



THE TRIBUTE

The Bi-Monthly Newsletter of the Hampton Roads Chapter
Military Officers Association of America
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NEVER STOP SERVING

April 2020

THE TRIBUTE

In honor of those who have sacrificed to keep our country free.



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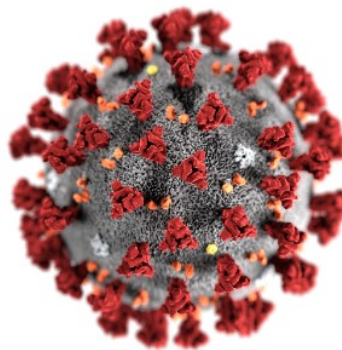
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 Hampton Roads Chapter, Military Officers Association of America

CORONAVIRUS NEWS from NATIONAL MOAA

Beware of Scams Connected to the Coronavirus Crisis

By: Amber Monks, National MOAA



In a time of uncertainty, there is a heightened risk of falling victim to scams concocted by those with ill intent. For cybercriminals and scammers, the coronavirus crisis creates an attentive audience who may be willing to accept false information to protect themselves.

Arm yourself not only against the virus, but against other threats, by learning how to detect them first with tips from the Army Criminal Investigation Command (CID).

Knowing how legitimate organizations do business can give you a leg up on anyone who attempts to pull the wool over your eyes.

As always, follow good practices online and don't open or click on links from unsolicited emails. These links or emails could contain malware. Never give away personal or financial information about yourself or others online without first verifying the source.

Most scams include messaging that require immediate action. No matter how urgent it sounds, if something doesn't sound quite right, it probably isn't, and you can always contact an organization you know and trust for confirmation. Legitimate organizations can verify their information and will not pressure you into taking an action that you are uncomfortable with.

Seeking information from trusted sources can also help you steer clear of scams. MOAA has links to these organizations, as well as links for recent

SEE COVID-19 CONTINUED ON PAGE 11



Visit our website at www.hrcmoaa.org, read the Electronic Newsletter, access Virginia Council of Chapters, MOAA National, Service Departments, Health and Benefit locations, U. S. Senators and Representatives and many others. If you do not have the Members Only "Password" please contact any of our Officers. The HRCMOAA Newsletter is published by the HR Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters are nonpartisan. The advertisements that appear in this publication do not reflect an endorsement by MOAA or this affiliate."

President's Message



Fellow Officers and Spouses,



By now I hope you all have seen our email and post on the chapter website regarding our decision to cancel all chapter events at least through the first part of May in consideration of the ongoing issues with COVID-19 coronavirus. The decision was made as a result of our commitment and concern for ensuring we employ every caution to protect the health and welfare of our chapter membership. Additionally, we will not schedule any events until the concerns regarding COVID-19 in our local area have subsided. We do not want to put any of our members at risk. If you have any questions at all regarding this message or any of our chapter events, please feel free to contact me directly at Loren.Heckelman@cox.net or via phone at 757-646-6448. Thank you for your understanding.

We are always in need of additional help with our chapter committees. Currently we are looking for chapter members interested in helping with community affairs, legislative affairs and newsletter/publicity. If you are interested in getting involved at any level of effort, please join us for a board meeting, ask one of our board members at a luncheon or contact me directly. We have an outstanding group of people serving our chapter on the board and our committees but several have been doing so for a number of years and have indicated desire to "retire" from those duties. We can't maintain our chapter activities without help from our members, so please consider joining us. As a reminder, chapter members are always welcome to attend as a visitor at any of our board meetings which are generally held on the first Saturday of each month. Contact me for more information at Loren.Heckelman@cox.net.

One of our primary activities is to support the local Junior ROTC and ROTC programs at high schools and universities with recognition at award ceremonies and commissioning ceremonies. We need help with the presentation of leadership awards at both High School JROTC units and with leadership awards and Gold Bar presentations at university ROTC. In times past, we have had two or three of our chapter / board members participate in these events but our long time volunteers are no longer able to help with the presentations and we need to recruit additional presenters.

Participating in these ceremonies is not difficult at all but it is very rewarding and greatly appreciated by the Cadets and Midshipmen at these ROTC units we support. This is one of the primary activities of our Community Affairs committee on behalf of our chapter membership but we are in dire need of additional volunteers to

SEE PRESIDENT CONTINUED ON PAGE 3

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2nd DIST CONGRESS LIAISON: 434-5823 CAPT Chris Vatisdis, USN (ret)	SURVIVING SPOUSES LIAISON: 576-1114 Barbara Smith	4th DIST CONGRESS LIAISON: 406-2949 CDR Linc Smith, USN (ret)



PRESIDENT FROM PAGE 2

help us with the upcoming presentations and at future similar events if we are going to be able to continue supporting these young men and women in this fashion. Please consider volunteering a small amount of your time to represent the chapter in recognizing and honoring these young men and women who have chosen to follow our footsteps in military service. If you are able to help us with this effort, CDR John Uhrin or Captain Mike Barea will provide a detailed description of what is required and how to do the presenting. The attire for presenters is normally simply a coat and tie or suit, although you can wear your uniform if you so desire.

If you can help with presentations in the future, please contact either Captain Michael "Breeze" Barea, USN (Ret.) at Michael.Barea@gmail.com or via phone at 757-647-6876 or CDR John Uhrin, USN (Ret.) at juhrin3@verizon.net or via phone at 609-923-6772.



As mentioned previously and at our most recent luncheon, we are starting to see some activity on the bulletin board feature recently added to our chapter website (www.hrcmoaa.org). You can post your interests there and find others who share those interests. For example, looking for a golf foursome or a tennis partner? Post your interest on the bulletin board so other chapter members will see it and can respond. Anything of interest to you can be posted to find other chapter members with similar interests. You can find the bulletin board under "Activities Board" in the left hand column of quick links. If you have questions or need help in how to use the board, contact our 2nd Vice President, Bob Armour, at bobpetraarmour@cox.net.

SEE PRESIDENT CONTINUED ON PAGE 6

Reminder — Time to renew Chapter Dues

If you haven't renewed your dues for 2019, please remember that they expired on 31 December 2019.

Dues for 2020 remain unchanged from last year:

- \$20.00 for Regular Members (\$35 for 2-yr, \$45 for 3-yr)
- \$10.00 for Surviving Spouse (\$17 for 2-yr, \$23 for 3-yr)

Dues are payable by:

- Completing and mailing the form on Page 11, with payment, or
- Including payment with your February luncheon payment, or
- Visiting the MOAA website <https://chapterdues.moaa.org/Membership.aspx>

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Community Affairs - Hampton Roads Chapter ROTC Scholarship Fund

CDR John Uhrin, USN (ret)

This past year, several of your HRCMOAA board members met with Ms. Andrea Rand, the director of the MOAA Scholarship program to request some changes to how scholarships in our chapter name were being awarded. As a result of our suggestions and input, the MOAA Scholarship Fund Board has agreed to make several important changes. Beginning with the 2020-2021 school year, the MOAA Scholarship Fund Board will give preference in awarding scholarships and grants to children with HRCMOAA chapter member parents. While not guaranteed to go to the child of a chapter member, those children applying for MOAA scholarships with a parent who is a chapter member will receive favorable consideration and the review board will give preference in awarding scholarships to those children. Regardless of whether the student’s parent is a chapter member or not, students selected for MOAA scholarships in the chapter name will always be from the area represented by our Hampton Roads Chapter. Below is the status of our chapter scholarship fund both for this year and overall for the 5-year goal.

As of 3/3/2020	Total Goal \$25,000	\$11,068	44%	Need by 12/31/2022	\$13,932
	Annual Goal \$5,000	\$1,068	21%	Need by 12/31/2020	\$3,932

Thank you to all that have contributed and hope you will all continue to contribute in 2020 and beyond. The following is a breakdown of the chapter members who have contributed to the scholarship fund this year. [New contributions are shown in blue.](#)

2019 Contributions

PLATINUM - \$500 and above

CDR Roberto S. Ortiz, USN (Ret.)

GOLD - \$250 to \$499

SILVER - \$100 to \$249

Bronze Under \$100

CAPT Joan Canter, USAF (FMR)
CDR James M. Brunson, USN
CAPT Cynthia B. Piccirilli, USN (Ret.)

There are three ways of donating. All donations are tax deductible since the MOAA Scholarship Fund is a qualified IRS 501(C)(3).



EMERGENCY/SURVIVOR CORNER - PART IV

Co-authored by MG John McLaren, USA (ret) and COL James Edge, USA (ret)

The last article continued the processes you must use to get “into the vast system.” This is edition 4 of 4. Let’s get into some more of the details significant for you to be able to quickly and efficiently navigate the bureaucracy that goes with dealing with the government and other entities at all levels.

Check in safes, safety deposit boxes, leave and earning statements, and civilian pay stubs for insurance policies. Many of these policies are underwritten by a variety of insurance providers. Each will have to be contacted. You as the survivor and in most cases beneficiary, must meet the policy’s specific requirements for proof that the terms of the policy are applicable. Many insurance providers will require a copy of a death certificate and perhaps other data on the person that has passed.

Contact should be made with all fraternal organizations the person who has passed belonged to during their lifetime. Some organizations provide benefits and as a survivor you may be able to retain those benefits. It is always a good practice to check with them to see about benefits and to notify them of the person’s passing.

Notification of insurance companies for home, automobile, trailer, RV, and boat policies is a must. If there is a survivor, the names of those that passed needs to be removed from the policy. Also, if there is not a survivor, some states require insurance coverage until the asset is sold by the executor.

Finally, dealing with credit cards and, more importantly, ensuring the cards are properly disposed and the accounts are closed is financially wise. Typically waiting until the last billing cycle is over is prudent. Once the billing cycle has been completed and balances paid off, contact Equifax at (888) 548-7878. They will put a lock on all credit attempts under the person’s name who has passed. This requires, in the end, a letter to Equifax. This letter will contain information Equifax will tell you to provide, and a copy of the death certificate. Once they send you a letter saying the cards in the deceased’s name have been locked you can contact all the outstanding credit card companies and close the accounts or modify joint accounts to drop the deceased’s name. Some will let you close them by phone, others will require a letter and a copy of the death certificate.

We earnestly hope this helps you in navigation of the process on the passing of your loved one. As we said at the beginning it does not cover everything and never could. Each family, survivor, or executor takes on this process knowing there are many branches and sequels to resolution. We wish you all the best in your journey and stand ready to assist in any way possible.

SPRING 2020 LEGISLATIVE AFFAIRS UPDATE

CDR Linc Smith, USNR (Ret.), Chair HRCMOAA Legislative Affairs Committee

Our chapter legislative affairs program is underway at full speed ahead for 2020. In concert with such speed, the purpose of this article is threefold. First, highlight events significant to our legislative affairs program so far this year. Next, present a “look ahead” at forthcoming events. Finally, provide a brief reflection, with closing.

Events

As of this writing, four events this year have been most significant to our chapter legislative affairs program.

First, along with fellow Virginia Council of Chapters members, I participated in Joint Leadership Council Day in Richmond, 15 January 2020. Our team advocated for six JLC legislative Initiatives, seen on the Department of Veterans Services homepage at: <https://www.dvs.virginia.gov/dvs/joint-leadership-council-veterans-service-organizations-2>

At the conclusion of the Virginia Legislative Session 2020, status of the JLC initiatives are as follows:

Three initiatives passed both the House and Senate: JLC 2020-01: Second Resolution - Personal Property Tax Exemption, JLC 2020-04, Virginia National Guard Emergency Response Pay and JLC 2020-05: Tax Credits for Employers who Hire Virginia National Guard and Reserves. Note that JLC 2020-01 will be on the 3 November ballot this year.

Two JLC initiatives are continued until 2021: JLC 2020-02, Counting Military Absentee Ballots After Election Day and JLC 2020-03, Income Tax Subtraction for Certain Low Income Disabled Veterans.



PRESIDENT FROM PAGE 3

Don't forget our ID Card Renewal Notification program. You can register the expiration of your ID card and the ID card for family members with Captain Jim Daniels on our chapter website. Here's the link to go right to the information about the program:

http://hrcmoaa.org/aboutus.shtml#id_card

If you have any difficulty, you can find it by clicking on the "About Our Chapter" link on the left hand side. Once you click on "About Our Chapter", you will see a drop down listing on the left hand side that shows "ID Card Notification Program" or you can just scroll to the bottom of the page. This shows the information about the program. Then there is a graphic link to a page where you can fill in information and it will be sent to Captain Daniels who keeps the data on when renewals are due. There is a link to the registration form and you have to type in the code word shown on the page to jump to that form. You can also contact Captain Daniels via email at jakaoc@aol.com to register for your renewal notification.

Finally, I would ask that you share your Tribute newsletter and monthly post card invitations with potential members in your neighborhood and other organizations you participate in. The best recruiters of new members are our current members and the best way to get a new member is through a personal contact. Dues are our primary source of income so maintaining and increasing membership is critical to sustaining our chapter and continuing to offer the luncheons, printed newsletter and other benefits of chapter membership. We need your help to grow and sustain our membership numbers and you can help by bringing neighbors and friends who are eligible for membership to one of our events and introduce them to the chapter.

Thank you for your support of our chapter. Never stop serving!

Yours in service, *Loren Heckelman*



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Patriots Colony Independent Living, sponsored by Riverside Health System, is a Continuing Care Retirement Community exclusively for retired and former military officers and retired and former federal employees and their spouses.

Military ID Card Notification Program

This voluntary program is designed to help Chapter members and their dependent's to renew their ID cards in a timely fashion. Once you and your dependents are enrolled, you will be notified of your impending ID card expiration date in sufficient time for renewal prior to the expiration date.

To enroll by mail: make copies of the form below for each dependent and fill out the required information. Mail to Military ID Card Notification Program, HRCMOAA, PO Box 4612, Virginia Beach, VA 23454-0612.

To enroll by email: visit our website, www.hrcmoaa.org and click on About Our Chapter and the ID Card Notification Program link and follow the instructions.

Note: Over age 75 members, who are eligible uniform family members and survivors of deceased personnel are now eligible for Permanent Identification Cards. Apply within 90 days of expiration of current ID card.

SCHOLARSHIP FROM PAGE 4

The **first** way is for members to submit their donations online by utilizing the following website URL (Although the chapter is not an input on that page, MOAA will credit the contribution to the chapter utilizing your name and address): <https://ebiz.moaa.org/PersonifyEbusiness/Default.aspx?TabId=171>

The **second** way is to submit a check, made out to the MOAA Scholarship Fund and mail it to:

MOAA Scholarship Fund
PO Box 1824
Merrifield, VA 22116-9917

Note on your check that it is for the Hampton Roads Chapter ROTC Scholarship Fund. MOAA will continue to send receipts.

A **third** way is to contribute directly from bequests, wills, trusts, or IRA's. The fund tax identification number is 54-1659039. By contributing from the Required Minimum Distribution (RMD) of a qualified IRA, the taxable IRA income can be reduced by the amount of the contribution. The contribution check must be marked as a charitable contribution. With the change in the tax laws last year, some of our members have found this method to be beneficial. For additional detail, it would be best to contact your IRA fund manager for specifics relating to your IRA.

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TELEPHONE: _____ E-MAIL _____
(Include area code)

ALTERNATE CONTACT: _____ RELATIONSHIP _____

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CITY, STATE, ZIP: _____

TELEPHONE: _____ E-MAIL _____
(Include area code)

Please notify me of my ID card expiration by: Tel: _____ E-Mail _____ Mail _____

Signature and Date _____



LEGISLATIVE FROM PAGE 5

JLC 2020-06, Microloans for Veterans Program, passed the Senate. However, the bill was left in Appropriations, as the required funds were not part of the final budget.

Second, the celebration reception of the “Widows Tax” elimination, held Wednesday, 5 February, U.S. Capitol Visitor Center, DC, for which MOAA was one of five sponsors. The purpose of the reception was to celebrate the repeal the SBP DIC Offset “Widows Tax,” now passed as part of NDAA 2020.

Historic, details can be viewed at: <https://www.moaa.org/content/publications-and-media/news-articles/2019-news-articles/advocacy/senate-repeals-widows-tax,-sends-ndaa-to-president-for-signature/>

Previous to the SBP DIC Offset Congressional Celebration, MOAA President and CEO Lt. Gen. Dana Atkins said, “The 116th Congress has an opportunity to be known for getting this done.”

In a previous release, Representative Joe Wilson, (SC-2nd) who with Sen. Bill Nelson (D-Fla) introduced legislation (H.R. 846 and S. 339) to repeal the “Widows Tax” said, “It is unconscionable to think there is a 'Widows Tax' on the surviving family members of our fallen heroes....We owe it to them to secure stable benefits in the event of their retirement or death.”



CDR Linc Smith with Representative Joe Wilson (SC-2nd) at the SBP DIC Offset Celebration



CDR Linc Smith with LT. Gen. Dana Atkins, MOAA President & CEO at the SBP DIC Offset Celebration

Third, the Virginia Military Caucus Military Appreciation Night, Thursday, Feb. 27, Virginia War Memorial Lobby, Richmond. Hosted by the Military Caucus and Caucus Co-Chair Senator Bryce Reeves (R-17th), I served as Master of Ceremonies. Catered by Mission Barbecue, the evening was well attended, to include by Virginia service organization members, elected officials and Veterans. Virginia Lieutenant Governor Justin Fairfax, Commander, Virginia National Guard Maj. Gen. Tim Williams, USA, Secretary of Veterans and Defense Affairs Carlos Hopkins and Department of Veterans Services Commissioner John Maxwell were among those who spoke.

Finally, I represented HRCMOAA during the testimony of MOAA Senior Director, Government Relations CDR Rene Campos, USNR (Ret) at the Senate Veterans Affairs Committee and House Veterans Affairs Committee Joint Hearing, 3 March 2020, Dirksen Senate Office Building, Committee on Rules and Administration Event Room, DC. CDR Campos testimony included highlight of both the VA Mission Act and MOAA legislative priorities for 2020.

Looking Ahead

The MOAA National Council Presidents’ Seminar scheduled for March 23 - 26, 2020, Washington DC, which includes the annual “Storming of the Hill,” has been cancelled due to the COVID-19 virus outbreak. MOAA CEO and President Lt. Gen. Dan Atkins, says, “In view of guidance from the Centers for Disease Control and the U.S. Office of Personnel Management, MOAA is cancelling its annual Storming the Hill campaign...” In lieu of storming, “we will employ an engagement strategy that hinges on calls to action by all of our members.” MOAA asks Chapters to “get appointments to see their members of Congress during some upcoming scheduled breaks this spring.”



LEGISLATIVE FROM PAGE 8

In accordance with aforementioned and our chapter legislative affairs plan, HRCMOAA will continue this Spring with close engagement of the members of our chapter congressional delegation.



Photographs above were taken subsequent to the hearing. Pictured on top left, CDR Linc Smith with CDR Campos. Pictured on top right, CDR Linc Smith with Representative Phil Roe, M.D. (R-TN), now retiring ranking committee member.

Reflection and Closing

In reflection, this brief article closes with the selected thoughts from two former military officers.

First, from the late Senator John H. Chafee (R RI). He once said, “You need the House, you need the Senate and you need the administration. And absent one of them, you’re not going to get a heck of a lot done.” Senator Chafee served as an officer in the United States Marine Corps, World War II (Guadalcanal and Battle of Okinawa) and in the Korean War (Battle of Chosin Reservoir). He also served as the 66th Governor of Rhode Island, Secretary of the Navy, and as a United States Senator.

Next, the March 2020 issue of MOAA Magazine features an article (p.94) entitled, “Advocating at the State Level.” In the article, Texas Council of Chapters President Maj. James Cunningham, USA (Ret) says, “Take the time to really develop hard and fast relationships with your elected officials. I’m not talking about calling them once a year. Go to their offices once a month. Get together for a meal, so you really get to know your elected officials. That’s the most effective way to have them pay attention to you, especially when you’re giving them information that is valuable and helps them serve their electorate.”

In the spirit of the words of Senator Johnny Chafee or the counsel of Maj. Jim Cunningham, HRCMOAA Legislative Affairs will continue to engage our legislators at the grass roots level throughout 2020. Our nation’s veterans are depending upon us to do so, many regards.

In closing, don’t forget the MOAA Online action center is located at: <http://takeaction.moaa.org>.

Three primary sections:

- take action
- contact your representatives
- key bills

With a few clicks from your home computer or portable device, the MOAA legislative action center remains a convenient and rapid manner for all members of our chapter to connect with our elected officials, and view a legislative affairs status check, anywhere, anytime. Thank you for your steadfast support of HRCMOAA Legislative Affairs.

Please see more information on SBP-DIC in this electronic newsletter’s **BONUS CONTENT** section on [page 14](#).



UPCOMING
Events
2020

Dear members of the Hampton Roads Chapter of MOAA, In consideration of the ongoing issues with COVID-19 coronavirus, and wanting to ensure we employ every caution to protect the health and welfare of our chapter membership, all Hampton Roads Chapter of MOAA events scheduled in the near term have been cancelled. Additionally, we will not schedule any events until the concerns regarding COVID-19 in our local area have subsided. We do not want to put any of our members at risk. If you have any questions at all regarding this message or any of our chapter events, please feel free to contact HRCMOAA Chapter President, CAPT Loren Heckelman, USN (ret) directly at Loren.Heckelman@cox.net or via phone at 757-646-6448.

Thank you for your understanding.

Community Events that have been rescheduled/cancelled:

Old Dominion Honor Flight Mission #2 has been re-scheduled for Saturday October 10, 2020

All **University ROTC Spring Awards Ceremonies** have been canceled



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Join or Renew on-line: www.hrcmoaa.org/join.shtml

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Make checks payable to HRCMOAA

Table with columns: Regular Dues, NEW, RENEWAL, Surviving Spouse Dues. Rows: 1 Year, 2 Years, 3 Years.

Regular Member: Active, Reserve, Retired or Former Commissioned or Warrant Officer of the seven Uniformed Services.

Surviving Spouse: Survivor of any deceased individual who would, if living, be eligible for regular membership.

Please print (If renewing, enter only your name and information that has changed)

Form fields for Date, Recruiter, Name, Grade, Service, Component, Status, Dates, Retired Date, Spouse's Name, E-mail address, Mailing Address, Home Phone, Work Phone, Cell Phone, Member of National MOAA, Not a National MOAA member yet?, Enclosed is \$, Signature.

Click on the above form to renew online (or print and mail)



COVID-19 FROM PAGE 1

news updates, at MOAA.org/coronavirus. You can also contact your state, county, or city health department, your local hospital, your primary care physician, local medical clinics, or other locations where you receive medical services.

National Cemetery Administration Suspends Military Funeral Honors

By: Cory Titus

The National Cemetery Administration is suspending military funeral honors – whether by military personnel or volunteer organizations – at its 142 national cemeteries.

The move comes as a precaution to mitigate the spread of COVID-19. Cemeteries will remain open and continue to provide interments for veterans and eligible individuals. Immediate family members – limited to 10 people – will be able to witness from a distance.

The NCA is asking families who wish to postpone a scheduled interment to contact the national cemetery where the interment is scheduled as soon as possible. Those who choose to continue with the interment can work with the NCA to schedule a committal or memorial services at a later date. The National Cemetery Scheduling Office in St. Louis will continue to provide scheduling services for the duration of the COVID-19 emergency. To schedule a burial, call (800) 535-1117, option 1.

Arlington National Cemetery (ANC) closed to the public as of March 13. Funerals will continue, per the ANC website, and family members can visit during restricted hours after obtaining a family pass. Family members can call (877) 907-8585 for information about visitation, ceremonies, or scheduling. Updates will be posted on ANC's Facebook page.

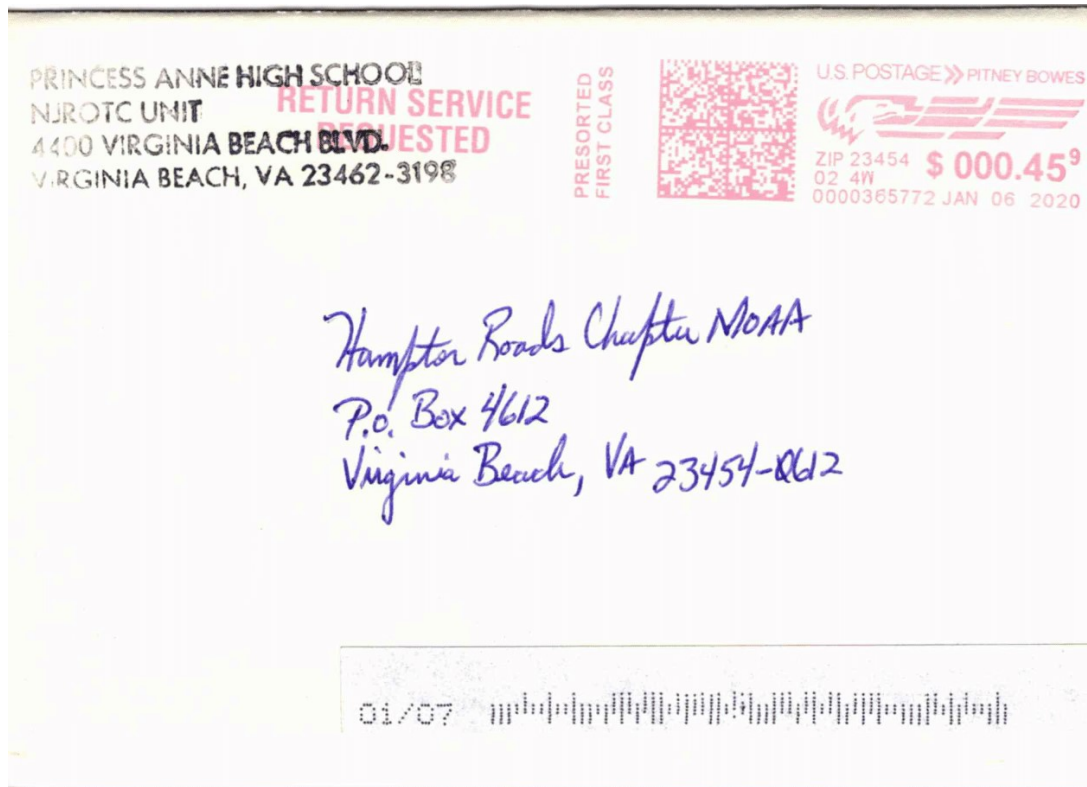


Bonus Content - Electronic Newsletter Only

Cavalier NJROTC Drill Meet

CDR John Uhrin, USN (ret)

HRCMOAA purchased and presented the Cavalier NJROTC Drill Meet trophies which was held February 1, 2020 at Kellam High School in Virginia Beach. Pictured below is the thank you note the chapter received from the Princess Anne High School NJROTC's Senior Naval Science Instructor, CAPT Erich W. Diehl, USN (Ret).



THANK YOU

02 Jan, 20

*Hampton Roads Chapter MOAA,
On behalf of the entire NJROTC unit, thank
you for your generous donation to our Cavalier
Drill competition. Your contribution will enable us to
properly recognize Cadets for their superior
performance. Again, thank you for your steadfast
support of our unit throughout the years! We wish
you the best in 2020 and look forward to seeing you!*

Best Regards, CAPT Erich Diehl

BONUS FROM PAGE 12

Pictured: Green Run High School won the overall first place trophy and is pictured with HRCMOAA Community Affairs Chairman, CDR John Uhrin, USN (Ret).



UPDATE from DFAS on SBP-DIC changes

DFAS Retiree Newsletter (March 2020) provided by CAPT Loren Heckelman, USN (ret)

Congress included a phased elimination of the SBP-DIC offset in the 2020 National Defense Authorization Act. The first adjustment to the offset formula will be for January 2021 (paid on February 1, 2021). The offset will be eliminated entirely beginning on January 1, 2023.

We created a special webpage to share news about the implementation of this new law. Please plan to check this webpage for updates: <https://www.dfas.mil/sbpdicnews>

This webpage has a collection of Frequently Asked Questions and answers. The FAQs are also available in a downloadable, shareable PDF on this webpage.

Who this change affects

- This change affects surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who are subject to the SBP-DIC offset.
- The law also affects the spouses and children of service members who died while on active duty or inactive duty, in the line of duty, if the children are currently receiving SBP payments because the surviving spouse chose the optional child annuity.
- This change does not affect surviving spouses who receive only SBP (but do not receive DIC). It also does not affect spouses who receive DIC only, either because SBP was declined by the service member at retirement or because the service member was a disabled veteran who was not also a retiree.
- It is important to note that this change does not impact any retirees or surviving spouses if SBP spouse coverage was previously declined or if a retiree elected child-only coverage at retirement. The change also does not create opportunities for new enrollment in SBP for retirees who previously declined coverage.

What you need to know

- Surviving spouses who are subject to the SBP-DIC offset will potentially see the first change in their January 2021 SBP payment that is paid on February 1, 2021.
- We are unable to provide individual estimates of the upcoming changes in spouse SBP annuity payments due to this change in the law. Please do not call our Customer Care Center to request an individual estimate.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you won't need to pay back that refund because of this change in the law.
- Eligible survivors will continue to receive SSIA, up to the prescribed maximum amount (\$323 per month for 2020) or the amount of SBP that is offset due to DIC, whichever is less. SSIA will no longer be paid once the SBP-DIC offset is fully eliminated in 2023.
- Please keep in mind that there are many different situations for individuals, and you may have individual questions we cannot answer yet. We are continuing to develop full implementation guidance for this change.

What you need to do

- You do not need to notify us that your SBP payment is affected by this change in the law.
- The most important action SBP annuitants can take at this time is to ensure your annuity account information is up-to-date and includes your correct mailing address so we can contact you, if needed. Also, if you're not using myPay, set up a profile now and add your email address. Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay.
- If you are a surviving spouse who previously chose the Survivor Benefit Plan (SBP) child annuity when your spouse died on active duty or inactive duty, you do not need to take any action at this time. You will be contacted by the appropriate military service prior to the annuity reverting to you as the surviving spouse on January 1, 2023.

SBP-DIC FROM PAGE 14**When you can expect changes**

Based on the NDAA, the phases of the SBP-DIC offset elimination are:

- In 2020, surviving spouses will continue to have their SBP offset by the full amount of Dependency and Indemnity Compensation (DIC) they receive from the Department of Veterans Affairs.
- In 2021, SBP will be reduced by no more than two-thirds of the amount of DIC rather than by the entire amount of DIC, even though eligible surviving spouses will continue to receive the full amount of DIC.

Please note that not all surviving spouses will see an increase in their SBP payment in 2021. It is possible that if a spouse's SBP monthly payments are less than two-thirds of the amount of monthly Dependency Indemnity Compensation (DIC), they may not see an increase in 2021.

- In 2022, SBP will be reduced by no more than one-third of the amount of DIC received.

- In 2023, the SBP-DIC offset will be totally eliminated, so that surviving spouses eligible for both programs will receive both SBP and DIC in full, effective January 1 (paid on February 1, 2023).

NAVY PLATE VIRGINIA**ANSWERS TO FREQUENTLY ASKED QUESTIONS**

Cost and Revenue Share: The Navy plate is a revenue share with **Navy and Marine Corps Relief Society**. NMCRS will receive \$15 annually for every plate sold (after 1,000 initial sales), tax deductible as a charitable contribution.

1. Annual plate fee is \$25 for standard series, will start at 1001XX (series letters TBD)
2. Annual plate fee is \$35 for personalized plates and must comply with DMV content rules.
3. Motorcycles, veteran-owned business vehicles, disabled plates are included.
4. For Virginia, plate purchase is separate from registration renewal (decals). New plates may be purchased at any time for a registered vehicle. You may preorder this plate immediately, please do not wait for registration renewal to be due.

NAVY PLATE FROM PAGE 15

Plate approval process: This is a Plate Under Development, subject to the following DMV laws:

1. As soon as 450 paid applications are received, our Legislative Sponsor will prepare authorization bill for the next General Assembly.
2. General Assembly convenes every January with docket deadline 30 days prior to convening date.
3. Approved plate authorization bill will be signed by the Governor in March.
4. Bill is enacted into law on July 1st.

Plate development: The entire process takes up to nine months. Once the Governor signs the bill and DMV receives the 450 preorder applications and payment, the plate development process will begin. As a courtesy, the vehicle registration will be renewed if it is within two months of expiration and DMV will bill for payment. Also, applicants with a multiyear vehicle registration will receive a bill for the additional year(s). The new license plates, vehicles registration, and decals will be mailed to all preorder applicants prior to the new plate's statewide availability.

Applications & details:

www.NavyPlateVirginia.com



NAVY PLATE VIRGINIA



Navy.Plate.VA@gmail.com



[Click above to view a video on Navy Plate Virginia](#)

NAVY PLATE FROM PAGE 15

Print this order form or click on form below for a fillable version online.



**LICENSE PLATE DEVELOPMENT
PREORDER REQUEST**

VSA 10D (01-03-2017)

PURPOSE: Customers use this form to pre-order license plates in development.
INSTRUCTIONS: Carefully review Section 1. Complete Sections 2 through 4 and submit with the appropriate payment to the License Plate Sponsor in Section 1.

IMPORTANT INFORMATION

License plate development should be complete within 9 months after the license plate sponsor, in Section 1, submits the preorder applications, payment, and official design to DMV.

SECTION 1. LICENSE PLATE SPONSOR		DMV USE
Submit application and fees to: CAPT Roger Hirsh MSC USN ret PO Box 7303 Portsmouth, VA 23707 EMAIL: Navy.Plates.VA@gmail.com Make check/money order payable to: ROGER HIRSH		*NOTE: After the first 1,000 qualifying plate sales, \$15 of the annual plate fee will be disbursed to the Navy and Marine Corps Relief Society. Facebook: NAVY PLATE VIRGINIA
LICENSE PLATE CERTIFICATION REQUIREMENTS (if applicable) Must provide copy of active duty or retired ID card or DD214 showing dates of service, honorable military discharge status and 180 days of active duty according to § 38 U.S.C 101	PLATE NAME United States Navy	
NON PERSONALIZED PLATE COST: \$25.00		PERSONALIZED PLATE COST: \$35.00

SECTION 2. VEHICLE REGISTRATION INFORMATION			
Enter ONE of the following:	LAST 4 DIGITS OF VEHICLE IDENTIFICATION NUMBER (VIN) <input type="text"/>	OR	VEHICLE TITLE NUMBER <input type="text"/>
OWNER'S FULL LEGAL NAME (last, first, mi, suffix) OR BUSINESS NAME (if business owned)		TELEPHONE NUMBER	
<input type="text"/>		<input type="text"/>	
CO-OWNER'S FULL LEGAL NAME (last, first, mi, suffix)		TELEPHONE NUMBER	
<input type="text"/>		<input type="text"/>	
OWNER'S RESIDENCE/HOME/BUSINESS ADDRESS (Apt # if applicable)	CITY	STATE	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION 3. LICENSE PLATE INFORMATION		
CURRENT PLATE NUMBER	EXPIRATION DATE (mm/dd/yyyy)	PLATE TYPE (see your vehicle registration)
<input type="text"/>	<input type="text"/>	<input type="text"/>
NOTE: Please review DMV's guidelines regarding personalized plates on page 2 of this form.		
<input type="checkbox"/> TRANSFER MY EXISTING LICENSE PLATE NUMBER <input type="checkbox"/> I HAVE A DISABLED PLATE		
<input type="checkbox"/> NEW PERSONALIZED LICENSE PLATE NUMBER		
1st	<input type="text"/>	2nd
3rd	<input type="text"/>	4th

SECTION 4. CERTIFICATION	
I/We certify that (check one):	
<input type="checkbox"/> This vehicle is insured by a liability policy issued through an insurance company licensed to do business in Virginia and it will remain insured while registered, whether or not it is operated. Penalties are severe for violation of this requirement.	
<input type="checkbox"/> This vehicle is not insured. I have either paid the applicable uninsured motor vehicle fee for the vehicle for the requested registration period or I understand that DMV will require me to pay the fee prior to the processing of this Preorder Request. (This fee provides no insurance coverage.) A vehicle must be insured with liability coverage when it is registered, and it must remain insured while registered, whether or not it is operated, or the uninsured motor vehicle fee must be paid. Penalties are severe for violation of this requirement.	
I/We further certify and affirm that all information presented in this form is true and correct, that any documents I/we have presented to DMV are genuine, and that the information included in all supporting documentation is true and accurate. I/We make this certification and affirmation under penalty of perjury and I/we understand that knowingly making a false statement or representation on this form is a criminal violation. For a corporation, an authorized representative must sign.	
VEHICLE OWNER SIGNATURE	DATE (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>
VEHICLE OWNER SIGNATURE	DATE (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>

Note: A minimum of 450 preorders are URGENTLY needed ASAP to prepare for and pass the Jan 2018 General Assembly! PLEASE send it in TODAY

ON BEHALF OF THE
HAMPTON ROADS NROTC STUDENT
BATTALION,
CAPT MICHAEL BRATLEY INVITES YOU TO
ATTEND
THE 2020 SPRING SEMESTER
HRNROTC VIRTUAL COMMISSIONING
CEREMONY

The ceremony will take place Thursday, May 7th at 1000.

The ceremony will recognize the midshipmen and officer candidates that have completed all requirements to accept commissions as officers in the United States Navy and Marine Corps.

The Ceremony will be available to watch live on YouTube:

https://www.youtube.com/channel/UC_OAaZsDeALEnCZsGNHm8tg/

[Click here to watch the live ceremony on May 7th at 1000.](#)



THE TRIBUTE
Hampton Roads Chapter, MOAA
P. O. Box 4612
Virginia Beach, VA 23454-0612

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MEMBERSHIP ALERT

If the date on your mailing label shows 2019, your dues expired in December 2019. Please complete the membership renewal form on page 11. You may contact COL Larry King, USMC-Ret. at 650-1086, Membership Chair. Rather than recycling your newsletter, please consider sharing your copy with a prospective member.

ADDRESS SERVICE REQUESTED

“Dated Material Do Not Delay”

April 2020

(Label Here)



You were proud to serve,
AND WE ARE PROUD TO SERVE YOU.



At Atlantic Shores you'll find comrades and mates who share your experiences, and a staff and community that honors and cares for you as you deserve. With a wealth of community activities and interest groups, you'll always have plenty to do. Don't feel like cooking? Atlantic Shores features three distinct dining venues and an award-winning culinary team. Situated on 100 beautiful wooded acres on the shores of Lake Redwing, our neighborhood is located within five miles of US Naval Air Station Oceana. The Commissary and Navy Exchange are conveniently accessible. In fact, within 10 minutes are major shopping districts, resort beaches, museums and performing arts. Secure and secluded, yet in the center of everything, at Atlantic Shores you have the freedom to create your perfect retirement – on your own terms.



CHECK OUT OUR
WEBSITE FOR
UPCOMING EVENTS AND
MORE INFORMATION
ABOUT THE
NEIGHBORHOOD.



Rethink the idea of retirement.