. 4:** [Network for Career Success With MOAA](#) (Arlington, Va; includes LinkedIn photo booth for Premium and Life members)

[MORE MOAA EVENTS](#)

ABOUT THE AUTHOR

LTC Mark Belinsky, USA (Retired)

Belinsky retired in 2019 after serving 22 years, with overseas tours to Afghanistan, Iraq, the Republic of Korea, and Germany. He joined the MOAA team in 2019 as Director, Currently Serving and Retired Affairs.



COMMUNITY NEWS

Biden decides to keep Space Command in Colorado

by: The Associated Press

Updated: Jul 31, 2023 / 01:54 PM MDT

WASHINGTON (AP) — President Joe Biden has decided to keep U.S. Space Command headquarters in Colorado, overturning a last-ditch decision by the Trump administration to move it to Alabama and ending months of politically fueled debate, according to senior U.S. officials.



The officials said Biden was convinced by the head of Space Command, Gen. James Dickinson, who argued that moving his headquarters now would jeopardize military readiness. Dickinson's view, however, was in contrast to Air Force leadership, who studied the issue at length and determined that relocating to Huntsville, Alabama, was the right move.

The officials spoke on condition of anonymity to discuss the decision ahead of the announcement. The president, they said, believes that keeping the command in Colorado Springs would avoid a disruption in readiness that the move would cause, particularly as the U.S. races to compete with China in space. And they said Biden firmly believes that maintaining stability will help the military be better able to respond in space over the next decade.

Space Command debate fuels political battle

Biden's decision is sure to enrage Alabama lawmakers and fuel accusations that abortion politics played a role in the choice. The location debate has become entangled in the ongoing battle between Alabama Republican Sen. Tommy Tuberville and the Defense Department over the move to provide travel for troops seeking reproductive health care. Tuberville opposed the policy and is blocking hundreds of military promotions in protest.

Formally created in August 2019, the command was temporarily based in Colorado, and Air Force and Space Force leaders initially recommended it stay there. In the final days of his presidency, Donald Trump decided it should be based in Huntsville.

Huntsville scored higher in government review

Proponents of keeping the command in Colorado have argued that moving it to Huntsville and creating a new headquarters would set back its progress at a time it needs to move quickly to be positioned to match China's military space rise. And Colorado Springs is also home to the Air Force Academy, which now graduates Space Force guardians, and more than 24 military space missions, including three Space Force bases.

Huntsville, however, scored higher than Colorado Springs in a Government Accountability Office assessment of potential locations and has long been home to some of the earliest missiles used in the nation's space programs, including the Saturn V rocket. It is home to the Army's Space and Missile Defense Command. According to officials, Air Force Secretary Frank Kendall, who ordered his own review of the matter, leaned toward Huntsville, while Dickinson was staunchly in favor of staying put. The officials said Defense Secretary Lloyd Austin presented both options to Biden.



Is Your Spouse Prepared If You Should Die First?

By: Paul Frost, MOAA Website
JULY 28, 2023

The death of a loved one is a tumultuous life transition. To prevent their spouses from suffering the consequences of being unprepared when dealing with the numerous details associated with a loved one's passing, MOAA members are encouraged to understand the tools and subject-matter experts available to them. The goal is to ensure the member's spouse is also aware of the resources available should the member pass first.



MOAA Webinar: Preparing a Spouse or Family Member for Survivorship

Join us Aug. 8 at 2 p.m. Eastern, for free, for a comprehensive review of the issues associated with the passing of a retiree. Can't make the event? Register and we'll send you a link to the recording.

[LEARN MORE REGISTER NOW](#)

MOAA is aware of the limited assistance provided to military retirees and surviving spouses in these situations. Many military bases have Retiree Activity Offices (RAOs) that do their very best to assist. However, these facilities are staffed mainly by volunteers and are severely under-resourced.

In these austere times, improvements to RAO services are unlikely. Additionally, many survivors do not reside anywhere near a military installation.

Here are several MOAA resources that can help:

Member Service Center (MSC)

The MOAA Member Service Center, (800) 234-MOAA (6622), is staffed from 8 a.m. to 6 p.m. Eastern time, Monday through Friday, with dedicated professionals who have an affinity for assisting the military community. They have been expertly trained to provide or pursue answers to the wide array of questions MOAA gets asked.

If our member service representatives cannot adequately address an issue, they will connect a member or survivor to one of two Transition Center staff subject-matter experts.

Transition Center

MOAA's subject-matter experts possess more than 30 years of active duty experience and have achieved their 20-plus years of post-military experience expertise and accreditation as financial and benefits counselors and educators. They routinely advise MOAA members on the full range of military and federal benefits – TRICARE, Medicare and TRICARE for Life, Social Security, VA benefits, and the Survivor Benefit Program, to name a few.



Is Your Spouse Prepared If You Should Die First? (cont)

Publications and Guides

MOAA has an array of publications designed to assist paid members and their survivors. Most publications can be accessed [online](#). Copies of printed publications can be obtained via U.S. mail by calling the MSC. Our publications are updated on a regular basis, and the following are available pertaining to military survivor issues:

- [Help Your Survivors Now: A Guide to Planning Ahead](#). This guide can help you prepare, make decisions, and ease the financial, medical, and property transition for your family after you're gone.
- [Survivor's Planning Guide](#). Following the death of a loved one, it can be overwhelming to keep track of what arrangements need to be made, who needs to be contacted, and notes on important phone calls. Designed by surviving spouses, this handbook is intended to help you do just that.
- [Survivor's Checklist: First Steps for Moving On](#). Keep this essential checklist on hand to refer to when dealing with a death in the family.
- [Your Guide to Military Burials](#). Use this resource for planning and decision-making regarding military burials and rights.

[MOAA MEMBER BENEFIT: [Save on Estate Planning With Everplans](#)]

The other publications in MOAA's library include topics such as personal finance, military benefits, transition, spouse and family, and MOAA Chapters. The most popular publications include [Transitioning into Medicare and TRICARE for Life](#) and [Survivor Benefit Plan: Security for Your Survivors](#).

Surviving Spouse Membership

Finally, a MOAA member's Life membership will transfer upon a MSC death notification to the surviving spouse. Similarly, the remainder of a Premium membership also transfers until expiration. Premium memberships may be renewed or [upgraded to Life](#). Each surviving spouse will receive their own MOAA member number.

Additionally, we invite all survivors to join our Surviving Spouse Virtual Chapter, which provides a common space for surviving spouses across the country to connect with one another and communicate about challenges and resources available for adjusting to a new life. You can reach out to this virtual chapter by emailing mssvc02@gmail.com.

[UPDATED MONTHLY: [MOAA's Surviving Spouse Corner](#)]

Survivors also might be interested in joining a local MOAA chapter. Local chapters frequently can help with issues members and survivors face or offer some like-minded camaraderie. [Locate your nearest MOAA Chapter](#).

This article was originally published in 2019 and has been updated.

Surviving Spouse Resources From MOAA

Legislative updates. Ways to connect with other surviving spouses. Information about your benefits. Bookmark this page today.

[LEARN MORE](#)



THE HONOR BELL: A RESOUNDING TRIBUTE FOR COLORADO'S HEROES

Our nation has always been fortunate. Through the decades, our fellow citizens have defended our communities as members of the armed services. On land, at sea and in the air, members of our military have given much to maintain the American ideal.

There is no better way to sound a tribute than by an honor bell. Its dignity complements the traditions and simplicity associated with military funeral rites, while its beauty offers a note of reverence.

The Honor Bell is the first tolling bell cast in U.S. history with the sole purpose of rendering a final honor to United States Service Members killed in action and United States Armed Forces Veterans. It is tolled exclusively by veterans and active-duty servicemembers. It is a custom-designed, thirty-seven-inch diameter, forty-inch tall, stationary bronze bell that weighs one thousand pounds.



The Bell's motto is "Forged From Honor." During the casting of the Honor Bell, artifacts from twelve deceased Colorado servicemen from World War II to the Global War on Terror were added to the molten bronze, representing veterans past, present and future. With these artifacts forever part of the bell, it can be truly said that "the Honor Bell has been Forged From Honor." [Read about the veterans behind the artifacts here.](#)

The artifacts were transported in May 2016 from Denver, Colorado to Cincinnati, Ohio, escorted by state chapters of the Patriot Guard Riders and other organizations. Upon reaching the border of each state, there was a transfer ceremony, passing on and entrusting the artifacts to the next state's group of riders. The Honor Bell was cast especially for the Foundation by [The Verdin Company of Ohio.](#) The Honor Bell was cast slightly thicker than required, and was gradually and carefully tuned. Tuning involves a painstaking process of removing just the right amount of metal at different levels inside the bell — thus ensuring the instrument sounds the somber notes required of an honor bell. [Learn more about the Bell Honors ceremony here.](#)





THE HONOR BELL: A RESOUNDING TRIBUTE FOR COLORADO'S HEROES (cont)

Saluting the Sacrifice

The founding principle of the Honor Bell Foundation is to provide an opportunity for the rendering of a respectful, final honor at military funerals and memorial services. This is accomplished with the tolling of a bell — The Honor Bell — in a manner based in tradition and respect. This practice, known as rendering Bell Honors, is the last sound heard at a funeral and is tolled with an understated, solemn, and clear tone.

The Bell Honors Ceremony

At interment ceremonies, the Honor Bell is guarded and tolled by the Bell Guard. Tolling is the deliberate slow-ringing of a bell to elicit sorrow and show respect. While many bells are *rung* for joy, one *tolls* a bell for sorrow.

Rendering Bell Honors is performed in a tradition known as the "ancient tolling method," a perfect complement to the beauty of military rites.

After the folded flag of the United States of America is presented to the next of kin, the Bell Guard provides a tribute of dignity, honor and respect with the Seven Solemn Tolls of the Honor Bell. The bell is tolled seven times, with seven seconds between each toll. The seven tolls represent the many stages in a veteran's life. [Read more about the meaning behind each toll here.](#)

After the rendering of Bell Honors, the Bell is not tolled again until the next Bell Honors mission.

BELL HONORS ARE A FREE SERVICE OFFERED TO VETERANS' FAMILIES AS A PART OF THEIR SERVICE MEMBER'S INTERMENT OR MEMORIAL SERVICE.



<https://www.honorbell.org/>



MOAA NATIONAL/CHAPTER NEWS

Background: PPCMOAA and Mt Carmel Veterans Center Partnership

Dick Stapp, CAPT USN (Retired), PPCMOAA Vice President

As a Life Member of both the National MOAA and local Pikes Peak chapter (PPCMOAA), I first got in contact with Mr Bob McLaughlin, Mt. Carmel Director, about a year ago. The goal was to develop an agreement of understanding and partnership between PPCMOAA and Mt Carmel. This collaboration set the stage for developing an exchange of ideas as well as gaining information to better support our veterans.

Since this beginning, PPCMOAA has periodically joined in numerous Mt Carmel sponsored City-Wide, County-Wide military activities. In addition, PPCMOAA has been invited to participate in work programs, hiring programs and support to Transition Assistance Program (TAP) events.

Mt Carmel sponsors a regional Podcast and invited a PPCMOAA Chapter Officer as a guest presenter. The aired radio Podcast proved very successful, reaching numerous area military and civilian listeners. A future Podcast has been discussed but a specific date has not been determined.

Mt Carmel continues to offer to include the PPCMOAA in numerous activities such as Art Fairs, Job Expos, as well as "Meet and Greet" events with city business principals. This is addition to the many other military-themed activities that Mt Carmel's staff willingly invites the participation of local PPCMOAA chapter members.

Mt Carmel recently provided a table and a space inside of their main entrance as a welcoming and informational opportunity for visitors. This provides PPCMOAA with an opportunity to visit with military folks who come through Mt Carmel's front door to let them know about PPCMOAA national and local activities. This table is a shared effort, with PPCMOAA directly partnering with the local chapter of the RAO "Retiree Activities Office." Visitors of all rates/ranks are introduced to the various retiree resources and assistance available through the several RAO locations throughout Colorado.

Thanks to all of Mt Carmel's personnel and staff. They have been a tremendous asset to the Southern Colorado military community and a huge help to the PPCMOAA.





PPCMOAA: Is Legacy Giving in the Future for Our Chapter?

By Felix Uhlik, Lt Col, USAF (Retired), PPCMOAA Treasurer

Legacy Giving, also known as planned giving, refers to donations made by individuals to nonprofit organizations, usually at the time of their passing. The process is beneficial to donors in that it offers them a charitable tax deduction in support of an organization which they strongly endorse. It also provides the nonprofit with an income source that contributes to its financial sustainability, even in times of financial turbulence such as that experienced during the recent COVID pandemic.

The topic of Legacy Giving came up during a meeting of chapter officers and the discussion was related to funding support of 6 additional JROTC units (in addition to the 11 currently being supported) and the ROTC unit at UCCS which has not been supported in recent history. As Chapter Treasurer, I stated that recent income from membership renewals and donations don't even cover the current annual cash outlays (\$ 3,300) that support the 11 JROTC units and taking on additional commitments would begin to deplete the chapter's life membership account. In the past, chapter financial sustainability has been maintained by limiting the withdrawals from the life membership account to the annual interest/dividends earned and thus maintaining the principal's balance. At this point, Chapter Legislative Representative, Dave "Colt" Simmons, suggested that our chapter consider establishing a Legacy Giving program, something that he has successfully done with other nonprofits. Colt then sent chapter officers examples of literature related to establishing a Legacy Giving Program.

Our Chapter Officers will be meeting to discuss this topic before the end of the year. If any members have experience with Legacy Giving or an interest in participating in the discussion, please contact me at felixuhlik@aol.com. We hope to make a decision about Legacy Giving in early 2024 and will keep chapter members informed of any decision made by the chapter.

National MOAA: Education Assistance

Application Details and Requirements



Applicants for our programs must be attending an accredited college or university as full-time students during the **2023-2024 academic year**. All loans, scholarships, and grants are for students seeking their first undergraduate degree and are awarded for no more than five school years. No loans, scholarships, or grants are available for graduate-level studies.

General Eligibility: Applicants must be under 24 years old. Applicants must have a parent eligible for MOAA membership or be children of active duty, Reserve, National Guard, or retired enlisted military personnel. If the applicant served in a uniformed service before completing college, his or her maximum age for eligibility will be increased by the number of years he or she so served, up to five years. Applicants must have a high school GPA of 3.0 or higher. Children attending U.S. military academies and academy prep schools are not eligible. If selected for any Educational Assistance program, the sponsoring parent must have a paid MOAA membership (if parent is a military officer) throughout the college years and, if applicable, until the loan is repaid. Male applicants are encouraged to register for the Selective Service.



National MOAA: Education Assistance (cont)

Selection Criteria: We evaluate students based on their scholastic ability (1/3), extracurricular activities (1/3), and financial need (1/3). The applicant provides this information in the online application.

Process: We notify semifinalists in mid-March, and they must submit supporting documentation. We notify finalists in early June, and they must submit proof of MOAA membership as appropriate and a fully executed promissory note.

Interest-Free Loans: This is our main program. The interest-free loans are renewable annually for up to five years of full-time undergraduate study. The interest-free loan program currently provides a \$7,000 loan per student each year. Students selected as loan recipients and their sponsoring parent must sign a promissory note before receiving funds. We disburse funds electronically in two increments: one-half in early August and one-half in mid-December.

Scholarships:

American Patriot Scholarship: Limited to students who qualify for the interest-free loan program and whose military parent has died on active service or is receiving Traumatic Servicemembers' Group Life Insurance (T-SGLI) payments. Currently, students receive scholarships of \$7,000 each school year.

Grants:

Designated Scholar Program: We consider all loan recipients for this program. Students chosen receive a \$6,500 interest-free loan and a \$500 grant named by the donor. Students must correspond with the donor or their designee each fall.

Senior Grants: We notify current loan recipients entering their final year in college of these grants in January of their junior year. Students who believe they are eligible for these grants and who do not receive an emailed link to the application should email edassist@moaa.org for additional information. Recipients of Senior Grants become ineligible for further Educational Assistance programs. The number of grants awarded varies from year to year.

General John Paul Ratay Educational Fund Grants: These grants are limited to children whose military parent retired and subsequently died. Students qualifying for a loan who meet the criteria of a Ratay grant are automatically considered. Students who believe they are eligible for these grants and who do not receive a request for supporting documentation should email edassist@moaa.org. Funding for this grant is limited, so we might not award these annually.

We disburse scholarships and grants in early August. Students may only receive one type of Educational Assistance each school year.

For more information about the scholarship program, including how to donate, visit www.moaa.org/scholarship.



MOAA MEMBERSHIP

Update: Felix Uhlik, Lt Col, USAF (Retired) PPCMOAA Membership Chair

As of 8/1/2023. Life Members: 213. Regular Members 156 (*only 15% are current on Membership Dues*)

There are two significant figures in the above. The 213 Life Members, representing almost 58% of the chapter membership, form the foundation of the Chapter's financial stability and we truly value their support! The 15 is significant because, sadly, it represents the percentage of our regular members who are current in membership dues. Surely, we can do better! Remember, membership dues are the primary source of income for the chapter and its' support of our 11 JROTC units.

Note to Regular Members: Please send in your dues or, better yet, convert to Life Membership and never again be concerned with chapter dues. If you have questions about your membership status, please contact me at felixuhlik@aol.com and I'll be glad to help.

We have chapter members who are Life members of MOAA and Life members of PPCMOAA as well as Annual dues-paying members of both MOAA and PPCMOAA.

Chapter Dues are required for all with the exception of PPCMOAA Life Members and Surviving Spouses of deceased PPCMOAA Life Members. If you are unsure about your membership status, please contact our Treasurer, Felix Uhlik at (719) 232-3827 or felixuhlik@aol.com

Chapter dues are paid for the calendar year (Jan – Dec) and **do not include MOAA National dues.**

Mail the form below to:

PPCMOAA Attn: Membership PO Box 33, USAF Academy, CO 80840. Please make your check payable to: **PPCMOAA**

----- Clip and mail -----

Full Name _____

Rank: _____ Branch: _____

Circle one: Retired Active Duty Former Member (MOAA National # _____)

Email: _____ Telephone: _____

Regular Member (Chapter and MOAA member) or **Associate Member** (Chapter member only)

Dues: __ 2023 - \$24 __ 2 years - \$48 __ 3 years - \$72 __ Life: Under 70 - \$300 __ 70 & over - \$240 (Life membership cannot be extended to Associate Members.)

Surviving Spouse (Auxiliary) Member Dues: (unless deceased spouse was a Life Member)

__ 2023 - \$12 __ 2 years - \$24 __ 3 years - \$36 __ Life - \$150

Life Memberships can be paid in 4 equal installments during the year. Amount this payment: \$ _____