



California Council of Chapters of MOAA (CALMOAA)

October 2022 issue

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Notes from the President's Desk



I sent out an update regarding CALMOAA Annual meeting dates, reservations on October 9 with the link to make the reservation. The contract for our upcoming CALMOAA Annual Meeting has been signed. The date of our meeting is Friday 4 November and Saturday 5 November at the Courtyard by Marriott in Oxnard, Ca. You can check into the hotel on Thursday 3 November. You can reserve your room by using this link to [Book your group rate for CALMOAA Last Day to Book: Thursday, October 20, 2022.](#)

Here's a reservation link you can use to make reservations:

[Book your group rate for CALMOAA](#)

You will find the information for your online reservation link below. If you have questions or need help with the link, please do not hesitate to ask. We appreciate your business and look forward to a successful event.

Event Summary:

CALMOAA

Start Date: Thursday, November 3, 2022

End Date: Saturday, November 5, 2022

Last Day to Book: Thursday, October 20, 2022

Hotel(s) offering your special group rate:

- Courtyard Oxnard Ventura for 169 USD per night

[Book your group rate for CALMOAA](#)

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If we have more than 18 signing up for rooms the hotel will charge you our rates as long as they have rooms available. If you call to make your reservation you can ask for two queens vice one King size.

Our meeting will start at 0830 on Friday and Saturday. The plan is finishing our meeting Saturday afternoon around 1300. Please let me and Michael Kwan know if you are coming so that we can ensure we have at least 18 or more in attendance. Check in is any time after 3pm and check out is 12pm. The hotel does have a 48-hour cancellation policy. We will be providing breakfast on Friday and Saturday morning and one lunch as part of our annual meeting. The hotel will have complimentary self-parking

To receive this special discounted group rate, make sure to book by October 20, 2022.

Guest Rooms are available at the following rates plus taxes of 13.695%

(1) King bed \$169.00 per night per room

(Rates does not include breakfast)

A limited number of rooms have been set aside as a courtesy block and does not guarantee rooms. Please reserve your room by

October 20, 2022 to secure the special group rate. After the Reservation due date, reservations and rates will be subject to availability.

For reservations, please call Stephanie (Catering Sales Manager) at 805.278.5068 or Front Desk 805-988-3600 e-mail her at stephanie.warner@marriott.com and ask for group code “_MOA_” or “CALMOAA” rate.

Transportation:

The airporter shuttle drops off at the hotel from LAX. No, other shuttle services stop here. Here is their link:

[Ventura County Airporter Shuttle \(venturashuttle.com\)](http://www.venturashuttle.com)

[Ventura County Airporter Shuttle](http://www.venturashuttle.com)

DEPARTURE TIMES FROM VENTURA, OXNARD. Shuttle arrives at LAX approximately two hours after departure. Time could vary depending on traffic, weather and road conditions.

www.venturashuttle.com

I have asked MOAA to speak at our Annual Meeting. They talk about Surviving Spouses, Advocacy, and Chapters. I am happy to say we Frank “Tank” Michael (<https://www.moaa.org/content/about-moaa/meet-our-leaders/moaa-staff/councilchapter-and-member-support/frank-michael/>) is MOAA’s Program Director, Council and Chapter Affairs; Dan Merry (<https://www.moaa.org/content/about-moaa/meet-our-leaders/moaa-staff/advocacy-leaders/merry,-dan/>) is MOAA's Vice President of Government Relations; and Gale Joyce (<https://www.moaa.org/content/about-moaa/meet-our-leaders/MOAA-board-of-directors/joyce,-virginia/>) is the chair of MOAAs Surviving Spouse Advisory Council and she is the co-chair of MOAA the MOAA [Surviving Spouse Virtual Chapter](#).

Some of you may remember Gail from our MOAA workshop in San Diego or this article she wrote for MOAA titled “Surviving Spouse Corner: Join Us for MOAA’s Surviving Spouse/Spouse Summit” for the upcoming MOAA Annual Meeting/ LOE article (<https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/surviving-spouse-corner-join-us-for-moaas-surviving-spousespouse-summit/>).

In addition to MOAA we will be hearing from Jeff Breiten, CALMOAA Legislation and Kathy Prout, CALMOAA Surviving Spouse right after their counterpart. At this time, we have not heard if one of our California Legislators will be available to talk

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to us. Which has delayed publishing our agenda. The CALMOAA has applied for **the USAA/MOAA Council-Chapter Sponsorship to support our annual meeting. We will be providing two breakfast and one lunch at the meeting.**

Our letter Champaign regarding the need for California to provide Tax Exemption for Uniform/Military Retirees is working. Please keep sending your letters to The Honorable Governor Gavin Newsom, 1303 10th Street, Suite 1173, Sacramento, California 95814 (see sample letter on page 6) and email the Governor’s Press Office (GovPressOffice@gov.ca.gov) and send a copy of your letter to Jeff Breiten and me. We need to be aware that the next bill could be written to exempt military retirement and/or uniform services retirement. Either way we need to support the bill(s) when they are written.

My term as CALMOAA ends in November. Before I leave, I want to reemphasize the goals of CALMOAA this year.

1. Get our surviving spouses engaged. They are members of MOAA, and they have a voice. For years we have not engaged them, and we need to do it now.
 - a. My own surviving spouse (who is in her 80’s) made a comment that my chapter used to be all about the service member. She is happy that when we meet, we address things that applies to all members. From Wills and Trust to Elder Law, etc. Yes, some of our speakers do talk about today’s military but at the same time we try to balance the topics.
2. Have a bill and submitted to California Legislation to “Exempt military retirement (and/or uniform services) retirement from taxation and our surviving spouses”.
 - a. Have the Governor put us in his budget
 - b. Have our data and the state match or come as close to matching.
 - c. Overwhelming support by our legislation and our community.
3. “Improving Military Spouse Employment in California”. When this bill was signed it was noted that it did not include teachers’ credentials as announced. This oversight was also noted by us and the [Pacific Southwest Regional Liaison Defense-State Liaison Office DoD, Military Community & Family Policy](http://statepolicy.militaryonesource.mil) (<http://statepolicy.militaryonesource.mil>).

Please keep an eye out for the ballot to vote for your next CALMOAA Board and President. This year’s election like last time will be via Monkey Survey.

Let me close my Notes from the President’s Desk with a little Navy Humor passed on to me by Darryle Grimmes, COL, USAF (Ret) Miramar MOAA Chapter President

USN Seabee - Heaven vs Hell (Humor)

A Sea Bee dies and reports to the Pearly Gates, but when St Peter misses his name on his list he accidentally sends him to Hell. It doesn't take long for the Sea Bee to be pretty dissatisfied with the level of comfort in Hell, so he gets busy designing and building improvements. In no time, Hell has air conditioning, flush toilets and escalators, and the Sea Bee is the most popular guy down there.

A week later God calls Satan and asks: "So, how are things in Hell?" Satan replies “things are great; we have A/C, flush toilets and escalators, and there's no telling what this Sea Bee will build us next.”

"What!" God exclaims: "You've got a SeaBee? That's a mistake - he should never have been sent down there, you have to send him back to me."

"Not a chance," Satan replies: "I like having a Sea Bee on the staff, and I'm keeping him!"

God insists: "Send him back or I'll sue."



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At that point Satan begins laughing uncontrollably and responds, "Yeah, right. And where are you going to get a lawyer?"

Respectfully,

E. Fred Green, Jr., LCDR, USN (Ret)

President of California Council of Chapters Military Officers Association of America (CALMOAA)

Don't tell me that people can't change.

Terry L. Daniel was my US Army recruiter and found me in Atlanta, Georgia, with a mouth full of gold teeth, a 2.1 GPA, and completely hopeless. I was robbed at gunpoint at the age of 14 and the victim of a drive-by shooting by the age of 17. Joining the Army meant running away from my past but running toward a future.

Many of my basic training and initial training Drill Sergeants had a lot of fun with my unorthodox appearance, calling me names such as Goldilocks and Superstar. Other Drill Sergeants hated my appearance and attempted to kick me out of the Army.

Thank you Darren Hargrove, Melissa McFrazier (CSM, U.S. Army, Ret), Gary Berkley, MS, and many other US Army Non-Commissioned Officers who would not let me fail or remain a product of my environment.

My new smile is also a great credit to US Army Dental Surgeons, Periodontists, and Orthodontists. What a task you had on your hands!

The take-home message is this:

Leaders: You have an opportunity to see something in someone today that no one else can. It can change (or even save) a life.

Everyone: When you hit rock bottom, just remember that rock bottom is a solid foundation upon which to build.

https://www.linkedin.com/posts/btonejyr_dont-tell-me-that-people-cant-change-activity-6985298233770008576-eFF7?utm_source=share&utm_medium=member_ios

Surviving Spouse

Please see Kathy's Surviving Spouse Report in separate attachment.

Please join "[MOAA Surviving Spouses and Friends](#) (Private Group) – Facebook." My wife and I are members and it has been very enlightening. Some members of my chapter have also stated how helpful it is even if you are not a surviving spouse and "[DIC Surviving Spouses/DIC Increase Advocacy](#)".

MOAA has a lot of information for Surviving Spouses of on their website <https://www.moaa.org/content/topic-and-landing-pages/i-am-a-surviving-spouse/>. They have brochures about how to be prepared in the case of a death. Look at the VA website www.va.gov and look under the presumptive conditions

<https://benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf> and

<https://www.va.gov/search/?query=presumptive%20conditions&t=false>. Review your accounts (checking, credit cards,

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utilities, etc. to ensure that if something happened to one it does not lock out the surviving spouse. Review your Trust and/or Will to ensure it has what you and spouse wants. Protect your loved ones!!

Significant dates and MOAA deadlines

CALMOAA Quarterly Meetings

4th Quarter CALMOAA Annual Meeting/All Hands –November 4 – 5, 2022 (1.5 days roughly).

I will be attending the following meetings and celebrations:

Orange Empire MOAA Chapter 14 October

Townhall Meeting regarding Uniform Services Tax Exemption and Survivors - October

MOAA Board of Directors Meeting, LOE, and Annual Meeting 24 – 29 October 2022

MOAA Level of Excellence (LOE) and MOAA Annual Meeting 28 and 29 October 2022.

MOAA 2022 Roundtable Schedule

October 27 – Transition Services

November 17 – Retention

December 29 – End of Year Review and Discussion

Looking for a recording from a past webinar, roundtable, or another event? Visit our [Council and Chapter Webinars and Video Archive](#) page.

CALMOAA TOPS - NAVNET

You can find career opportunities at the NAVNET website www.navnetresources.com which will be added to the CALMOAA website. If anyone has and/or know of any openings for NAVNET they can send them to Tom Hammons at tom@navnetresources.com

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.

State and National Legislation

[California Senate Bills \(Veteran\) for 2021 – 2022](#)

[California Assembly Bills \(Veteran\) for 2021 – 2022](#)

There is a separate legislation report attached to this email (which will be posted on our website) of the bills on the Governors desk and some bills that were recently signed into law.

Note: If CALMOAA members, or any other person would like to let the Governor know they are in support of any of the CALMOAA supported bills below:

- Go to this section of the Governor’s website: <https://govapps.gov.ca.gov/gov40mail/>
- At the drop down menu called “Please choose your subject:” scroll down and select the bill number.
- Enter the other information it asks you for.

In the comments section, ask the Governor to sign the particular bill in to law. If you wish, you may add in comments, but it is not required

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Everyone should have received an email from Steve Donlon informing them that we have a Facebook group established To support Exemption of Uniformed Services retired pay and Surviving Spouse benefits, we have established a private Facebook group: [EXEMPT UNIFORMED SERVICES RETIRED PAY & SURVIVORS' SBP FROM CA INCOME TAX](https://www.facebook.com/groups/560520875614530), Link: <https://www.facebook.com/groups/560520875614530>. This FB Group is the first step to develop our “grass roots” advocacy support. This FB Group files section will also be the repository for documents related to the Personal Income Tax Exemption for Uniformed Service retirees and Surviving Spouses’ Benefits.

Membership in this FB Group is open to Uniformed Service retirees and active duty, reserve and National Guard and their spouses, Surviving Spouses, members of the California Legislature, and other supporters as determined by the Administrator.

To grow our grass roots support, invite your chapter members to join. Our goal is to reach out to the ~170,000 California Uniformed Services Retirees and Surviving Spouses. Just as important are active duty and reserves, and their spouses, they are retirees of tomorrow.

You may invite a friend (who is a FB user) directly through our FB Group page. Also please post invitations to join this Facebook group in Facebook Groups in your local area or to which your chapter members belong. At your next chapter or board meeting consider spending a few minutes to gather the names of other FB Groups.

Below is the template for **Exempt Uniform Services Retired Pay and Survivors** letter to Governor Newsom

Date

The Honorable Governor Gavin Newsom
1303 10th Street, Suite 1173
Sacramento, California 95814

Subj: Uniformed Services Retirement Pay and Survivor Benefits Personal Income Tax Exclusion for California

Dear Governor Newsom:

California is the only state in the nation that does not provide a personal income tax exclusion to Uniformed Service retirees and Survivors. California has the nation’s third-largest Uniformed Service retirees and Survivors community, with approximately 165,000 members. Assembly Bill 1623, which was introduced by Assemblymember James Ramos in the 2022 legislative session was applauded by military retirees and the state’s 2 million veterans who call California home. Twenty-eight veteran organizations in California and the California State Commanders Veterans Council publicly supported AB 1623.

The Peace Officers Research Association of California, San Diego Regional Chamber of Commerce and Orange County Chamber of Commerce are strong supporters of a Personal Income Tax Exclusion for Uniformed Services retired pay and Survivor benefits.

Between 2013 and 2020 the nation’s population of Uniformed Service retirees has increased by approximately 1.015%, while California had an annual decline of 2%-3% in the state’s Uniformed Services retiree population. Nevada showed a gain of 10% and Arizona a gain of 6%. Arizona fully exempts Uniformed Services retiree pay and Survivor benefits from state income tax and Nevada does not have a state income tax. A significant cause for this migration from California is no exclusion for personal income tax.

Recent studies conducted by the San Diego Military Advisory Council, California Governor’s Military Council, and others agree that retaining Uniformed Service retirees in California provide a valuable workforce and economic

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development tool for California. These studies also show that Uniformed Services retirees generate millions of dollars in general tax revenue for the state’s economy from their 2nd careers. Of note, many Uniformed Service members when on active duty are residents of a state that does not tax their active duty pay, thus when retirees remain in California, California GAINS Personal Income Tax revenues from Uniformed Services retired pay and second career pay.

Uniformed Services retirement pay is earned for 20 years of service. Most servicemembers retire in their early-40s. California cities and counties would also benefit from local tax contributions and a cohort of productive, stable professionals retained in their communities.

California would benefit economically if the state exempted all Uniformed Services and Survivor benefits pension from the state’s personal income tax. Retaining and potentially attracting military Uniformed Services retirees would benefit the state’s total personal income tax revenues, sales tax receipts, and property taxes.

California is in a unique position in that it can both honor our Uniformed Service retirees while at the same time enhancing its skilled workforce and bolstering the general tax fund.

At your request would be pleased to provide you with additional information.

Thank you,
Signature
Your name
Your mailing address

Improve Military Spouse Employment in California: On October 8, 2021, Governor Newsome signed this into law. Below is an excerpt of the announcement.

The bill, which makes all licenses under the Department of Consumer Affairs available for spouses of military servicemembers to apply for temporary licensure upon being stationed in the state. This information must be made available on each board’s website along with information on permanent licensure by endorsement or credential for out-of-state applications and other related information for military spouse and family applicants. Further, this bill requires that the Departments of Consumer Affairs and Real Estate compile and submit annual reports to the Legislature containing specified information relating to the professional licensure of veterans, servicemembers and their spouses.

California, historically the state with the largest population of active duty and veteran servicemembers, has 162,000 military members in the state today, by far the largest in the nation. With over 32 military installations and activities in the state, California also has the most community impact from the military throughout the nation. Until this week, it has also been one of the remaining states with no significant legislation to facilitate career stability for military spouses by removing barriers to their employment in these communities. When speaking virtually with aerospace industry members at a Governor’s Military Council and Governor’s Office of Business and Economic Development event early last year, Governor Newsom stated that military spousal licensure was an issue California needed to fix.

The Governor’s Military Council (GMC) is thrilled to announce that through its coordinated efforts with the local military communities, the Department of Defense, the California Defense Communities Alliance, the Governor’s Office of Business and Economic Development and the Governor’s Office of Planning and Research, the signed legislation will bring us a giant step closer to achieving his goals. “This bill is a win-win enabling a qualified work pool segment who want to work the ability to quickly fill workforce needs of employers, exclaimed GMC Chair, Vice

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Admiral (ret.) Jody Breckenridge. “Our experience in working with the California Commission on Teacher Credentialing is that qualified military spouses are filling critical gaps often in remote areas.”

Due to the highly-mobile nature of military service, military spouses face a 24% unemployment rate, much higher than the rate of the public and AB 107 creates the ability for hard working members of our national security branches to feel welcome in the state and improve the ability of families to create stability in their homes and communities. This bill allows military spouses, who already make extraordinary sacrifices in service to our country, to continue their professions. California joins many other states in doing what it can to support the thousands of military families coming into the state by reducing the regulatory barriers to allow military spouses to secure a job here.

The recent impacts of COVID on the state’s healthcare system have demonstrated a need to increase access to qualified healthcare works such as Doctors, Nurses and Physicians Assistants, all of which fall under the Department Consumer Affairs. Governor Newsom saw a ready workforce that can contribute to California’s most depleted industries and signed this legislation to create an opportunity for military family members, who are certified in one or more other states, to continue to practice their skills, contribute to their families and provide a better quality of life for their families and California communities.

“Implementing licensure portability measures will help to reduce employment barriers for military spouses, improving military family stability and quality of life,” said Marcus Beauregard, director for the Department’s Defense-State Liaison Office. “More than one-third of military spouses work in occupations that require licenses. Reducing the burden of licensure will also increase the pool of applicants in critical career fields experiencing shortages, such as health care and teaching, especially in military communities.”

The California Defense Communities Alliance (CDCA), an organization that collaborates efforts within local defense communities across the state, is encouraged that Governor Newsom signed AB 107. In recognition that many spouses in the state are currently unemployed or underemployed in their communities, CDCA Co-Chairperson and CEO of the San Diego Military Advisory Council (SDMAC) Mark Balmert stated that, “it was time for California to join so many other states in making temporary licenses accessible and allow military spouses to contribute to their respective professional fields. Our state will have thousands more qualified professionals in important fields including healthcare.”

Finally, all branches of the military have established military spouse employment as a key aspect of supporting military families and as such a factor for consideration of all new and existing mission locations. As a state that realized over \$181.2 billion in economic impact in FY19 over numerous industries due to the spending on military and national security activities in the state, this legislation increases California’s opportunities to maintain a competitive stance in future mission-basing decisions and protect those that are currently serving the state today.

National Legislation and MOAA Advocacy in Action

NATIONAL LEGISLATIVE HIGHLIGHTS

“MOAA National issues” (website):

<http://www.moaa.org/Content/Take-Action/Top-Issues/Top-Issues.aspx>)

<https://takeaction.moaa.org/moaa/?0>

MOAA’s [Community Outreach Sponsorship](#) is still available. (this is similar to the USAA program). You can apply for up to \$300 per chapter or \$800 per council to support community service programs and recruiting/branding events. Get details [at this link](#). This program is similar to the USAA program. In addition to the Community Outreach Sponsorship To review the grant

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for our Chapters Department, along with the Development’s Department, use this link: <https://www.moaa.org/content/chapters-and-councils/chapters-and-councils/council-and-chapter-community-involvement/>

For Crisis Relief Grant, please access this link: <https://www.moaa.org/relief-verification>

Veterans Affairs

Benefits at 70% Service-Connected Disability Compensation

Learn about the benefits available to Veterans receiving 70% service-connected disability compensation.

<https://youtu.be/KTJMergMdsI>

MOAA Store

The [MOAA Store](https://moaa.estore.shop/) is officially back up and running! There are variety of items that can be found in the store at <https://moaa.estore.shop/>. From apparel to headwear and much more, there are many items to show your MOAA pride!

Tips for Reducing Your Tax Bill in Retirement

By: Kimberly Lankford

After you stop working and are starting to withdraw money from your retirement savings, there are still steps you can take to help reduce your tax burden. And these steps can also have a ripple effect on other areas of your finances, such as your Medicare premiums and Social Security benefits.

LOWERING YOUR TAX BILL: [What to Do While in Service](#) | [What to Do After Leaving Uniform](#)

Consider state taxes again. When you stop working, the state taxes on retirement pay may be more important to you, and the good news is that the situation has improved.

“What we’ve seen recently is a lot of states using their COVID-era surpluses to fully exempt military pensions from state individual income tax — states like Indiana, Missouri, Nebraska, North Carolina, South Carolina, and Utah,” said Tim Vermeer, senior state tax policy analyst for the Tax Foundation.

To see how each state taxes military retirement pay, visit [MOAA’s Military State Report Card and Tax Guide](#). But consider other taxes that may also affect you.

“People are often attracted to Texas because it doesn’t levy an individual income tax,” said Vermeer. “However, many are surprised to find that their property tax bills are higher than they expected. This is a trade-off.”

Carefully tap retirement savings. If you have several buckets of retirement savings — such as tax-free money from a Roth and taxable money from tax-deferred accounts — be careful when choosing which account to tap, especially before you have to take required minimum distributions starting at age 72. This may be a good time to consult a tax professional when plotting your withdrawal strategy, said [Lila Quintiliani, AFC®, ChFC®](#), program director, financial and benefits education for MOAA.

Balancing withdrawals from tax-deferred accounts and the tax-free Roth may keep you in a lower income tax bracket and could reduce your Medicare premiums. Most people pay \$170.10 per month for Medicare Part B in 2022, but people whose modified adjusted gross income is more than \$91,000 if single or \$182,000 if married filing jointly pay from \$238.10 to \$578.30 per month in 2022 depending on their income (visit www.medicare.gov). Withdrawals from tax-deferred accounts, such as the traditional TSP or IRA, count in the calculation for the Medicare high-income surcharge, but tax-free Roth withdrawals do not.

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Reduce RMDs with charitable distributions. One strategy to help reduce your taxable income after you start RMDs is to make tax-free qualified charitable distributions (QCDs). You can give up to \$100,000 from an IRA each year to charity, which counts toward your RMD but isn't taxable. You must transfer money directly from the IRA to the charity (ask your IRA custodian for their procedure; the money can't go to a donor-advised fund or private foundation).

Even though RMDs start at age 72, you can do QCDs after you turn 70½. You'll get a tax benefit from your charitable gift, regardless of whether you itemize or not. The money stays out of your adjusted gross income, so it isn't included in the income calculation for taxing Social Security benefits or the Medicare high-income surcharge. "QCDs can be really valuable because the distribution never shows up [in] your AGI," said Col. Curt Sheldon, USAF (Ret), a CFP® professional and enrolled agent in Alexandria, Va., and Life Member of MOAA.

From MOAA's President: Your Voice Is Needed Now to Address Critical Issues

By: Dana Atkins

As I mark my seventh and final year in my role as president and CEO of this amazing association, I continue to be grateful for the grassroots support our 350,000 members and their families have provided in our [successful advocacy efforts](#).

These next few months will put this strength to the test, as MOAA works to drive important change during a season of budgetary and authorization deadlines, the midterm elections, and an ever-growing recruitment and retention crisis that threatens the all-volunteer force.

These issues move fast on the Hill, and while our in-person advocacy events remain critical to keeping a strong voice with legislators, MOAA's [Legislative Action Center](#) can make an even bigger difference.

This system, powered by a MOAA partner whose cybersecurity protocols have been fully vetted by our CIO, not only allows members to communicate with their legislators on key issues, it also lets MOAA rally immediate support from members when issues reach tipping points in Congress, and target that support toward important committee members, swing votes, or representatives of affected states and/or districts. The more members we can muster, the more impactful our voice becomes.

Your participation means more now than ever before. If you've already engaged with the Legislative Action Center, thank you for doing so; if not, here are three reasons why it's time to take part:

Midterm Elections

We already know only [17.7% of Congress](#) are veterans. This in itself is not an indictment on our legislators; many of those who have never served are faithful supporters of our uniformed servicemembers and their families.

MOAA members should assess a candidate's track record of support for the uniformed services community, among the many other issues you deem a priority, factors in casting your vote. Our Legislative Action Center can [help with that research](#), providing links to House and Senate members' websites and social media platforms, along with a brief background on their voting history.

Funding the Government

Congress failed to fully fund the government before Oct. 1. In place, they enacted a continuing resolution (CR), which keeps the government open at last year's funding levels.

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Given the inflation and fiscal challenges before us, that stopgap measure falls short, again. [As MOAA has reported](#), CRs waste precious resources by stalling contracts, delaying training, and sidelining new projects.

This approach to annual appropriations is not a surprise – Congress has been on time [only four times since FY 1977](#), with 10 of those missed deadlines resulting in government closure. If this track record was the result of any one individual, party, or chamber, it would be easier to focus on changes at the polls. However, the fault of all these delinquencies is the result of the whole of Congress.

The 117th Congress will be in session only 23 more days, 17 of which will see the House and Senate both in session. There is little time for us to engage Congress before the funding expires Dec. 16. Reliance on any further CRs will leave the government woefully short, at FY 2022 funding levels, as the new year starts with inflation on top of other increases in programs.

[Visit our Legislative Action Center now](#) and let your legislators know you are concerned with the annual appropriations, which must be concluded by the Dec. 16 deadline.

Recruiting and Retention Challenges

Along with its budgetary duties, the Constitution also gives Congress the task “to raise and support Armies.” Recruiting challenges are well documented, and the Secretary of Defense has [made some adjustments](#) to better support the troops; however, congressional action is required for the resources needed to motivate qualified prospects to consider serving in uniform.

[Visit our Legislative Action Center now](#) to let your legislators know you are concerned about the ongoing recruiting challenges and seek their intervention to ensure our nation maintains a professional all-volunteer force.

Make Your Voice Heard

We need to elevate MOAA’s voice in these matters, and others. Please join me in voting this November and in sending our two messages to the Hill. And thank you for making sure you are [registered](#) as a MOAA advocate through our Legislative Action Center.

Your service to MOAA’s advocacy priorities in this fashion, and through other methods, continues to make a difference. As I exchange the MOAA banner with my relief early next year, I too will “Never Stop Serving” -- as a Life Member of MOAA and a concerned citizen.

Lawmakers Miss Budget Deadline Yet Again – Tell Them We’ve Had Enough

By: Cory Titus

With just hours left in fiscal year 2022, Congress and the White House agreed to a continuing resolution (CR) ensuring the federal government has the necessary funding to stay open as the new fiscal year begins, albeit at last year’s spending levels.

The Senate passed an amended version of [H.R. 6833](#) by a vote 72-25 on Sept. 29. It passed the House 230-201 on Sept. 30 and was signed by President Joe Biden into law the same day. The bipartisan agreement will fund the government through Dec. 16. While this CR temporarily delays the threat of a government shutdown, Republicans and Democrats still must come together and ensure the government is fully funded for the rest of FY 2023 by passing the necessary federal appropriations.

The start of FY 2023 is no different than many preceding fiscal years. For decades, CRs have become a crutch for Congress — a regular occurrence rather than the exception.





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One might hope that in a midterm election year, Congress would come together to deliver appropriations by the deadline to garner support from voters. But try as they might, lawmakers haven't wrapped up their budget work on time since FY 1997.

Had Congress not come to an agreement, servicemembers and their families would have been the ones to pay the price. Without a continuing resolution, pay for servicemembers in the Coast Guard, U.S. Public Health Service, and NOAA would have been in jeopardy. Unlike the other uniformed services, there are no protections for their personnel to ensure pay is not disrupted. MOAA is actively seeking to remedy this disparity.

This does not mean DoD is free of consequences. A full-year CR [could cost the department \\$76 billion](#).

DoD officials maintain a prolonged CR will hurt retention and break trust with military families, leading to a reduction in retention bonuses, a halt to PCS moves that impact spousal employment and housing, and the end of predictable training schedules. Additionally, a CR limits the government's ability to move away from old priorities and account for new prices. This is particularly damaging given the added challenges posed by inflation.

If appropriations for FY 2023 are eventually passed, any funding increases must be spent before the end of the fiscal year. Those serving our country in and out of uniform deserve better than this. Please [write your lawmakers](#) and tell them we must stop the cycle of late appropriations.





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Ready Reference Contact Information

Air Force Retiree Services: (800) 531-7502;
www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;
www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;
www.afrh.gov

Army & Air Force Exchange Service: (214) 312-2011;
www.aafes.com

Army Retired Services: (703) 571-7232;
<https://soldierforlife.army.mil/retirement>

Burial

Burial at Sea Information: (866) 787-0081

- Pre-Need Burial Benefit before you call checklist – [Funeral Director's Before You Call Checklist \(va.gov\)](http://www.va.gov)
- Burial Benefits: http://www.cem.va.gov/burial_benefits/
- Burial Allowance: <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>
- Headstone/Marker/Medallion: <http://www.cem.va.gov/cem/hmm/>
- Burial Flag: http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp

Combat Related Special Compensation: www.donhq.navy.mil/corb/crscb/crscmainpage.htm

DEERS: (800)-538-9552, Fax: (831) 655-8317;
www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)

Fleet Reserve Association: (703) 683-1400; www.fra.org

Gulf War homepage: www.gulflink.osd.mil

I.D. Cards Benefits and Eligibility: (866) 827-5672;
<http://www.mynavyhr.navy.mil/Support-Services/Pay-Pers-Support/ID-Cards/>

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: (800) 336-4649;
www.usmc.mil
(Hover over "Marine Services" then click on "Retired Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048;
www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622;
www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9): (866) 827-5672;
www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC (866-827-5672) MILL RetiredActivities@navy.mil;
www.mynavyhr.navy.mil/Support-Services/21st-Century-Sailor/Retired-Activities/

Navy Uniform Shop: (800) 368-4088; www.navy-nex.com/uniform

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737;
www.trdp.org

Servicemembers Group Insurance (SGLI): (800) 419-1473;
www.insurance.va.gov

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Pay/SBP Questions: www.dfas.mil

Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

8899 E 56th Street

Indianapolis, IN 46249-1200

(800) 321-1080 / Fax: (800) 469-6559.

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

8899 E 56th Street

Indianapolis IN 46249-1300

(800) 321-1080 / (800) 469-6559

Records:

For replacement DD 214s, service records, medical records, award information:

Retired prior to 1995:

www.archives.gov/veterans/militaryservice-records

Retired after 1995:

Navy Personnel Command

PERS-312E

5720 Integrity Drive

Millington, TN 38055-3120

Fax requests to: (901) 874-2664

Gray-area reservists: (866) 827-5672

Navy recreation: www.mwr.navy.mil

Navy Gateway Inns & Suites: <http://dodlodging.net>

ITT: <http://navymwr.org/mwrprgms/itt.html>

Sister service retiree publications:

Air Force Afterburner: www.retirees.af.mil/afterburner

Army Echoes:

<https://soldierforlife.army.mil/retirement/echoes>

Coast Guard Evening Colors:

<http://www.uscg.mil/hq/cg1/psc/ras>

Marine Corps Semper Fidelis:

www.manpower.usmc.mil/portal/

[page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fi](http://www.manpower.usmc.mil/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis)

delis

VA: www.va.gov

Regional offices: (800) 827-1000 (overseas retirees should contact the American Embassy/consulate), TDD (800) 829-4833

Insurance:

VA Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gibill.va.gov

TRICARE: www.mytricare.com/mtc

TRICARE East: www.humanamilitary.com/beneficiary

AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN

(except 35 Western zips),

TX (except the extreme Western area) VT, VA, WI, and

WV

TRICARE West: www.tricare-west.com

AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock

Island), KS, MO (except St. Louis area), MN, MT, ND,

NE, NM, NV, OR, DE, SW TX, UT, WA, WY some zips

in IA, MO, TN

TRICARE Overseas: (888) 777-8343; www.tricare-overseas.com

TRICARE For Life: (866) 773-0404; www.tricare.mil/tfl

TRICARE mail order pharmacy: (877) 363-1303;

www.tricare.mil/pharmacy

www.express-scripts.com

"USCG Retiree Services" (includes USPHS & NOAA)

[https://www.dcms.uscg.mil/Our-Organization/Assistant-](https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/)

[Commandant-for-Human-Resources-CG-1/Retiree-](https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/)

[Services-Program/](https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/)

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Long Blue Line Retiree Bulletin (USCG, USPHS, NOAA)

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

Fact Sheets/Eligibility Requirements:

- Pre-Need Burial Benefit before you call checklist – [Funeral Director's Before You Call Checklist \(va.gov\)](#)
- Burial Benefits: http://www.cem.va.gov/burial_benefits/
- Burial Allowance: <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>
- Headstone/Marker/Medallion: <http://www.cem.va.gov/cem/hmm/>
- Burial Flag: http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp
- Survivor Pension: <http://www.benefits.va.gov/pension/spousepen.asp>
- Dependent Indemnity Compensation: <https://www.benefits.va.gov/BENEFIT/S/factsheets/survivors/dic.pdf>
- Aid and Attendance: http://www.benefits.va.gov/pension/aid_attendance_housebound.asp
- Medical Expense Report: <http://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-8416-ARE.pdf>
- Presidential Memorial Certificate: <http://www.cem.va.gov/cem/pmc.asp>
- Accrued Benefits: <https://www.benefits.va.gov/BENEFITS/factsheets/general/Accrued.pdf>
- Military Funeral Honors: [How do I arrange for military funeral honors for a veteran? And what exactly are they? > U.S. DEPARTMENT OF DEFENSE > FAQ](#)

Burial Benefit Forms:

Burial

Allowance: <http://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-530-ARE.pdf>

- Headstone/Marker/Medallion: <http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf>

Mail Headstone/Marker/Medallion form to:

Memorial Programs Service (41B)

Department of Veterans Affairs

5109 Russell Road

Quantico, VA 22134-3903

- Burial Flag: <http://www.va.gov/pubs/forms/VBA-27-2008-ARE.pdf>

If working with Funeral/Mortuary Director, they should procure the flag for the family.

Survivor Benefit Forms:

- Widows DIC/Pension Claim form: <http://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-534EZ-ARE.pdf>
- Income and Asset Statement: <https://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-0969-ARE.pdf>
- Substitution of Claimant (if Veteran had open claim/appeal @ death): <http://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-0847-ARE.pdf>
- Accrued Benefits claim form <http://vbaw.va.gov/bl/20/cio/20s5/forms/VBA-21P-601-ARE.pdf>
- Aid & Attendance/Housebound: <http://www.va.gov/pubs/forms/VBA-21-2680-ARE.pdf>
- Aid & Attendance Nursing Home (if in home and filing A&A): <http://www.va.gov/pubs/forms/VBA-21-0779-ARE.pdf>
- Veterans Life Insurance Withdrawal: <http://www.va.gov/pubs/forms/VBA-29-4125-ARE.pdf>

Mail Life Insurance Withdrawal form to:

Department of Veterans Affairs

Regional Office and Insurance Center

P.O. Box 7208 Philadelphia, PA 19101

- Presidential Memorial Certificate: http://www.va.gov/vaforms/va/pdf/V_A40-0247.pdf

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Mail/FAX PMC Form to:
Presidential Memorial Certificates (41B3)
National Cemetery Administration
5109 Russell Road Quantico, VA 22134-3903

Fax (800) 455-7143

- Third Party Authorization:
<https://www.vba.va.gov/pubs/forms/VBA-21-0845-ARE.pdf>

- Mail any completed forms (unless otherwise noted above) to appropriate office below:

Department of Veterans Affairs
Pension Intake Center
PO Box 5365
Janesville, WI 53547-5365

Toll Free Fax: 844-531-7818

U.S. Senate directory for 117th Congress.
https://www.senate.gov/general/contact_information/senators_cfm.cfm

U.S. Senate: Contacting U.S. Senators
<https://www.senate.gov/senators/senators-contact.htm>

U.S. Senate: Committee on Veterans' Affairs
https://www.senate.gov/general/committee_membership/committee_memberships_SSVA.htm

U.S. Senate: Committee on Armed Services
https://www.senate.gov/general/committee_membership/committee_memberships_SSAS.htm

House Armed Services Committee members
<https://armedservices.house.gov/meet-our-members>

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

CALMOAA (Private Group) – Facebook
Link: www.facebook.com/groups/582556558468846/

Military Officers Association of America (MOAA) - Facebook link
<https://www.facebook.com/28446275521/posts/1015908202705552/?d=n>

Navy Lodge locations: To make a reservation, call the Navy Lodge Department of Defense Reservation Center at (800) 628-9466, or go online at: www.navy-lodge.com or www.dodlodging.com

DODLODGING.COM
<https://www.dodlodging.com/html/california.htm>

Here is a link identifying Military Bases in California. Note it does not include the Coast Guard, National Guard, NOAA, USPHS. NOAA is usually at Major Sea Ports around the Nation and US Territories. USPHS are co-located with the Coast Guard and reservations (plus).

<http://installationsguide.militarytimes.com/>

Veterans Numbers and Websites
VETERANS CRISIS LINE - 800-273-8255 AND PRESS 1

- Chat online at <http://www.VeteransCrisisLine.net>

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- Send a text message to 838255
- Service members and their families and friends can call and text the Veterans Crisis Line numbers and can chat online at <http://www.MilitaryCrisisLine.net>

TOLL FREE NUMBERS FOR CONTACTING VA BENEFITS: 1-800-827-1000

- Burial
- Death Pension
- Dependency Indemnity Compensation
- Direct Deposit
- Directions to VA Benefits Regional Offices
- Disability Compensation
- Disability Pension
- Education
- Home Loan Guaranty
- Medical Care
- Vocational Rehabilitation and Employment

HEALTH CARE BENEFITS: 1-877-222-8387

RESOURCE	PHONE NUMBER	WEBSITE
Bereavement Counseling	1-202-461-6530	
	1-877-345-8179 (or)	
Children of Women Vietnam Veterans (CWVV)	1-888-820-1756	
Civilian Health and Medical Program (CHAMPVA)	1-800-733-8387	
Debt Management Center (Collection of Non-Medical Debts)	1-800-827-0648	
Department of Veterans Affairs' (VA) National Call Center for Homeless Veterans hotline	1-877-424-3838	
eBenefits (General Questions & Technical Issues)	1-800-983-0937	
Education (GI Bill):	1-888-442-4551	
Federal Recovery Coordination Program	1-877-732-4456	
Foreign Medical Program	1-888-820-1756	
Gulf War Veterans Helpline	1-800-749-8387	
Homeless veterans	1-877-222-8387	
Income Verification and Means Testing	1-800-929-8387	

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Life Insurance	1-800-669-8477
	1-888-385-0235
	(or)
Meds by Mail	1-866-229-7389
National Call Center for Homeless Veterans	1-877-424-3838
National Cemetery Scheduling Office	1-800-535-1117
National Personnel Records Center	1-314-801-0800
National Resource Directory	https://www.nrd.gov/
Pension Management Center	1-877-294-6380
Presidential Memorial Certificate Program	1-202-565-4964
Service-Disabled Veteran-Owned or Veteran-Owned Small Business	1-202-303-3260
Special Health Issues	1-800-749-8387
Spina Bifida/Children of Women Vietnam Veterans	1-888-820-1756
Status of Headstones and Markers	1-800-697-6947
Telecommunications Device for the Deaf (TDD)	1-800-829-4833
VA Caregiver Support Line	1-855-260-3274
VA for Vets	1-855-824-8387
VA Inspector General	1-800-488-8244
VA Office of Public and Intergovernmental Affairs	1-202-461-7600
Veteran's ID Theft Hot Line	1-800-333-4636
Veterans' Employment and Training Service (VETS)	1-866-487-2365
Women Veterans	1-202-461-1070
Wounded Warrior Resource Center	1-800-342-9647





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at every stage.

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1-800-247-2192 • www.moaainsurance.com/plans

If you need plaques, CALMOAA coins with your chapter name inserted, coins, etc. please reach out to Anthony Evergin
Sales Manager
Promotional Products Dept.
Vanguard Industries West
(800) 433-1334 ext. 129
aevergin@vanguardmil.com
www.vanguardemblematics.com

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