



LEADERS WORKBOOK

2023-2024

MOAA Council and Chapter Affairs



MOAA's vision:

To be the leading association advocating on behalf of the military community.

MOAA's mission:

To advocate on behalf of the military community and never stop serving.



MOAA Council
& Chapter Affairs
Leaders Workbook
2023-2024

Introduction

This workbook was created to share information, resource tools, and best practices to enable council and chapter leaders to grow and sustain strong chapters. The workbook is not an all-inclusive guide to chapter management but instead is intended to serve as a resource guide on those critical challenges facing MOAA's affiliate network. For more detailed resources, refer to the *Council and Chapter Policies and Procedures Guide*, which you can find on www.moaa.org.



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MOAA OVERVIEW

2022 to 2026 Strategic Plan

Mission

To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through:

- **Advocacy**
- **Leadership**
- **Education**
- **Service**



- Education Assistance
- Professional Education Outreach
- Career Transition
- Spouse Professional Development
- Community Outreach
- Crisis Relief

The MOAA Charities



- 18th Annual Golf Classic netted \$40K for Charities
- Cruise for a Cause generates \$10K for Charities
- The MOAA Foundation approved for CFC: #86590
- Scholarship Fund grants increase to \$3.6M



Enhancing Member Value



moaa.org/moaastore



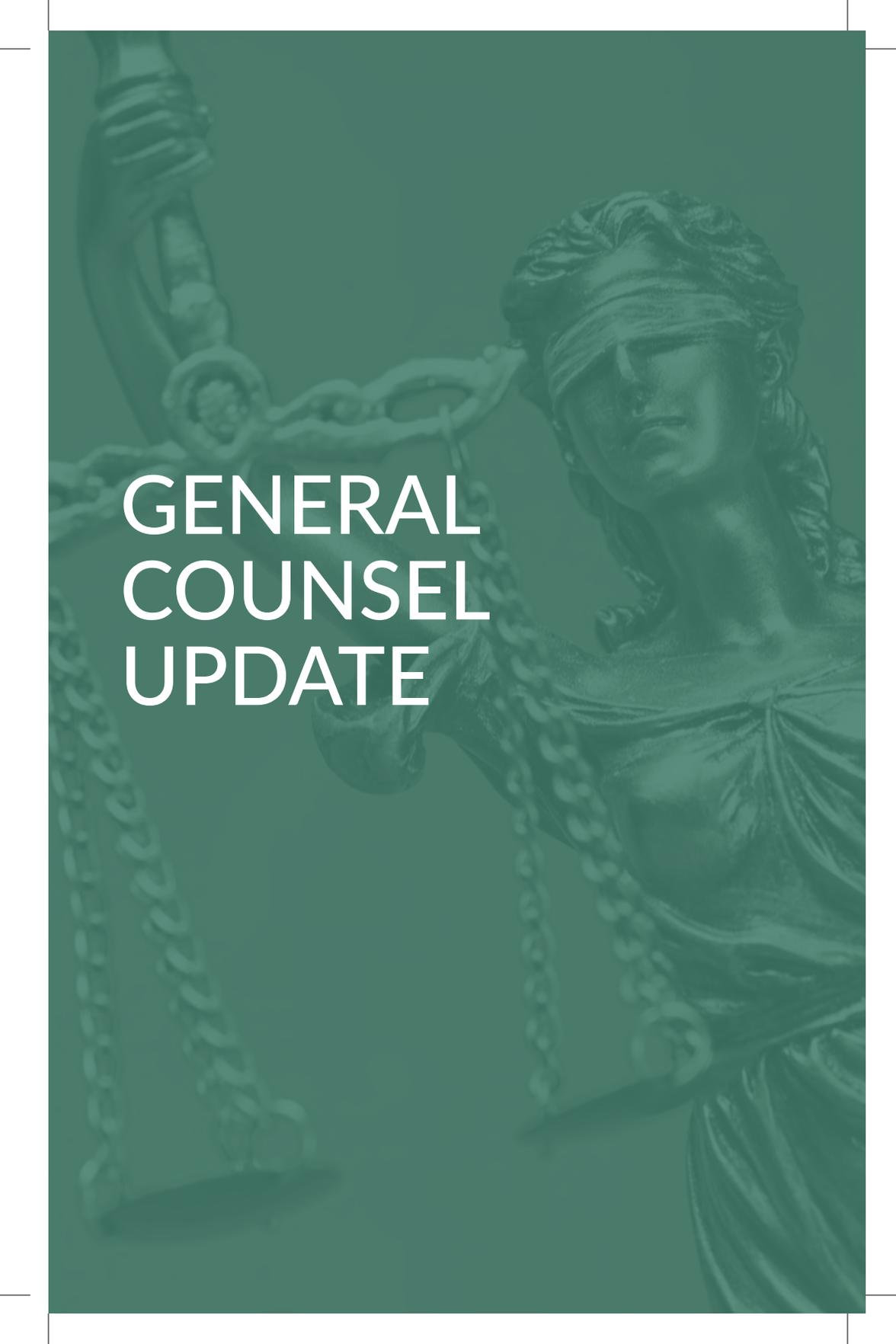
moaavacations.com

For More Details on Our Association



www.moaa.org/about





GENERAL COUNSEL UPDATE

MOAA Chapters: Legal Status

- **Councils & Chapters Are Affiliates**
 - Chapters are independent, self-governing, and self-supporting organizations
 - The MOAA Charter authorizes councils & chapters to associate with MOAA and to use MOAA's name, logo, and tag line
- **Relationship with National MOAA**
 - Separate and distinct organizations
 - Councils & chapters are not agents or subsidiaries of National MOAA
 - They are not covered by MOAA's IRS tax exemption or MOAA's liability insurance

MOAA Chapters: Legal Status

- **MOAA Recommendation: Incorporate**
 - Protects officers, directors, and members from personal liability in most instances
 - MOAA Council and Chapter Policies and Procedures Guide provides useful templates for Articles of Incorporation and Bylaws (moaa.org/policyguide)
 - The website for the Secretary of State or Corporation Commission for your state provides detailed instructions and forms to use to incorporate
 - Follow the procedures for non-stock corporations (Virginia) or nonprofit organizations (in your state)

MOAA Chapters: Legal Status

- Apply to IRS for your tax-exempt status
 - IRC 501(c)(19) – *Veterans Organizations*
 - IRC 501(c)(4) – *Social Welfare Organizations*
 - IRC 501(c)(3) – *Religious, Charitable, or Scientific Organizations*
- Tax-exempt status depends primarily on ...
 - Your mission (lobbying and advocacy, scholarships, or community improvement)
 - Source of income (dues, event revenue, donations)
- Exempt Status granted/denied by IRS after review of Articles of Incorporation or other organizational documentation
- Key Reference: *IRS Publication 557*

The Process

- Secretary of State or State Corporation Commission charters the corporation
 - Check availability of name
 - Reasonable fee (Virginia is \$100)
 - Download forms from website and submit
 - Approximately 10 days
- Internal Revenue Service determines tax-exempt status
 - File the correct IRS Form
 - Pay filing fee of \$600 [\$275 for 501(c)(3) charities]
 - Generally takes 60 to 90 days, but exempt status is retroactive
 - File timely annual tax return – IRS Form 990-N

MOAA Chapters: Liability Insurance

MOAA Recommendation: Chapter/Council Liability Insurance

- Bad things happen: traffic accidents; food poisoning; alcohol-related injuries; personal data stolen or compromised; contractual indemnification
- Your homeowners insurance doesn't cover what you do as a chapter or council officer
- Your chapter has a duty to be a responsible member of your community. If a chapter unintentionally causes harm, it needs to have the means to make it right
- Litigation is expensive – at least \$30,000 to \$50,000, even for a frivolous claim
- Insurance for chapter activities
- Council and Chapter Insurance is available through MOAA's insurance administrator, AMBA
- Up to \$2 million in commercial general liability coverage
- Provides coverage for legal fees even if suit lacks merit
- [MOAA.org/chapterliability](https://www.moaa.org/chapterliability)
- Annual cost varies depending on size of chapter. Generally, annual premium through AMBA is around \$350
- Prices vary – check with a local commercial insurance broker

Other Issues

Chapter Newsletters and Websites

- Your newsletter/website represents MOAA
- Things to Avoid
 - Divisive social issues
 - Partisan political issues
- Service Seals and Symbols
 - DoD/service branches own trademark rights on most military service seals and symbols
 - May not be used to identify the chapter
 - Avoid incorporating them in the header, title, or chapter name
 - Prior permission is required (not normally granted)
 - Chapters are authorized to use MOAA seals and symbols (www.moaa.org/logos)
 - MOAA will also create a logo for the chapter to maintain brand integrity

Resources: MOAA Publications



Council and Chapter
Policies and
Procedures Guide



MOAA Club and
Chapter Liability
Insurance Plan



MOAA Council &
Chapter Affairs
Leadership Workbook

Resources: IRS Publications



IRS Publications

- IRS Pub. 3386 – Tax Guide for Veterans Organizations
- IRS Pub. 557 – Tax Exempt Status for Your Organization
- IRS Pub. 4221-PC – Compliance Guide for 501(c)(3) Public Charities

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MEMBERSHIP & MARKETING UPDATE

Today's Environment



Challenges = Opportunity

Attitude toward membership differs by generation

Varying degrees of awareness of MOAA within the military community

Declining paid membership

Aging membership

Limited engagement in association activities and offerings

How Are We Doing?

360,000+ Members Strong

Year-over-year growth in overall membership

Strong renewal rates

Paid membership remains challenging with acquisition of new PREMIUM members lagging

Growth of BASIC membership — our pipeline for PREMIUM and LIFE membership



Motivators for Membership

MOAA's 2022 Brand Awareness Study

Motivator	Most Motivating for:	WHAT THEY'RE SAYING
All member benefits extend to your spouse	All Personas	<p><i>"It's so difficult wading through the VA process, so it's a relief to know my spouse will continue with the benefits."</i></p> <p>– Younger Spouse</p>
Advocacy on legislative issues impacting service members	LIFE Members Retired Officers	<p><i>"This is very important for all servicemembers because, as individuals, there is not much power available versus collective advocacy."</i></p> <p>– Retired Officer</p>
Vetted insurance plans (MEDIPLUS, SGLI replacement, etc.)	Spouse Senior Officers	<p><i>"As I approach retirement, I'm not sure what good replacements look like for SGLI or even medical. Having a trusted organization vet those plans gives me some level of confidence in the quality/value."</i></p> <p>– Senior Officer</p>
Advice on military pay and benefits	All Personas	<p><i>"Because not a lot of people know what to do or need help with this matter, so it's important and could help."</i></p> <p>– Younger Spouse</p>

Sharing MOAA's Message



Looking Forward



More in-person events and outreach

New member portal

Enhanced focus on personalization

Strengthen the value proposition

Working Together

How you can help:

- Ask questions
- Share the value of membership with your fellow officers and surviving spouses
- Invite others to join
(Use promotion code: GRASSROOTS)



Member Personas



MOAA NEVER STOPS SERVING TO GET THEIR LIVES OFF TO A GREAT START.

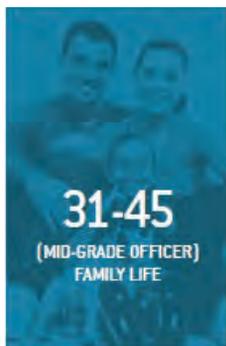
MARKERS:

Exciting "firsts" (marriage, baby, house), deployment, strains of war, high divorce rate, one-tour of duty/forced out due to draw downs, questioning military life as a career, allegiance to other Iraq and Afghanistan veterans, wired, media savvy, proactive, activists

MOAA PROVIDES:

- Military professionalism
- Transition services: résumé reviews and virtual job fairs
- Financial guidance and products
- Spousal professional development

Member Personas



MOAA NEVER STOPS SERVING TO HELP MEET THE NEEDS OF THEIR FAMILY.

MARKERS:

Pragmatic, skeptical, more earning potential, "trading up" homes, saving (or not saving) for college and retirement, "sandwich generation," possibly more deployment, injury, career instability or dissatisfaction, divorce, geo-bachelors, wired, possibly transitioning out of active duty to service in the National Guard or reserves

MOAA PROVIDES:

- Military professionalism
- Transition services including spouse programs
- Life Insurance
- Guidance in using civilian insurance
- Interest-free loans and grants for children

Member Personas



MOAA NEVER STOPS SERVING TO HELP THEM REFOCUS AND THRIVE.

MARKERS:

Second and non-military careers, reinventing themselves, mind/body wellness-focused, retirement concerns, benefits eroding, spouse in workforce

MOAA PROVIDES:

- Transition services including financial/benefits guidance
- Advocacy against retirement threats
- VA claims assistance
- Health insurance
- Interest-free loans and grants for children

Member Personas



MOAA NEVER STOPS SERVING TO HELP THEM RETIRE THE WAY THEY ENVISIONED.

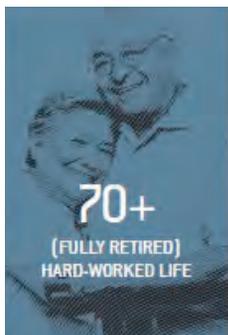
MARKERS:

Original activists, idealistic, retiring later, stretching savings, downsizing, increasingly wired, illness prevention, caring for elderly parents

MOAA PROVIDES:

- Travel services
- Healthcare guidance: TRICARE to Medicare
- Healthcare advocacy
- Wealth planning

Member Personas



MOAA NEVER STOPS SERVING TO HONOR THEIR SERVICE AND KEEP THEM CONNECTED TO THEIR MILITARY FAMILY.

MARKERS:

Patriotic, fond memories, spouses/friends dying, depression, isolation, chronic health concerns, financial difficulties (esp. among widows)

MOAA PROVIDES:

- Access to grassroots advocacy efforts
- Camaraderie through local chapters
- Publications
- Support for spouses and families who have lost an officer

Member Personas



MOAA NEVER STOPS SERVING WELL BEYOND THEIR MILITARY CAREER.

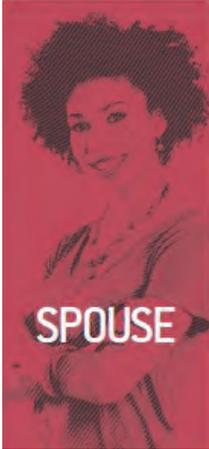
MARKERS:

Have left the military for various reasons: spouse may desire a more stable living environment; officer may have developed negative views of the military; may want to reconnect with family and friends; may have served out a planned amount of time. Interested in the products and services MOAA provides, but less interested in legislation and lobbying efforts as they don't directly apply to them anymore.

MOAA PROVIDES:

- Advocacy
 - GI Bill training improvements — you have 10 years to use the GI Bill
 - Tax credits for employers to hire veterans
- Career transition services
- Financial guidance
- Travel discounts
- Community and camaraderie through local chapters

Member Personas



MOAA NEVER STOPS SERVING TO HONOR THEIR STEADFAST COMMITMENT.

MARKERS:

Uncertainty and fear about "what's next" in term of spouse's assignments and potential deployment; difficulty putting down roots in a community; different schools and routines for children; careers often put on hold; sacrifices made to support spouse; financial matters falls on their shoulders. In essence, spouses are serving the military alongside their servicemembers and want to be viewed and respected for their tremendous and selfless efforts.

MOAA PROVIDES:

- Advocacy to support military families
- Publications: *State Report Card* and *Military Family Legislative Action Guide*
- Spouse career resources and relocation information
- Military Spouse Symposia
- MOAA Insurance plans

Member Personas



MARKERS:

For older spouse, dwindling support system and burdened or confused by tasks he or she has never had to deal with, like financial matters. In essence, spouses are serving the military alongside their servicemembers and want to be viewed and respected for their tremendous and selfless efforts.

MOAA PROVIDES:

- Advocacy to support surviving spouses
- Publications: *Help Your Survivors Now: A Guide to Planning Ahead*, *Auxiliary Checklist*, and *Military Officer* magazine
- Travel discounts
- MOAA Insurance plans
- Community and camaraderie through local chapters





LEGISLATIVE UPDATE

National Legislative Overview

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MOAA Legislative Highlights

- **Pay Raises:** For decades, MOAA has advocated for all ranks to ensure they get what they've earned. Recently, MOAA has been instrumental in securing the largest pay raises in a decade.
- **Widows Tax:** Repeal of the SBC-DIC offset for surviving spouses in the FY 2020 NDAA.
- **MTF Restructuring:** With the FY 2020, 2021, and 2022 NDAA laws, MOAA achieved three consecutive halts to planned medical billet cuts along with enhanced congressional oversight to MHS reforms.
- **Protecting TRICARE Benefits:** MOAA stood up against legislation that would have burdened TRICARE beneficiaries with additional costs to address budget shortfalls in other areas.
- **Military Housing Reform:** Provisions in the FY 2020 NDAA improved the day-to-day lives of military families of all ranks with the most impactful housing reform in a quarter-century.
- **PACT Act:** MOAA was part of a coalition supporting this comprehensive toxic exposure reform, expanding care and benefits to millions of veterans dating back to the Vietnam era.
- **MISSION Act:** MOAA shaped this historic bill providing sweeping reform to VA programs.
- **GI Bill Upgrades:** MOAA secured major victories for servicemembers and military families with the passage of the Post-9/11 Veterans Educational Assistance Act of 2008, better known as the Post-9/11 GI Bill, which was improved by the Forever GI Bill signed into law in 2017.
- **Defeated 'COLA Minus 1 Percent':** MOAA pressed Congress and won a repeal of language passed in a late 2013 which would have diminished by 1 percent any cost-of-living (COLA) adjustment for military retirees until age 62.
 - MOAA saved an E-7 \$83,000 and an O-5 \$124,000 by age 62.

118th Congress Goals

Compensation and Service-Earned Benefits

- Pay raise at or above Employment Cost Index, and programs necessary to recruit and retain a quality force.
- Ensure pay continues for all eight uniformed services during government shutdown.
- Concurrent receipt of military retirement pay and VA disability pay.

Military Housing

- Restore BAH at 100% of housing costs per Military Housing Area. In 2019, DoD completed a reduction of BAH down to 95% of the housing assessments to save money for other programs.
- Ensure barracks are a safe and healthy place 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 significant fluctuations in utility costs.

Health Care for Currently Serving and Retirees

- Maintain the hold on medical billet reductions until required reports clarify how any cuts will fully support both readiness and beneficiary access to care.
- Reverse degradation of pharmacy benefit – specifically, ensure access and achieve limits to copay increases.
- Address TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for TRICARE beneficiaries experiencing access challenges within the direct care system of military hospitals and clinics. Include an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by DHA to address systemic access problems.

118th Congress Goals

Health Care and Benefits for Veterans

- Monitor recent legislation enacted (such as the PACT Act) in the areas of health care, compensation, and 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, as well as modernization of the VHA workforce and facility infrastructure to improve veterans' access to high-quality care.

Service Families

- 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 child care options.
- Overcome ineffective problem-reporting systems and resolutions in the military health system.

Survivors

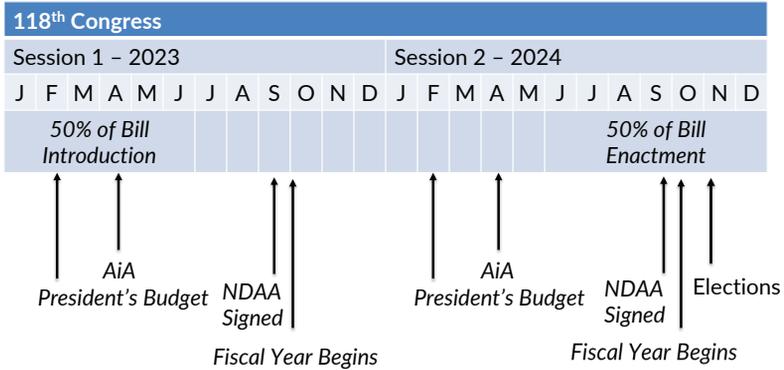
- Repeal the recoupment of a retiree's paycheck for the month after their passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other federal government entitlements baselined at 55%.

Guard and Reserves

- Continue to pursue reserve component priorities and improvements, and coordinate with Guard and Reserve leadership to advance legislative and policy solutions to meet servicemember and force readiness requirements.
- Overcome the lack of TRICARE coverage for reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve when promoted and when retired.

118th Congress – The Road Ahead

Congressional Schedule in Regular Order:

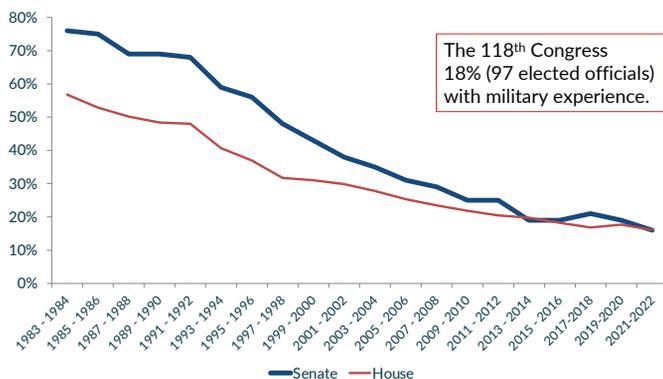


118th Congress – The Road Ahead



- Advocacy in Action
- Appropriations/Budget
- NDAAs
- Additional Key Legislation
- Challenges Ahead

Military Experience in Congress



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

Why is Advocacy Important?



- Recent national and council/chapter efforts
 - Honoring Our PACT Act
 - Major Richard Star Act
 - Widows Tax
- National-state legislative efforts/building critical mass through advocacy... because it works

National and Council/Chapter Collaboration



Council/Chapter Self-Assessment

How many of these can your affiliate do?

- Direct line to lawmakers and primary staff leaders
- Brief lawmakers on national MOAA goals
- Write a letter to lawmakers
- Mass action on legislative action alerts
- Phone banking
- Office visits
- Host town halls
- Collect and share stories of the affected
- Local media contact
- Write an op-ed
- Information sessions
- Coordinate with local MSO/VSOs
- Recruit new advocates

State Legislative Forum

Online forum for council and chapter legislative leaders to share their experiences on issues at the state level

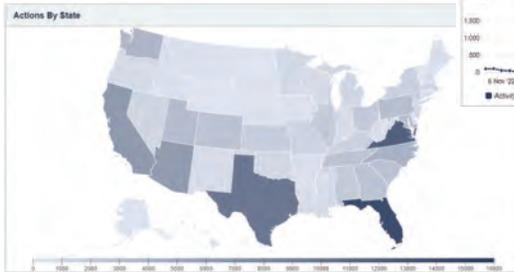


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 - Mobile: (610) 442-5880

Legislative Leaders Page

MOAA.org/legislators is an enduring resource for council and chapter leadership to provide necessary tools for your federal advocacy efforts, including:

- Federal Advocacy Resources
- Advocacy in Action Materials
- State Advocacy Resources



MOAA's Legislative Action Center



Active Legislative Campaigns

Help Support Military Family Access to Mental Health Care

Help MOAA build support for H.R. 4824, the Stop Copay Overpay Act, which would reduce TRICARE copays for mental health visits and address the financial barrier to accessing mental health services.

*Example 'Call to Action' Campaign



Visit MOAA's Legislative Action Center at www.moaa.org/takeaction

Key Takeaways

- **Each of us must be engaged** – to encourage future generations to serve!
- **Continue to educate & inform** elected officials:
 - 92 veterans serving today in Congress – 17%
 - 129 in 2007 – 24%
 - 389 in 1969 – 73%
- **Speak out & champion the needs** of our military community!
- **Defend military, veteran & survivor benefits** in this environment of divisive politics & tight budgets
- **Celebrate 16 consecutive years of Top Lobbyist Awards**

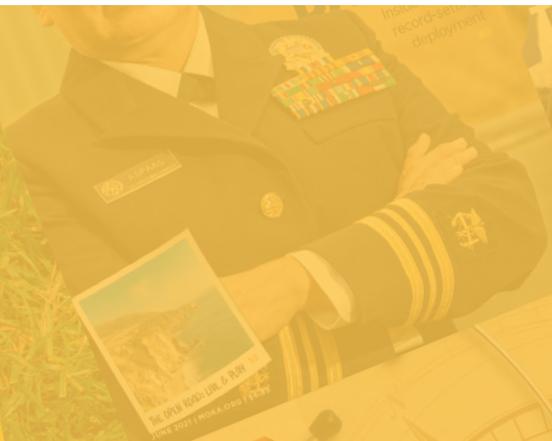




MOAA COMMS UPDATE

2021 SUMMER READING

Interviews with bestselling authors, including Erik Larson and Phil Klay, and curated reading lists to get you through these hot summer days.



THE GREAT ROAD: LIES & TRUTH
JUNE 2021 | MOAA A-0100 | \$3.99



SPECIAL REPORT TRICARE GUIDE

Expert tips to navigate your health care benefit. 42

Meet Chris Murgado, USA National Operations Team. Turn to the page to see how he made our list.

VETERANS DAY
Meet the Hall of Valor's architect. 14

A promising PTSD treatment. 64



TRAINING INFORMED

How one officer overcame a health issue to ace the Army's new fitness test.

THE CHANGEMAKERS

Meet some of the MOAA members and spouses who are committed to never stop serving. 46

DECEMBER 2020 | MOAA ONE | \$3.99



FROM THE FRONT LINES

USPIS Officers Were Among the First to Respond to the Coronavirus Pandemic. 30



WIN INTO

Engagement: Keeping Members Informed

We continue to explore different storytelling formats across all our channels.

Facebook



Print



Website presentations



Video



Instagram

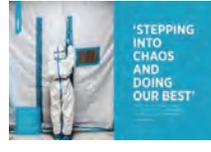


Newsletter



Military Officer Ripped From the Headlines

We've been able to keep relevant with great, timely storytelling.



Digital Engagement

Website

MOAA www.moaa.org
6 million pageviews per year

The MOAA Newsletter

330,000 subscribers

- Advocacy
- Transition and Career
- Finance
- Health Care & Earned Benefits
- Spouse & Family
- Council and Chapter News
- Member Spotlight

Social Media

 www.facebook.com/moaa
93K followers

 @MilitaryOfficer
35.5K followers

 @MOAAofficial
4.4K followers

 www.moaa.org/linkedin and
<https://www.linkedin.com/company/moaa/>
23K followers

 www.youtube.com/TheMOAACchannel
1.8K subscribers

Multimedia

- We have a variety of video for external and internal audiences to tell member stories, promote member benefits and explain important advocacy topics
- We have increased our unique digital presentations to broaden our audience



MOAA Publications



- Aging Into Medicare
- Estate Planning
- Benefits Planning Guide
- Guard-Reserve Retirement Checklist
- Remarriage Guide
- Help Your Survivors Now
- Survivor's Checklist
- Concurrent Receipt Update
- Marketing Yourself
- Military Spouse Career Guide
- And More >> www.moaa.org/publications

TRICARE Guide

- Becoming the go-to source for health care information
- November edition of *Military Officer*



Supporting Our Chapters

- Member Spotlight articles in newsletter and in magazine
- Annual Military Officer special report
- Chapters Changemakers edition in magazine
- Magazine mail-in card
- Video spotlighting chapter benefits
- Communications Awards and more ...



New in '23 and '24



- **Vietnam Unchronicled**, a special print and digital storytelling project that includes ...
- **Our POW Documentary**, MOAA travels to Vietnam with POWs returning for the first time.

- **Refresh** of magazine, publication designs





MOAA CHARITIES

MOAA Charities

- The MOAA Foundation (TMF) and MOAA Scholarship Fund are independent charity subsidiaries of MOAA. Both organizations serve members of the greater uniformed services community, regardless of rank or branch of service.
- Programs and services provided by The MOAA Foundation and MOAA Scholarship Fund are fueled by generous donations from individuals, support from corporate sponsors, and a network of resources provided by MOAA.
- Both subsidiaries hold platinum ratings for transparency from Candid (formerly GuideStar).
- Federal employees and retirees can set up their annual Combined Federal Campaign (CFC) pledge supporting The MOAA Foundation (CFC 86590) and/or the MOAA Scholarship Fund (CFC 11285)
- Visit **charities.moaa.org** to support these missions.

Community Outreach

- The Community Outreach program leverages the power of the nationwide MOAA council/chapter network. It offers grants to MOAA councils and chapters across the country directly involved in assisting local uniformed servicemembers and veterans and their families to improve their quality of life.
- Distributed over \$525,000 since program launch in 2017.
- Applications open annually in December and are due in February.
- <https://charities.moaa.org/CommunityOutreach>

	2017	2018	2019	2020	2021	2022	2023
Applications	9	29	44	48	36	40	59
Grants Awarded	6	19	22	23	32	33	46
Total Disbursed	\$25,000	\$75,000	\$79,400	\$84,832	\$87,485	\$86,058	\$90,076

2023 Community Outreach Grant Recipients

Chapter Name	Program
Arizona	Military, veteran, and family community support collaboration program
Bella Vista Arkansas	Volunteers distribute much needed meals, food items, and emergency supplies
Cape Canaveral	Homeless veteran and family support
Catalina Mountains	Provide computers and IT support to veterans moving into permanent housing
Central Florida	Art therapy program to veterans
Chattanooga	Indigent Veterans Funeral Expenses
Coastal Carolina	Support to veterans by matching rescue dogs to the veteran's specific need
Colorado COC	Event: Preparing to Support Your Surviving Spouse/Family
Columbia River	Clark County Veterans Assistance Center, Veterans Stand Down & Expo
Falcons Landing #1	Direct financial support to veterans/spouses with urgent need
First Flight	Habitat for Humanity
General Omar N Bradley Mid-Missouri	Welcome Home: veterans focused shelter and transitional living facility
Grand Strand	Veterans' emergency assistance and support for those facing homelessness
Greater Baton Rouge Area	Outreach to deployed servicemembers
Greater Granbury	Veterans Freedom Retreat
Greater St. Louis	United Way's 2023 Christmas 100 Neediest Cases program
Green Valley	Turkeys for Troops and non-perishable foodbank
High Country	Memorial Day and Veterans Day flags on 450 veterans gravesites
Hilton Head Area	OPFOB provides recreational peer-to-peer experiences to enhance veterans' well-being
Historic Mayport	Food assistance and support to active duty enlisted military families
Indian River County	Critical home improvements for veteran homeowners unable to do repairs
Lincoln Land	Assistance provided to Surviving Spouses, Gold Star Families and veterans
Luke	Housing, food, emergency financial assistance to broad military community
Middle Tennessee #1	Food distribution and pantry support to homeless veterans

2023 Community Outreach Grant Recipients

Chapter Name	Summary of Program
Middle Tennessee #3	Alzheimer's and dementia education summit for the military community
Nassau County	Expansion and landscaping for Veterans Memorial Park
New River	Support of a surviving spouse facing housing insecurity
Northwest Arkansas #1	ROTC mentoring support efforts
Northwest Arkansas #2	U.S. flag education to elementary school students
Northwest Florida #1	Providing local commissary gift cards to ranks E4 and below
Northwest Florida #2	Veterans Stand Down for Okaloosa & Walton Counties
Pikes Peak	Breakfast and marketing for RAD
Silver Strand	San Diego Veterans Stand Down
Solano County	Supporting local Family Readiness Center: childcare, financial education, EFMP
South Alabama	Provide substance abuse and mental wellness services to veterans
South Central Florida	Financial aid and food pantry supplies to Veterans
Southeast Idaho	Veterans Outreach booth providing benefits information and support to veterans
Southeastern Wisconsin	Facility improvements for children's camp who have lost a military family member in service
Southwest Florida	Expanding access to dental support for veterans
St Petersburg Area	Providing transitional rental assistance for homeless veterans and families
Tampa #1	JROTC drill team and color guard
Tampa #2	"Thriving After Military Service" All Ranks Transition Seminar
The Star Fort	Support Tranquility Point Retreat - addressing suicide, PTSD, depression and more
Treasure Coast	Working with Sarah's Kitchen to address food insecurity and hunger
Tucson	Assist Tucson Veterans Supporting Veterans with obtaining toiletries supplies
Whidbey Island	Purchase guitars for veterans with PTSD who complete program lessons

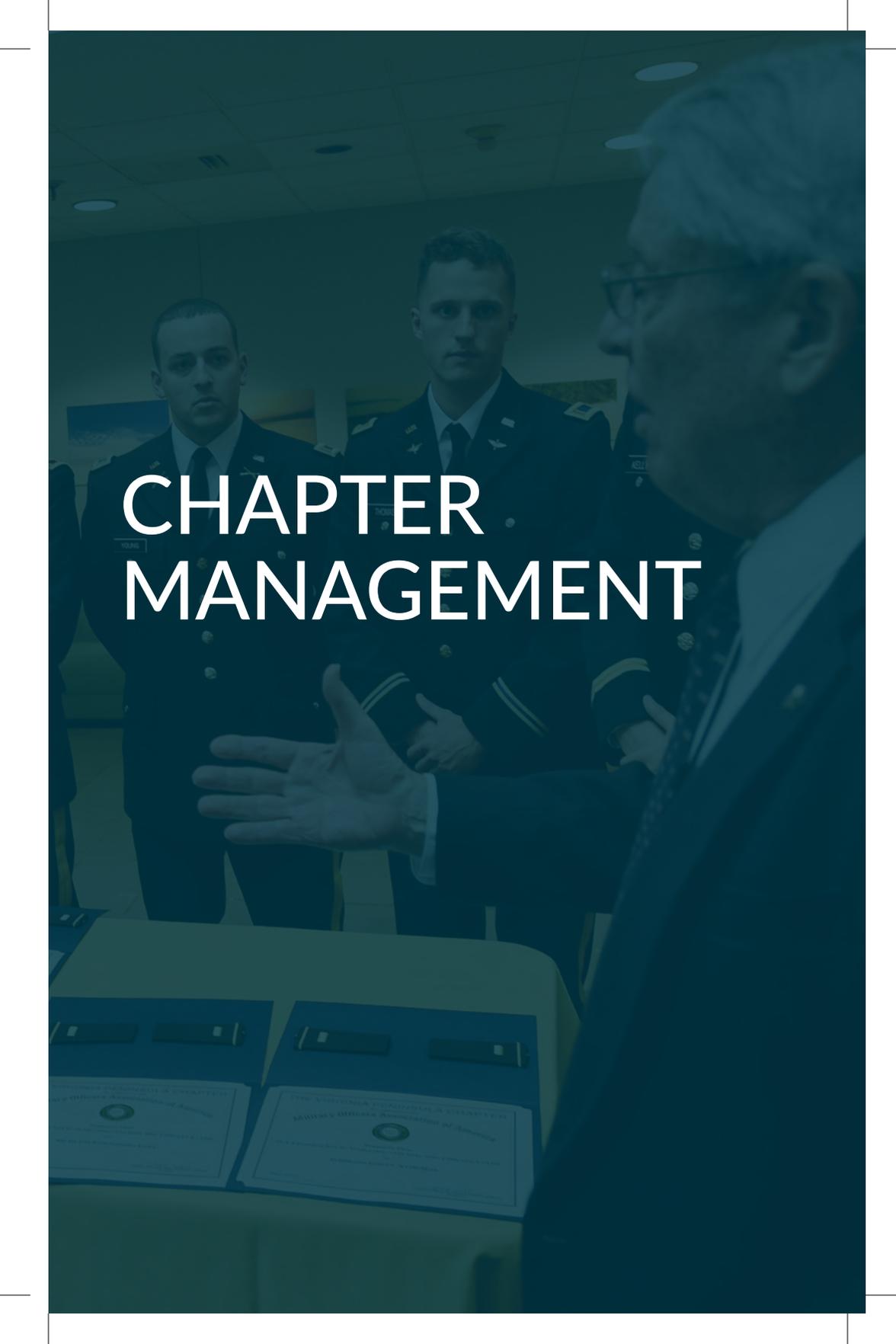
Crisis Relief

- The MOAA Foundation Crisis Relief program provides emergency one-time grant funds to assist uniformed services personnel and veterans and their families in crisis situations.
- Priority given to those experiencing crisis due to FEMA-declared disasters.
- Open to currently serving servicemembers, veterans, and retirees and their families including survivors.
- VA rating is NOT required, bridging the gap for over 12 million veterans who do not qualify for aid from other relief organizations.
- Applications take less than 20 minutes to complete, on average, and 90% of applications are approved.
- 100% of applicants would recommend program to others in need.
- Over \$55,000 distributed in first four months of receiving applications.
- **<https://charities.moaa.org/CrisisRelief>**

Scholarship Fund Overview

- Founded in 1948 with the belief that education is the cornerstone of a strong democracy, the MOAA Scholarship Fund provides financial assistance to children of both officers and enlisted personnel pursuing higher education.
- 2023 marks the fund's 75th anniversary.
- Financial assistance in the form of interest free loans and grants.
- 17,000+ students have benefited from Scholarship Fund programs since its inception.
- Along with more traditional colleges and universities, students attending vocational or technical schools are also eligible to receive funds.
- More information can be found at [**https://charities.moaa.org/SF**](https://charities.moaa.org/SF)





CHAPTER MANAGEMENT

MOAA Council & Chapter Affairs



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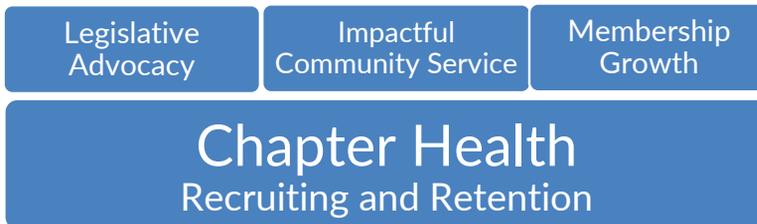


Joey Elliot
Chapter Affairs Specialist
Organizational Analysis
joeye@moaa.org
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Council Effectiveness

- Leadership continuity
- National stipends
- National Chapter Effectiveness Program
 - LOE input
- Authority pertaining to member chapters
- Responsibility to member chapters

Chapter Effectiveness



Chapter Overview

The healthy chapter:

- Articulable (and articulated!) chapter purpose/mission
- Legislative advocacy/engagement
- Impactful community service
- Membership growth

How we can measure accomplishment and sustainability:

- Use of committee module/other electronic tools
- Up-to-date leadership roster
- Recruiting and retention statistics
- Use of sponsorship and grant programs
- National and council engagement
- Training involvement and collaborative engagement
- Training and collaboration

Affiliate Checklist

- Have a stated and known mission
- Officer familiarity with the MOAA website and *Policies and Procedures Guide*
- Subscribe to *The MOAA Newsletter*
- Proactively address renewals
- Have a succession plan
- Regularly submit awards nominations
- Update Committee Module roster and check Near Real Time Report monthly
- Use existing technology/tools
- Publish a newsletter (print or electronic)
- Have a well-maintained website and social media presence
- Regularly engage with council and national Council and Chapter Affairs
- Regularly attend offered training
- Engage in community service and advocacy activities
- Engage with other military and veteran service organizations/coalitions/chamber of commerce

Grassroots Advocacy

Goal: *Influence in each congressional district*

- Legislative chair/liaison
- Coordinate council and chapter efforts
- Foster relationships with elected officials
- Visit legislators/staffers in home offices
- Participate in the State Legislative Forum
- Keep your chapter members informed and involved
 - Legislative Updates/Alerts in *The MOAA Newsletter* (weekly)
 - Legislative Action Center (www.moaa.org/takeaction)
 - Participate in annual advocacy events
- Join virtual chapter(s)

Tools and Resources: Recruiting and Retention

PROGRAMMING

- Visit request form
- Electronic Messaging
- Postcards/Revitalization
- Email draft on webpage

RECOGNITION

- Leadership Awards
- Organizational Awards
- Ceremonies
- *Military Officer* magazine and E-newsletter

TECHNOLOGY

- Online Dues
- Recruitment Tracker

OUTREACH

- Grants and Sponsorships
- Chapter Gear/Logos
- Videos
- RAD/Recruiting Kits
- Publications
- White Label Newsletter

OTHER

- Training Opportunities
- Discounts and Benefits

Recruiting Best Practices

- **Every member is a recruiter**
- Establish recruiting budget line
- Create internal recruiting competition
- Use Common Join Form
- Build a recruiting package (invitation letter, current newsletter, membership application)
- Always carry recruiting info
- Provide online join option, use online dues program
- Have a website or web presence
- Use social media
- Conduct meetings at different venues and times
- Connect with base retirement services office or transition center
- Strive for and earn recruiting and retention incentives and awards
- Utilize Sales Training techniques
- Follow up after initial contact and/or first meeting

Why does the prospect want to join MOAA?

vs

Why did you join MOAA?

Inclusion and Retention



- Welcoming, diverse environment
- Integrate new members quickly
- First impression is key
- Sponsors for new members
- Survey chapter members
- Programming
- Current events, interests
- Mission
- Social

Revenue Generation

- Recruiting Incentives
- Community Grants and Sponsorships
- MOAA Vacations Rebate
- AMBA Advertising
- Newsletter Advertising
- Local Retail Sponsors
- Auctions
- Golf Tournaments

Recruiting Dates of Interest

JAN

- Winter board of directors (BoD) meeting
- Florida Council of Chapters (CoC) Leadership Symposium, Orlando
- Virtual meeting and/or travel stipend paid to councils on request
- AMBA advertising program opens Jan. 1

FEB

- Communications Awards deadline Feb. 1
- Council and independent chapter presidents meeting
- Community Outreach Grant application deadline Feb. 28

MAR

- MOAA Scholarship Fund application deadline March 1

APR

- BoD meeting
- Advocacy in Action (AiA)
- Council Presidents Seminar (in conjunction with AiA)
- Regional Leaders Workshop, location varies

MAY

- Council and independent chapter presidents meeting
- Levels of Excellence (LOE) Award application deadline May 1
- Florida CoC convention, location varies
- AMBA advertising program ends May 31

JUN

- BoD meeting

JUL

- Surviving Spouse Liaison Excellence Award deadline July 1
- Strobridge Legislative Advocacy Award deadline July 1
- Input due for October Military Officer magazine July 1

AUG

- Council and independent chapter presidents meeting
- Regional Leaders Workshop, location varies

SEP

- Regional Leaders Workshop, location varies

OCT

- Military Officer magazine special chapters edition
- BoD meeting, annual meeting (with LOE presentations in even years)

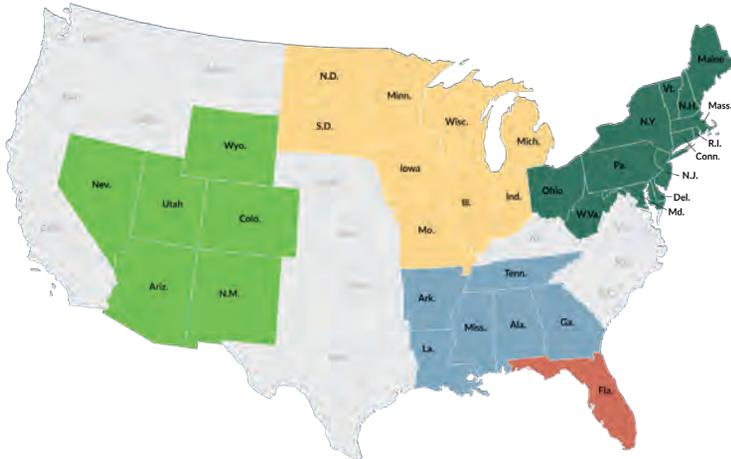
NOV

- Council and independent chapter presidents meeting
- Regional Leaders Workshop, location varies
- MOAA Scholarship Fund application period opens Nov. 1

DEC

- Community Outreach Grant application period opens Dec. 1
- Community Outreach sponsorship application period opens for next calendar year events (ongoing until funds are extinguished) Dec. 1

2023 Leader Training Workshops



Leadership Seminar
Orlando, FL
January 6-7
FL, Other C&C by invitation

Mid-South
Birmingham, AL
February 24-25
AL, AR, GA, LA, MS, TN

North-East
Providence, RI
June 2-3
CT, DE, MA, MD, ME, NH, NJ, NY, OH, PA, RI, VT, WV

North-Central
Milwaukee, WI
September 15-16
IA, IL, IN, MI, MN, MO, ND, SD, WI

West
TBD
November 17-18
AZ, CO, NM, NV, UT, WY

2024 Leader Training Workshops



Leadership Seminar
Orlando, FL
January 25-27
FL, Other C&C by
invitation

Virtual Workshop
New Leaders
March 13-14
Focused on New
Chapter Leaders

South Workshop
TBD
May 10-11
AL, GA, KY, MS, NC,
SC, TN, VA

Virtual Workshop
Experienced Leaders
August 14-15
Focused on Experienced
Leaders

West Workshop
TBD
November 15-16
AL, AZ, CA, HI, ID, MT, NV,
OR, UT, WA, WY

2023 Roundtable Schedule

January 26 Generational Recruiting	February 23 Chapter Communications	March 30 Advocacy	April 20* Committee Module
May 25 Awards	June 29 AMS Cutover	July 27 Chapter Assessments	August 31 Finance and Benefits
September 28 Legal Topics	Oct 26 Community Outreach	November 30 Recruiting & Retention	December 28 2023 review 2024 preview

2024 Roundtable Schedule

January 18* Association Management System	February 29 Levels of Excellence	March 28 Advocacy in Action	April 25 Marketing
May 23 Awards Program	June 27 Generational Recruiting	July 25 Chapter Health Update	August 22 Council/Chapter Visit Program
September 26 Legal Topics	Oct 24 Community Outreach	November 21* Harris Communication Award	December 19* 2024 review 2025 preview

* Adjusted from 4th Thursday to Avoid Conflict

Resources



- www.moaa.org
 - *Council and Chapter Policies and Procedures Guide*
 - Leaders Workbook
 - Webinars
 - Electronic Newsletter
- chapters@moaa.org
- (800) 234-MOAA (6622)



A woman is shown from the chest up, holding a folded American flag. She is wearing a dark top and a pearl necklace. The flag is blue with white stars. The entire image is overlaid with a semi-transparent blue filter. The text "SURVIVING SPOUSE UPDATE" is written in white, bold, sans-serif capital letters across the center of the image.

SURVIVING SPOUSE UPDATE

Surviving Spouse Liaison Overview

- Council/chapter point of contact and resource for surviving spouse and spouse legislative and benefits issue.
- Any member – male or female – or a spouse can be appointed to the position. They do not have to be a surviving spouse.
- Councils and chapters with an assigned surviving spouse liaison are awarded 10 points on their Levels of Excellence scoring.

Key Focus Areas of Surviving Spouse Liaisons

Promote the key values of MOAA:

- Advocacy
- Membership
- Council and Chapter Support
- Engagement/Resources
- The MOAA Foundation and MOAA Scholarship Fund

Educate, encourage, and engage surviving spouses

Educate

Provide information about issues that affect the entire military community – but especially surviving spouses and spouses – to:

- surviving spouses and spouses
- Elected officials
- MOAA members
- The military community

Educate About Advocacy Issues

- Share information about topics important to surviving spouses and spouses, including:
 - SBP/DIC – history and resolution of the issue
 - Improvement of DIC
 - Remarriage issues and effect on benefits
 - Active duty, Reserve, and National Guard surviving spouse issues and how they impact benefits

Educate About Planning Ahead

- Encourage members and spouses to talk to each other about death and ways to prepare.
- Help your spouse be a surviving spouse before that time in your lives happens:
 - Make an appointment with your spouse/child/trusted friend to discuss paperwork.
 - Make some personal decisions and list them.
 - Gather important papers: DD Form 214, wills, living will, durable power of attorney, insurance policies, passwords, birth/marriage certificates, etc.
 - Check all signature cards.
 - Review all insurance policies.
 - Make sure utilities are in *both* names.
 - Open a credit card account in *your* name.
 - Review all investments with a financial advisor.
 - Ensure bank accounts are accessible.
 - Gather all passwords in one place.

Encourage

- Encourage surviving spouses to be involved in MOAA councils and chapters.
- Encourage military members to accept surviving spouses as important members of councils/chapters.
- Encourage eligible surviving spouse non-members to join both their local chapter and national MOAA.

Encourage Council and Chapter Support

- Apply for chapter/council board position, or volunteer for leadership positions.
- Solicit input to design programs of interest.
- Incorporate surviving spouses in all aspects of chapter management.
- Take charge! Design, develop, and/or direct a special project!
- Be an advocate. Promote MOAA's legislative issues.
- Recognize outstanding performance — local and national (i.e., MOAA Surviving Spouse Liaison Excellence Award).

Tips for Encouraging Surviving Spouses

- Appoint/elect to leadership roles.
- Invite to lead special projects.
- Request feedback.
- Submit for national recognition (Surviving Spouse Liaison Excellence Award).

Engage

- Participate in the legislative process.
- Speak to groups about MOAA.
- Coordinate major events that bring attention to MOAA.
- Provide support from personal experiences to other surviving spouses.

Surviving Spouse Virtual Chapter

- Connecting surviving spouses across the U.S. and throughout the world
- Providing opportunities to encourage, engage, and educate
- Must be a MOAA member
- No dues
- Virtual meetings held monthly, except for November and December
- Meetings are the 3rd Tuesday each month
- Discussion can include:
 - Legislative updates
 - Health care issues
 - Financial planning
 - Other issues important to surviving spouses and spouses
 - Input from members – opportunity to share information/ask questions/offer comments

To join, email mssvc02@gmail.com.

Surviving Spouse Contacts

MOAA Board of Directors

Gail Joyce

Capt. Kathy Thorp, USN (Ret)

Surviving Spouse Advisory Council Members

sscomm@moaa.org

Gail Joyce, chair

Barbara Smith, first vice chair, chapters and councils

Nancy Mullen, second vice chair, issues related to active duty/Reserve/National Guard deaths

Capt. Kathy Thorp, USN (Ret), board member

Renee Brunelle-Matthews, Nora Durham, Pat Green, Vivianne Wersel

MOAA Staff Advisors

Lt. Col. Suzanne Walker, USA (Ret)

suzannew@moaa.org

Taylor Stephenson, member service representative

Surviving Spouse Virtual Chapter (SSVC)

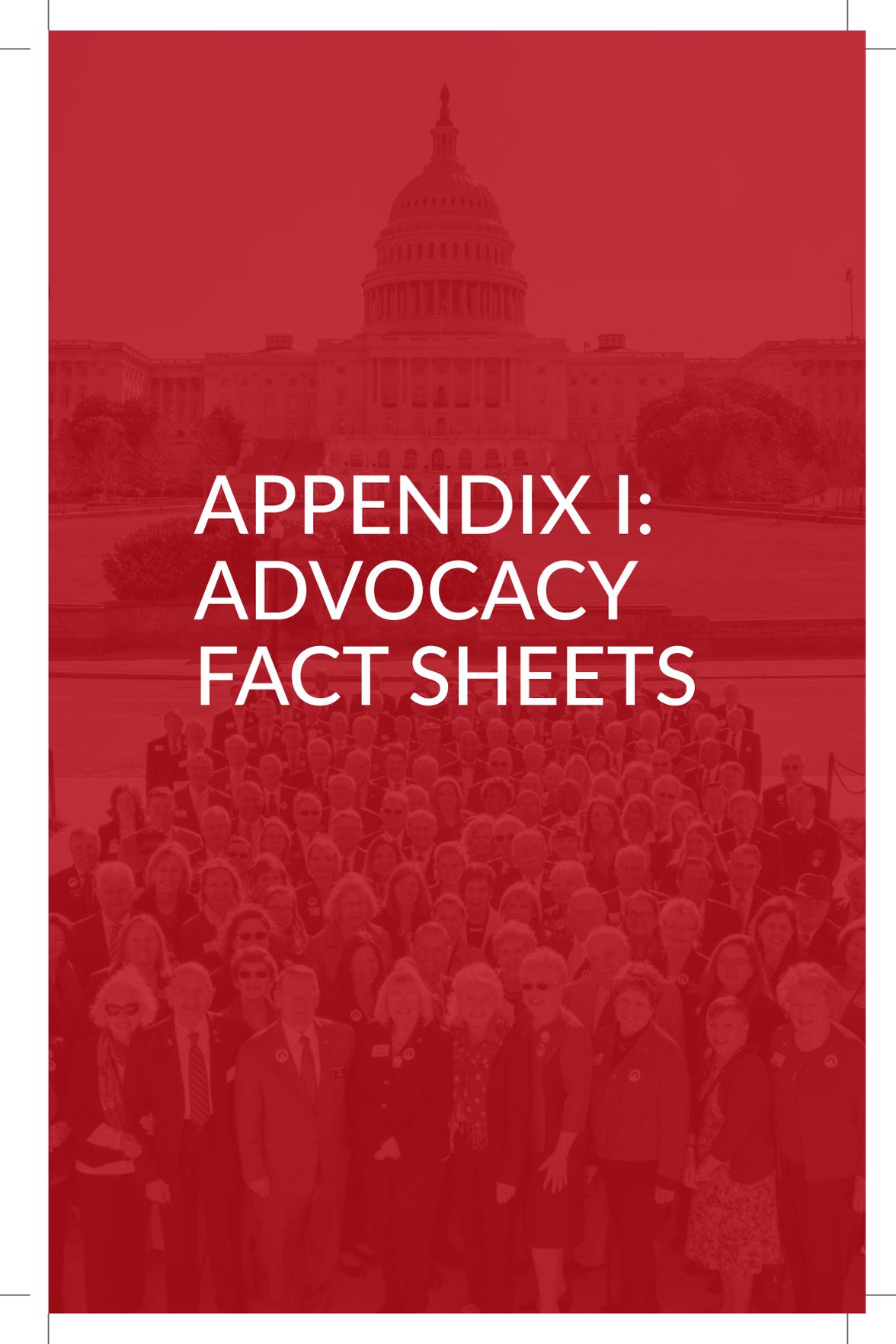
mssc02@gmail.com

Barbara Smith, president

Gail Joyce, vice president

Pat Green, membership chair



The image features a large group of people, likely advocates or legislators, posing in front of the U.S. Capitol building. The entire scene is overlaid with a semi-transparent red filter. The text 'APPENDIX I: ADVOCACY FACT SHEETS' is centered in white, bold, sans-serif font.

APPENDIX I: ADVOCACY FACT SHEETS

Elevator Pitches and Abbreviated Background

Use these as conversation starters or “get off the platform” statements to reiterate the issue.

Pay Full Housing Costs for Servicemembers

The Pitch: Servicemembers and their families endure many moves and limited options for housing — especially when they compete for housing near their new duty station and preferred school districts. A recent survey found about 3 in 4 military families are paying at least \$200 a month in extra housing costs, nearly twice what DoD estimated an E-5 with dependents would need to pay out of pocket after reducing the Basic Allowance for Housing (BAH) by 5%.

Our nation expects 100% from servicemembers. Congress should ensure servicemembers get 100% of their housing allowance. Support BAH restoration, and pass the BAH Restoration Act.

Restore the TRICARE Pharmacy Network

The Pitch: Recent network cuts have slashed TRICARE retail pharmacy options by nearly 25%, or 13,000 locations, increasing the likelihood of prescription drug access challenges for military families. This is not just the typical reshuffling of network participants with a new pharmacy contract — it is another cut to the benefit on the heels of other recent TRICARE out-of-pocket costs increases.

When it comes to TRICARE, military families are paying more and getting less — and elderly beneficiaries, rural residents, and those with serious medical issues are bearing the brunt of these benefit cuts. Congress must demand more understanding on the impacts of these reductions and restore the pharmacy network to provide the health care protections servicemembers have earned.

Support the All-Volunteer Force

The Pitch: The outlook is extremely challenging for recruiting and maintaining a capable all-volunteer force. Our nation also faces financial challenges. Reducing benefits for our uniformed services might save the government money for other programs, but this shortsighted re-alignment of resources will continue to break promises with currently serving and retired influencers and is more likely to disincentivize the dwindling pool of recruits — where surveys show more than 3 in 4 young Americans are ineligible to serve, and only 1 in 11 express a desire to do so.

So many members of military families carry on the service of their fathers, mothers, uncles, and aunts. But as we chip away at housing, health care, child care, spouse support, and other benefit programs, these family members become less likely to recommend a life in uniform to their children.

State Demographics

State	Total Active Duty	Total DoD Retired	Total State Population
Alabama	7,786	63,408	5,097,641
Alaska	18,935	10,863	740,339
Arizona	19,019	58,770	7,379,346
Arkansas	3,818	25,119	3,040,207
California	157,639	140,531	40,223,504
Colorado	38,035	53,585	5,997,070
Connecticut	6,385	9,985	3,615,499
Delaware	3,623	9,480	1,017,551
Florida	64,318	215,796	22,359,251
Georgia	69,391	102,893	11,019,186
Hawaii	40,539	18,068	1,483,762
Idaho	3,608	15,811	1,920,562
Illinois	21,534	35,925	12,807,072
Indiana	1,028	27,491	6,876,047
Iowa	231	13,870	3,233,572
Kansas	21,663	22,455	2,963,308
Kentucky	35,064	29,037	4,555,777
Louisiana	14,378	29,954	4,695,071
Maine	201	12,025	1,372,559
Maryland	29,244	55,575	6,298,325
Massachusetts	2,157	17,699	7,174,604
Michigan	969	31,606	10,135,438
Minnesota	522	19,957	5,827,265
Mississippi	11,446	28,115	2,959,473
Missouri	15,570	39,643	6,204,710
Montana	3,355	10,182	1,112,668
Nebraska	6,362	14,561	2,002,052
Nevada	12,373	30,185	3,225,832
New Hampshire	1,174	9,571	1,395,847
New Jersey	6,461	18,398	9,438,124
New Mexico	12,701	20,138	2,135,024
New York	19,520	39,608	20,448,194
North Carolina	99,135	104,937	10,710,558
North Dakota	7,514	5,628	811,044
Ohio	6,605	49,199	11,878,330
Oklahoma	21,425	36,402	4,021,753
Oregon	886	20,104	4,359,110
Pennsylvania	2,208	51,887	13,092,796
Rhode Island	3,262	5,091	1,110,822
South Carolina	37,467	64,456	5,266,343
South Dakota	3,488	9,259	908,414
Tennessee	2,348	60,307	7,080,262
Texas	116,970	228,019	30,345,487
Utah	4,640	18,302	3,423,935
Vermont	127	3,910	648,279
Virginia	126,529	156,225	8,820,504
Washington	61,771	72,676	7,999,503
West Virginia	123	11,143	1,775,932
Wisconsin	747	23,142	5,955,737
Wyoming	3,176	5,981	580,817

SOURCES: ACTUARY.DEFENSE.GOV; MILITARYONESOURCE.MIL; WORLDPOPULATIONREVIEW.COM/STATES

Pay Full Housing Costs for Servicemembers

MOAA seeks to restore the Basic Allowance for Housing (BAH) to 100%.

BACKGROUND

The availability of affordable rental housing is a national problem — one made worse for servicemembers thanks to frequent moves and the

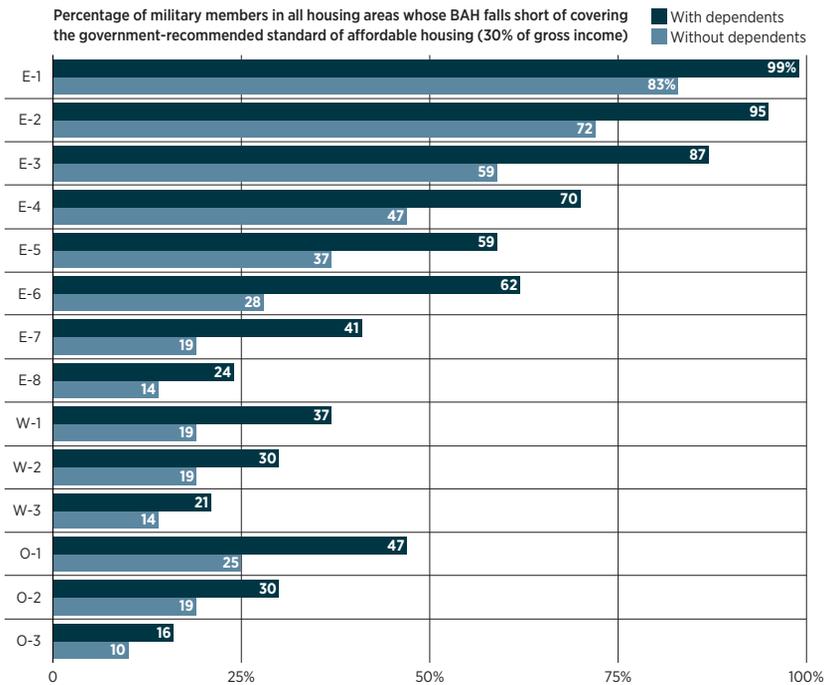
unique needs of their profession. Servicemembers don't choose where they are stationed, and they are always on call. The challenges mount further for families, with spouses of those in uniform more likely to be unemployed or underemployed.

WHAT THIS MEANS FOR ALL SERVICEMEMBERS AND THEIR FAMILIES

Many enlisted servicemembers, stationed all across the country, are facing financial strain, and housing costs play a big role in their economic struggles. The wide

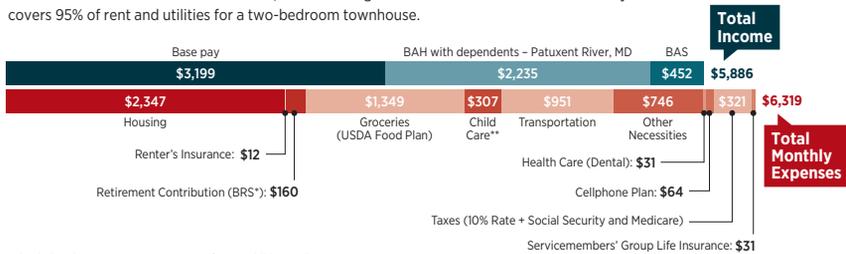
CAN THEY 'AFFORD' TO SERVE?

The housing allowance provided to a majority of servicemembers, including many within the junior enlisted levels, does not cover the federal definition of "affordable housing," leading to significant out-of-pocket costs and other family financial stressors.



REAL-WORLD EXAMPLE

A married E-5 with four years of service will receive 46% of their compensation through their BAH and the Basic Allowance for Subsistence, which is designed to cover food costs. BAH currently covers 95% of rent and utilities for a two-bedroom townhouse.



*Blended Retirement System **CDC rate for one child attending part-time in high-cost area

SOURCES AND METHODOLOGY: DOD PAY TABLES; ALL INFORMATION BEHIND 'REAL-WORLD EXAMPLE' FIGURES IS AVAILABLE AT MOAA.ORG/BAH/BJDET

GRAPHIC BY JOHN HARMAN/MOAA

majority of them do not receive a housing allowance in line with federal government standards for "affordable housing," defined by the Census Bureau and the Department of Housing and Urban Development as "housing on which the occupant is paying no more than 30% of gross income for housing costs, including utilities."

See the chart "Can They 'Afford' to Serve?"

As the chart makes clear, the average enlisted servicemember with dependents will not receive a BAH meeting affordable housing standards until the grade of E-7. Higher ranks are less impacted by this model, but they have specific situations that are not favorable relative to BAH and housing costs.

REAL-WORLD EXAMPLE

A married E-5 with four years of service will receive 46% of their compensation through their BAH and the Basic Allowance for Subsistence, which is designed to cover food costs. BAH is currently intended to cover 95% of the rental and utilities for a two-bedroom townhouse where they are stationed.

Using government estimates for total monthly expenses, an E-5 (in a military housing area representing the national average) is \$433 short on what they need to make ends meet each month.

See the chart "Real-World Example".

Financial readiness in the ranks directly supports our national security. When an emergency arises, servicemembers are left with difficult choices about how to fit unexpected costs into their already tight budgets. They might be forced to tap into savings or resort to using credit cards.

How can we address this shortfall? According to DoD data, the average E-5 will pay \$111 per month out of pocket toward housing costs to cover the 5% of the bill not footed by the Pentagon. This E-5 would still face a budget gap, but restoring BAH to cover 100% of housing costs will make a major difference for our example and for our servicemembers.

Servicemembers and families living on base have their BAH cover 100% of the rent and utility costs. However, on-base housing is limited, and roughly two-thirds of the force lives off-installation.

HOW DID WE GET HERE?

Over the past decade, a greater financial burden has shifted to servicemembers and their families.

- Servicemembers' pay increases from 2014-16 did not match inflation, leading to a 2.6% pay raise decrement.
- In 2015, DoD started reducing BAH to 95% of housing costs, at a 1% reduction each year until 2019.
- In 2018, the Blended Retirement System essentially required new servicemembers (those not eligible for the legacy retirement plan) to contribute 5% of their paychecks to the Thrift Savings Plan to maximize matching contributions from DoD.

It's time to reverse these trends and support our servicemembers to ensure the future of the all-volunteer force. Congress signaled its interest in fixing this problem in the FY 2023 National Defense Authorization Act by authorizing funds to reduce the BAH absorption rate by 2%. Now, we need you to finish the job and pass the BAH Restoration Act. 



Congress, we need your help

Our nation expects 100% from servicemembers. Ensure they get 100% of their housing allowance by supporting BAH restoration.

Cosponsor and pass the BAH Restoration Act (H.R. 2537).

MOAA Contact



Cory Titus
Director,
Servicemember
Compensation and
Veteran Benefits
legis@moaa.org
(703) 838-8123

Restore the TRICARE Pharmacy Network

BACKGROUND – A NARROWED NETWORK

The Defense Health Agency (DHA) slashed network requirements as a cost-cutting measure within the new pharmacy contract. As a result, the TRICARE retail network lost many independent pharmacies and decreased nearly 25% – from approximately 55,000 to 42,000 locations as of February 2023.

TRICARE falls short of a key

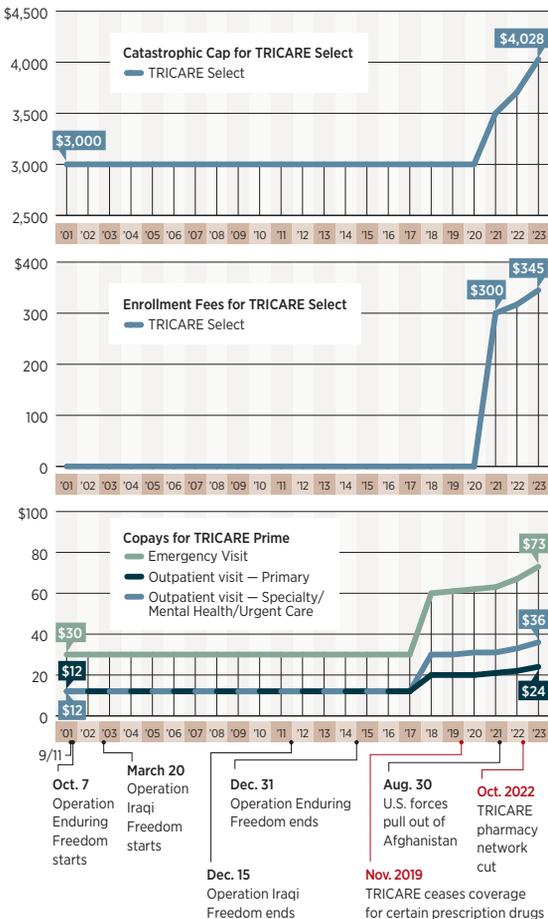
benchmark – FEP Blue, the Blue Cross Blue Shield plan that covers two-thirds of Federal Employee Health Benefits (FEHB) Program participants and boasts more than 55,000 network pharmacies. TRICARE beneficiaries rely on a pharmacy network nearly 25% smaller than this national network. Federal employees certainly pay more for their plan, but they do not endure the costs of deployments or perma-

nent changes of station. They also do not sign up for and live with the potential risk of injury or death – risks significantly higher for the post-9/11 generation now transitioning into retirement.

Though not measurable, the cost of these sacrifices borne by the all-volunteer force surely eclipses the higher health care costs paid by civilian federal employees. It would only make sense for TRICARE to be on par with the benchmark set for civilians who also serve within the federal government.

EROSION OF THE TRICARE BENEFIT

A series of TRICARE fee increases and benefit cuts has reduced the health care protections servicemembers have earned. Below are the TRICARE fees for working-age retirees-Group A that entered service before 2018.



SOURCES: TRICARE.MIL; CONGRESSIONAL RESEARCH SERVICE

GRAPHIC BY JOHN HARMAN/MOAA

BENEFICIARY IMPACT

The DHA contends the narrowed network provides sufficient access, reporting approximately 98% of beneficiaries still have a pharmacy within a 15-minute drive. But drive time to the nearest pharmacy is a very narrow definition of “access” – one that does not adequately address complex medical conditions and prescription drug needs.

For most families in metro areas, switching to another pharmacy for occasional medication needs is an inconvenience. But the narrowed network has created access challenges for many elderly beneficiaries, those in rural areas, and others with serious medical conditions.

Elderly patients often rely on the special services and unique locations (e.g., hospital lobbies, oncology offices, long-term care facilities) independents provide. Rural families who were previously served by Walmart or community pharmacies, are now driving past those locations on long trips to reach a network pharmacy. Beneficiaries with serious med-

ical conditions report challenges accessing cancer medications, compound drugs, and home infusions.

No pharmacy program will serve every need of every beneficiary, but the narrowed network has substantially increased the likelihood of prescription drug access challenges for some military families. This is not just the typical reshuffling of network participants that occurs with every new pharmacy contract — it is a cut to the benefit that reduces the protections servicemembers have earned and the TRICARE pharmacy program should provide.

TRICARE: AN OBLIGATION TO THOSE WHO SERVE

Although the new pharmacy contract is in its early stages, MOAA already has heard from hundreds of TRICARE beneficiaries expressing disappointment, anger, and a sense of betrayal at the pharmacy network reduction — the latest in a series of cuts eroding the military health care benefit.

TRICARE is a key component of the compensation and benefits package that sustains the all-volunteer force. For nearly two decades, as servicemembers faced years of high operational tempo and repeated combat deployments, nearly all TRICARE out-of-pocket costs remained unchanged. Since 2018, as the post-9/11 cohort transitions to retirement, military retirees have endured a series of disproportionate TRICARE fee increases, reducing the value of their earned benefit. These include an unprecedented TRICARE Select enrollment fee, a higher catastrophic cap, and medical encounter copays that doubled in many instances.

At the same time, access to zero out-of-pocket cost military treatment facility care has become constrained, forcing many pa-

tients into the TRICARE network for care with its rising copays and cost sharing.

There are also growing gaps in TRICARE coverage policy. Dozens of medications have moved to Tier 4/non-covered, and unlike FEHB Program plans, there is no appeals process based on medical necessity. TRICARE also has failed to keep up with evolving technologies, treatment protocols, and commercial benchmarks, creating coverage gaps that often come as a surprise to beneficiaries — diagnostic genetic testing, chiropractic care, and young adult eligibility, for example.

Put simply, when it comes to TRICARE, beneficiaries are paying more and getting less.

The military health care benefit is an obligation our nation has incurred to sustain the all-volunteer force. Fulfilling this obligation is particularly important during the current recruiting crisis, when our nation needs current and former servicemembers and their families — key influencers in the recruiting process — to endorse military service. As propensity continues to decline, the recommendations of key influencers like those who previously served become ever more important. Providing influencers with examples of declining health care benefits will not lead to positive recommendations for future service. IIII

KEY TAKEAWAY

Members of the post-9/11 generation who served during two decades of war have watched their TRICARE benefits diminish just as they transition to military retirement — creating a risk that these key influencers will fail to endorse military service, thus worsening the recruiting crisis.



Congress, we need your help

Support language in the FY 2024 National Defense Authorization Act directing an analysis of access data that goes beyond drive time to the nearest pharmacy and assesses the impact of network cuts on vulnerable populations, such as the elderly and those with serious, chronic medical conditions.

MOAA Contact



Karen Ruedisueli
Director,
Health Affairs
legis@moaa.org
(703) 549-2311

Military Pay and Benefits: Backbone of the All-Volunteer Force

The 50th anniversary of the all-volunteer force (AVF) should be a celebration, not a crisis.

Since the end of the military draft in 1973, the AVF has protected our nation at home and abroad. But now, DoD finds itself in a war for talent: The active component

faces an environment where personnel shortages result in increased workloads and reduced quality of life amid a recruiting crisis, while the National Guard works to rebound from the stresses of the COVID-19 pandemic and its largest mobilization since World War II.

We are struggling to recruit and retain the force we need to defend our country and support our allies when called upon. Reversing these worrying trends requires a whole-of-government approach, and Congress must use all the tools at its disposal to keep the AVF ready and capable.

INELIGIBLE TO SERVE

In 2020, **77%** of young people in the U.S. would not be able to join the military if they wanted to.



Top reasons for ineligibility:

- Obesity
- Educational deficits
- Criminal or drug abuse record

THE PROBLEM

Approximately **1 in 5 children** and **2 in 5 adults** in the U.S. have obesity.



Just over **1 in 3 young adults** ages 17-24 are too heavy to serve in our military.

Among the young adults who meet weight requirements, **only 3 in 4** report physical activity levels that prepare them for challenges in basic training.

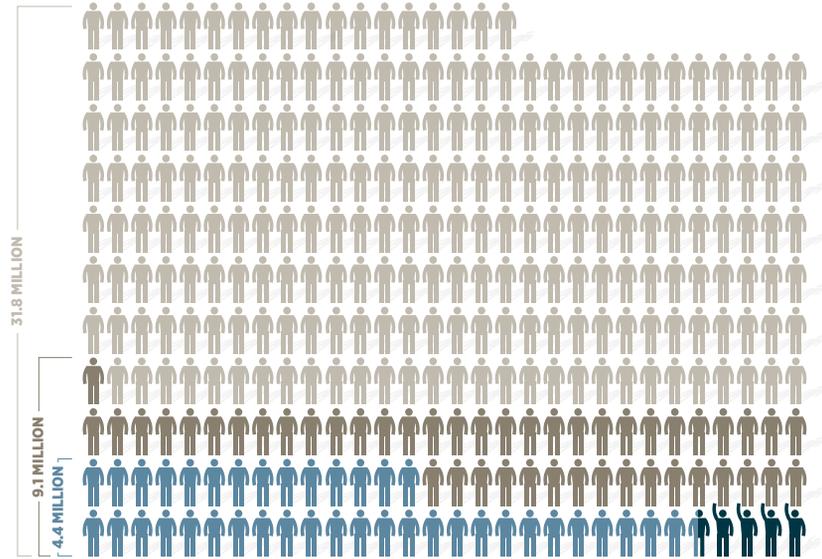
Consequently, **only 2 in 5 young adults** are both weight-eligible and adequately active.

SOURCES: DOD 2020 QUALIFIED MILITARY AVAILABLE STUDY AND CDC FACT SHEET 'UNFIT TO SERVE'

GRAPHIC BY JOHN HARMAN/MOAA

SHRINKING POOL OF RECRUITS — AN ANNUAL PROBLEM

Bottom Line: We must ensure military pay and benefits stack up if recruiters are to have a chance in this competitive environment.



Note: Ten states account for nearly one half of all active duty and reserve members in the military, in order: CA, TX, VA, NC, FL, GA, WA, SC, NY, and CO. The least represented regions are the northern Midwest and Northeast states.

SOURCES: DOD, DOD DEFENSE MANPOWER DATA CENTER, NATIONAL COMMISSION ON MILITARY, NATIONAL, AND PUBLIC SERVICE, THE ARMY MARKETING RESEARCH GROUP

ICONS BY KUPPERBAUGH/GETTY IMAGES, GRAPHIC BY JOHN HARMAN/MOAA

BACKGROUND: A SHRINKING CANDIDATE POOL

Lawmakers can no longer ignore the decreased interest in – and eligibility for – military service.

Survey data from the Military Family Advisory Network revealed only 63% of service-members, retirees, military families, and veterans would recommend military life to someone, down from 75% just two years prior. A 2020 study from DoD shows 77% of young Americans would not qualify for military service without a waiver due to being overweight, drug use, or having mental or physical health problems.

Figures are worse when factoring the willingness to serve, with only 9% of young people interested in military service (ages 16-21 per DoD's Joint Advertising Market Research & Studies). Taking into account these statistics, the dire picture for the AVF becomes clearer.

RECRUIT AND RETAIN

Roughly 83% of current recruits come from military families. It's a critical pool of potential servicemembers – one that's being soured, as a 2021 poll found fewer military families would recommend service to others.

To ensure the future of the force, the current force and the pool of veterans and retirees who previously served must both be taken care of to ensure they exert a positive influence to serve for the next generation of potential recruits. The treatment and perspectives of influencers across all aspects of their experience, both during and after they served, is often more impactful and important to recruiting than the actual

marketing messages or efforts by recruiters. To help sustain the AVF, Congress can:

- Ensure safe and affordable housing by restoring the Basic Allowance for Housing to 100%.
- Protect the health care benefit by reversing cuts to the TRICARE pharmacy network and resisting calls to shift health care costs to beneficiaries via TRICARE fee increases.
- Improve health care for our overstretched reserve component to support their medical readiness.
- Restore child care availability by doubling family child care providers via provider incentives.
- Support spouse employment by passing the Military Spouse Hiring Act (S. 596/H.R. 1277).
- Address out-of-pocket costs for PCS moves with an updated dislocation allowance.
- Improve community services, school quality, and morale, welfare, and recreation facilities with timely appropriations.

MOAA'S POSITION

The AVF is our national strategic advantage. Maintaining such a capability requires protecting the quality of life for our uniformed community.

Deliberate steps, like improving physical fitness and health programs in our education system, will help increase the pool of eligibles over time, while investing in uniformed community housing, health care, child care, food insecurity prevention, and improved facilities and services will make a meaningful difference to those already in service. 



Congress, we need your help

- Use all available tools to combat the growing crises facing the all-volunteer force.
- Create long-term programs to widen the recruiting pool.
- Pass meaningful legislation to improve the quality of life of those in uniform and their families, including the Military Spouse Hiring Act (S. 596/H.R. 1277).

MOAA Contact



Lt. Col. Mark Belinsky, USA (Ret)

Director,
Currently Serving and Retired Affairs
legis@moaa.org
(703) 549-2311



The image features a person's hands typing on a laptop keyboard, with a Gantt chart visible in the background. The entire scene is overlaid with a semi-transparent blue filter. The text is centered and reads:

APPENDIX II: COMMITTEE MODULE TRAINING

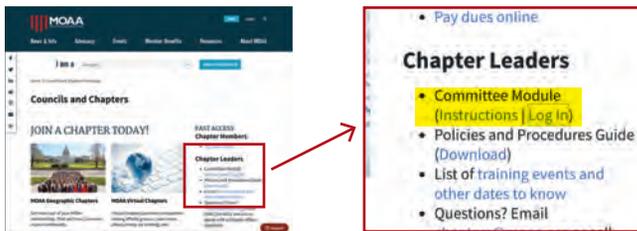
What is the Committee Module?

- Your online chapter 'roster.'
 - Shows changes you make in real time.
 - Provides chapter member information.
- Your monthly recruiting list.
 - Replaces the previously provided semiannual report.

Committee Module Access

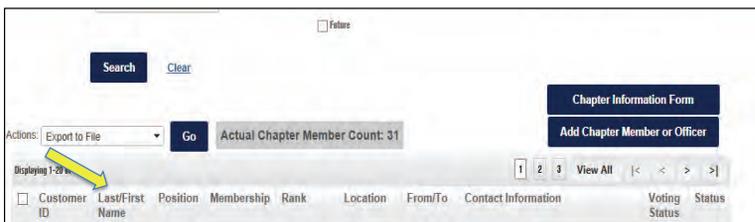
- Accessed via the MOAA website.
- Two officers from each chapter have access.
 - Default is president and membership chair.
 - To substitute, please contact us at chapters@moaa.org or (800) 234-6622.
- MOAA member login is used.

Updated Way to Log In



View All and Sort

- Make sure to click 'View All' (blue arrow) and sort by 'Last/First Name' (yellow arrow) before making changes



Adding Chapter Members

- Use the 'Add Chapter Member or Officer' button.
 - You will need their email address or member number (customer ID number).
- Enter in their chapter membership information.

Removing Members/Officers

- Adding an end date removes them from the current module but does not delete their record.
- Chapter members need an end date when they leave the chapter.
- Officers need an end date when they are no longer in that position.
 - Only on the position that they hold.
- Important distinction: If a member has two listings on the Committee Module as a 'Member,' please inform us so we can remove their duplicate record.

Multiple Listings

- **Good**

<input type="checkbox"/>	Trout, Mike	Secretary
<input type="checkbox"/>	Trout, Mike	Treasurer
<input type="checkbox"/>	Twyne, Victoria	Member
<input type="checkbox"/>	Twyne, Victoria	Membership Chair
<input type="checkbox"/>	Twyne, Victoria	Roster Contact
<input type="checkbox"/>	Willingham, Joshua	Member

- **Bad**

Slattery, Daniel	Member
Slattery, Daniel	Member

Other Committee Module Actions

- Listed on the 'Actions:' drop down menu.
- Actions can be done on everyone whose box has been checked on the left.

Actions:

Display	ID	Name	Position	Member
<input type="checkbox"/>	03137468	Brown, Alton	Member	

Member Contact Information

- In order to protect our member's privacy, contact information cannot be changed directly on the Committee Module.
- If you have confirmed that someone's information is incorrect on the module, please email MOAA's Member Service Center at msc@moaa.org.

Newest Update: Near Real Time Notification

As of **Aug. 1, 2019**, all Committee Module administrators now have access to retrieve reports on:

- 1) Brand-new MOAA members in the catchment area (Basic, Premium, or LIFE)
- 2) MOAA members who recently moved into the chapter's catchment area
- 3) Members in the area who recently opted in to receive chapter communications
- 4) **No Contact Report** – MOAA members who do not wish to be contacted by chapters

The report will only include names of members whose status changed as above from the previous month.

For example, the August Excel report will only have names only from July 1 through July 31, 2019. September's list will only have names from Aug. 1 through Aug. 31, 2019.

How to Access Near Real Time Notification

Go to the front page of the Committee Module.
There will be a hyperlink marked **“Details for: Your Chapter Name”**.
Select this link to get to the NRT notification.

MY PROFILE ROSTER

My Account My Groups: Julie's Test Chapter

Details for: Julie's Test Chapter

Last Name: First Name: Email:
City: State/Province: Country:
Position: Contact Print

Actual Chapter Member Count: 15

Showing 1-24 of 25

<input type="checkbox"/>	Customer ID	Last/First Name	Position	Membership	Rank	Location	From/To	Contact Information	Voting Status	Status
<input type="checkbox"/>	65189845	Stacy	Inf View		LTC	201 N Washington St	10/22/2018	dennis@msaa.org	Voting	Active

Monthly Recruiting List

After selecting the hyperlink, you'll be taken back to your Committee Profile page where you'll see **“REPORTS”** again

REPORTS

No Contact Report

Monthly Recruiting List

After selecting the “Recruitment List” you'll be asked if you want to open or save the file.

What do you want to do with SemiAnnual.xls?
From: 216.33.126.224

You can open the file or save it to your computer's hard drive. We recommend opening it to review, then saving it to your hard drive, saving it as month/day/year so that you can keep track of the members you're contacting for this month.

Monthly Recruiting List Column Headings

- There are **NO** changes for chapter (Alias) for May2019
 - The report will display this along the top of your Excel file if your chapter does not receive any new recruits/updates for the month.

Change Type:

- Accept Chapter Email
- Address Changed
- New MOAA Member

Unsubscribe Link:

- UnsubscribeLink

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
NO changes for chapter 'MOA' for May2019																											

Include the 'Unsubscribe Link' in Your Email to New Recruits

When crafting your email message to new recruits, you must include the "[unsubscribe link](#)" in your email message.

For example:

Dear Colonel Smith:

I hope this message finds you doing well. Our Julie's Test Chapter is looking forward to meeting you at our upcoming chapter meeting which will be held at the RoseCrest Country Club, Rosecroft Avenue, Iowa, on July 28th at 2:30pm. Please be sure to register your meal selections using this link:
<https://www.moa.org/>

To unsubscribe from these notices please go to [moaa.org/email](https://www.moa.org/email)

Sincerely,
Victoria Twyne
President, Julie's Test Chapter

The unsubscribe link allows recruits to "opt out" of receiving your email messages.

When MOAA receives opt out notices from members, this will be added to the "**No Contact Report**" on the following month when you log into the Committee Module.

The unsubscribe link is included on the Excel report in the last column for anyone who has opted in to receive chapter emails/communications.

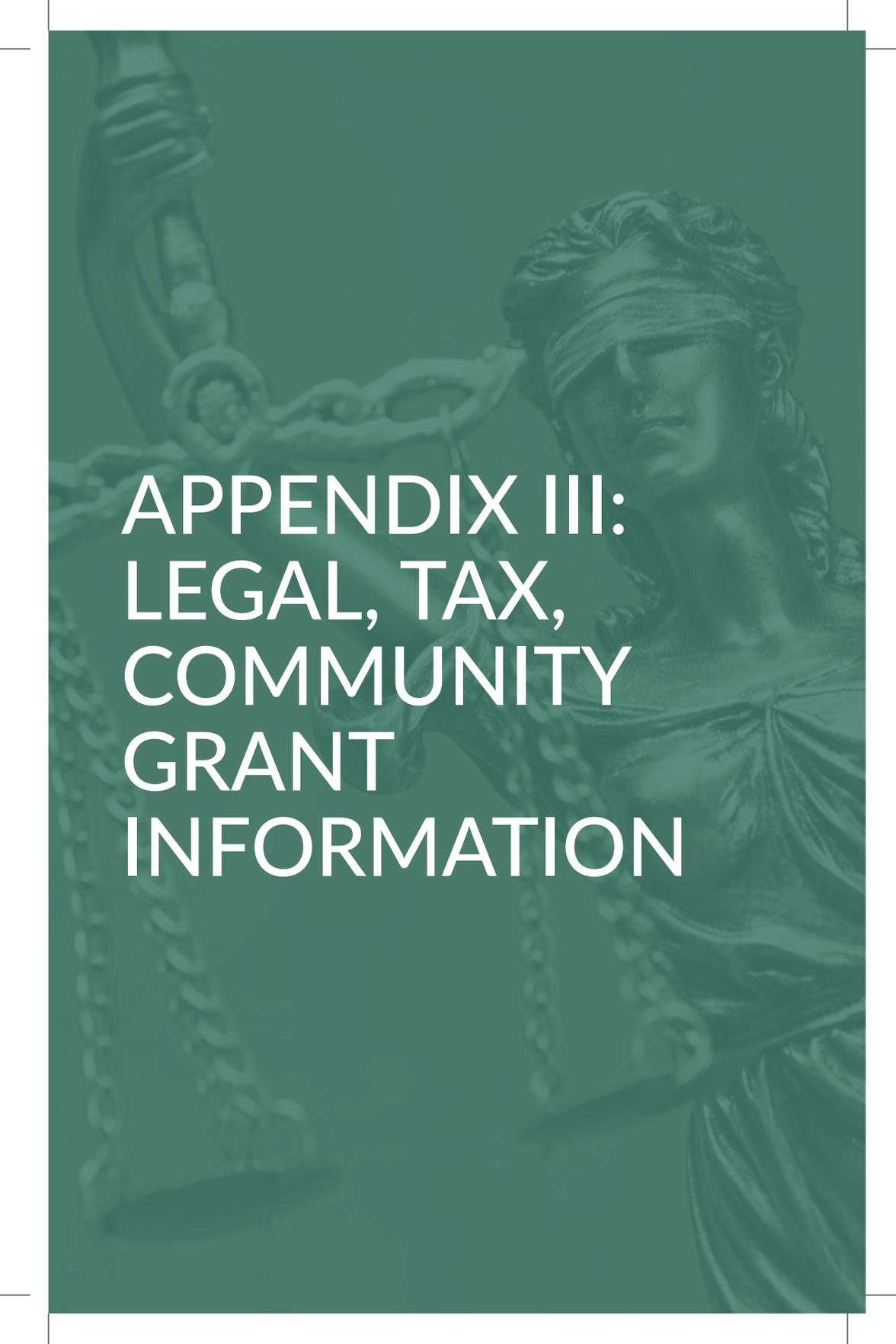
Use of MOAA Email Addresses

- These email addresses are provided by national MOAA exclusively for use by the chapter in official chapter communications for the purpose of recruiting new members. Any use of the addresses provided is governed by the following restrictions.
 - The email addresses provided by national MOAA **may only be used for official chapter communications** inviting the addressees to join the chapter, attend chapter events, or participate in chapter activities.
 - **No more than three email messages may be sent to any addressee during a single calendar year.**
 - **The email list may not be shared** with any other organization or individual without the advance written authorization of the Director, Council and Chapter Affairs.
 - Any files containing MOAA-provided email addresses will be **maintained in a secure manner**, password-protected and accessible only by authorized chapter officers.
 - Once an individual joins the chapter and becomes a chapter member, their email address may be added to the chapter's membership records and normal chapter correspondence from that date forward may occur. However, in today's environment it is prudent for chapter leadership to routinely take the appropriate steps to ensure the security and safe guarding of all members sensitive personal information.

Other Helpful Resources

- Committee Module Instructional Guide
- Near Real Time Notification Guide
- chapters@moaa.org
- Member Service Center at (800) 234-6622





**APPENDIX III:
LEGAL, TAX,
COMMUNITY
GRANT
INFORMATION**

Legal Tidbits for Effective Council and Chapter Management

References

- *MOAA Council and Chapter Policies and Procedures Guide*
- *Association Law Handbook*

Incorporation

- Chapters are affiliated with national MOAA but are separate legal entities. They need to obtain their own Employer ID number (EIN) from the IRS and seek their own IRS determination of tax-exempt status.
- MOAA recommends every chapter become incorporated as a nonprofit organization.
- Incorporation protects chapter officers and members from personal liability for chapter obligations.
- A chapter's articles of incorporation, which set forth the chapter's purpose, are separate from its bylaws, but the two documents should be consistent with one another.

Liability Insurance

- Every chapter is encouraged to obtain liability coverage to protect it from lawsuits resulting from bodily injury and property damage at chapter-sponsored activities.
- The decision to obtain liability insurance is best approached through the concept of risk management
 - Identifying a chapter's risks starts by considering what chapter activities could result in a claim.
 - Securing competitive bids is advisable and should include an analysis of coverage, rather than focusing on price alone.

Checking Accounts

- Chapters should have an independent chapter checking account.
- Authority to sign checks and any qualifications to that authority should be clarified by the chapter's board of directors.
- Chapters should establish an electronic funds transfer account with MOAA headquarters to facilitate disbursement of earned monetary incentives and awards.

Council/Chapter Relationship

- There is no relationship similar to a military chain of command between a council and its member chapters.
- All chapters are strongly encouraged to join their state council and keep their state council president informed of significant chapter events and visits by national MOAA officers.

Income Tax Considerations

- MOAA recommends every chapter seek exemption from federal corporate income taxes.
- Chapters should seek recognition of exemption under the IRS Code Section 501(c)(19) as a veterans' organization.
 - To qualify, at least 75% of its members must be past or present members of the U.S. armed forces.
- A chapter with tax-exempt status and normal gross receipts of \$50,000 or less annually is not required to file a federal tax return (IRS Form 990)
 - A chapter with less than \$50,000 in gross receipts may be required to file an IRS Form 990N, which includes evidence of continued qualification for its tax exemption.

501(c)(19) vs. 501(c)(3)

501(c)(19)	501(c)(3)
Mission: Authorized to lobby state or federal officials on public policy, in addition to other charitable, educational, and community welfare activities	Mission: Engage in charitable, educational, and community welfare activities. Lobbying activities restricted.
Tax Status: Organization exempt from federal taxation	Tax Status: Organization exempt from federal taxation
Source of Income: Primarily dues	Source of Income: Primarily donations from the public or from members
Payments/Donations: Not deductible to the donor (in most cases)	Payments/Donations: Tax deductible to the donor
IRS Requirements: To be granted exempt status, no less than 75% of members must be veterans of U.S. armed forces	IRS Requirements: To be granted exempt status, 1/3 of revenue must come from public donations

Need more information?

Contact MOAA's senior program director of Council and Chapter Affairs,
Capt. Erin Stone, JAGC, USN (Ret)
at (703) 838-8108 or via email at erins@moaa.org

FAQs on the MOAA Foundation Community Outreach Grant Program

When can we apply for a grant, and how do we apply?

The annual grant application period is from Dec. 1 until the end of February the following year. Apply at www.moaa.org/foundation. Click on the “Grants” tab to read the grant criteria to apply online.

What kinds of programs will a grant support?

- Housing
- Employment
- Family Strength
- Financial Assistance
- Transportation
- Food Assistance
- Health (Including Behavioral Health)
- Community Reintegration
- Legal Assistance

How much will the grant be for?

The maximum award for a grant is \$5,000 per chapter.

Are all councils/chapters eligible?

Absolutely. Any council or chapter may apply.

Can we use grant money to pay for the gold-bar program or the ROTC/JROTC medals program?

No, grant funds may only be used for programs benefiting military and veteran families of all ranks and their survivors. The MOAA Foundation grant funding may not be used for MOAA member-only or member-recruitment programs.

Do we have to be a 501(c)(3) nonprofit to get a grant?

No, any MOAA entity may receive a grant, but they must be actively involved in the program supported by the grant, and they must have authority over how the funds are spent.

We have [their suggested local program]. Can we apply for a grant to support that program?

We encourage you to apply for a grant for any program you feel supports military families in your community, however it must comply with the grant criteria.

Can the council apply for a large grant and disburse sub-grants using the council's own criteria?

No, sub-grants by MOAA councils are not permitted.

Who can I call at MOAA national to discuss more details about the program?

If you have additional questions, contact Amanda Centers, MOAA vice president of Development, at (703) 838-8115 or amandac@moaa.org.







Military Officers Association of America
201 N. Washington St., Alexandria, VA 22314
(800) 234-MOAA (6622)
www.moaa.org