



2024 Retiree Appreciation Day



WE ARE THE ARMY'S HOME



SOLDIER FOR LIFE

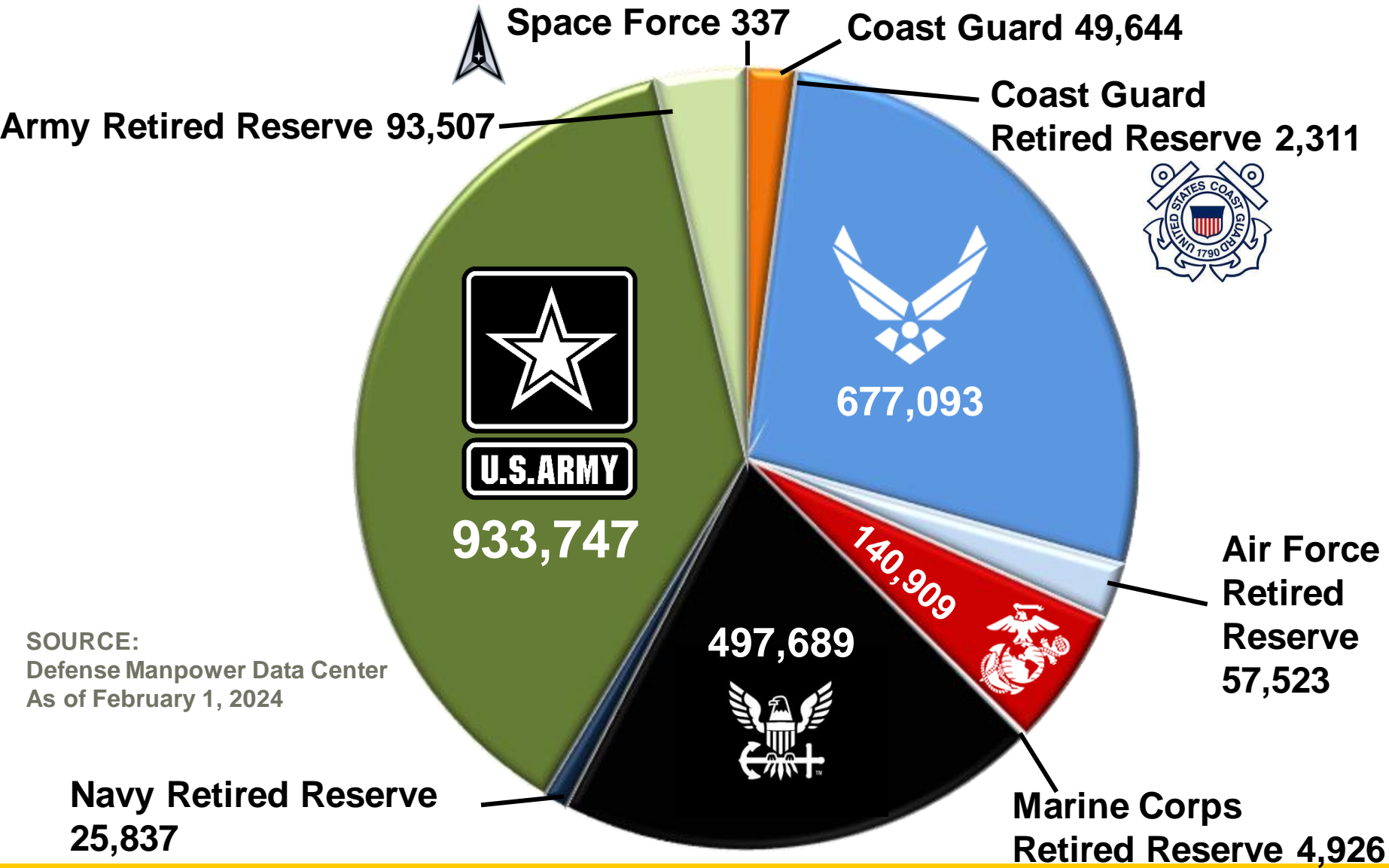
Once a Soldier, Always a Soldier...
A Soldier for Life!



Maria G. Bentinck | Deputy Director, Army Retirement Services



Retired Service Member Roll Call!!



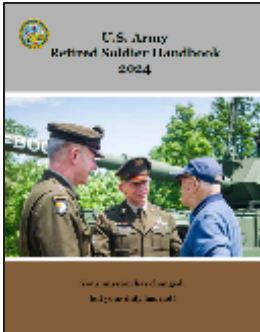
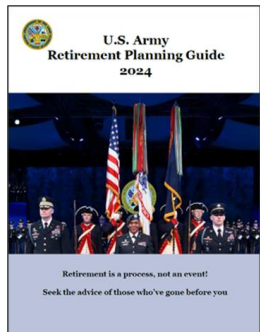
SOURCE:
Defense Manpower Data Center
As of February 1, 2024

Navy Retired Reserve
25,837

Marine Corps
Retired Reserve 4,926

The Army Retirement Services Website

<https://soldierforlife.army.mil/Retirement>



MENU
SEARCH

RETIRING OR RETIRED SOLDIER

Soldier
Retired Soldier
Veteran
Family
Educator
Employer
Community Organization

[Contact Retirement Services](#)

Visit the Army Retirement Planning Toolkit:

- Retirement is a process, not an event.
- It may take as much time as a second job - start early.
- Understand how your retirement impacts others, especially your household-include your spouse/significant other in all retirement planning.
- Checklists to guide you in preparing for retirement from 36 months prior to retirement up through your retirement date.

Army Retirement Planning Toolkit

RETIREMENT PLANNING

Retirement Planning

U.S. Army Reserve

U.S. Army National Guard

Survivor Benefit Plan (SBP)

Change of Mission

POST RETIREMENT INFORMATION

Post Retirement

Army Echoes Newsletter

Army Echoes Blog

CSA Retired Soldier Council

Retiree Appreciation Days

SPOUSE INFORMATION

Surviving Spouses

Former Spouses



Former Spouses

Army Echoes



- ✓ The Army’s official publication for Retired Soldiers & surviving spouses
- ✓ Keep your email and correspondence address up-to-date in myPay
- ✓ Read the Army Echoes Blog at <https://soldierforlife.army.mil/Retirement/blog>

Get the **UPDATED** Army Echoes App wherever you get your apps



Now gives you access to **ALL Retired Soldier Resources**

My Service Benefits (MSB)

The Army's Official Benefits Website

The Air Force's Official Benefits Website



MyArmyBenefits
The official military benefits website of the U.S. Army

Home Benefit Library Benefit Calculators Resources News Help

SOCIAL MEDIA
Instagram Facebook

PLANNING AND ASSISTANCE
Transition and Retirement Planning
Survivor Benefits Planning
Blended Retirement Calculator
Casualty and Survivor Assistance
Army Benefits Center—Civilian

DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
[REGISTER FOR DS LOGON](#)

BENEFIT NEWS
Stay up to date
[MORE](#)

05/05/2024
Veterans: New website for ordering contact lenses
WASHINGTON, May 5, 2024 - Veterans Canteen Service (VCS) is introducing an online service for ordering contact lenses.

Follow us on Instagram 

How Do I...

- Find information about [Military Parental Leave](#)
- Read about changes to the [EFMP](#)
- Learn more about [Tuition Assistance](#)

Features

- Military expands mental health support through the [Brandon Act](#)
- What is the [Uniformed Service Member Dependent Care FSA?](#)
- Defense Department adjusts childcare fees to improve access



MYAIRFORCEBENEFITS

Home Benefit Library Benefit Calculators News Help

Social Media
LinkedIn Facebook

Planning and Assistance
[Transition and Retirement Planning](#)
[Survivor Benefits Planning](#)
[Blended Retirement Calculator](#)
[Casualty and Survivor Assistance](#)
[Government Retirement & Benefits Platform \(AF Civilians\)](#)

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Featured Videos
[Introduction to MyAirForceBenefits](#)
[Benefit Library Introduction](#)
[Calculator Demonstration](#)

Follow us on Facebook 

<http://myarmybenefits.us.army.mil>

<https://www.myairforcebenefits.us.af.mil>

The CSA Retired Soldier Council

<https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>



WE'RE RECRUITING!

- Nominees due to Army G-1 by mid-November
- **TOTAL of 3 positions available:**
(2) officer, (1) NCO (1 must be female)

How do I join? Be nominated by an installation, State, or RD retiree council and be endorsed by the commander that council advises. ***Talk to your Retirement Services Officer!***

What do they do?? Provide the Chief of Staff, Army with advice and recommendations regarding vital issues and concerns of Retired Soldiers, surviving spouses, and their families.

And in other recruiting news . . .

**You may
have heard
the military is
encountering
headwinds**



Here's what we're up against

12% Show a propensity to serve

50% Say they know little about their military

77% Are unqualified to join w/o waiver

44% of recruits come from a HS w/JROTC program

83% have a relative who served

<7% of Americans are Veterans



Who will educate Americans about military life if not Veterans?



What right looks like

Your challenge, should you choose to accept it

HIRE & INSPIRE

1. Be **VISIBLE**
2. Help **HIRE** Vets
3. **INSPIRE** Americans. Talk about your service. Just tell them how the Army made you who you are now.
4. **INSPIRE** the next generation. Just be yourself.



US Army Retired
Lapel Button



Retired Shoulder
Sleeve Insignia



Soldier for Life
Window Sticker



Soldier for Life
Clothing Line

Good News!

PACT Act expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other **toxic substances**. (Vietnam, Gulf War, and Post 9/11 eras)

Starting March 5, 2024, **VA health care expanded to millions** of Veterans years earlier than called for by the PACT Act.

- ✓ 20+ more presumptive conditions for toxic exposures
- ✓ More presumptive-exposure locations for Agent Orange and radiation
- ✓ Required toxic exposure screening for every Veteran enrolled in VA health care

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

Veterans Affairs Life Insurance (VALife)

Low-cost, guaranteed acceptance whole life insurance

- Up to \$40,000 in whole life insurance coverage (\$10,000 increments),
AND
- Cash value starting 2 years after VA approves your application

For age 80 or younger: **Eligible if** you have a VA service-connected disability rating, even 0%. No waiting period to apply after getting your disability rating.

For age 81 or older: **Eligible if:**

- Applied for VA disability compensation before you turned 81, AND
- Received your disability rating after you turned 81, AND
- You apply within 2 years of being notified of disability rating

<https://www.benefits.va.gov/insurance/VALife.asp>

Gray Area Future Retiree myPay Account

How to Access a Gray Area Future Retiree myPay Account:

If you set up a Login ID and password in myPay prior to your transition:

- You may be able to use the myPay login you created prior to your retirement if you previously set up a Login ID and password.
- If you do not remember your password, or it has expired, you can reset your myPay password online clicking on the “Forgot or Need a Password” link on the myPay home page.
- If you’ve never used myPay, or it’s been several years, or you did not set up a Login ID and password in myPay prior to your transition, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you.

For additional information, go to:

<https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>

Questions?



UNCLASSIFIED



Colonel (Dr.) Jason M. Seery
Winn Army Community Hospital

2024 FSGA/HAAF Retiree Appreciation Day

18 May 2024

Disclosures

- COL Seery has no relevant financial nor non-financial relationships to disclose relating to the content of this activity.
- The views expressed in this presentation are those of the author and do not necessarily reflect the official policy or position of the Department of Defense, nor the U.S. Government.



Speaker Introduction

About Me

- Born in Okinawa and raised in Kansas
- 20 years of marriage
- 2 Children
- 26 years of active service
- Former Enlisted Soldier
- Deployments/Missions: Iraq, Syria, Kuwait, Jordan, Qatar, Afghanistan, Djibouti, Somalia, Greece, and Peru
- Stationed in Germany and Korea
- Operational Medicine/Trauma; Medical Leadership; Medical Education/Simulation: Medical History



COL Jason Seery

What I do

- Army Commander
- MTF Director
- Ensure: Better Health, Better Care, Lower Costs, Improved Readiness
- Create, Approve, and Enforce Policies
- Coach, Teach, Mentor, Support

UNCLASSIFIED



Winn Army Community Hospital



Tuttle Army Health Clinic



Marne Troop Medical Clinic

Our Facilities

Fort Stewart Soldier Recovery Unit



Richmond Hill Medical Home



Hawks Troop Medical Clinic



Improving Health and Building Readiness. Anytime, Anywhere — Always



Additional Facilities & Capabilities

5x Dental Clinics

3x Embedded Behavioral Health (EBH) Clinics

Integrated Disability and Evaluation Systems (IDES)

Soldier Readiness Program (SRP)

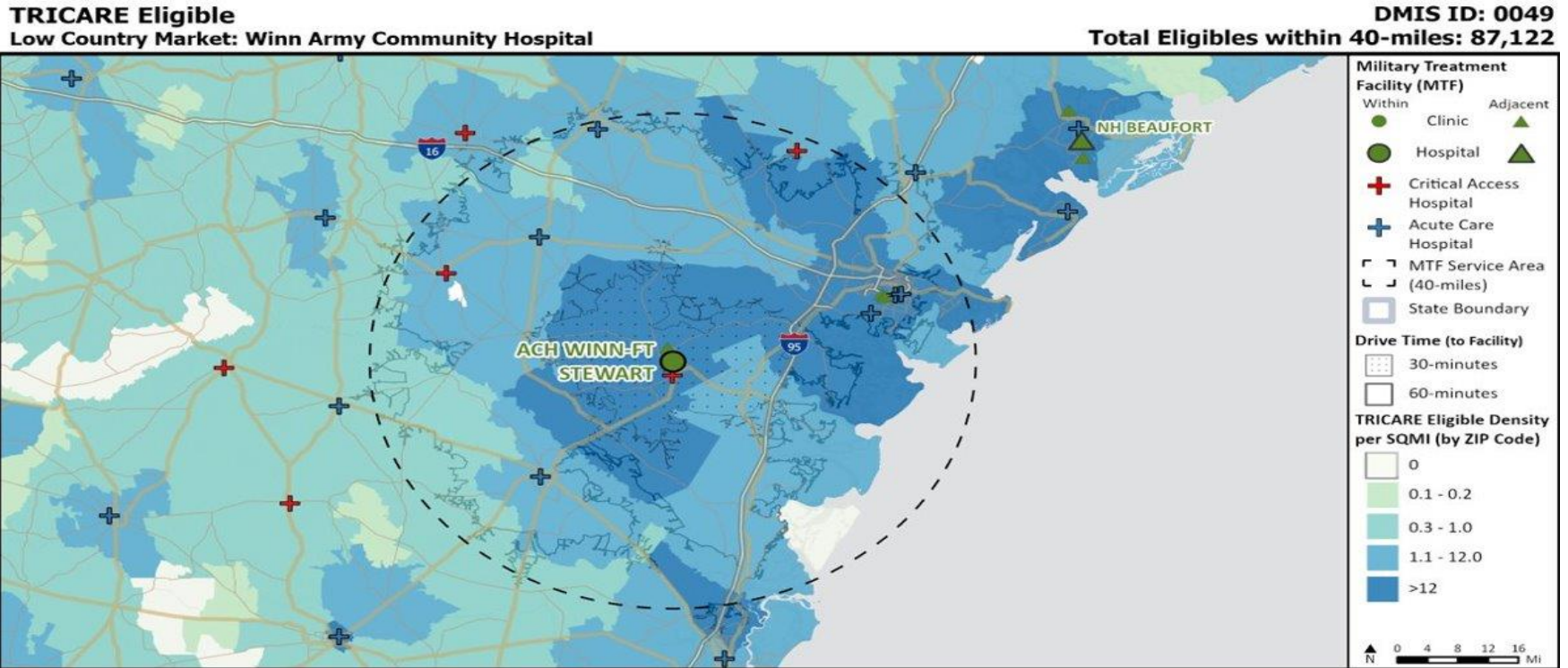
Army Wellness Center (AWC)

Army Emergency Medical Services (EMS)

Educational and Developmental Intervention Services (EDIS)



Geography & Population Served



Improving Health and Building Readiness. Anytime, Anywhere — Always



A Day in the Life



Manpower

- 600 Military
- 1100 Civilian
- 200 Contractors

Day in the Life

Daily Average	
Outpatient Clinic Encounters	1,471
Inpatient Admissions	8
Completed Surgical Cases (excluding c-sections)	9
Births	3
ER Visits	74
Lab Services (excluding pathology)	976
Radiology Exams	152
Prescriptions Filled	2,015

Number of Beds	
Medical Surgical	13 Beds 4 Bed Average
Labor & Delivery	6 Beds 4 Births/Day Average
Mother/Baby	10 Beds 6 Bed Average
Behavioral Health	8 Beds 3 Bed Average

BENCATS	Supported Population
AD/Guard: 19,362	Eligible Population: 84,006
AD/Guard FM: 17,306	Network Prime: 6,728
Retirees/FM: 11,598	Network Enrollment: 6,728

TRICARE PRIME ENROLLEES	
Winn Army Community Hospital	17,340
Hawks Troop Medical Clinic	10,942
Marne Troop Medical Clinic	4,546
Richmond Hill Medical Home	6,436
Tuttle Army Health Clinic	9,002
Total:	48,266



Service Overview

- Allergy
- Audiology
- Aviation / Aerospace Medicine
- Behavioral Health
- Dermatology
- Educational and Developmental Intervention
- Emergency Medical Services
- Exceptional Family Member Program
- Family Practice
- General Surgery
- Internal Medicine
- Laboratory Services
- Nutrition Therapy
- Obstetrics / Gynecology
- Occupational Health
- Occupational Therapy
- Ophthalmology
- Optometry
- Oral Surgery
- Orthopedics
- Otolaryngology
- Pediatrics
- Physical Therapy / Chiropractic
- Podiatry
- Preventive Medicine
- Public Health
- Radiology
- Soldier Health Services
- Soldier Readiness Program
- Soldier Recovery Unit
- Social Work Services
- Traumatic Brain Injury Care
- Wellness Center



Healthcare for Retirees

- **TRICARE** is the health care program for uniformed service members, retired military, and their eligible family members.
- Managed by the **Defense Health Agency** and offers several plans to fit the many needs of its service members.
- **Federal Employees Dental and Vision Insurance Program (FEDVIP)** is the administrator of dental and vision insurance Retired Soldiers and their Family Members.



Healthcare for Retirees

- You have several health care benefits to choose from (VA, TRICARE, other supplemental insurance options)
- Retirees and their families remain eligible to use civilian health care facilities under **TRICARE**. Eligibility remains until you are age 65.
- Upon reaching age 65, Tricare ends, and you become eligible for **TRICARE for Life** and **Medicare**.



WHAT TRICARE PROGRAM OPTIONS DO I HAVE?



**Options for You
and Your Family
After Retirement**

Before Age 65

- TRICARE Prime**
- US Family Health Plan**
- TRICARE Select**
- TRICARE For Life** (if you're entitled to Medicare Part A and have Part B)
- TRICARE Retired Reserve** (up to age 60)
- TRICARE Select Overseas**
- TRICARE Plus**

ECHO services for families with special needs aren't available in retirement. For more information, contact your ECHO Case Management Department.

Age 65 and After

TRICARE For Life
(If you're entitled to Medicare Part A based on the eligibility age of 65 and have Part B. See the *Other TRICARE Program Options After Retirement* section for more information.)

Healthcare for Retirees

Improving Health and Building Readiness. Anytime, Anywhere — Always



TRICARE Health Plans

US Family Health Plan

The US Family Health Plan (USFHP) is a TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the U.S. When you enroll in USFHP, you get care and prescription drug coverage through the health care systems offering the program. You may not use services within the Military Health System (including military hospital or clinic care) except in emergencies. You must be under age 65 to enroll in USFHP. For more information, visit www.tricare.mil/usfhp.

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Part B, regardless of age or where you live. Your TFL coverage begins the first day that your Medicare Part A and Part B coverage are effective. There are no enrollment forms or enrollment fees for TFL. Once you have both Medicare Part A and Part B, you automatically receive TRICARE benefits under TFL. If you're entitled to premium-free Medicare Part A, you must also have Part B to keep TRICARE. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.

TRICARE Young Adult

Children who lose TRICARE coverage due to age may qualify to purchase premium-based TRICARE Young Adult (TYA) coverage up to age 26. Children who were enrolled in TYA when you retired may need to reenroll. For more information about TYA Prime and TYA Select, visit www.tricare.mil/tya.

TRICARE Retired Reserve®

TRICARE Retired Reserve (TRR) is a premium-based health plan available for purchase by qualified members of the Retired Reserve until reaching age 60. TRR provides coverage and costs similar to TRICARE Select, but TRR beneficiaries must also pay monthly premiums in addition to copayments, cost-shares, and deductibles. If you have TRR, you may get care from any TRICARE-authorized provider, unless overseas restrictions apply. You may get care at military hospitals and clinics, if space is available. For TRR details, visit www.tricare.mil/trr.

TRICARE Select Overseas

TRICARE Select Overseas is an option for retired service members, their eligible family members, and certain others living overseas. You may get military hospital or clinic care, if space is available. It's similar to TRICARE Select in the U.S., including copayments or cost-shares and an annual deductible. TRICARE Prime Overseas and TRICARE Prime Remote Overseas aren't available to retirees or retiree family members. For more information about TRICARE Select Overseas, visit www.tricare.mil/selectoverseas. Additional rules apply in the Philippines. Visit www.tricare-overseas.com/beneficiaries/philippines for more information.

TRICARE Plus

TRICARE Plus is a program that allows those who usually get military hospital or clinic care, if space is available, to sign up for the same primary care access standards as TRICARE Prime beneficiaries. Contact your local military hospital or clinic to learn if TRICARE Plus is an option for you. Visit www.tricare.mil/plus for more information.



Healthcare for Retirees

- You will be disenrolled from **TRICARE Prime**.
- If you want to keep **TRICARE Prime** or **TRICARE Select** with no break in coverage, you must reenroll within 90 days after your retirement date.
- You may have to pay annual enrollment fees.
- If you move after you retire, be sure to update your address in **DEERS**.



Healthcare for Retirees

- What Stays the Same?
 - You remain eligible for **TRICARE** just like you had on Active Duty.
 - You remain eligible for care and the use of the pharmacy at military hospitals and clinics.
 - You can still use the **TRICARE Pharmacy Program**.



Healthcare for Retirees

- What Changes?
 - Your **TRICARE** status changes.
 - You'll need to take action to enroll in a **TRICARE health plan** if you want coverage for civilian care.
 - You'll pay retiree costs for care.
 - You lose eligibility to **TRICARE Dental**, but can obtain dental care using Federal Employees Dental and Vision Insurance Program (**FEDVIP**)



Healthcare for Retirees

- What Actions Do I Need to Take?
 - Update your information in the Defense Enrollment Eligibility Reporting System (**DEERS**).
 - Update your Uniformed Services ID card.
 - Reenroll yourself and eligible family members within 90 days of retirement to avoid a gap in coverage and claims processing.



Healthcare for Retirees: Tricare for Life

- When do I become eligible for Tricare for Life (TFL)?
 - When you become entitled to **Medicare Part A**, whether due to a disability or turn 65.
 - There are no **TFL** enrollment fees, but you are required to pay Medicare Part B premiums.
 - Unless a military treatment facility offers **TRICARE Plus**, you will need to receive your primary care from a **Medicare/TRICARE** civilian network provider.
 - **TFL** beneficiaries still have access to ancillary services and specialty clinics that are available at the military treatment facility (pharmacy, lab, etc.)



Healthcare for Retirees: Medicare Part D

- When I become Medicare-eligible, do I need Medicare Part D?
 - If you have **TRICARE**, you don't need to join a Medicare Prescription Drug Plan. However, if you do, your **Medicare** drug plan pays first, and Tricare pays second.
 - You may fill prescriptions through:
 - ✓ Military Pharmacies
 - ✓ TRICARE Pharmacy Home Delivery
 - ✓ TRICARE retail network pharmacy
 - Visit www.Tricare.mil/pharmacy



Pharmacy Services



Express Scripts: Tricare Pharmacy Program to have up to 90-days supply of your medications delivered directly to your home.

Once you have registered you can order your medications:

- Online
- Use of the Express Scripts mobile application
- Calling (877-363-1303)
- Filling out a home delivery order form
- Requesting your Physician send over your medications electronically

Formulary medications are free to Active Duty Service Members; however, there is a copayment for other beneficiaries.

Prescription fill at the ScriptCenter

Fort Stewart Kiosk

Location: Winn Army Community Hospital
Time: 24 hours, 7 days a week

Hunter Kiosk

Location: HAAF PX (130 Haley Drive)
Time: 10 a.m. – 5 p.m. (M-F)
10:30 a.m. – 5 p.m. (Sat.)

ScriptCenter: Automated pharmacy kiosk/locker system available to all military, dependents, and retirees.



Q-ANYWHERE

Check-In at the Pharmacy from Anywhere!



Skip the pharmacy lobby wait by using Q-Anywhere Check-In to activate your new prescriptions with a simple text from your phone.

TEXT
"GET IN LINE" to
1-833-457-2014



1. Text "Get In Line" for check-in and new prescriptions automatic activation.
2. Enter DoD ID#
3. Follow prompt to select pharmacy location
4. Pharmacy will text when prescriptions are ready for pick-up
5. Text "I Am Here" when you arrive for Lobby Pick-up (MUST BE IN LOBBY)

Get More Check-In, Prescription, Cash! Visit Us Online!



Healthcare for Retirees: Survivors

- If a sponsor dies after retiring from active duty (either regular or a medical retirement), surviving family members remain eligible for TRICARE with the same health plan options and costs they had before their sponsor passed away.
- Surviving spouses remain eligible for TRICARE unless they remarry, and children remain eligible until they age out or lose eligibility for Tricare for other reasons.



LOOKING FOR **More Information?**GO TO **www.tricare.mil**

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com

**TRICARE For Life**

www.tricare.mil/tfl
Wisconsin Physicians Service
Military and Veterans Health
1-866-773-0404
www.tricare4u.com

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com
For toll-free contact information, visit
www.tricare-overseas.com/contact-us.

TRICARE Prime

www.tricare.mil/prime

TRICARE Select

www.tricare.mil/select

US Family Health Plan

www.tricare.mil/usfhp

TOP Regional Call Centers**Eurasia-Africa**

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

TRICARE Retired Reserve

www.tricare.mil/trr

TRICARE Young Adult

www.tricare.mil/tya

TRICARE Plus

www.tricare.mil/plus

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Defense Enrollment Eligibility Reporting System

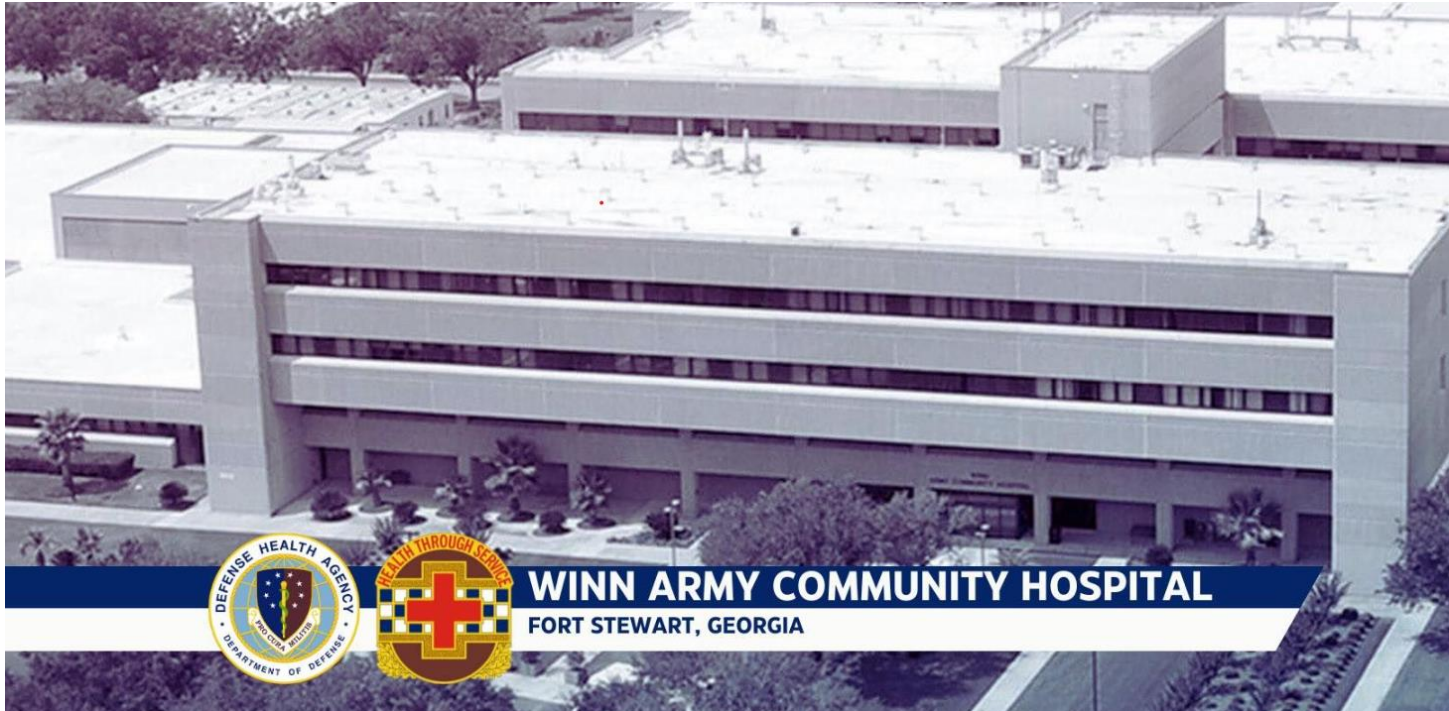
www.tricare.mil/deers

Pacific

+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com



UNCLASSIFIED



Questions and Discussion

Improving Health and Building Readiness. Anytime, Anywhere — Always



Overview of Veterans Benefits and Services

Roy Ward

State Veterans' Service Office (SVSO)



FDVA Mission Statement

FDVA is the premier point of entry for Florida Veterans to access earned services, benefits, and support.

FDVA Vision Statement

To advocate with purpose and passion for Florida Veterans and link them to superior services, benefits, and support.



Department of Veterans Affairs

Veterans Benefits Administration (VBA)	Veterans Health Administration (VHA)	National Cemetery Administration (NCA)
Disability Compensation	VA Medical Centers	National & State Cemeteries
Pension	Community Based Outpatient Clinics	Headstones & Markers
Fiduciary	Vet Centers	Presidential Memorial Certificates
Education	Ambulatory Care	
Veteran Readiness and Employment (VR&E)	Women's Clinic	
Home Loans	OEF/OIF/OND Clinic	
Administrative Review	Homeless Veterans Program	
Military-to-Civilian Transition Programs		



Choose **VA**

VA



U.S. Department of Veterans Affairs

Eligibility for VA Benefits

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



Choose **VA**

VA



U.S. Department
of Veterans Affairs

Types of Disability Compensation

- **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/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs

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

Specially 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/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs

How to Apply

- It's helpful to find an **accredited attorney**, claims agent, or **Veterans Service Officer (VSO)** to assist with filing a claim, i.e. Intent to File, and/or Fully Developed Claim
- To submit a 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 supporting evidence to a nearest VA Regional Office or to: **U.S. Department of Veterans Affairs, Claims Intake Center, PO Box 4444 Janesville, WI 53547-4444**

Veterans are encouraged to become familiar with evidence requirements, so they have a complete understanding of not only VA's responsibility, but theirs as well.

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/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs

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

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



Choose **VA**

VA



U.S. Department
of Veterans Affairs

Types of Disability Compensation (con't)

VA Aid and Attendance or Housebound benefits provide monthly tax-free payments added to the amount of a monthly compensation/VA pension for qualified Veterans and survivors.



Aid and Attendance is a medical circumstance that Veterans face when they require regular care from another person in order to carry out daily living.



Choose **VA**

VA



U.S. Department
of Veterans Affairs

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



Choose **VA**

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Pension (con't)

- 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/>



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Program Review: Fiduciary

What is the Fiduciary program?

- The fiduciary program provides oversight of VA's most vulnerable beneficiaries
- Participants in the fiduciary program are unable to manage their VA benefits on their own
- This might be because of injury, disease, advanced age or youth
- VA appoints fiduciaries who manage VA benefits for these beneficiaries. VA also conducts oversight of VA-appointed fiduciaries to ensure VA beneficiaries' needs are met

What Is a Fiduciary?

- A fiduciary is a person or entity appointed by VA to receive benefits on behalf of a beneficiary

When Is a Fiduciary Needed?

- Every beneficiary has the right to manage his or her VA benefits; however, if medical evidence indicates they cannot manage their benefits, VA can appoint a fiduciary to assist the beneficiary
- A fiduciary may also be appointed if a court declares a beneficiary unable to manage financial affairs

For more information on the VA Fiduciary Program, visit
<https://www.benefits.va.gov/fiduciary/index.asp>.



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Program Review: Education

VA Education benefits advance the education and skills of Veterans, service members, Family Members and Survivors according to the following eligibility standards:

- **Post-9/11 GI Bill** –At least 90 days aggregate active duty service after 9/10/2001, and either still on active duty, honorably discharged, or discharged because of a service-connected disability after 30 days
- **Montgomery GI Bill Active Duty** –Enrollees pay \$100/month for 12 months to receive monthly Education benefits after completing a minimum service obligation
- **Montgomery GI Bill Select Reserve** –For Reservists with a six-year obligation in the Selected Reserve who are actively drilling
- **Reserve Educational Assistance Program (REAP)** –For Reservists activated at least 90 days after 9/10/2001



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Program Review: Education (cont'd)

- The **Harry W. Colmery Veterans Educational Assistance Act**, also known as the “**Forever GI Bill**,” was signed into law on August 17, 2017, and brings significant changes to Veterans’ education benefits over the next few years. Most enhance or expand education benefits for Veterans, service members, families and survivors
- **Some of the changes that are effective immediately:**
 - Assistance for Students Affected by School Closures and Certain Program Disapprovals
 - Elimination of 15-year Limitation to use the Post-9/11 GI Bill Program
 - Priority Enrollment
 - Reserve Educational Assistance Program (REAP) Eligibility Credited Toward Post-9/11 GI Bill Program

For more information on VA Education, visit <https://www.va.gov/education/>



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Program Review: Veteran Readiness and Employment (VR&E)

VR&E Program helps service members and Veterans with service-connected disabilities and an employment handicap prepare for, find, and keep suitable jobs through counseling and case management

- For Veterans with a discharge under conditions other than dishonorable, at least a 20% disability rating, and an employment handicap (or a 10% rating with a serious employment handicap), VR&E provides:
 - Interest and aptitude testing, and career counseling
 - Job training, job-seeking skills, resume development, and work-readiness assistance
 - Special employer incentives, on-the-job-training, and non-paid work experiences
 - Post-secondary training at a college, vocational, technical or business school
 - Independent living services for individuals who are not currently able to work because of the effects of service-connected disabilities and require intensive and frequent rehabilitation support to become more independent in their homes and communities

For more information on VA Veteran Readiness and Employment (VR&E), visit <https://www.va.gov/careers-employment/vocational-rehabilitation/>



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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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Program Review: Insurance

Servicemembers' Group Life Insurance (SGLI):

- Low-cost term life insurance for service members
- Automatic coverage of \$400,000, if eligible, unless reduced or declined
- Remains in effect for 120 days after separation at no cost to service members

Servicemembers' Group Life Insurance Disability Extension (SGLI-DE):

- Free extension of SGLI coverage for up to two (2) years from separation if:
 - Unable to maintain gainful employment continuously since separation; or
 - Diagnosed with a qualifying statutory condition regardless of employment status

Family Servicemembers' Group Life Insurance (FSGLI):

- Insures spouses and dependent children of service members who have SGLI coverage
- Spouse—maximum of \$100,000 or service member's SGLI coverage, whichever is less; premiums are based on age
- Dependent Children—\$10,000 each, no cost to service member



Program Review: Insurance (cont'd)

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI):

- Automatic feature that provides for payment of \$25K-\$100K to service members who suffer certain losses due to traumatic injuries

Veterans' Group Life Insurance (VGLI):

- Allows separating service members to convert their SGLI to renewable term insurance
- Premiums based on age and amount of coverage
- Must apply within 1 year and 120 days from separation; no health review within first 240 days from separation

Disabled Veterans Insurance Programs:

Service-Disabled Veterans Insurance (S-DVI): Life insurance for Veterans who received a VA rating for a new service-connected disability and apply within two years of rating. Provides up to \$10,000 maximum basic coverage

Veterans' Mortgage Life Insurance (VMLI): Provides mortgage life insurance to disabled Veterans under age 70 who are approved for a VA Specially Adapted Housing (SAH) grant. Up to \$200,000 in coverage available

For more information on VA Life Insurance, visit <https://www.va.gov/life-insurance/>.



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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



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Survivors' and Dependents' Educational Assistance – Chapter 35

Dependents of Veterans who:

- Are permanently and totally disabled due to service
- Have died on active duty or as a result of a service-related condition
- Are hospitalized or receiving treatment for a service-connected permanent and total disability and likely to be discharged for that disability
- Are forcibly detained/interned by a foreign government or are MIA

Home Loans – A benefit that may be used to help purchase, construct, or improve a home, or refinance a mortgage. Spouse must be receiving DIC

Burial – benefit that may include furnishing a **headstone, marker, or medallion**, a **burial allowance**, a **Presidential Memorial Certificate**, and an **American flag** to drape the Veteran's casket, as well as the option of burial in a **VA national cemetery**



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:
 - **Higher - Level Review Lane** – An entirely new review of the claim by an experienced adjudicator
 - **Supplemental Claim Lane** – An opportunity to submit additional evidence
 - **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/>



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Program Review: Office of Transition and Economic Development (TED)

Established in 2018, the Office of Transition and Economic Development (TED) is VA's primary authority on the military life cycle, transition, and Veteran economic development. TED provides professional, educational, vocational and career counseling services to service members, Veterans and dependents (**Personalized Career Planning and Guidance (PCPG)**, formally known as Chapter 36):

Transition Assistance Program (TAP) - is an interagency initiative designed to ensure Servicemembers have a smooth and successful transition to civilian life. It is supported by the Departments of Defense (DoD), Labor (DOL), Education (ED), Veterans Affairs (VA), and Homeland Security (DHS); Small Business Administration (SBA), and Office of Personnel Management (OPM). VA uses a regional hub-and-spoke model to deploy VA Benefits Advisors globally to engage service members, Veterans, and their families and caregivers.

Skill Bridge Partnership - is a program that provides training opportunities for transitioning service members, similar to the highly successful WARTAC Program, which trains transitioning service members to serve as Veteran Service Representatives at VA Regional Offices.

Economic Investment Initiatives (EII) - bring together diverse stakeholders in qualified opportunity zones to conduct town halls to raise awareness on key initiatives and address concerns of Veterans, service members, and family members; and oversee Stakeholder Roundtable collaborations between private and public partners to inspire commitments and support that result in immediate impact and long-term sustainment.



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Long-term Care Services

Care settings may include:

- Nursing homes
- Assisted-living centers
- Private homes where a caregiver supports a small group of individuals
- Adult day health centers
- Veterans' own homes



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Long-term Care Services (cont'd)

VA long-term care services include:

- 24/7 nursing and medical care
- Physical therapy
- Help with daily tasks (like bathing, dressing, making meals, and taking medicine)
- Comfort care and help with managing pain
- Support for caregivers who may need skilled help or a break so they can work, travel, or run errands

Note:

- Veteran can get this care in many different settings—some run by VA and others run by state or community organizations that we inspect and approve.



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Eligibility for VA Paid Nursing Home Care

VA is required to furnish nursing home care when clinically indicated to:

- Any Veteran in need of nursing home care for a service-connected (SC) disability; or
- Any Veteran in need of nursing home care who has a **single or combined SC disability rating of 70 percent or greater. This includes a Veteran with a single disability rated 60 percent and Unemployable rating.**

Note:

- VA covers some of these services under your standard health benefits if Veteran is signed up for VA health care. The Veteran may still need to pay a copay for some covered services.
- Other services aren't covered under VA health care benefits. For these services, you may be able to pay through Medicaid, Medicare, or your own private insurance.



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Access to Services

All of these must be true:

- Veteran **must be signed up for VA health care, and**
- VA conclude that the Veteran needs a specific service to help with their ongoing treatment and personal care, **and**
- The service (or space in the care setting) is available near the Veteran

Note:

- VA may also consider other factors, like service-connected disability status or insurance coverage.



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Resources

Online:

Department of Veterans Affairs (VA)

www.va.gov

Veterans Benefits Administration (VBA)

www.benefits.va.gov

VBA on Facebook

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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Questions



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of Veterans Affairs

2024 Legislative Update on Military and Veterans Benefits

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



MOAA = Advocacy

When earned pay and benefits are threatened, MOAA stands ready to protect and defend all of the 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 has two charitable subsidiaries, The MOAA Foundation and MOAA Scholarship Fund, that provide the greater military community with vital programs and resources aimed at helping our nations heroes live a life reflective of their selfless service.



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



- 100% of your donation goes to a student
- 2023-2024: 750+ students awarded \$7.5M
- Students from all 50 states received assistance
- **2024-2025: Applications closed!**

- Active duty
- Reserve & National Guard
- Retirees
- Officer & Enlisted



- Veterans
- Military Spouses & Families
- NOAA & USPHS
- Extended Military

**To learn more and to join the efforts,
visit charities.moaa.org**



**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

GSW

IAVA

JWV

MCA

MCL

MCRA

MOAA-VP

MOPH

NERA

NCOA - VP

NMFA-VP

ROA

SWAN

TAPS

TIF

TREA

USAWOA-P

USCGPOA

VFW

VVA

VETS FIRST

WWP

35 Organizations—5.5 million strong
Highlighted TMC Leadership

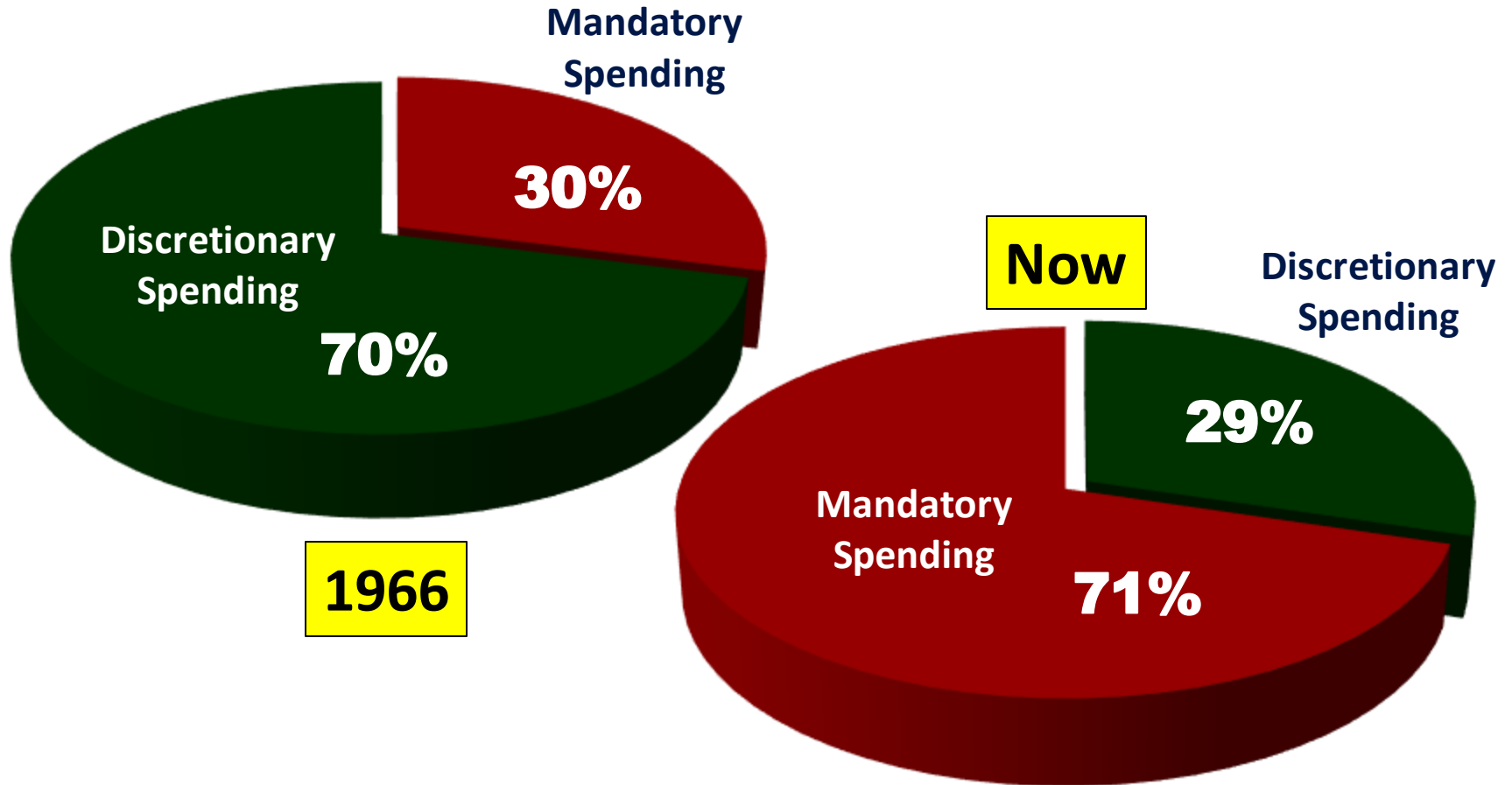
Source: [The Military Coalition](https://www.themilitarycoalition.org/)



The Legislative Big Picture



Where the Fed Money Goes

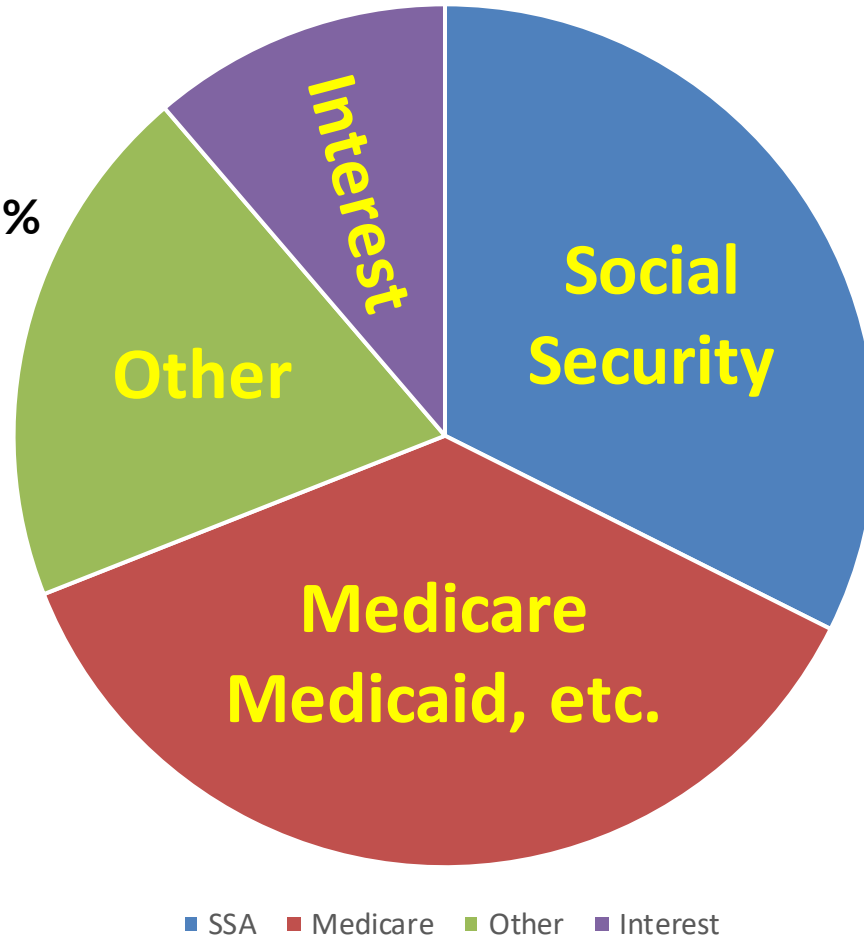


*Source: Center on Budget and Policy Priorities (CBPP). The COVID-19 recession and relief packages dramatically, but mostly temporarily, changed spending and revenue levels for fiscal years 2020 and 2021, and to a lesser extent 2022. This 2023 CBO projection illustrates a more normal federal budget division.

Mandatory Spending

*Source: CBPP

- SSA: 23%
- Medicare 14%
- Medicaid, CHIP, ACA: 12%
- Other: 14%
- Interest: 8%



Note: CHIP (Childrens Health Insurance Plan), ACA (Affordable Care Act), "Other" includes excise, customs duties and more.

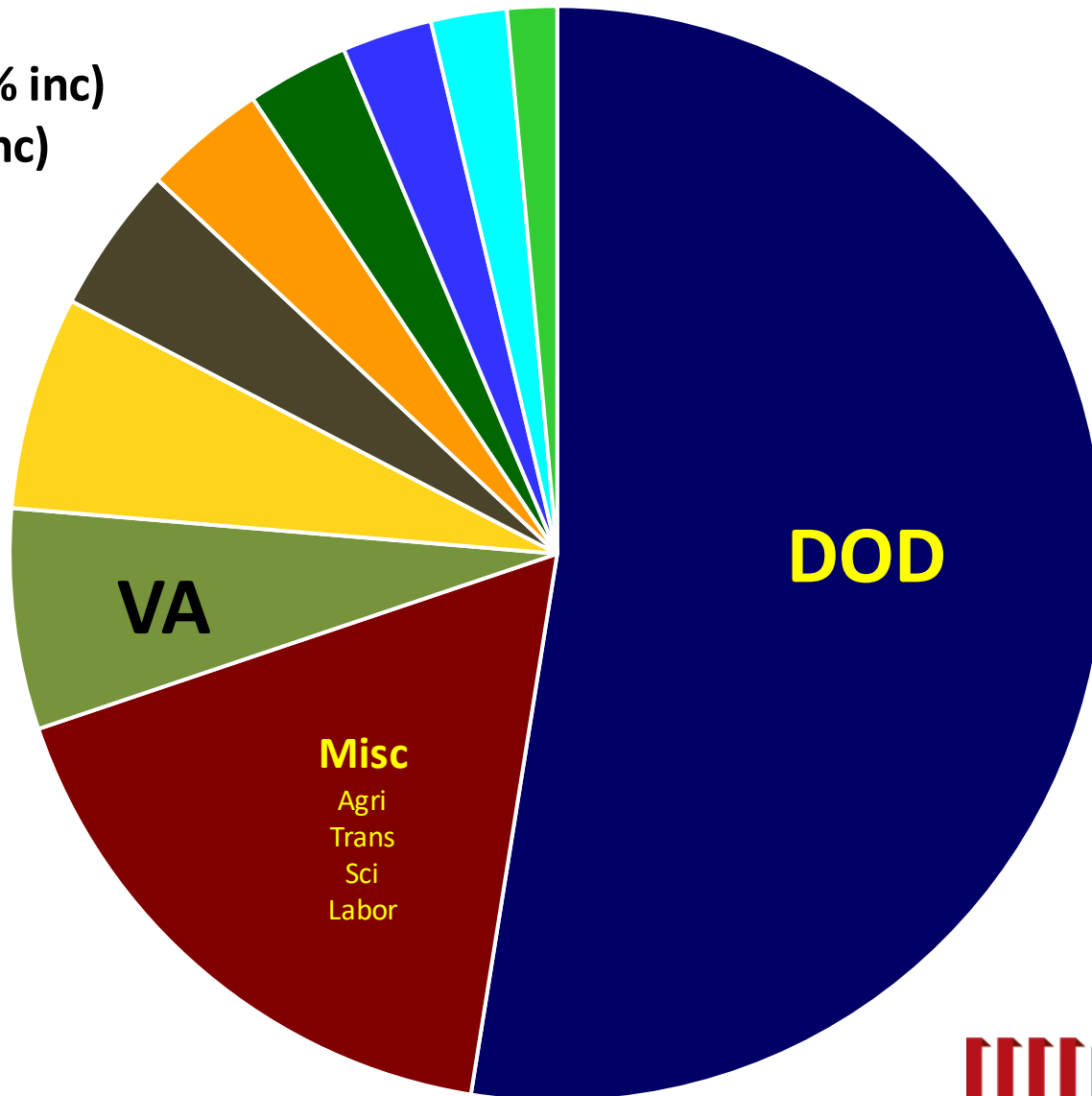
Discretionary Budget

2025 proposals

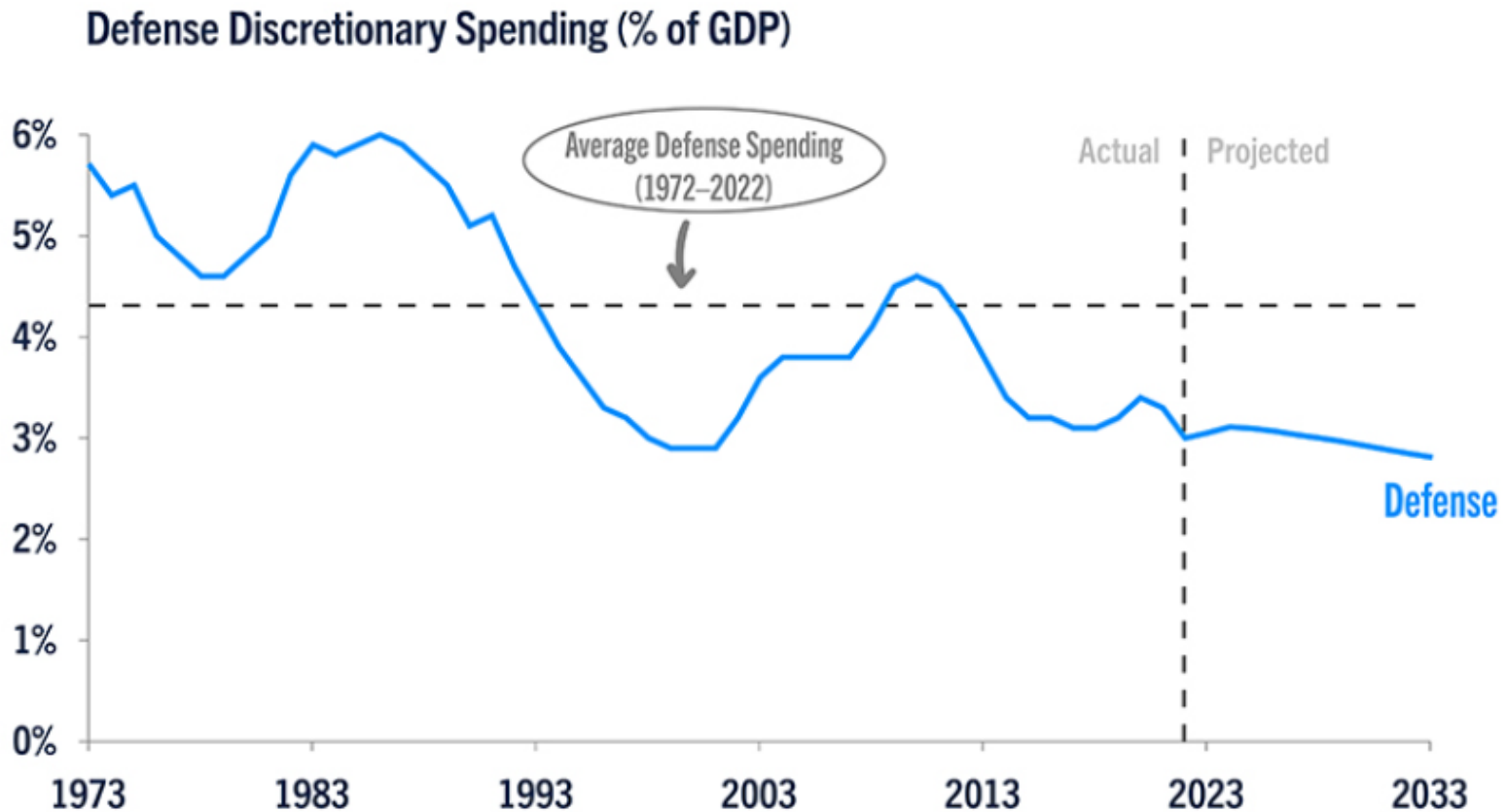
NDAAs \$850B (3% inc)

VA \$369 (9.8% inc)

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



Defense Spending



*Source: Peter G. Peterson Foundation

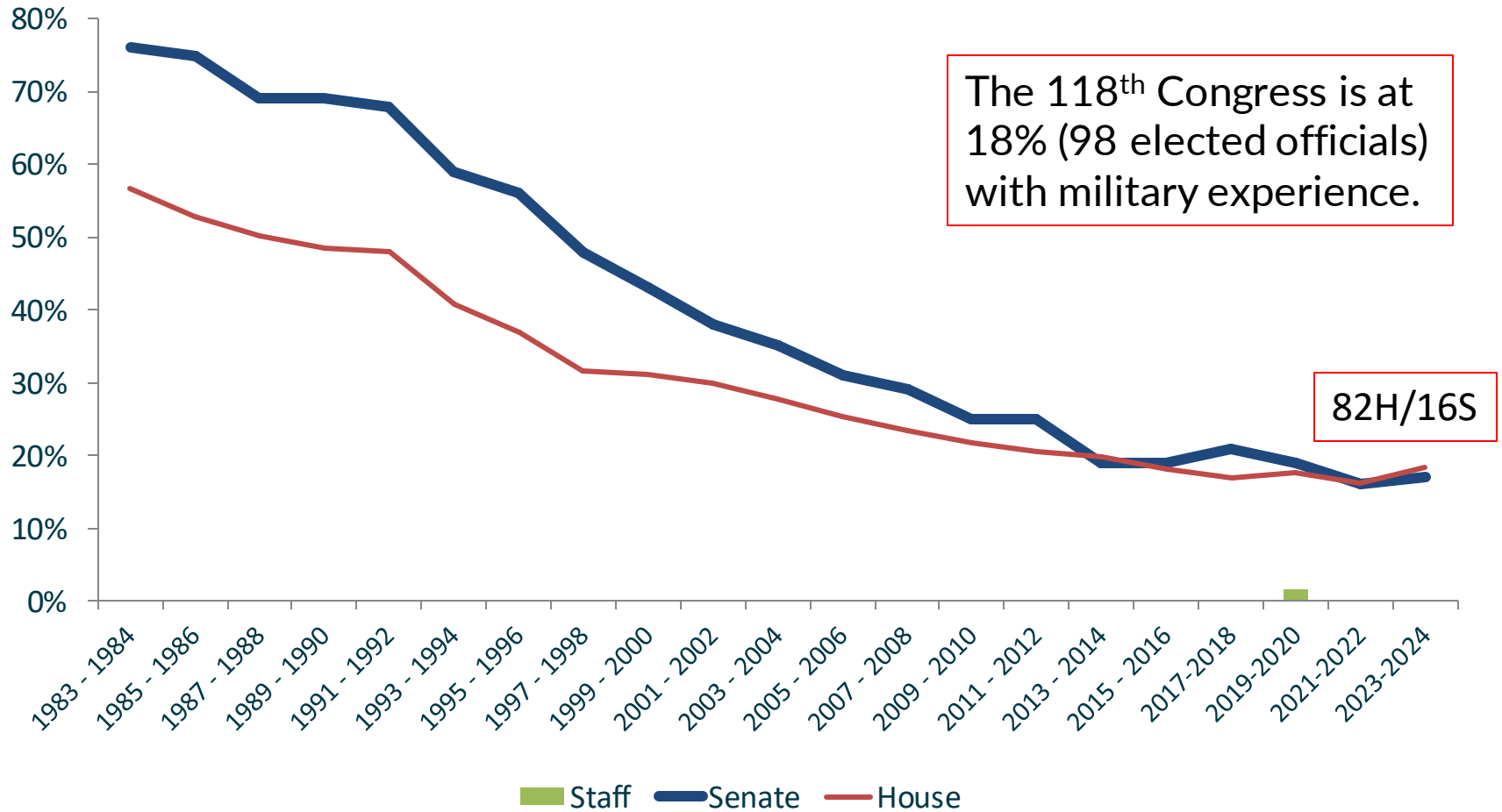
The Political Environment

- Trillions spent for virus issues and economy
- Deficit and Debt
- Inflation
- Other Social concerns around the nation

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

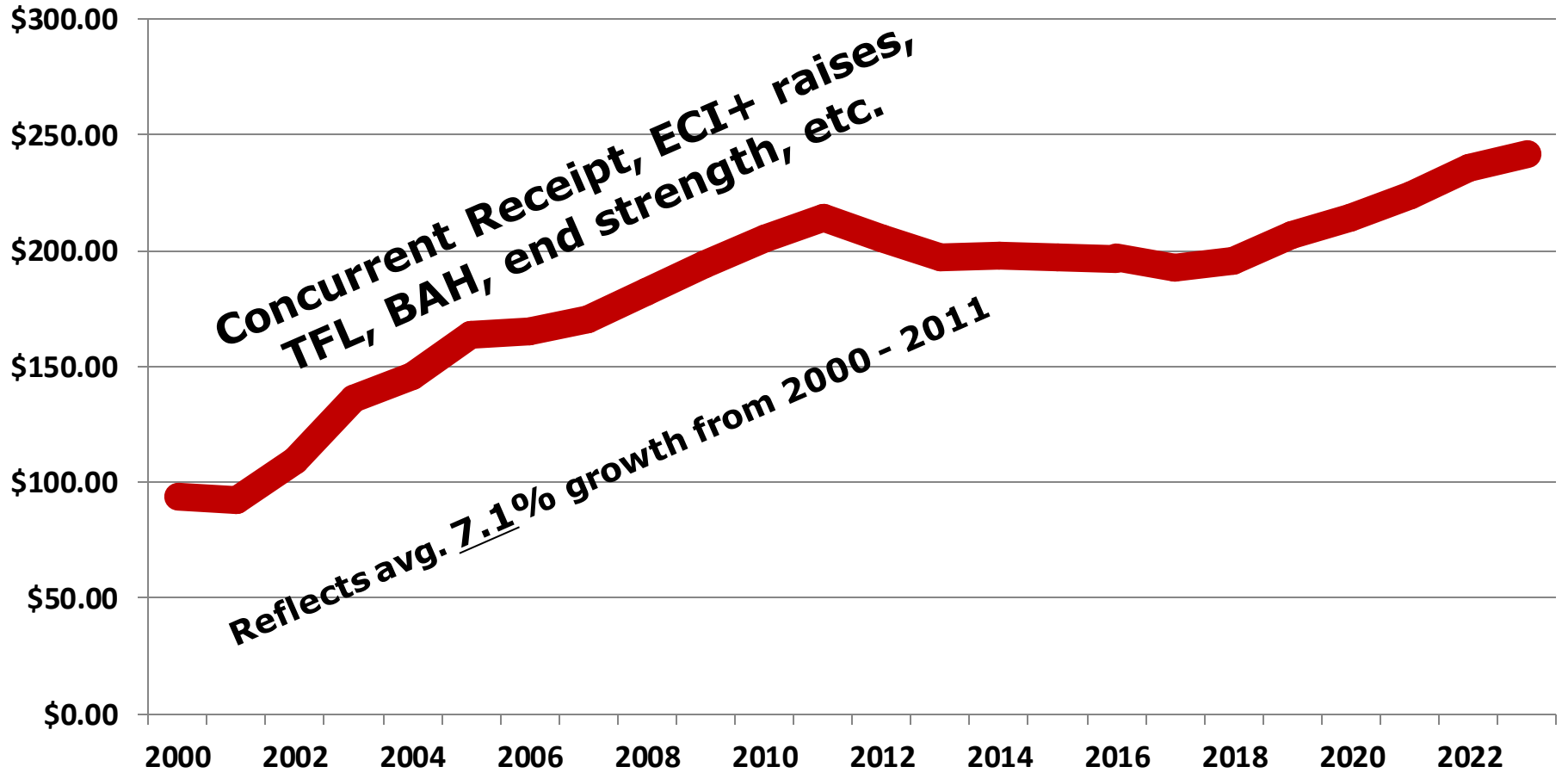
Military Experience in Congress



Sources: [Congressional Research Service Updated April 1, 2024](#)

DOD Personnel-Health Care Expense

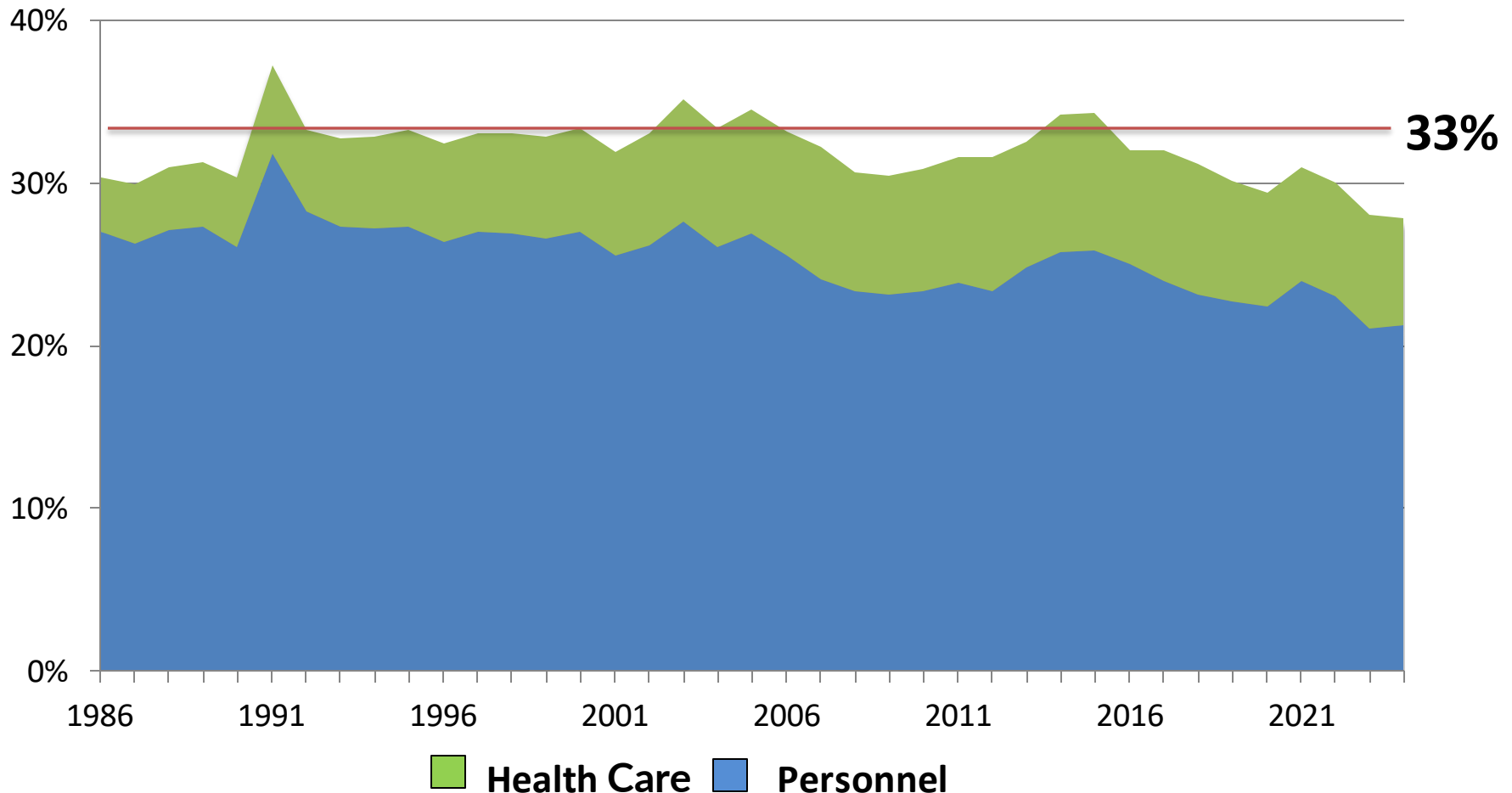
Defense Personnel and Health Programs



Outlays in \$ Billions
Source: NDAAs



Personnel Costs as % of DoD Budget



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



MOAA's FY 2023/2024 Legislative Priorities For 118th Congress



MOAA's 2023/24 Priorities

- **Compensation and Service Earned Benefits**

Problem:

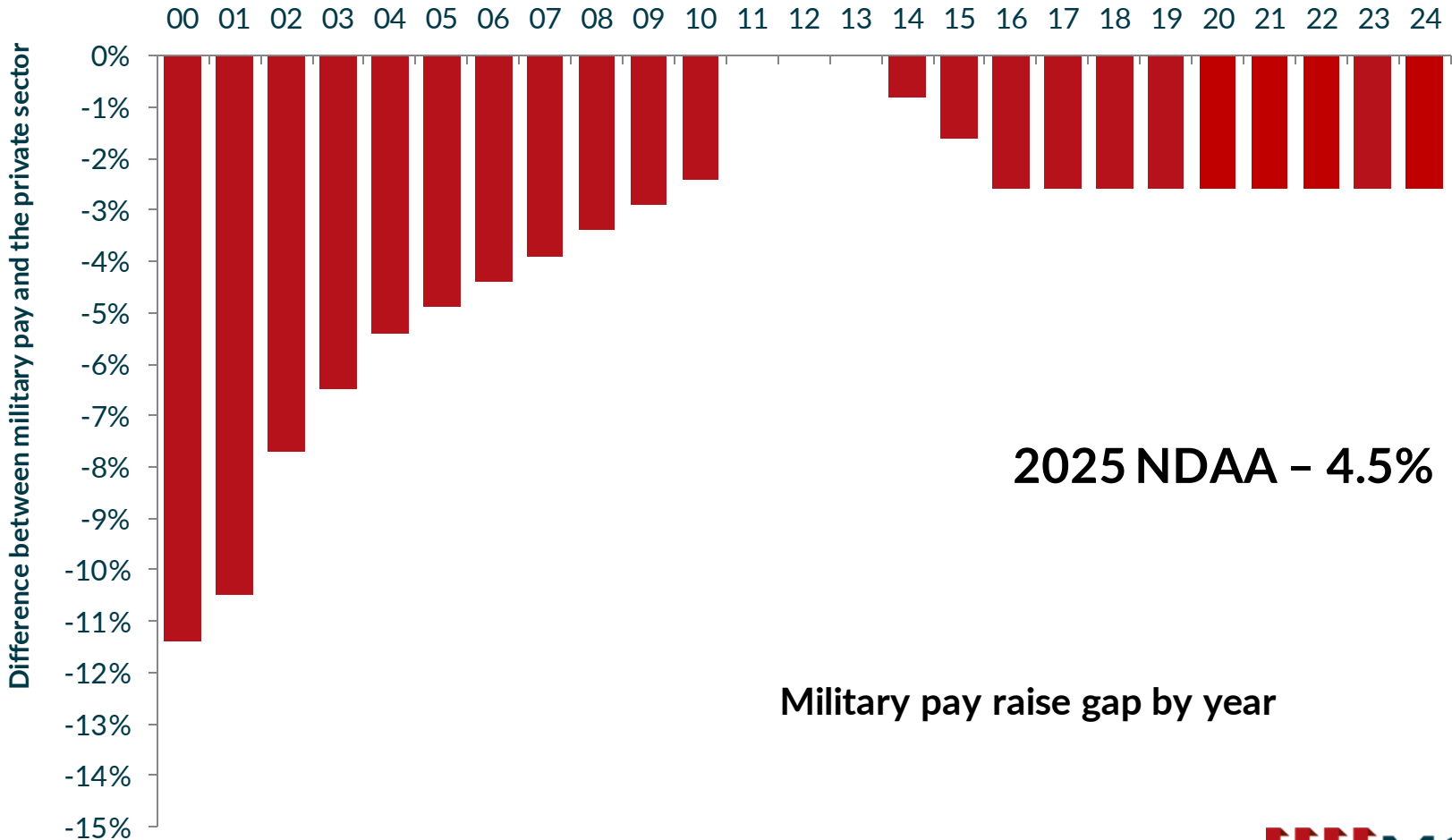
- DOD is in a war for talent and struggling to recruit the force we need to defend our country.

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 2025.



Military pay raise gap by year

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

“Keeping our Nation’s Promises”

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

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**

Major Richard Star Act

- Next step to getting current receipt for all!
- Must approach in small increments.
- 2018/9 we attempted to get CR for all Ch 61 – too large
- 2022/4 look at combat disabled Ch 61 – about 53K
- Currently only entitled to CRSC, RSA would allow option to choose b/w CRSC and CRDP, which puts more \$\$ in pockets

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)
- **2024 Rate = \$1612.74 per month (tax free)**

PACT Act

- The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act
- Signed Aug 10th 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

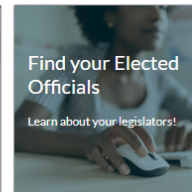
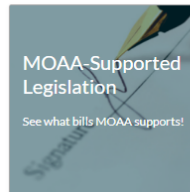
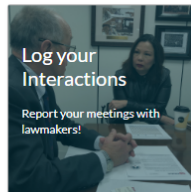
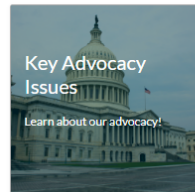
New Agent Orange Diseases

- 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 in 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

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

While a continuing resolution will keep the government open through mid-November, the lack of a full budget means the prospect of a shutdown still looms. This uncertainty places unnecessary stress on those in uniform and their families. Ask your lawmaker to act today.

Write

Urge Your Elected Officials to Pay Servicemembers During a Government Shutdown

If the government shuts down without any type of funding bill for DoD, those serving in the armed forces will not receive their paychecks. Urge your representative and senators to protect servicemember pay.

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

Protect Veterans from Claims Sharks

Contact your representative and senators and urge them to support H.R. 1139/S. 740, the Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act of 2023. This bill reinstates criminal penalties for representatives who charge unauthorized fees while assisting veterans with disability benefits claims.

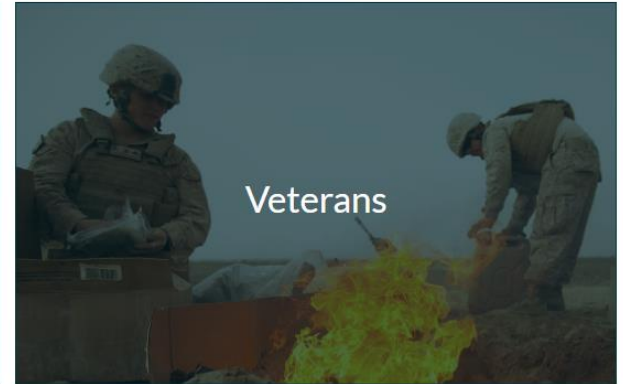
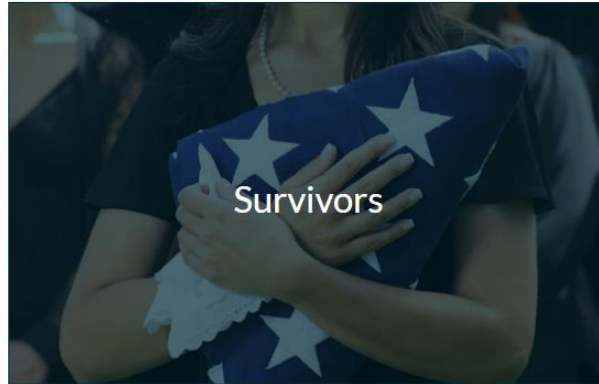
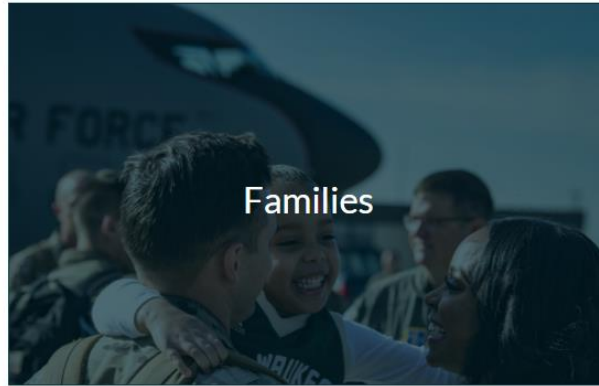
Write

Use Your Testimony to Support Government Repeals



MOAA's Legislative Action Center

Key Advocacy Issues



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="text"/> <input type="button" value="Download"/>
Bill	Last Timeline Action Date	Last Timeline Action	Number of Cosponsors		Source Link	
1	07/18/2023	Reported (Amended) by the Committee on Armed Services. H. Rept. 118-149, Part I.	326	<div style="width: 100%;"></div>	External Link	
2	03/29/2023	Subcommittee Hearings Held.	153	<div style="width: 80%;"></div>	External Link	
3	03/01/2023	Introduced in House	138	<div style="width: 75%;"></div>	External Link	
4	09/28/2023	Sponsor introductory remarks on measure. (CR H4719)	112	<div style="width: 65%;"></div>	External Link	
5	02/14/2023	Introduced in House	79	<div style="width: 50%;"></div>	External Link	
6	07/26/2023	Ordered to be Reported in the Nature of a Substitute by Voice Vote.	74	<div style="width: 45%;"></div>	External Link	
7	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	70	<div style="width: 40%;"></div>	External Link	
8	02/09/2023	Introduced in Senate	70	<div style="width: 40%;"></div>	External Link	
9	06/23/2023	Introduced in House	67	<div style="width: 35%;"></div>	External Link	
10	04/19/2023	Referred to the Subcommittee on Coast Guard and Maritime Transportation.	57	<div style="width: 25%;"></div>	External Link	
11	04/06/2023	Introduced in House	57	<div style="width: 25%;"></div>	External Link	

MOAA's Legislative Action Center



Search by title...

Bill	Last Timeline Action Date	Last Timeline Action	Number of Cosponsors
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
2 H.R. 1139: GUARD VA Benefits Act	03/29/2023	Subcommittee Hearings Held.	171
3 H.R. 1277: Military Spouse Hiring Act	03/01/2023	Introduced in House	143
4 H.R. 5641: Pay Our Troops Act	09/28/2023	Sponsor introductory remarks on measure. (CR H4719)	117
5 H.R. 4335: VA Loan Informed Disclosure Act of 2023	06/23/2023	Introduced in House	109
6 H.R. 1045: Health Care Fairness for Military Families Act of 2023	02/14/2023	Introduced in House	85
7 H.R. 1413: Expanding America's National Cemetery Act of 2023	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	81
8 H.R. 542: Elizabeth Dole Home Care Act of 2023	12/06/2023	Received in the Senate.	76
9 H.R. 1083: Caring for Survivors Act of 2023	03/20/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	73
10 S. 344: Major Richard Star Act	02/09/2023	Introduced in Senate	71
11 H.R. 2693: Pay Our Coast Guard Parity Act of 2023	04/19/2023	Referred to the Subcommittee on Coast Guard and Maritime	61



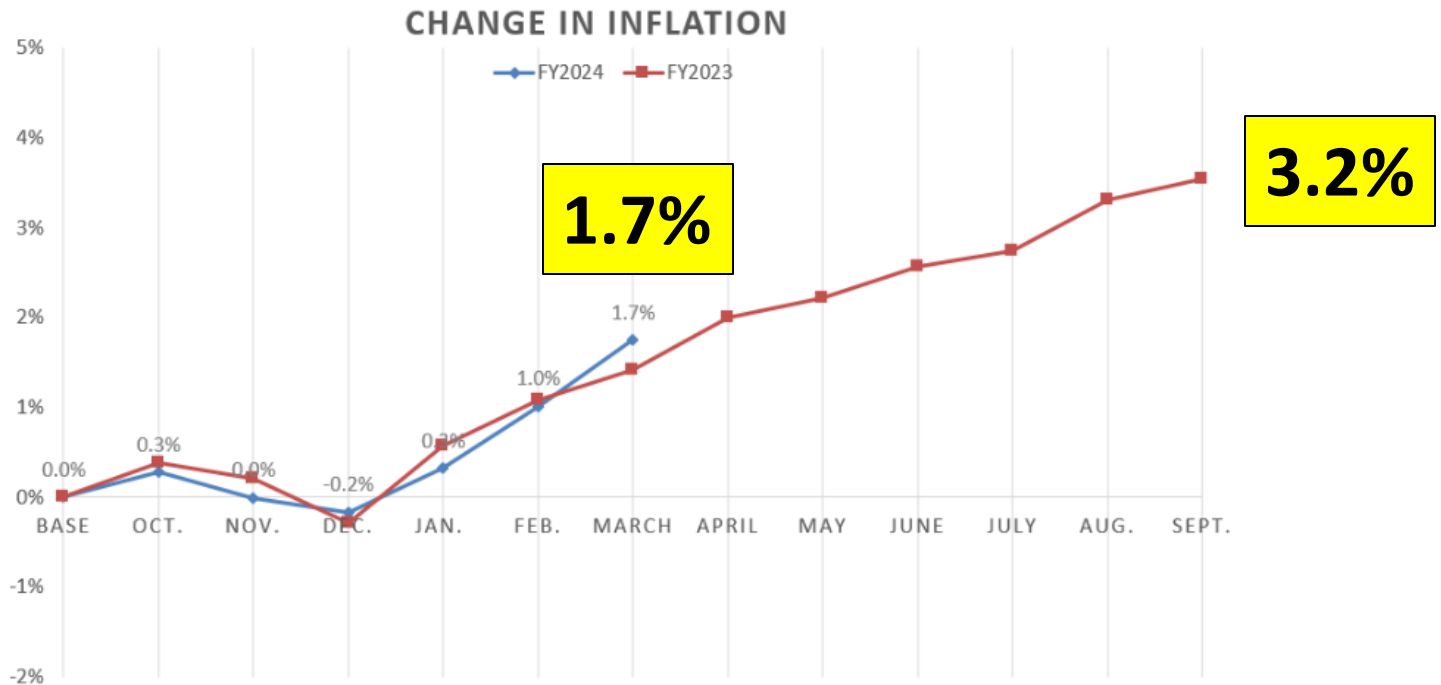
COLA Watch

The Latest

The March 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released April 10, was 306.502, 1.7% above the FY 2024 baseline of 301.236. April 2024 figures will be announced May 15.

The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA (see "[How Your COLA Is Calculated](#)," below).

The Chart



Military Officers Association of America

WWW.MOAA.ORG

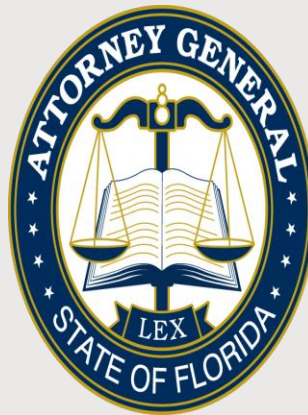
Please contact your elected representatives
Strength comes in numbers
Your single voice does matter

Join MOAA at MOAA.org



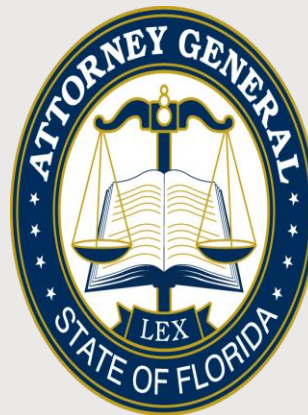
Savvy Consumers Can Stop Fraud

OFFICE OF THE ATTORNEY GENERAL
Consumer Protection Division



02/2023

This presentation is for information purposes only and should not be construed as providing legal advice or presenting a formal opinion by the Office of the Attorney General



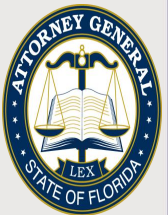
MISSION

- To protect consumers from **fraud** and other financial **exploitation**.
- To prevent and stop **unfair and deceptive** business practices.
- To accomplish these directives without undermining the competitive process of trade and commerce.



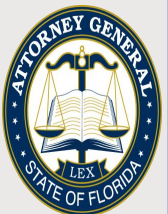
WHY SENIORS?

- **Abundance:** The Senior population in Florida is the second highest in the country (21% over age 65)
- **Trust:** AARP studies show “More than one-third of older senior citizens are especially vulnerable to fraudulent sales schemes because they are unaware of the prevalence of such deception and tend to be more trusting than younger consumers...”
- **Physical or Mental Impairment:** Dementia, Alzheimer’s Disease, limited mobility etc. make seniors especially vulnerable



WHY SENIORS?

- **Assets:** Seniors are more likely to have cash on hand; Scammers know when to expect monthly social security or pension checks
- **Independence and Loneliness:** Scammers often strike after a Spouses' death (scan obituaries for victims); Seniors are more likely to be at home and answer the phone
- **Embarrassment:** Seniors are often too embarrassed to ask questions, confront a scammer, consult with family, admit they were duped or report the fraud.



CONSUMER
SENTINEL
NETWORK
DATA BOOK 2023



SNAPSHOT

5.4
MILLION
REPORTS

TOP THREE CATEGORIES

- 1 Identity Theft
- 2 Imposter Scams
- 3 Credit Bureaus, Info Furnishers and Report Users

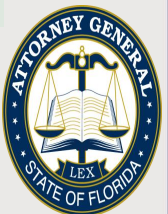
2.6 million fraud reports



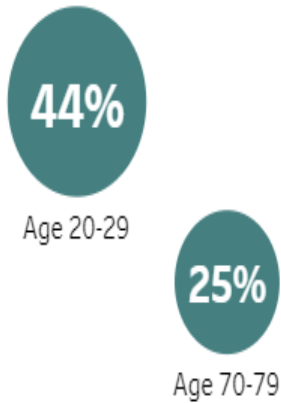
27% reported a loss

\$10.0 billion
total fraud losses

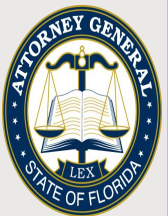
\$500
median loss



Younger people
reported losing
money to fraud
more often than
older people.



But when people
aged 70+ had a loss,
the median loss
was much higher.



TOP CONSUMER COMPLAINTS

2022 Top Five

- **Auto Related**
- Builder Contractor
- Timeshare Related
 - Moving
- Bank/Finance

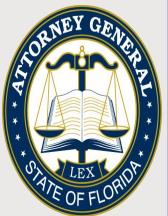
2023 Top Five

- **Builder Contractor**
 - Automotive
- Timeshare Related
- Imposter Scams
- Internet related transactions



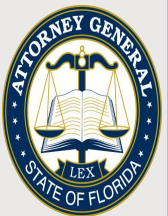
WHERE DO SCAMS HAPPEN?

- In the mail
- At your door
- By telephone
- Online
- A combination of any of the above



SCAMS IN THE MAIL

- **You've won a sweepstakes!**
- You've won the grand prize in an international lottery!
- **Your free trip awaits, claim it today!**
- Your warranty is about to expire!



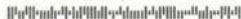
Sweepstakes ID Number: 368269190

Status: PENDING



Last Day To Respond:

APRIL 21, 2011



ATTENTION:

PRIZE ENTRY IDENTIFICATION NUMBER 368269190 WAS ASSIGNED TO YOU ON MARCH 28, 2011. YOU ARE URGED TO CALL AND ENTER THE \$1,100,000.00 SWEEPSTAKES BY APRIL 21, 2011. DO NOT DELAY.

PLEASE CALL TOLL FREE 1-800-235-6247 AND PROVIDE PRIZE ENTRY ID 368269190.

EACH WINNER WILL BE NOTIFIED BY MAIL AND WILL BE REQUIRED TO COMPLETE, SIGN AND HAVE NOTARIZED AN AFFIDAVIT OF ELIGIBILITY, RELEASE OF LIABILITY, AND WHERE LEGALLY PERMISSIBLE, A PUBLICITY RELEASE WHICH MUST BE RECEIVED WITHIN 14 DAYS OF DATE PRINTED ON NOTIFICATION OR AN ALTERNATE WINNER WILL BE CHOSEN.

IF YOUR PRIZE ENTRY NUMBER IS SELECTED THE WINNING NUMBER IN A RANDOM DRAWING YOU WILL WIN \$1,100,000.00, AND YOUR PRIZE WILL BE DELIVERED WITHIN APPROXIMATELY 14 DAYS OF RECEIVING YOUR EXECUTED AFFIDAVIT.

SINCERELY,

E. WRIGHT

There is no purchase or payment required to enter or win and a purchase or payment will not increase your chances of winning. All sweepstakes sponsored exclusively by NME. The \$1,100,000.00 grand prize will be awarded as 30 annual installments of \$36,666.67.

RETAIN FOR YOUR RECORDS

KIT-05 27029-109-00157007 ENDOBAT

PRIZE STRUCTURE

Prize Entry Identification number 368269190 corresponding to a \$1,100,000.00 sweepstakes was assigned to you. The prize structure is as follows and is guaranteed to be awarded to the winner.

OFFICIAL PRIZE LISTING

PRIZE LEVEL	PRIZE VALUE	RESPOND BY	PRIZE STATUS
GRAND PRIZE	\$1,100,000.00 - PAID IN LUMP SUM OF \$550,000.00 OR 30 ANNUAL INSTALLMENTS OF \$36,666.67 (SEE RULES)	April 21, 2011	UNAWARDED UNAWARDED UNAWARDED

CR000

CAPITAL RESEARCH CONSULTANTS
No. 78445673
DATE: 06/20/2011

Verification Certificate

Capital Research Consultants Inc.
26 Railroad Ave
PMB 123
Babylon NY 11702

— NOTIFIED —

SAMT: 4 ASSIGNED for PAYMENT 4
Committed Amount:
Total \$2,678,394.00 00/100
--Two million six hundred seventy eight thousand three hundred ninety four

OFFICIAL ACKNOWLEDGEMENT CERTIFICATE

REVIEW \$AMOUNT TOTAL:
*** \$2,678,394.00 00/100 ***

—TWO MILLION SIX HUNDRED SEVENTY EIGHT THOUSAND THREE HUNDRED NINETY FOUR DOLLARS—

I, [REDACTED] DO HEREBY ACCEPT YOUR FINDINGS AND AGREE TO IMMEDIATE DELIVERY.

I AM THE INDIVIDUAL NAMED ABOVE, CURRENTLY RESIDING AT THE ADDRESS SHOWN.

THAT I AM A LEGAL CITIZEN OF THE UNITED STATES, AND THAT I AM 18 YEARS OF AGE OR OLDER AS OF TODAY'S DATE.

I HAVE ENCLOSED FEE OF \$20.00 IN CASH, CHECK OR MONEY ORDER MADE PAYABLE TO CRC.

X [REDACTED]

SIGN AND RETURN IN THE SPECIAL PROCESSING ENVELOPE ENCLOSED WITH PAYMENT.

DEADLINE FOR RESPONSE: 07/04/2011 ACCOUNT NO.: [REDACTED]

AUTHORIZING CRC AGENT: [Signature]
COMMITTED AMOUNT:
THE SUM \$2,678,394.00

>>>>> 78445673 - CRC-R0N2 <<<<<

RELEASE DEPT.
STAMP ON PREPARED DOCUMENT
APPLY AS AN INDIVIDUAL FEE
DATE OF PREPARATION: 06/20/2011
OFFICE PLEASED WITH: [REDACTED]
REMARKS AND FEES TO BE PAID AT TIME OF DEPT.
FEE: [REDACTED] COMPLETION PAPERS: [REDACTED]

OFFICIAL USE ONLY
DO NOT MARK IN ABOVE AREA

RETURN THIS PAGE

2018150341



SCAMS AT YOUR DOOR

Unscrupulous salespeople may appear at your door and make outrageous claims to get you to purchase:

- Water Filtration Systems
- Carpet Cleaning Services
- Window Installation
- Security or Medical Alert Systems
- A/C installation or Duct Cleaning

Be cautious of anyone who comes to your home offering free or greatly discounted services.



WATER UPDATE!

Unfortunately we were unable to reach you by phone or in person. Please contact us within 72 hours.

Office Hours
9am - 5pm Monday - Friday

(800) 574-6127

*Not affiliated with any public or private utility company.

ELECTRIC UPDATE!

Unfortunately we were unable to reach you by phone or in person. Please contact us within 72 hours.

Office Hours
9am - 5pm Monday - Friday

(888) 604 - 7328

*Not affiliated with

ty company.



NOTICE : INSPECTION DUE

Due to many Areas experiencing **Flooding, Runoff, Nitrates & Water Main Breaks** it is recommended that you have a Water quality inspection. **Even if you use a Water Filter/Softener, ALL Residents** are urged to take advantage of this **NO COST, ON SITE** quality control inspection. Remember this is a **FREE Consumer Awareness Program** provided by **Central Florida Water Managements Consumer Awareness Dept.** Fill in Information below & return this Card, you will be contacted soon to schedule a time for your **FREE** inspection!

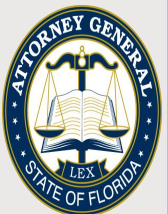
Day Time Phone: () _____ # of Adults Using Water: _____ E-Mail _____



SCAMS OVER THE PHONE

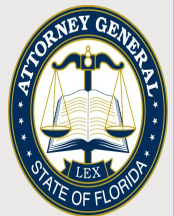
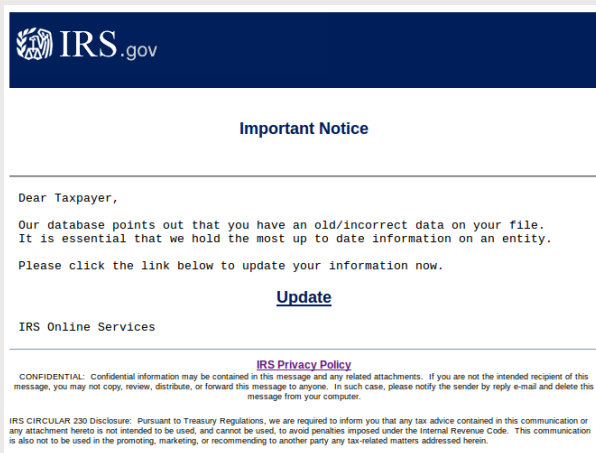
Phone numbers and Caller IDs can be “spoofed”

- Imposter Scams include:
 - The IRS Scam
 - The Grandparent Scam
 - Jury Duty Scam
 - Arrest Warrant Scams
 - Utility Scams
 - Imposter Debt Collectors
 - Imposter Charity Solicitors
 - Imposter Tech Support Companies



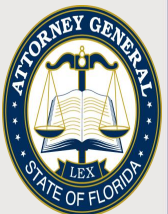
SCAMS ONLINE

- Negative Option Sales Tactics
- Phishing Scams
- **Tech Support Scams**



"TECH SUPPORT" SCAMS

- Happen both **over the phone** and **online**
- Over the **phone**: "I'm with tech support calling from...it looks like your computer is infected with a **virus** or **malware**."

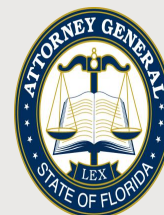


"TECH SUPPORT" SCAMS

Application Number of events: 5,801

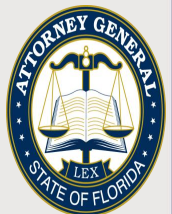
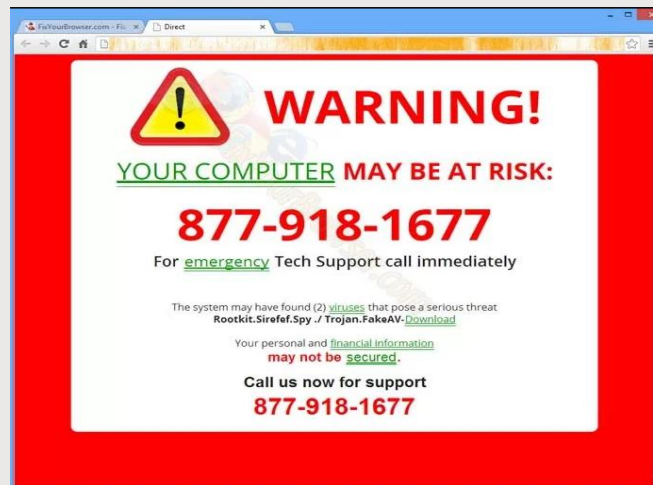
Filtered: Log: Application; Levels: Critical, Error, Warning; Source: . Number of events: 495

Level	Date and Time	Source	Event ID	Task C...
Warning	11/5/2014 10:56:18 AM	User Profile Service	1530	None
Warning	11/4/2014 1:04:01 PM	Group Policy Drive Maps	4098	(2)
Warning	11/3/2014 10:43:55 PM	User Profile Service	1530	None
Warning	11/3/2014 10:43:22 PM	MsiInstaller	1001	None
Warning	11/3/2014 10:43:22 PM	MsiInstaller	1004	None
Error	11/3/2014 3:16:14 PM	Application Error	1000	(100)
Error	11/3/2014 3:00:26 PM	Application Error	1000	(100)
Warning	11/3/2014 11:34:36 AM	MsiInstaller	1001	None
Warning	11/3/2014 11:34:36 AM	MsiInstaller	1004	None
Error	10/31/2014 11:55:17 PM	SideBySide	80	None
Warning	10/31/2014 3:22:06 PM	MsiInstaller	1001	None
Warning	10/31/2014 3:22:06 PM	MsiInstaller	1004	None
Warning	10/31/2014 2:05:38 PM	User Profile Service	1530	None
Warning	10/30/2014 2:37:20 PM	User Profile Service	1530	None
Warning	10/30/2014 11:01:46 AM	Group Policy Drive Maps	4098	(2)
Warning	10/28/2014 2:49:02 PM	Symantec AntiVirus	129	None
Warning	10/28/2014 2:00:53 PM	Symantec AntiVirus	129	None
Warning	10/28/2014 1:20:19 PM	Group Policy Drive Maps	4098	(2)
Error	10/28/2014 1:23:07 AM	SideBySide	80	None
Error	10/24/2014 7:56:49 AM	Symantec AntiVirus	51	None
Error	10/22/2014 1:22:16 AM	SideBySide	80	None
Warning	10/21/2014 5:47:08 PM	Symantec AntiVirus	129	None
Warning	10/21/2014 4:29:36 PM	Group Policy Drive Maps	4098	(2)
Warning	10/21/2014 11:28:33 AM	Symantec AntiVirus	129	None
Warning	10/21/2014 10:39:35 AM	User Profile Service	1530	None
Warning	10/21/2014 10:09:25 AM	User Profile Service	1530	None



"TECH SUPPORT" SCAMS

- **Online:** Often the scam begins with a pop-up either notifying you to **call a number to activate** your anti-virus software or warning you that a scan has detected an issue and you should call to **speak with a live tech support agent.**



Thank you. Your order has been approved

Please Note Your Order Reference Number NWPC-U1504141733-41JFM
 Your VISA has been billed \$39.97
 Your statement will show your order as WWW.SAFCART.COM. A copy of this receipt will be mailed to fanddarker83026@yahoo.com.
 Your order includes enrollment in the Automatic Renewal Service - to manage or cancel auto renewal, go to www.safecart.com/login

Home | solutions | news |


PC Cleaner Inc. "Winner of Multiple 5-Star Awards" Need Help? Call Us Toll Free! (800)778-9520

Download Now Diagnose PC Learn More About Us Support

Order Confirmation, License Key & Instructions

Dear Francis Parker,
 Thank you for choosing PC Cleaner Inc.

Activate your new software by calling

 **1-800-795-1148**

call toll-free

To quickly activate your software, call us toll-free at the number above. Our technicians will securely connect to your PC remotely activate your software for you. At your request, we will diagnose your PC for other hard-to-identify problems.

If you need help activating your software please contact our support team 24/7 at **1-800-795-1148**

Product	Delivery	License Status
PC Cleaner Pro	Download	Active (Already Downloaded)
Browser Cleaner Optimizer <i>New!</i>	Download	Active [Please Download Now]
PC Antivirus Pro + Threat Guard <i>Free!</i>	Download	Active [Please Download Now]

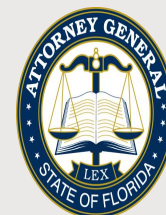
Reminder

Your Computer Is Not Backed Up,
 Backup Your Files Online Today

FREE Computer Backup Available

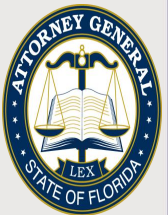
[Backup Now](#)

1:42 PM 4/15/2014



SAVVY CONSUMERS

- If you feel pressured to sign a contract or make a purchase, **ask for more time.**
- Always **review bills** and statements for unauthorized charges.
- Sign up for the National Do Not Call List and the Florida Do Not Call List.
- **Opt out** of “prescreened” or “preapproved” credit offers.
- Be leery of cold calls – **just hang up!**



SAVVY CONSUMERS

- When ordering online, be sure the website is secure – **look for a padlock** in the address bar.

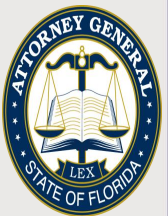


- **Read contracts** in full before signing. Understand your rights of cancellation.

- **Shred or burn documents** that contain personal information.

- **Check your credit** report regularly.

- Know that if something sounds **too good to be true, it probably is.**



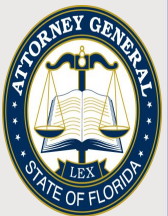
SAVVY CONSUMERS

- Do not share your personal information if it is not **absolutely necessary**.
- Do not carry your social security number in your purse or wallet.
- Never use the same passwords across multiple websites
- Never include personal or financial information in an email.
- **Do not respond** to unsolicited emails, texts or phone calls that request personal, private information.



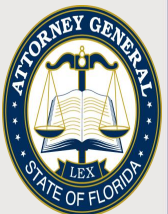
FILE A COMPLAINT

- Call 1-866-9-NO-SCAM (1-866-966-7226)
- Fill out a complaint form online at www.myfloridalegal.com



ADDITIONAL RESOURCES

- **Federal Trade Commission**
- **Florida Department of Agriculture and Consumer Services**
- **Florida Department of Business and Professional Regulation**
- **Florida Department of Elder Affairs**
- **Florida Elder Abuse Hotline**
- **Seniors vs. Crime**



QUESTIONS?



Campus Dining Map



Lake Claire Recreational Area

Gemini Boulevard North

ADDITION FINANCIAL ARENA

HEALTH & PUBLIC AFFAIRS I

STUDENT UNION

JOHN T. WASHINGTON CENTER

UCF LIBRARY

EDUCATION BUILDING

REFLECTING POND

FERRELL COMMONS

Gemini Boulevard South

REC & WELLNESS CENTER

SOUTH ACADEMIC VILLAGE

ADDITION FINANCIAL ARENA

- 1 KNIGHTRO'S  
- 2 JIMMY JOHN'S  

HEALTH & PUBLIC AFFAIRS I

- 3 STARBUCKS  

STUDENT UNION

- 4 WHICH WICH  
- HUEY MAGOO'S  
- PANDA EXPRESS  
- QDOBA  
- STARBUCKS  
- STEAK 'N SHAKE  
- KNIGHTSTOP   
- KNIGHTCADE  
- BENTO SUSHI 

JOHN T. WASHINGTON CENTER

- 5 CHICK-FIL-A  
- 6 KOTG: KNIGHTS ON THE GO   

EDUCATION BUILDING

- 7 EINSTEIN BROS BAGELS 

UCF LIBRARY

- 8 BARNIE'S COFFEE  

TECH COMMONS

- 9 CAFÉ BUSTELO 

BUSINESS ADMINISTRATION I

- 10 EINSTEIN BROS BAGELS  

REFLECTING POND

- 11 TOPPERS 

FERRELL COMMONS

- 12 '63 SOUTH  
- 13 UCF DINING SERVICES 

REC & WELLNESS CENTER

- 14 CHICK-FIL-A  

SOUTH ACADEMIC VILLAGE

- 15 POD MARKET 

 USE MEAL SWIPES HERE

 ACCEPTS DINING DOLLARS

 LOCAL RESTAURANT ROW LOCATION

 ACCEPTS TRANSCAT MOBILE ORDERING