



California Council of Chapters of MOAA (CALMOAA)

January 2021 issue

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Notes from the President's Desk

Happy Holidays everyone. As we enter the New Year 2021 let us be thankful for our Nation and those who are standing guard protection our nation 24/7. We are off to a new year full of hope and new horizons. Our nation and the world have faced COVID-19. Times have been tough on us and our families. Suicide rates have gone up due to the lock downs for a variety of reasons. We need to continue to stay in touch with each other as we weather through this Pandemic. I ask each and every one of us to keep in touch and check on our shipmates. Due your buddy check!! It is important more so than ever. In addition to working from home (since March 2020). My family, classmates, retired co-workers, shipmates, and roommate from OCS (we have been friends since 1973) keep in touch via Zoom, email, and phone. We joke and we have discussions about books and articles. In summary we are checking on each other.

I would like Congratulate Kathy Prout was recently awarded the MOAA Distinguished Service Award for her diligent efforts to raise an army of surviving spouses and to bring social awareness to the issue resulting in a successful campaign to repeal the Widows Tax via the FY 2020 National Defense Authorization Act. I would like for everyone to reach out and congratulate Katy Prout on a wonderful job that she has done.

Last month I downloaded everyone's module and asking each chapter to verify and update their module. Early this month I will be meeting with your CALMOAA Area VPs and CALMOAA Board of Directors to plan for our first Quarterly meeting scheduled for 22 January 2021.

Earlier this month CALMOAA received a request to support House Resolution Bill (HR) proposed by Congressman J. Panetta which would be asking the VA to prioritize disability claims for veterans caught up in disaster situations such as our fires here in CA. We forward the draft of this bill to MOAA asking them to what is MOAA's position is on HR to ensure that CALMOAA is alignment with MOAA. MOAA responded stating they will research and get back to us. I will be checking in with them in January for an update. On 29 December 2020, we submitted the Lobbying Firm Activity Authorization (California Form 602) authorizing Reeb Government Relations, LLC as our lobbyist for the state of California.

It is with sad hear to announce that this year South Coast California Chapter closed due to the fact that they were down to just 5 members engaged and they are getting on age. Before they decided to close their chapter down they did look at becoming a satellite of a nearby chapter but in the end they decided that was not feasible for them. They are still members of MOAA and they still support CALMOAA. In accordance with MOAA directives they turned in their charter to MOAA and they distributed their funds per MOAA instructions.



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In this case South Coast California Chapter under the leadership of Bill Reals decided to distribute their funds to the following organizations:

Semper Fi Fund
MOAA Scholarship Fund
MOAA Scholarship Fund
CALMOAA
ROTC San Diego State ROTC

Regarding membership. In part the way I was recruited along with others has been along the line of friendship, common bond to the organization, common service, and working relationship. I have known Bud for a number of years. When he called me a few years to fill a board position in my chapter. Both Bud and I are working and he knows the time constraints I may have because of my job and he was prepared. When I said, I work he countered and said I work too Fred. What's your next excuse. From that point on almost every excuse I made he had a counter for it with a joke or two included. Wes called me out of the blue while I was driving home from work. He asked me to have I thought about making a contribution to my fellow veterans. He worked on the concept of community and comradeship with fellow veterans. His approach non-aggressive. After I joined the Legion he also pointed out that people will join organizations and participate in activities with the understanding we scratch each other's back in one fashion or another. After a few months getting to know each other and the Post he warmed up to me and suggest that I consider being the Post Commander which I was able to turn down for the present. He realized that I have been dealing with the VA for years. He suggested that consider being the American Legion El Cajon Post 303 Service Officer and the Congressional Liaison California Delegation for Congressional District 53 for the National Legislative Council Department of California. In turn I have gotten him to join MOAA, Miramar MOAA Chapter, and become a board member of the chapter. I also recruited him to be a part of the CALMOAA Bylaws Committee.

I got Allen to join MOAA and the American Legion because we have known each other for years. Once he joined the Legion he got involved in with the Riders at another Post. He commented that at first he didn't think he would want to join but after a while he realized how much he missed the comrade of being around fellow veterans no matter what service we served there is a bond.

Which gets me to "**Leaders Eat Last**" by Simon Sinek. The author of this book he talks about membership and recruitment. He points out that the fact that people will join and be active in an organization because of their bond with the organization and/or with their fellow co-workers and friends. I believe some the talking points discussed in this book can be used to recruit people and for them to step up and take up positions that need to be filled in your chapters.

Marvin has working with his chapter with the understand that everyone will fleet up to the next position after X years. It appears to be working for the greater point currently. They also use the cloud to store their documents and they just pass the information from one person to the next one.

I know it is easier said than done. But it is an approach.

Music, humor, and good book have always been relaxing especially as we entered the New Year. I hope you too will enjoy "A Un Passo Dalla Luna" (instrumental). Please see the link these links to these songs below. I hope you find them to be uplifting and relaxing.

A Un Passo Dalla Luna - (Violin Cover) on YouTube: https://youtu.be/Q_0cQoF-Dv8

In addition to the YouTube presentation of "A Un Passo Della Luna" Victoria Linnen plays "Un Passo Della Luna" on a violin: <https://vm.tiktok.com/ZMJpMh1Gs/>

Please see Facebook links to MOAA Surviving Spouses And Friends (Private Group) and Military Officers Association of America (MOAA) below:

MOAA Surviving Spouses And Friends (Private Group) - Facebook link
https://www.facebook.com/groups/581427115240904/?multi_permaLinks=3829526447097605%2C3825063920877191%2C3824863560897227%2C3821842571199326%2C3815695241814059¬if_id=1609513928974893¬if_t=group_activity&ref=notif

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Military Officers Association of America (MOAA) - Facebook link

<https://www.facebook.com/28446275521/posts/10159082027055522/?d=n>

Remember CALMOAA is here to help to the best of its ability. Please reach out whenever.

Please visit CALMOAA website www.Californiamoaa.com it has a wealth of info about VA and TRICARE benefits, job opportunities and much more. Please visit it often!

Stay Safe and be careful out there.

Respectfully,

E Fred Green, Jr., LCDR, USN (Ret)
CALMOAA President
tel (619) 787 - 2244

New VA Disability Rates and Veteran Claim Appeals

1. 2021 Veterans disability compensation rates

Starting Dec. 1, all compensation benefit rates will increase by 1.3%. VA is required by law to match the percentage of cost-of-living adjustments made to Social Security benefits. These adjustments help to make sure that the purchasing power of your benefits keeps up with inflation.

View 2021 Veterans disability compensation rates. Use our compensation benefits rate tables to find your monthly payment amount. We base your monthly payment amount on your disability rating and details about your dependent family members.

<https://www.va.gov/disability/compensation-rates/veteran-rates/>

2. The Veteran Appeals Improvement and Modernization Act of 2017 became law on August 23, 2017 (Pub L. 115-55). It is also known as the Appeals Modernization Act.

The new law:

- Modernizes the current claims and appeals process
- Includes three review options for disagreements with decisions
- Requires improved notification of VA decisions
- Provides earlier claim resolution
- Ensures you receive the earliest effective date possible

What are the new options for review?

You have three options for review:

Option 1: Higher-level Review

Your claim is reviewed by a more senior claims adjudicator and involves:

- A higher-level de novo review (new look) of the decision
 1. No submission of new evidence allowed
- The possibility of overturning the decision based on:
 2. A difference of opinion
 3. A clear and unmistakable error

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The reviewer, who identifies or learns of a duty to assist error, can return the claim to the regional office for correction. You or the VFW VSO can request an informal phone call to identify specific issues.

Option 2: A Supplemental Claim Lane

You can submit or identify new and relevant evidence to support your claim. Your VFW VSO will provide assistance in developing the evidence.

Option 3: Appeal Lane for Appeals to the Board

• This option allows you to appeal directly to the Board of Veterans' Appeals. You can choose between three options:

1. Direct review: You have no new evidence and do not want a hearing.
2. Evidence submission: You have new evidence, but do not want a hearing.
3. Hearing: You have new evidence and want to testify before a Veterans Law Judge.

A Lawyer dealing with appeals is highly recommended before going before a Veterans Law Judge/US Court of Appeals for Veterans Claims.

DIC for Military Families

If you're the surviving spouse, child, or parent of a service member or Veteran who died from a service-related injury or illness, you may be eligible for VA Dependency and Indemnity Compensation (DIC), a tax-free monthly financial benefit. [Learn about DIC eligibility criteria!](#)

DIC eligibility for survivors of Blue Water Navy Vietnam Veterans

If you were denied your Blue Water Navy Veteran's service-connected disability claim in the past, you may be eligible for DIC benefits based on the Blue Water Navy Vietnam Veterans Act of 2019.

See [DIC eligibility information](#) and [how to apply](#).

Veterans who served on a Blue Water Navy vessel offshore of the Republic of Vietnam, or on another U.S. Navy or Coast Guard ship operating in the coastal waterways of Vietnam between January 9, 1962, and May 7, 1975, are now entitled to a presumption of [service connection for illnesses related to Agent Orange exposure](#). This is a result of Public Law 116-23, also known as the Blue Water Navy Vietnam Veterans Act of 2019.

The 3 Paths To A Successful Claim Appeals

Your first step to a successful appeal is to see your VSO

Did you know a claims appeal to the Department of Veterans Affairs (VA) comes through one of three predetermined paths?

1. Higher-Level Review

If a veteran and their representative believes that the evidence that they have submitted is strong enough for compensation or an increase, they can opt for a higher-level review. Through this, there is no need to submit new evidence. The case is just elevated to a much more experienced senior claims adjudicator for review.

2. Supplemental claim

To potentially improve a rating decision, a veteran can work with his/her representative to gather new and relevant evidence from doctors, medical staff members and other relevant agencies. The new evidence must not be duplications of what has previously been submitted to VA. The new evidence must add value and support to an established claim.

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Veterans and dependents must understand that adjudicators and assessors rely solely on documentary information. Any new evidence must bring added support to an established claim. Any subsequent decision will be affected for lack of supportive or additional valuable evidence.

3. In-Court Appeals

Lastly, taking the route of the Court may be considered if a veteran is unhappy with any previous claims decision. This will be handled by a veterans law judge, who may require more additional evidence. They may even schedule hearings for the disability case. If the decision rendered by the judge is still not satisfactory to the veteran or dependent, the case can still be referred to the Court of Appeals.

Questions Concerning VA Priority Groups

As a Veteran, what Priority Group are you? It's important for you to know what Priority Group you are assigned to.

Did you know the Veterans Health Administration (VHA) is one of the largest medical health care systems in the world? The number of veterans who can be enrolled in the health care program is determined by the amount of money Congress gives the VA each year. Since funds are limited, the VA set up priority groups to make sure that certain groups of veterans are able to be enrolled before others.

Initially, this system started late 2004. Before that time, almost any qualifying veteran could use the VA health care system. This is why some veterans enrolled before that time can still use the system even though they may not fit into today's higher priority groups. In other words they were "grandfathered" in so as to not lose benefits they had already been receiving.

Once a veteran applies for enrollment, their eligibility will be verified by the Department of Veterans Affairs (VA). Based on the veteran's specific eligibility status, he/she will be assigned a Priority Group. The Priority Groups range from one to eight, with one being the highest priority.

VA uses the following factors to assign a veteran to a priority group:

- * Veteran's military service history
- * Veteran's disability rating
- * Veteran's income level
- * Whether or not the veteran qualifies for Medicaid
- * Other benefits the veteran may be receiving (like VA pension benefits)

VA will assign veterans with service-connected disabilities the highest priority. VA will assign the lowest priority to veterans who earn a higher income and who don't have any service-connected disabilities qualifying them for disability compensation (monthly payments).

If you qualify for more than one priority group, VA will assign you to the highest priority group.

Now for a brief description of each Priority Group:

Priority Group 1: Veterans with service-connected disabilities rated by VA as 50% or more disabling, veterans determined by VA to be unemployable due to service-connected conditions, and veterans who have been awarded the Medal of Honor.

Priority Group 2: Veterans with service-connected disabilities rated by the VA as 30% or 40% disabling.

Priority Groups 3: Veterans who are former Prisoners of War, veterans who have been awarded a Purple Heart medal, veterans whose discharge was for a disability that was incurred or aggravated in the line of duty, veterans with service-connected disabilities rated by the VA as 10% or 20% disabling.

Priority Group 4: Veterans who receive aid and attendance or housebound benefits from the VA, and veterans who have been determined to be catastrophically disabled.

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Priority Group 5: Veterans with non-service connected or non-compensable service-connected disability and veterans rated by the VA as 0% disabled and who have an annual income below the VA's geographically-adjusted income limit. It also includes veterans who receive VA pension benefits and veterans who are eligible for Medicaid programs.

Priority Group 6: Veterans with a compensable 0% service-connected disability, veterans exposed to radiation during the occupation of Hiroshima and Nagasaki, veterans who served in the Republic of Vietnam between January 9, 1962 and May 7, 1975, veterans of the Persian Gulf War who served between August 2, 1990 and November 11, 1998, veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953 and December 31, 1987, and currently enrolled veterans and new enrollees who served in a theater of combat operations after November 11, 1998, and those who were discharged from active duty on or after January 28, 2003.

Priority Group 7: Veterans with gross household income below the geographically-adjusted VA income limit for their resident location and who agree to pay co-payments.

Priority Group 8: Veterans with gross household incomes above the VA income limits and the geographically adjusted income limits for their resident location, and who agree to pay co-payments. It also includes veterans in Sub priority groups "a" through "g."

Note: Failure to follow through on having your annual physical may result in your being dropped from the system. It should be noted that veterans with at least a 10% service-connected disability rating qualify for free eyeglasses and hearing aids and are able to receive VA healthcare with co-payments. At 30%, dependents are included for prescription coverage. At 50%, all health care is covered with no co-payments. **At 70% long term care is free.**

Legislation to benefit veterans and survivors

Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (H.R.7105)

The President signed this into law on January 5, 2021

- Expanded eligibility for the Fry Scholarship
- Lowered remarriage age for surviving spouses from age 57 to 55
- Guaranteed death benefits for National Guard and Reserve members who die of COVID-19
- Protected those using GI Bill benefits from predatory actors
- Mandated study on Toxic Exposure issues related to veterans

Fiscal Year 2021 National Defense Authorization Act (NDAA)

This became law on January 1, 2021, after the House and Senate voted to override the President's veto

- Ensures Casualty Assistance Officers are assigned to dependent children of surviving spouses who subsequently pass. Named in memory of Cheryl Lankford, a champion for widows benefits
- Grants access to Veteran's Individual Longitudinal Exposure Records
- Requires study on cancer diagnosis and mortality among military aviators
- Adds three (3) new Agent Orange diseases to VA list of presumptive service-connection
- Mandates study on exposure to toxic substances at Karshi-Khanabad Air Base, Uzbekistan

COVID Economic Relief Package

The President signed this into law on December 27, 2020



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- Ensures benefits for survivors of veterans who die of COVID-19 with underlying, service-connected health issues
- Targets financial support for most Americans, to include survivors
 - \$600 stimulus payment and \$600 per child for eligible families
- Helps unemployed workers
 - \$300 per week in supplemental unemployment compensation

Veterans orgs ELIGIBLE for CA Relief Program grants!

Veterans Service Organizations: 501 (c) (19) (veterans organizations) are eligible for the California Small Business COVID-19 Relief Grant Program. Our office reached out to the Governor's Office of Business and Economic Development (GO-Biz) Monday when we learned the grant program was open to small businesses and 501 (c) (3)'s, but not 501 (c) (19)'s. GO-Biz looked into it and they responded to us this morning. Many thanks to Dee Dee Myers and Isabella Casillas Guzman from GO-Biz for their prompt action resulting in this update on the program: **"501 (c)(19)s are eligible and the CAREliefGrant.com website will be updated as soon as possible to reflect this. VSO posts are welcome to apply now through January 8th".**

The grant website can be accessed at: <https://careliefgrant.com/> The application process for round 1 starts today and goes to January 8 at 11:59pm. There will be a second round at a date to be determined. The website currently does not say that 501 (c) (19) vet orgs are eligible, but that will be corrected soon. GO-Biz says vet groups can still go ahead and apply now.

To access the application, go to: <https://careliefgrant.com/partners/county/> Pick your county, then pick a partner to apply through. It does not really matter which partner you choose. Here is a comment from the website's Q&A:

Q: Does it matter which Partner organization services a grant application in my area?

A: You may select any Partner that serves your area. Each county and all languages will have at least one Partner from which businesses can choose to apply. Some counties and languages will have more options than others. You are able to select the one that you think best fits your needs, as they can also provide other financing assistance for you, like working capital loans, equipment loans, as well as technical assistance to help you and your business.

TIP: Only apply to one organization as this will help to reduce delays in the process. Applying multiple times will not improve your chances to secure a grant, and will delay your application.

Deadlines

ROUND 1

- Application Opens December 30, 2020 at 6:00 AM PST
- Application Closes January 8, 2021 at 11:59 PM PST
- Start of Approval Notifications January 13, 2021

Applicants who submitted their application and submitted all documentation in the first round do not need to reapply; qualified applications will be automatically rolled over into the next funding round for consideration.

ROUND 2

- Application Opens TBD
- Application Closes TBD
- Start of Approval Notifications TBD

Round 2 is the final application window for the Program. Grant awards for businesses in the second application window will be made in two decision rounds for funding.



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SBP-DIC Offset Elimination - 2021 Phase One Estimate Letter Explainer

A-2021 Gross SBP Annuity Estimate = the estimated SBP annuity amount you would receive **if there was no offset**. Includes increases due to COLAs from the date your annuity started through January of 2021.

B-2021 DIC OFFSET AMOUNT Estimate = the estimated amount of DIC that will be **deducted** (offset) from your gross SBP annuity. In 2021, this **offset is 2/3** of your full DIC amount. **THIS IS NOT THE AMOUNT OF YOUR DIC PAYMENT.**

Your *pre-estimates* are listed below:

A-2021 Gross SBP annuity - estimate: \$\$\$

B-2021 DIC **offset amount** (amount of DIC that will be deducted from your gross SBP annuity) - estimate: \$\$\$

C-2021 SBP annuity payment **after DIC offset** - estimate (before taxes): \$\$\$

D-2021 SSIA payment – estimate: \$\$\$

C-2021 SBP Annuity Payment after DIC Offset = the estimated SBP annuity payment you will receive on February 1, 2021.

D-2021 SSIA Payment = the estimated Special Survivor Indemnity Allowance (SSIA) payment you will receive on February 1, 2021.

- **January 2021 payments = Line C + Line D + Full DIC Amount from the VA**
- **No eligible spouse will receive less money in 2021 than they currently receive.**
- The change in the law **does NOT affect the** amount of Dependency and Indemnity Compensation (DIC) you receive from the Department of Veterans Affairs (VA). You should **continue to receive your normal, full DIC amount from the VA.**
- **Your pre-estimates for 2021** in the letter are **ONLY for Survivor Benefit Plan (SBP) payments** made by the Department of Defense (DoD) via the Defense Finance and Accounting Service (DFAS).
- There is **no change in 2021 for active duty/line of duty surviving spouses who chose the "optional child annuity."** The payment amount to the eligible active duty/line of duty surviving spouse when the SBP payment reverts in 2023 will be approximately the same SBP payment amount that the child or children received in 2020 plus applicable Cost of Living Adjustments (COLAs). You will not receive a letter in 2020 or 2021; look for additional information in 2022.
- For a full explanation of the three phases of the SBP-DIC Offset Phased Elimination, please see our **new DFAS Survivor SBP Newsletter**: www.dfas.mil/survivornews
- The Survivor Benefit Plan laws and regulations are complex. To see a full range of Frequently Asked Questions (FAQs), see our **SBP-DIC News webpage**: www.dfas.mil/sbpdicnews

SBP = Department of Defense (DoD) Survivor Benefit Plan

DFAS = Defense Finance and Accounting Service; the DoD agency that processes Survivor Benefit Plan (SBP) payments

SSIA = DoD Special Survivor Indemnity Allowance

DIC = Dependency and Indemnity Compensation paid by the Department of Veterans Affairs (VA)

COLA = Cost of Living Adjustment



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MOAA's 2021 Legislative Priorities

By: MOAA Government Relations Staff

Here are MOAA's priorities for advocacy as the 117th Congress begins its work. Our focus remains on all eight of the uniformed services and their service-earned entitlements.

As protecting health care and service-earned benefits continues to be a challenge, MOAA will press forward in engaging Congress to shape outcomes in these vital areas.

There are steep hills before us. Our nation has a rising debt of more than \$27 trillion, and a deficit of more than \$3 trillion. In view of this, MOAA anticipates robust attempts to control federal budgets, reduce or eliminate unprogrammed expenditures, and reduce entitlements.

Please follow the link below to get a more in-depth explanation. <https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/advocacy/moaas-2021-legislative-priorities/?ite=2154&ito=2538&itq=93f61d7e-61bc-4791-8583-1f51084ffd91&itx%5Bidio%5D=17976>

VA's New Web Feature, Phone Number Target Common Veteran Complaints

By: Amanda Dolasinski

Beneficiaries now can update their contact information via their [VA.gov profile](#), and the change will synchronize across VA networks. Veterans can enter demographic information – including a phone number, email addresses, home addresses, and disability ratings one time and have it change across networks addressing health care, disability compensation, pension benefits, claims and appeals, and the Veteran Readiness and Employment (VR&E) program. Previously, if a veteran needed to change any demographic information, he or she would be required to call each individual VA network where that information is on file. (Veterans still must connect with separate offices to change details regarding education and home loan benefits, CHAMPVA, Veterans' Mortgage Life Insurance, and The Foreign Medical Program.)

24-Hour Hotline

The administration also has officially launched the My VA hotline, which will serve as the starting point to all VA contact centers and will help veterans find the right person to address their needs. Veterans can call 1-800-MyVA411 (1-800-698-2411) with the option to press 0 to be immediately connected with a customer service agent to answer questions or connect to the appropriate VA expert. The hotline operates 24 hours a day, 365 days a year. The VA conducted a pilot phase of the hotline from Oct. 1, 2019, to Sept. 31 of this year, [per a VA press release](#). During that time, more than 1.3 million people called the VA contact center. The VA also maintains the Veterans Crisis Line at 1-800-273-8255, by chat at [veteranscrisisline.net](#) and by text message at 838255. The VA also maintains the White House VA Hotline at 1-855-948-2311 which can be used "for Veterans and their families to share compliments and concerns," per the release.

Here's How to Avoid COVID-19 Vaccine Scams

By: Shane Ostrom

Now that the coronavirus vaccine is being deployed to the public, you will need reliable sources of information to stay up to speed on the relevant issues. It's too much to cover in one article, so this article includes links to the most comprehensive information regarding insurance coverage as well as vaccine procedures and timelines. And remember, scams are rampant — beware of criminals. Medicare and TRICARE cover the vaccine at no cost to you, so if anyone asks you to share your private health care information or pay for access to the vaccine, it's a scam.

Things to know about scams:

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- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to a vaccine.
- Don't share your personal or financial information with anyone who calls, texts, or emails you promising anything related to the vaccine or health care.
- Hang up the phone or delete any emails or texts that ask you to do anything. Do not click on any attachments or links in emails or texts. Nothing is as it seems. Scam attempts look very real.

Use only reliable sources to get information about the vaccine, like:

- [Medicare](http://www.medicare.gov/medicare-coronavirus) (www.medicare.gov/medicare-coronavirus)
- [TRICARE](http://www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/COVID-Vaccine) (For TRICARE information specifically regarding vaccines, go [here](http://www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/COVID-Vaccine), www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/COVID-Vaccine. For one-stop-shop TRICARE information regarding coronavirus, go [here](http://www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/Coronavirus-Articles), www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/Coronavirus-Articles .)
- [Centers for Disease Control and Prevention](http://www.cdc.gov/library/researchguides/2019novelcoronavirus/websites.html) (www.cdc.gov/library/researchguides/2019novelcoronavirus/websites.html)
- [National Institutes of Health](http://www.nih.gov/covid19) ([covid19.nih.gov](http://www.nih.gov/covid19))

[MOAA](http://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/rollout-report-the-covid-19-vaccine-and-dod,-va,-medicare,-and-more/) (www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/rollout-report-the-covid-19-vaccine-and-dod,-va,-medicare,-and-more/)

What the COVID-19 Resurgence Means for Access to Your Military Records

By: Kevin Lilley

The National Personnel Records Center's Military Personnel Records facility is operating at less than 10% of normal capacity because of worsening COVID-19 conditions in the St. Louis area –a status that limits records requests to accommodate veterans or family members who need records only in relation to:

- Burial honors
- Life-threatening medical emergencies
- Homeless veterans seeking entry to shelters
- Any "comparable emergencies," per the center's website

Even emergency requests face delays under this process. Families seeking records to confirm burial eligibility in a VA national cemetery can visit this website for detailed information; casketed interments will be prioritized over cremated interments. The majority of burial requests can be approved without access to National Personnel Records Center materials. MOAA Premium and Life members can download Your Guide to Military Burials.

Visit this link for more background on the records center, including contact information. (<https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/dd-214-and-beyond-how-to-track-down-your-military-records/>)

FBI Warning: Beware of COVID-19 Charity Scams

By: Kevin Lilley

Early scams connected to the COVID-19 crisis preyed on fears connected to the pandemic – fake emails from financial institutions seeking phantom payments or offering investment-protection services, for example, or scammers pretending to be hospital administrators or health insurance agents, collecting on nonexistent invoices. The FBI has warned of scammers moving away from taking advantage of the population's security or health concerns and instead targeting its generosity.

A warning issued last month outlines concerns with fake charities "leveraging the COVID-19 pandemic to steal your money, your personal information, or both." The warning doesn't cite specific cases, but these types of fraud have contributed to a reported \$145 million in coronavirus-related scams since the pandemic began.

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So, how do you avoid criminals posing as charity workers? Here's a quick five-point plan, courtesy of the FBI warning and other resources:

1. Study up. Resources like the Better Business Bureau, Guidestar, and Charity Navigator can help you separate the real groups from the fake ones.
2. Know the names. Scammers frequently use sound-alikes or slight misspellings to make their pretend charity seem like the genuine article. Don't speed-read these requests – it's not likely a major charity has a typo in its email address or sends correspondence through anything other than its own web domain (check for a “.com” or a “.org” at the end of the email address, as appropriate).
3. Be cyber-aware. The Federal Trade Commission offers detailed advice on avoiding “phishing” attacks – emails or text messages from scammers attempting to pirate your personal information. The bottom line: Only open emails (and especially attachments) from trusted senders and pay special attention to any messages requesting immediate action or payment.
4. Know the payment process. If you're asked to pay with anything other than a credit card (cash, wire transfer, etc.), you're probably being taken. If the charity's online donation collection site raises any red flags, do further research.
5. Double-check everything. Always look at your credit card or bank statement after a payment to ensure it went through at the amount submitted. Be wary of double (or more) charges.

You can keep up with the latest financial news, as well as find links to MOAA's financial webinars and resources, at MOAA's Finance page. (<https://www.moaa.org/content/benefits-and-discounts/finance/finance/>)