



# Happy Holidays



**Note:** Information in blue and/or underlined indicates a hyperlink in this newsletter

Clicking on the link will take you to the internet for more information on this item.



# Holiday Meeting

## 9 December



Ben Clede sworn in as Secretary

Brad Ackland Our Entertainer

Our Website ([www.moaant.org](http://www.moaant.org)) will have a link to the pictures taken and another link to a video of Brad singing, by the end of December, 2023. The links will be on the home page of the website.

This [link](#) will take you to the pictures now!





President= Jim Bass

## Five Star Level of Excellence

I'm pleased to announce that for the ninth year in a row, the Greater Dallas/North Texas chapter has been awarded the Five Star Level of Excellence by MOAA National. The Five Star Award, the highest of three possible levels, recognizes those chapters who most embodied the highest principles and values of the MOAA mission.

When evaluating nominees, MOAA national leadership considers a chapter or council's engagement with elected officials and their support of legislative efforts that affect the military community. Also considered are community engagement and outreach as well as membership recruiting and retention. In each category, our chapter received the highest possible rating.

In addition to the Five Star Level of Excellence, our chapter was recognized with a Five Star award for our Communication program. Special thanks to Captain John Rahne, USAF (Ret.) John is our webmaster, newsletter editor, and social media expert. Congratulations to John for a job very well done.

I would like to encourage all members to take an active role in the chapter's activities and help us continue to achieve the levels of excellence that we as a chapter have earned.



## Contacts and Resources

**Casualty Assistance** - Call toll free 877-353-6807. Overseas callers should contact the nearest U.S. Embassy.

**Defense Enrollment Eligibility Reporting System (DEERS)** Telephone Center- Call DEERS at 800-538-9552, Monday through Friday, excluding U.S. federal holidays.

**Defense Finance and Accounting Service** - The agency that pays military retirees and annuitants can be reached at 800-321-1080, or through AskDFAS online. Visit the retired military and annuitants webpage for more information about pay matters such as tax forms, pay verification, Direct Deposit, myPay and more.

**Federal Long-Term Care Insurance Program** - The program provides long-term care insurance to help pay for the costs of care you need if you can no longer perform everyday tasks (activities of daily living) by yourself because of chronic illness, injury, disability or the aging process. For assistance, call 800-LTC-FEDS (800-582-3337) or TTY 800-843-3557 to speak with a program consultant. You can also visit <https://www.ltcfeds.com/>.

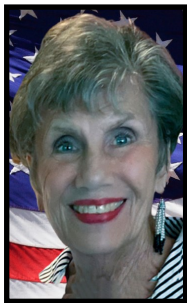
**Identification Cards** - Call 800-525-0102 for location of the nearest issuing facility, or visit the site locator.

**Legal Offices** - Assists members with preparing wills and powers of attorney, and answers certain legal questions. Visit the Air Force Legal Assistance website at <https://aflegalassistance.law.af.mil>.

**Medicare** - 800-633-4227 or visit [www.medicare.gov](http://www.medicare.gov). Social Security Office - Call toll free 800-772-1213; commercial 410-965- 8019; or write to Social Security Administration, Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235. Visit the website for more information.

**TRICARE Mail-Order Pharmacy Program (Express Scripts, Inc.)** - In United States, call toll free 800-282-2881; or overseas, call 866-275-4732. Visit <https://www.express-scripts.com/TRICARE/index.shtml> for more information.

**Veterans Affairs** - For benefit inquiries call 800-827-1000; life insurance 800-669-8477; status of headstones and markers, 800-697-6947; special issues such as Gulf War/radiation/Agent Orange/Project Shad call 800-749-8387



Kay Ogden

## Surviving Spouse Information

### Surviving Spouse Corner: Is a 55-and-Older Community Right for You?

What is a 55-and-older community? These residential communities are designed to be friendly to seniors with low-maintenance amenities such as pools and clubhouses and close proximity to shopping, restaurants, and attractions. There are more than 19,000 retirement community businesses in the U.S. as of 2023, an increase of 1.2% from 2022, according to [IBISWorld.com](https://www.ibisworld.com).

If you are a Surviving Spouse and would like to meet other Surviving Spouses Please contact me.

Please contact me if you need assistance or more information.

[lkmo@sbcglobal.net](mailto:lkmo@sbcglobal.net)

Pros of living in one of these communities include:

**Like-minded people.** Because of the age requirements, many people living there are likely to be from your generation and share your interests. This will help making new friends easier.

**Activities and events.** Many of these communities have a clubhouse where you can find social events, games, movies, concerts, speakers, and more. These activities are usually open to the whole community, so you can participate in as many as you want.

**Less maintenance.** You'll probably need to pay an HOA fee for maintenance and repairs, but you won't need to worry about managing the outside of your property. The fee could also include services such as trash collection, cable, water, and security.

**Various amenities.** Many of these communities have a pool, a gym, tennis courts, golf, a game room, and more.

**Transportation.** Some communities offer shuttles to shopping centers or health appointments.

**Quiet, kid-free environment.** Besides holidays when grandchildren can come to visit, most of these communities are quiet.

**Safety and security.** Many of these communities are gated and have low crime rates. They also often have security staff, well-lit areas, updated fire alarms, smoke detectors, and other safety features.

Having lived in a gated 55-plus community since 2020, I find the only con is that I did not move here sooner. But for some, cons of these communities might include less privacy, higher costs, challenges selling, and younger family members potentially being restricted.

If you're considering moving to a retirement community, before you buy, make a list of other questions and ask the homeowner association (HOA) for answers. Get a copy of the HOA rules (which are also called restrictive covenants) and fees, and make sure you understand them before you make your decision.



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## What Veterans Need to Know About Medicare Coverage

During the Medicare Advantage Annual Election Period (AEP), which runs each year from Oct. 15 through Dec. 7, individuals eligible for Medicare are able to select their health insurance plan for the following year. For veterans, this can be a confusing and complicated time, since many receive benefits through Veterans Affairs or have coverage through TRICARE for Life or CHAMPVA. **If I have health care benefits through the Department of Veterans Affairs, do I need to enroll in Medicare when I become eligible?** Yes, the VA encourages you to enroll in Medicare to complement your VA health care benefits. If you need care from a non-VA hospital or doctor, Medicare can provide coverage. Also, having a Medicare plan means you have coverage if funding for VA health care changes in the future. If the VA only authorizes certain services at a non-VA or VA authorized care facility, Medicare may cover additional services your doctor recommends for you that the VA isn't able to provide. If you elect to cancel your Medicare Part B coverage, you would not be able to choose a Medicare Advantage plan until January of the following year (when you can enroll in Part B), even if your VA health care benefits change. A delay in Part B enrollment also means a financial penalty when you do sign up. With Medicare Part D, which is coverage for prescription drugs, you will have the option to get medication prescribed by non-VA doctors and use your local pharmacy. Part D coverage is only available through private insurers and can be a stand-alone plan or part of a Medicare Advantage plan.

**How does Medicare Advantage work with TRICARE/CHAMPVA?** If you have TRICARE for Life or CHAMPVA, you may consider a Medicare Advantage plan for additional benefits – such as dental, hearing and vision coverage, prescription drug coverage, fitness programs, or Part B givebacks – depending on the plan. The Medicare Advantage plan will become your primary coverage and may require that you see in-network providers and file claims for reimbursement of TRICARE-covered services.

**What's the difference between Medicare & Medicare Advantage?** Original fee-for-service Medicare is the government-managed program and only includes Part A (hospitals) and Part B (doctors and outpatient services). Medicare Advantage plans, offered through private insurance companies, include Parts A and B and additional benefits that could help reduce gaps in coverage. Depending on where you live, Medicare Advantage plans could include dental, hearing and vision coverage, prescription drug coverage, fitness programs, and Part B givebacks. Some private insurers offer Medicare Advantage plans designed with veterans in mind to complement the health care benefits you may be receiving elsewhere.

**What should I consider when looking at plan options?** Evaluate the costs of the various Medicare plans available in your area, including monthly premiums, [www.retirees.af.mil](http://www.retirees.af.mil) What Veterans Need to Know About Medicare Coverage deductibles, copayments, and maximum out-of-pocket amounts. Also review your total health care expenses from the past year and try to anticipate what you may spend in the coming year. Original Medicare provides coverage through any provider that accepts Medicare; however, it typically only covers about 80% of the cost, and there are no limits for your portion. Medicare Advantage plans include maximum out-of-pocket costs, but they do use provider networks, so verify that their health care providers participate with the plan. Additionally, look at your medication needs and the various Medicare Advantage plans' drug formularies – the list of drugs a Medicare Advantage prescription drug plan covers. Original Medicare does not include prescription drug coverage, while many Medicare Advantage plans do include it. However, if you receive prescriptions through the VA and are satisfied with your coverage, you may want to explore Medicare Advantage plans without prescription drug coverage.



## Here Are Your 2024 Medicare Part B Rates

After falling in 2023, the standard Medicare Part B monthly premium will increase by \$9.80 in 2024, the Centers for Medicare and Medicaid Services (CMS) announced Oct. 12.

Last year's decrease came after Medicare limited its coverage of a new, expensive Alzheimer's drug, CMS said. This year's increase comes primarily from "projected increases in health care spending," according to the announcement.

The annual deductible for Part B beneficiaries will be \$240 in 2024, up from \$226 this year.

### Income-Adjusted Rates

The standard premium applies only to individuals with a modified adjusted gross income of \$103,000 or less, or joint filers with income of \$206,000 or less, on their 2022 tax return. Other beneficiaries pay Income-Related Monthly Adjustment Amounts (IRMAA), which vary by income level.

These rates also increased for 2024, and the rate brackets have been updated:

- Those with income from \$103,001 to \$129,000 on an individual return or from \$206,001 to \$258,000 on a joint return will pay **\$244.60 per month**, up from \$230.80 in this bracket in 2023.
- Those with income from \$129,001 to \$161,000 on an individual return or from \$258,001 to \$322,000 on a joint return will pay **\$349.40 per month**, up from \$329.70 per month in this bracket in 2023.
- Those with income from \$161,001 to \$193,000 on an individual return or from \$322,001 to \$386,000 on a joint return will pay **\$454.20 per month**, up from \$428.60 in this bracket in 2023.
- Those with income from \$193,001 to \$500,000 on an individual return or from \$386,001 to \$750,000 on a joint return will pay **\$559 per month**, up from \$527.50 in this bracket in 2023.

Those with income above \$500,000 on an individual return or above \$750,000 on a joint return will pay **\$594 per month**, up from \$560.50 in this bracket in 2023.

Married beneficiaries who lived with their spouses during at least part of the taxable year but file separate tax returns have their own payment scale: Those with modified adjusted gross income between \$103,001 and \$397,000 pay a \$559 monthly premium, while those with income at or above \$397,000 pay \$594 per month.

### IRMAA and Income Changes

Because the 2024 income-adjusted rates are based on 2022 tax records, they may not accurately reflect the financial situation of all beneficiaries. If your income level has decreased in recent years, you can file Form SSA-44 with the Social Security Administration to request an adjustment.

Applicants must identify a "Life-Changing Event" connected with the income reduction. Examples include marriage or divorce, the death of a spouse, change in work status, or a lump-sum payment or settlement from a previous year resulting in a temporary income increase.

Read more about requesting this change, including where to file the form and how to find answers to any questions about your personal financial situation, at this Social Security Administration webpage or by calling (800) 772-1213.



## Social Security 101: Understanding Spousal Benefits and Survivor Benefits

While Social Security is not a military benefit, MOAA's finance and benefit counselors are asked about it often. A recent MOAA webinar on the topic gave an overview of the Social Security program and answered questions from members on many areas of interest – Premium and Life members can access the webinar [at this link](#) (login required), while others can [register here](#) to receive a link to the presentation.

One question that came up in the webinar (and frequently in talking with members) is the difference between spousal benefits and survivor benefits. The short version:

- **Spousal benefits** are available to retired workers' spouses or ex-spouses. They pay up to 50% of a worker's monthly retirement or disability benefit.

**Survivor benefits** are paid to a surviving spouse or surviving ex-spouse when a Social Security beneficiary dies.

Here's a bit more about each benefit. Need more financial guidance? Visit [MOAA.org/Finance](http://MOAA.org/Finance) for articles, links to member-exclusive publications, and other resources.

### Spousal Benefits

**Eligibility:** A spouse can qualify for spousal benefits once that spouse turns 62 or if they are caring for a child under 16 or a child receiving disability benefits. It's important to note that a spouse can only qualify for benefits if the retired worker is receiving retirement or disability benefits.

Unmarried ex-spouses also qualify starting at age 62 if the marriage lasted 10 or more years. If the divorce occurred more than two years previously, the ex-spouse can collect spousal benefits even if the retired worker has not started receiving benefits. Spousal benefits paid to an ex-spouse do not impact the benefits a current spouse may be eligible for.

**Calculation:** A beneficiary is eligible for up to half of what their spouse would receive at [full retirement age](#) (also called the [primary insurance amount](#), or PIA). But the amount received depends on when spousal benefits are claimed. If a spouse starts taking spousal benefits right at age 62, for example, their benefit is reduced to 32.5% of the retired worker's PIA.

The amount received increases with each year a spouse delays claiming benefits. At their own full retirement age, the spouse can claim the maximum amount – 50% of the PIA. Since spousal benefits can't exceed 50% of the other worker's benefit amount, there is no point in delaying claiming spousal benefits beyond full retirement age.

The Social Security Administration has a helpful [spousal benefit calculator](#) on its website.



## (continued) Social Security 101: Understanding Spousal Benefits and Survivor Benefits

**Dual Eligibility:** If a spouse is eligible for Social Security benefits based on their own record, they need to be careful when filing for spousal benefits. That's because when they file for one benefit, it is treated as an application for *all* benefits. The person receives whichever benefit is higher; you can't activate one benefit while you delay another.

### Survivor Benefits

**Eligibility:** Survivor benefits are paid to spouses and eligible dependents of deceased workers who qualified for Social Security retirement benefits.

**Calculation:** The benefit amount is based on how much the deceased person was eligible to collect in benefits at full retirement age. Widow or widower benefits can be claimed any time after age 60, but if benefits are started before the survivor's full retirement age, they will be reduced.

If the retired worker claimed Social Security benefits at full retirement age, their survivor is entitled to 100% of that benefit. If the deceased worker claimed benefits before full retirement age, they reduced their benefits and consequently their survivor's benefits.

**Maximizing Survivor Benefits:** A worker can increase their own (and their survivor's) benefit by delaying the start of the benefit. For each year past full retirement age they delay taking Social Security, their benefit increases by 8%. The benefit increase stops at age 70.

### More Resources

The Social Security website has a calculator that can help you plan a benefit claiming strategy. The site also has many articles and blog posts, and if you create a my Social Security account, you can receive a personalized retirement benefit estimate, get estimates for spouse benefits, check application status, and even request a replacement Social Security card.

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COL Kaley USA (RET) of Dallas

MAJ Tim Mathews USA (RET) and Mrs. Rebecca Mathews  
of Dallas





## VA long-term benefits services in the home

As a veteran, you may be eligible for assisted living, residential, or home care through the Veteran's Administration. There are several steps that must be taken in order to determine eligibility. The services may be available in different settings, including nursing homes, assisted-living centers, private homes where a caregiver supports a small group of individuals, adult day health centers, and/or veterans' own homes.

(1) The eligibility determination requirements required that:

(a) the veteran be signed up for VA health care (which generally includes a yearly visit with a VA primary care physician or health care provider). The veteran does NOT need to seek all care through this physician/health care provider. When making the appointment that veteran should inform the provider that he/she is seeking specific services such as homemaking, respite, and/or therapies. This may also be referred to as a "vetting appointment" when homemaking services and respite are desired.

(b) the VA concludes that a specific service is needed to help with the veteran's going treatment and personal care (based upon the information provided in (a) above)

and

(c) the service is available near the veteran's location

(2) A DD Form 214 (service discharge or release from active duty document) is required for receipt of any VA services, including long term care.

(3) The veteran's nearest VA office can provide additional forms that must be completed to determine eligibility, and once completed are to be mailed to the provided address.

(4) Following review by the VA, a determination will be made to include the specific amount of help (in weekly hours) for each element of help required (e.g., respite, personal care, nursing care, etc.). The veteran will be informed by telephone and/or written correspondence within several days of submission of all documentation.

(5) The veteran's service-connected disability, if any, as well as private insurance coverage may also be factors that the VA considers when an eligibility determination is made.

For more information regarding benefits, the veteran may wish to access one (or more) of the following VA information sources:

How to apply for health care benefits <https://www.va.gov/health-care/how-to-apply/>



**RAMIREZ** LAS VEGAS REVIEW-JOURNAL for THE WASHINGTON POST  
2023©



The FOUNDATION of OUR LIBERTY

**HAPPY VETERANS DAY!**



***What makes any nonprofit organization thrive and survive?***

***Volunteers like yourselves.*** The Greater Dallas North Texas MOAA Chapter has several immediate openings on key committee Chair positions. You signed up once to serve and it is time to raise your hand again!

Many thanks to Mary Ellen Viancourt (VP of Legislative Affairs), Ben Clede (Secretary) and Dan Murphy (JROTC Liaison) for responding to the call and stepping up to fill leadership positions in our chapter.

However, we still need volunteers to fill the committees, run for the Board, help tackle special projects and so much more. Whatever your passion is we can find ways to utilize your expertise, energy and enthusiasm. Contact us through our website, Facebook or via email at [moaanorthtexas@gmail.com](mailto:moaanorthtexas@gmail.com)

The time commitment to manage MOAA duties is never overwhelming, just a few hours a month, and you will be surrounded by a great team of fellow volunteers and Board members who pitch in during crunch times.

All of our committees need members as well as Chairs. We know you have a passion to serve - which committee fits your passions and interests?

*Don't want to be in charge? That's fine - we need members as well to make it work.*

**Our Committees include:**

- Community Service Programs**
- Communications**
- JROTC Liaison**
- Personal Affairs**
- Surviving Spouse Liaison**
- Scholarship Committee**



This is the link to the [Position Description Guide](#). Take a look and find your place to contribute..

To enroll as a volunteer, or if you have questions, please reach out to President Jim Bass ([jimbass9661@gmail.com](mailto:jimbass9661@gmail.com)) or VP Shane Ousey ([shane.p.ousey@gmail.com](mailto:shane.p.ousey@gmail.com)) for more information.

Thank you for your past and continued service to our great country, and we look forward to hearing from you!



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MOAA Mission

MOAA Legislative Action Center



Texas Legislative Information



Greater Dallas - North Texas Chapter Mission Statement

Join National MOAA

Join GDNTX Chapter

Contact Chapter President

[jimbass9661@gmail.com](mailto:jimbass9661@gmail.com)

Contact Chapter VP Membership

[ahill003@gmail.com](mailto:ahill003@gmail.com)

This newsletter is automatically sent to all members. Previous copies can be found and downloaded from the chapter website at [www.moaant.org](http://www.moaant.org) (under the News& information Tab)