



THE TRIBUTE

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

August 2020

THE TRIBUTE

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



Legislative Affairs Update: Full Concurrent Receipt

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



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While the MOAA national storming officially concluded on 30 June, MOAA continues work on the National Defense Authorization Act 2021. Earlier in July, the House has passed its version of the FY 2021 NDAA with a bipartisan vote of 295-125, with the Senate passing its version by an 86-14 margin. These passages demonstrate important steps with the NDAA process. A top priority for MOAA with NDAA 2021 is the full concurrent receipt issue.

What is full concurrent receipt?

In brief review, a law dating to the 19th century prevents military retirees from receiving both retirement pay and disability pay. With each dollar of disability pay received, the law reduces, or offsets, retirement pay. Congress passed the Bob Stump National Defense Authorization Act for Fiscal Year 2003, which halted the offset for military retirees with 20 years of service, with over 50% disability. A key part of this effort was the MOAA advocacy for full concurrent receipt. With the aforementioned progress and effort, Veterans with a VA service-connected disability rating with 40% or less and Chapter 61 veterans are still offset on their retirement pay and VA benefits.

An Incremental Approach

MOAA is seeking to change the law, with focus on chapter 61 retirees. Chapter 61 retirees are service members forced to medically retire from injury on

 Hampton Roads Chapter, Military Officers Association of America

SEE LEGISLATIVE CONTINUED ON PAGE 5



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,

In consideration of the ongoing battle with the COVID 19 Pandemic, it remains a top priority of your Hampton Roads MOAA Chapter to keep our members safe. Due to the resurgence and resilience of the virus and reversal of some state wide opening plans, most, if not all, venues are not allowing gatherings of the type and number that we need to accommodate our group for our luncheons and networking events. Atlantic Shores for instance, where we hold a majority of our luncheons and the Christmas Dinner Dance, recently communicated to us that they will be closed for both resident and outside group events for the remainder of calendar year 2020.



Your Board of Directors, which conducts monthly virtual meetings using Zoom videoconferencing, discussed this topic at our July board meeting. In an abundance of caution, the board has decided to cancel the rest of our planned luncheons and social events for the remainder of the year. It was not a decision made lightly as we understand our Chapter thrives on camaraderie and shared values and interests. However, recent events just will not allow the socialization we all enjoy, desire and are accustomed to.

The board and I thank you for your understanding and assure you that the Chapter will continue to actively communicate news, announcements and items of interest to you electronically and through our newsletter. We will keep you informed of any planned events via the newsletter and our website and we'll resume our postcard invitations once the luncheons are able to be held and are back on the calendar.

The bulletin board feature recently added to our chapter website (www.hrcmoaa.org) is available for any chapter member to post activities or information that may be of interest to other chapter members. 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.

Since our last newsletter, we have had a couple of new participants in our ID Card Renewal Notification program. You can register the expiration date of your ID card and the ID card for family members with Captain Jim Daniels on our chapter web

SEE PRESIDENT CONTINUED ON PAGE 3

HRCMOAA DIRECTORY		
		
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PRESIDENT FROM PAGE 2

site. You can find the link to register 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. Once you have registered, you will receive a reminder that your ID card renewal is coming up so that you can make your appointment well in advance and avoid any issues with an expired ID card.

Our scholarship fund drive continues in spite of the cancellation of luncheons and other chapter events. Our chapter is committed to funding the HRC ROTC Scholarship Fund, which is managed under the MOAA Scholarship at MOAA headquarters. The scholarship fund supports qualified ROTC cadets in need with financial support in the form of grants and low interest loans. Our goal is \$25,000 over a 5-year program with annual goals of \$5,000. All donations are tax deductible since the MOAA Scholarship Fund is a qualified IRS 501(C)(3). As a reminder, there are three ways of donating to the scholarship fund.

The **first** way is for members to submit their donations online by utilizing the following WEB site URL:
<https://ebiz.moaa.org/PersonifyEbusiness/Default.aspx?TabId=171>

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 7/7/2020	Total Goal \$25,000	\$12,168	49%	Need by 12/31/2022	\$12,832
	Annual Goal \$5,000	\$2,168	43%	Need by 12/31/2020	\$2,832

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.](#)

2020 Contributions

PLATINUM - \$500 and above

CDR Roberto S. Ortiz, USN (Ret.)

CAPT Douglas B. Williams, USN (Ret.)

GOLD - \$250 to \$499

SILVER - \$100 to \$249

CAPT Derek T. Anderson, USN (Ret.)

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).



LEGISLATIVE FROM PAGE 1

duty, before reaching 20 years of service. These retirees are not authorized for concurrent receipt. They do not receive retirement pay from DoD for their service in addition to receiving disability pay from the VA to compensate for injury. At this time, there are 210,000 Chapter 61 retirees, 42,000 of which have combat-related injuries.

For the long term, MOAA's mission is to gain concurrent receipt for all. In the shorter term, progress on concurrent receipt is being approached in smaller stages. Hence, the near term choice for concurrent receipt is combat-related. To such approach, Representatives Gus Bilirakis (R-FL-12) and Raul Ruiz (D-CA-36) sponsored the Major Richard Star Act, viewed at: [H.R. 5995](#), with U.S. Senator John Tester (D-MT) introducing [S. 3393](#) in the Senate.

The purpose of the Major Richard Star Act is, "To amend title 10, United States Code, to expand eligibility to certain military retirees for concurrent receipt of veterans' disability compensation and retired pay or combat-related special compensation, and for other purposes." Major Star, now fighting stage four lung cancer, is leading the advocacy to amend United States Code on full concurrent receipt for retirees.



Above: Major Richard Star, USA, wife Tonya, Congressman Gus Billrakis (R-FL-12) and the Military Coalition, advocating full concurrent receipt.

In sum, the Star Act is an incremental approach to attaining concurrent receipt for military retirees. The Star Act is estimated to cost some \$2.5 billion over 10 years, with cost for all remaining concurrent receipt estimated at \$30 billion. View the MOAA video, "Understanding Concurrent Receipt" at: [MOAA Concurrent Receipt Video](#)

Target Audiences

There are five target audiences for the full concurrent receipt legislative campaign. From the MOAA website, the target audiences are:

1. Those who retire with 50% VA disability rating or higher. This was achieved through the 2003 NDAA.
2. Those forced to medically retire because they were hurt in combat. This would be addressed by H.R. 5995 and S.3393.
3. Those forced to medically retire because they were hurt on duty in non-combat incidents.
4. Those who retire with 40% VA disability rating.
5. Those who retire with 30% VA disability rating or below.



PRESIDENT FROM PAGE 3

(Although the chapter is not an input on that page, MOAA will credit the contribution to the chapter utilizing your name and address)

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. Please note on your check in the memo line 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.

In my last message, I mentioned that we were looking for chapter members interested in joining the board to help with community affairs, legislative affairs and newsletter/publicity. We still need help with these areas of our chapter activities. We did get a few volunteers to help with our Leadership Awards and Gold Bar Commissioning Ceremonies at the local ROTC units we support. Unfortunately, all of those ceremonies were held virtually due to the coronavirus so we were not able to participate in person. We will still welcome chapter members' assistance in the future when the ceremonies are once again conducted in a more traditional manner. If you can help with presentations in the future, please contact **Captain Michael "Breeze" Barea, USN (Ret.)** at [Mi-chael.Barea@gmail.com](mailto:Michael.Barea@gmail.com) or via phone at 757-647-6876. He will provide a detailed description of what is required and how to do the presenting. The attire for presenters is normally a coat and tie or suit, although you can wear your uniform if you so desire.

SEE PRESIDENT CONTINUED ON PAGE 10

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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>

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

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(Last, First, MI) (Day, Month, Year)

STREET ADDRESS: _____

CITY, STATE, ZIP: _____

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

ALTERNATE CONTACT: _____ RELATIONSHIP _____

STREET ADDRESS: _____

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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

Make Your Voice Heard

MOAA continues to grow cosponsors for full concurrent receipt on a daily basis. As of 9 July there were 25 cosponsors in the Senate and 61 in the House, with no cosponsors from Virginia. This highlighted, all HRCMOAA Chapter members may contact our Virginia Delegation to urge support for inclusion of H.R. 5995, the Major Richard Star Act, and the Senate companion S. 3393, in the FY 2021 NDAA. As discussed, both bills provide concurrent receipt for service members not completing 20 years of service, due to combat-related injuries.



Above: Major Richard Star, USA, on deployment to Iraq.

HRCMOAA members may contact our Virginia Delegation urging inclusion of concurrent VA disability pay and retired pay for combat-related retirees in the FY 2021 NDAA at: [Concurrent Receipt](#). Chapter members interested in participating with virtual advocacy now being scheduled with our Virginia Delegation on the full concurrent receipt issue may contact HRCMOAA Legislative Chair CDR Linc Smith, USNR (Ret) at: mvng288@aol.com, 757-406-2949.



Click the picture above or visit https://youtu.be/LgR_x-dj-QE to view a review of MOAA's 2019



MEMBERSHIP UPDATE

Col Larry King "Live", USMC (ret)

Greetings from Membership! I hope all are being safe and healthy during this global pandemic. We occasionally want to remind you how important your HRCMOAA membership is to our state and local community. Without it, we could not support the JROTC in high schools, the ROTC in local colleges and a myriad of other activities honoring our veterans and supporting those who are still serving.

Unfortunately, you will see in the accompanying chart that our membership numbers continue a downward trend. This is largely due to the generational effect of the information age and the replacement of technology for in-person meetings for many organizations. As we have seen during this COVID crisis many businesses, churches and other organizations have gone to virtual meetings, including us, the HRCMOAA Board of Directors.

We do not know what the new normal will be once this crisis is behind us but it is safe to say that it will not be the way it used to be. Nostalgically, we can lament over the good ole days of gathering at the O'Club for officer's call on Friday afternoons or a good run ashore in foreign ports of call or being a part of organizations who did face-to-face meetings but things change and we must find a way to relate to the next generation so that the good work that HRCMOAA does can continue.

Your loyalty and decision to continue to serve by being a member of HRCMOAA sets the example of community service for those who come next, thank you!

Semper Fi,
Larry King "LIVE"
Colonel, USMC (RET)
HRCMOAA Membership Chair

Chapter Members,
We need your help to grow and sustain our chapter membership.



Please invite a friend who is eligible for membership to join our chapter.
Your personal contact is the best recruiting tool we have.





Chapter Membership or Renewal Application
Army • Navy • Air Force • Marine Corps • Coast Guard • Public Health Service
National Oceanic and Atmospheric Administration
Join or Renew on-line: www.hrcmoaa.org/join.shtm1

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Regular Dues NEW
1 Year: \$20.00 RENEWAL
2 Years: \$35.00
3 Years: \$45.00 Circle years & amount

Surviving Spouse Dues
1 Year: \$10.00
2 Years: \$17.00
3 Years: \$23.00

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)

Date MM/DD/YYYY Recruiter

Name** Last, First Middle or Initial Date of birth MM/DD/YYYY

Grade Service Component (Ex: USAR, USMCR, USAFR, USNR, ANG, ARNG)

Status Active - Reserve - Retired - Former - Surviving Spouse Circle one Service Dates MM/YY to MM/YY Retired Date MM/DD/YYYY

Spouse's Name Last, First Middle or Initial

E-mail address Spouse's Date of birth MM/DD/YYYY

Mailing Address Number and Street City State Zip code

Home Phone Work Phone Cell Phone

Member of National MOAA? Yes No If Yes, MOAA Number** MOAA Life Member? Yes No

Not a National MOAA member yet? Check here to receive a BASIC National Membership at no cost to you

Enclosed is \$ in dues payment

** Surviving spouse enter your Name and MOAA Number, where indicated.

Signature

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



PRESIDENT FROM PAGE 6

Sustaining and growing our membership remains our top priority. Your help in recruiting new members is crucial to our success in this area. Over the past ten years, our chapter has decreased in membership each year an average of 22 members. If every current member were to recruit one new member, our membership would climb to the highest it has been in the past 15 years. And if just half of our current membership were to recruit one new member, we would have our highest membership count in the past decade. This kind of increase in our membership would be very significant for the chapter. Please consider introducing potential eligible members to our chapter. All of us know someone who served as an officer in one of our uniformed services who is eligible for membership but not currently a member of our chapter. 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, newsletter and other benefits of chapter membership. We need your help to grow and sustain our membership numbers – especially during this time of restrictions on our ability to hold luncheons and other events for in-person gatherings.

Thank you for your support of our chapter. We hope to be back on schedule with luncheons and networking events just as soon as it is safe to do so. I look forward to seeing everyone again when that time comes. I hope you and your family remain safe and healthy in these unusual and challenging times and if there is anything your HRCMOAA chapter can do to help you or your family, please don't hesitate to let me know.

Never stop serving!

Sincerely,
Loren Heckelman
Captain, USN (Ret.)



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 for the duration of 2020 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.



CAPT Michael D. Walls, USN (Ret)



Mrs. Penney Crick
 CDR Roger Joseph Hall, USNR (Ret)
 LCDR Robert Alfred Poulin, USN (Ret)
 RADM S. David Frost, USN (Ret)
 COL Vardell E. Nesmith, Jr. USA (Ret)
 CDR William Newton Moore, USN (Ret)
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Bonus Content - Electronic Newsletter Only

Survivor's Corner

Continuing our efforts to provide the membership with information important for survivors, the following article is reprinted with permission from its author, Attorney Daniel C. Gasink. Dan is a friend of one of our chapter members who asked if his article could be reprinted in the HRCMOAA Chapter newsletter for the benefit of our chapter members. Neither the chapter, the board, nor any HRCMOAA board member individually is promoting or endorsing Dan or his firm for any services they may offer. The article is provided only as additional reference for those who want to prepare their survivors in the event of the loss of a loved one.

Someone Just Died. What Do I Do?

By Daniel C. Gasink, Esq.

A long-time client passed away recently and his family felt stressed and confused about what needed to be done right away. His widow asked me to prepare a checklist for others to follow so that the next family might feel more at peace knowing what needs to be done right away. Some folks think the lawyer is the first call to make, but in reality, the lawyer does not really get involved until about fourteen days after a death.

What to Do Immediately

Immediately after a loved one dies, you need to be sure to take care of yourself. Take a moment to process your grief and acclimate to your situation. Reach out to a neighbor, friend or family member for support.

Your first task is to get a declaration of death. When a person dies in a hospital or continuing care facility, a physician in that facility will make that determination. The next-of-kin or a person designated under a Health Care Power of Attorney will need to sign a form with the facility that releases the remains to a funeral home.

When a person dies at home, you should call the hospice nurse, if one has been assigned. If not, call 911 and the emergency squad will make the determination of death. If the deceased signed a 'Do Not Resuscitate' order, be sure to have a copy handy when the Emergency Medical Technicians arrive. Once the death has been determined, the next step is to call the funeral home.

The Role of the Funeral Home

The first task in estate administration is often to plan the funeral or memorial service. The funeral home plays a crucial role in making arrangements, coordinating the funeral service and burial, and producing the death certificates. The funeral home will notify the Social Security Administration of the death. Later, anyone entitled to survivor benefits will need to go to a Social Security office to claim those benefits.

Locate any burial wishes your loved one left behind—these can relate to hymns, readings, pallbearers, burial wishes, and sometimes a wish for a simple service or no service.

If the deceased was an active member of a religious group, reach out to that community and they will help plan the funeral. If the deceased was not part of a local religious community and wants a religious ceremony, the funeral home will take point on finding clergy and musicians for the service.

Paying for the funeral can be a short-term cash-flow issue and a long-term solvency issue. Determine what the budget is for the funeral and who will pay for the services or front the funds for later reimbursement. Veterans may benefit from VA burial benefits and some fraternal organizations have burial benefits.

Planning a funeral service, wake, and reception can be daunting—like planning a wedding with a few days' notice. Enlist friends and family and accept their help. Have someone help track gifts and flowers so you can thank the donors later if you wish.

Writing an obituary for the deceased can be cathartic. You may want to prepare it yourself or delegate the task to a close friend who is gifted in prose. See our November 2016 newsletter for guidance on how to write an obituary. (Copies of our newsletters are available on our website: jgblp.com under the Resources tab.)



SURVIVORS FROM PAGE 12**Securing Property**

The adage that things “grow legs and walk off” around a funeral can be true. Grieving and/or opportunistic family members and friends have been known to enter a residence and take things that they want, that they think they are entitled to, and that they think they deserve. More than once I have received a call from a widow/widower who returns from a funeral to find the bedroom set missing as the step-kids have already taken it. The easiest solution is to change the locks as soon as possible or add some other level of security. Having someone stay in the house will increase security and keep the property insurable as insurers hate covering a vacant home.

You will also want to locate wallets/purses and cell phones and keep them somewhere safe. Car keys are not as important as the car is easily tracked and cannot be easily re-titled or sold immediately.

In the two weeks between a death and the initial legal meeting, keep an eye on the incoming mail for important papers. Don't fill out a forwarding order until you have the proper authorization. Watch out for and compile the following incoming correspondence:

- Bank and brokerage statements
- Life insurance and IRAs
- Social Security, pensions, Veterans Affairs benefits

Utilities and other bills can wait. You should not use your personal funds to cover the debts of the estate, and you won't have the legal authority to use estate assets until after you meet with the attorney. If a creditor pressures you, tell them of the death and that the estate will pay later when it is able—extensions are freely given to estates.

Look for information and papers you will need for the estate administration:

- Look for the original Will and/or Trust.
- Identify the lawyer and financial/tax advisors.
- Locate insurance policies and deeds.
- If the deceased was a veteran, find the DD-214 form.

Slow down. Many survivors manage grief by trying to do everything at once. **Do not go to court, sign legal releases, or pay heirs before talking to your attorney.** You do not need to notify the bank or any credit agency of the death until you meet with the attorney.

Initial Meeting with the Lawyer to Begin the Formal Administration

About two weeks after the death, the person named executor or trustee will have their initial meeting with the estate attorney. If no one is designated to manage the estate, whichever family member(s) that intends to administer the estate should attend the meeting. In that meeting, the attorney will ask questions about the type of assets, their value and any beneficiary designations. Estates take many routes and each one is different. Without taking the time to review the real estate, accounts, and other property, the attorney cannot give good advice on the general process or a specific next step.

After the initial meeting, the estate administration begins in earnest. Prepare for a steady process of paperwork punctuated by long waits. A Trust Estate is usually settled within a year. A Probate Estate typically takes 18 months to 3 years. Lots of things cause delays that can slow the process well beyond those ranges.

How Can I Make This Process Easier for My Family?

To make things easier for your executor or trustee, here are a few simple steps:

- 1) Execute a Will or Trust plan and make sure it is up-to-date and consistent with your wishes.
- 2) Organize your important papers (JGB binders have a ‘personal information’ section to help you organize this information):
 - a. Will/Trust,
 - b. vital records, like marriage and birth certificates,
 - c. insurance policies,
 - d. bank, brokerage and stock statements,
 - e. tax records,
 - f. list of advisors,
 - g. DD-214 and pension information, if applicable.



SURVIVORS FROM PAGE 13

3) Tell your executor/trustee where to find these papers.

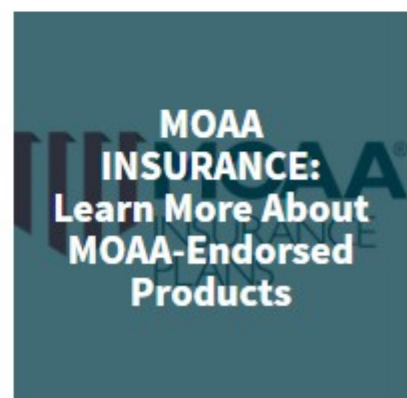
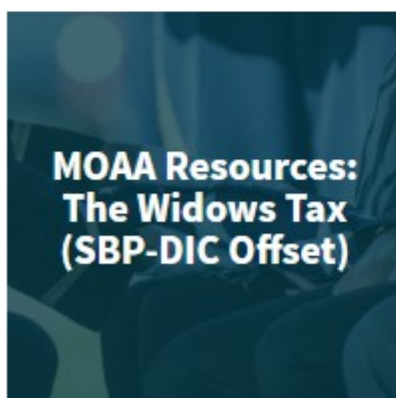
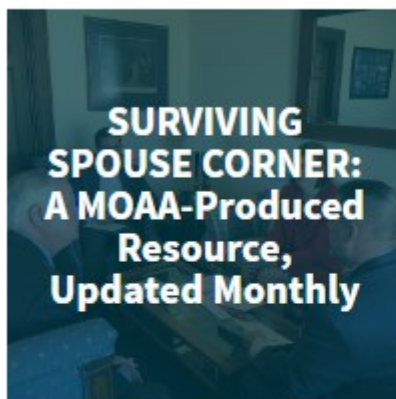
Again, you should be sure you have an estate plan and verify that it is up to date to make things quicker and easier for your heirs.

About the Author:

Dan Gasink lives in Williamsburg with his wife, Ginny, their young children, and their yellow lab, Lucy. Moving around much in early years, his family settled in Northern Virginia where he attended high school. At William and Mary, he majored in history, minored in religion, and received a teaching certificate. Upon graduating, he taught high school social studies in Hampton before returning to William and Mary for a law degree. He practiced Estate Planning law in the Washington D.C. metropolitan area until he married his wife Ginny in 2005 and they soon returned to Williamsburg. Dan has practiced throughout the state since that move and enjoys speaking as an Estate Planning expert and as a continuing education teacher. His hobbies include playing music and being a Scout leader.

Click below on the picture to go to Surviving Spouse Resources on the MOAA Website

SURVIVING SPOUSE RESOURCES



TRICARE Dental Program Enrollees Receive Annual Maximum Increase

7/15/2020, published at tricare.mil

In response to [COVID-19](#), the [annual maximum](#) for TRICARE Dental Program (TDP) enrollees was raised. TDP enrollees now have an additional \$300 of coverage for their dental care this contract year. The contract year runs from May 1, 2020 to April 30, 2021. It's the latest of [recent TRICARE changes](#) introduced to improve your access to care during the national emergency due to the coronavirus pandemic.

“This is a crucial increase that will help so many people,” said COL Christensen Hsu, chief of the TRICARE Dental Care Section at the Defense Health Agency. “We understand the financial impact COVID-19’s had on military families. With patients starting to resume their dental appointments, this move comes at the right time.”

If you're enrolled in TDP, here's what you need to know about the change:

- Your [annual maximum](#) increased from \$1,500 to \$1,800.
- This increase is in effect for this contract year (May 1, 2020–April 30, 2021).
- It applies to enrollees in the TDP CONUS and OCONUS service areas.
- It's automatic and doesn't require you to do anything.

The change to your TDP annual maximum may help you continue to get [covered dental services](#) from your provider and prevent you from having to pay more out of pocket. Keep in mind that the additional \$300 doesn't apply to all services. For example, orthodontic care has a [lifetime maximum](#), which is separate from your annual one. However, the increase does apply to certain diagnostic care. To learn more about TDP maximums and covered dental services, read the [TRICARE Dental Program Handbook](#) or go to the [TDP website](#).

As you return to your dental appointments, be sure to follow the safety precautions your dental office is using. The [American Dental Association](#) recently issued recommendations to keep dental staff and patients safe during appointments. You should talk to your dental provider if you have questions.

Did you know that United Concordia Companies, Inc. (United Concordia) is providing payment to dental providers for personal protective equipment, or PPE, as a result of the pandemic? United Concordia is reimbursing providers per patient, per visit, for dates of service from May 1 through Sept. 30 of this year. This helps your dental provider cover the costs associated with purchasing additional PPE related to COVID-19. This PPE payment applies to both [TDP](#) and the [Active Duty Dental Program](#).

Looking for a dentist? If so, you can use the [Find a Dentist](#) tool on the TDP website. If you're overseas, use the [OCONUS Find a Dentist](#) tool.

Take advantage of the increase to your TDP annual maximum so that you can get the care you need. If you have questions about your dental coverage, reach out to [United Concordia](#). And use resources available on the [TRICARE](#) and [TDP](#) websites.

Sign up for [email alerts](#), and keep up with [TRICARE and COVID-19 updates](#).



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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.

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