# Surviving Spouse Virtual Chapter

December 2025 issue

**Standing Strong Together: The Mission of MOAA and Our Surviving Spouse Virtual Chapter. Through MOAA and the SSVC, we ensure that no surviving spouse walks alone.**

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## President of Surviving Spouse Virtual Chapter- Pat Green

**Happy New Year to all our members!**

2026 will be my last year serving on the MOAA Surviving Spouse Advisory Council and as President of the Surviving Spouse Virtual Chapter.  It has been a privilege to be involved in these organizations for the past six years.

Others on your Board will also be timed out.  Consider this a call of recruitment.  Please examine your schedules and hearts.  If you have the time, energy, or calling, submit your application for a position on the SSAC.  You will need a biography, a list of your accomplishments, and some letters of recommendation.  The application will soon be available on the MOAA website.  More on this later.

As you know, our Bylaws are being updated.  The adoption of the changes will soon be complete, and a new type of Associate membership has been created to include the participation of spouses of MOAA members.  This change is with the blessings of MOAA.  The rationale is that spouses may become Survivors and need information on preparing to be one.  They may also need caretaking information.  The new membership category will not be able to vote on Chapter issues or hold Office.  They will be invited to attend programs and meetings and learn from our presenters and discussions, and pass it on.

This year's program topics have been selected.  They are: the future focus of MOAA, the legislative agenda for Advocacy in Action, Mental aging, Artificial Intelligence (pros vs cons and simple uses), and VA survivor changes.

Contact:  mssvc02@gmail.com.

The January meeting will feature a speaker to review the outcomes of Total Force +, the formal ratification of the restated Bylaws, a program of insight into using the new SSVC website and making it a useful tool for you, and a review of the past year. Please mark your calendar for Tuesday, January 20 at 1 pm Eastern time.

By the way, we have a great website, thanks to Micki Costello.

*Pat*

## Chapter News-

**SIGN UP TODAY [MOAA Surviving Spouse Virtual Chapter Website.]**

New MOAA Surviving Spouses Virtual Website! A shout-out and many thanks to Michelle Costello for making this effort possible. Micki spent many hours over the past year creating this incredible website for the MOAA Surviving Spouse Virtual Chapter. Click to sign up today www.moaasurvivingspousevirtualchapter.org

Contact: mssvc02@gmail.com.

## Learn more about who we are, our purpose, and when we meet!

MOAA (Military Officers Association of America) Surviving Spouses Virtual Chapter is open to MOAA members who are Surviving Spouses of uniformed services officers and/or are Council/Chapter Surviving Spouse Liaisons.

**To provide:**

- a national forum for military Surviving Spouses;
- a common space to communicate with each other;
- information about concerns pertinent to each of us and our families;
- a platform to advocate for the protection of rights for our members and our dependents;
- a reliable source for Surviving Spouses who live in remote areas, who are housebound, who have jobs and children, or who might be unable to participate at the chapter level.

Meetings are held on monthly on the third Tuesday, January-October, via Zoom, either with or without video, or by phone. Members participate to the degree that they are able. There are no dues.

## Membership MOAA Surviving Spouses Virtual Chapter Members:

We have 292 Registered Members for the Surviving Spouse Virtual Chapter, with 41 states represented. Here are our demographics.

234 Surviving Spouses

73 Surviving Spouse Liaisons

36 Surviving Spouses that are also Surviving Spouse Liaisons

3 MOAA staff members MOAA Board of Directors member

States without a Virtual Chapter member: Alaska, Idaho, Louisiana, Montana, Nebraska, North Dakota, Rhode Island, Utah, and West Virginia

E**veryone is a Chapter Recruiter! Please provide me with the name and phone number of one potential member by** February. Another option is to have them apply directly by emailing mssvc02@gmail.com.
Thank you in advance for your support.

Roy Yenchesky
Surviving Spouse Virtual Chapter, Membership
316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052

## Would you be interested in serving on the MOAA Surviving Spouse Advisory Council?

**Applications are coming soon!**

**Mission:** The SSAC offers unwavering support, advocacy, and resources for surviving spouses of active-duty military personnel and veterans. The council also provides guidance and empathy to help spouses navigate military life and prepare for loss challenges. Council Members: Virginia Gail Joyce (Chair), Pat Green, Vivianne Cisneros Wersel, Au. D., Nora Durham, Cheryl Toland, Roy Yenchesky, Susan R. Collins, Kathy Thorp, Capt., USNR, Ret.

Applications will be available soon MOAA.org

## MOAA Mission Snapshot

MOAA is a nonprofit, nonpartisan association representing over 350,000 members from all uniformed services, including surviving spouses. Its mission is to protect and strengthen the benefits earned of servicemembers, veterans, families, and survivors through advocacy, leadership, education, and service.

MOAA advocates with Congress, DoD, the VA, Department of Homeland Security (DHS), and other departments to preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through advocacy, leadership, education, and service, fulfilling MOAA's promise to **"Never Stop Serving."**

MOAA supports two charities, one that provides scholarships to children of uniformed servicemembers and one that prevents and protects all currently and previously serving veterans and their families from crisis.

Members who wish to support this mission further are encouraged to **become Life Members**. Details are available at: **https://www.moaa.org/content/join-moaa/life-membership/**

Contact: mssvc02@gmail.com.

# Surviving Spouse Virtual Book Club – Pat Green

Happy New Year to my bibliophile friends!

This is an announcement of the 2026 Reading List. (It will also appear on the website www.moaasurvivingspousevirtualchapter.org for your future reference.)

You are welcome to join the Club any time. If you are prompted by the Title we are discussing that month, or have a general interest in how the meetings proceed, also, whether you have read the book or not, attend. Everyone receives a Zoom invitation, and each of you is welcome.

In honor and recognition of the 250th anniversary of our Nation's Independence and the founding of our Republic, our very literate and perceptive members of the SSVC Book Club have decided to kick off the new year by selecting books that highlight our nation's founders and our history.

**The Book Club Selections list for 2026 is below:**

- January (NF): Pursuit of Liberty — Jeffrey Rosen
- February (F): Follow the River — James Alexander Thom
- March (NF): The Habits of Squirrels — Brian Livingston
- April (F): The Boomerang — Robert Bailey
- May (NF): The Splendid and the Vile — Erik Larson
- June (F): The Madonnas of Leningrad — Debora Dean
- July (NF): Mary Coin — Marissa Silver
- August (F): The Rose Code — Kate Quinn
- September (NF): The Gentle Art of Swedish Death Cleaning — Margareta Magnusson
- October (NF): The Lager Queen of Minnesota — J. Ryan Stradal

Keep those pages turning, Pat.

Contact: mssvc02@gmail.com.

# Surviving Spouse Corner: Making a VA Benefits Compensation Claim By: Nora Durham

Master Sgt. Stephen J. Caruso/Air Force photo

I have been a surviving spouse for 24 years. My husband, a 33-year veteran of the Marine Corps and a naval aviator, died in 2001 from heart disease. He was never a member of MOAA.

I became acquainted with MOAA in 2019 during a visit to Washington, D.C. It was a chance meeting during Advocacy in Action, at which time some in the group learned I was the widow of a Marine Corps officer. I was led to the registration booth and immediately became a MOAA member. I learned there are approximately 47,000 surviving spouse members of MOAA — representing about 12% of the association's members. I'm now a proud Life member.

This brief encounter started a journey for me to be as active as possible. I became my local chapter's surviving spouse liaison and then a member of the Surviving Spouse Advisory Council (SSAC).

Through my involvement with MOAA, I learned about VA Dependency and Indemnity Compensation (DIC). As my husband served in Vietnam and was exposed to Agent Orange, it was determined his exposure subsequently caused the heart disease that contributed to his death. This qualified me to receive this benefit. With the help of a local veterans service officer (VSO) and the VA Office of Survivor Assistance, I will receive this tax-free monthly compensation for the rest of my life.

Suppose you are the surviving spouse, child, or parent of a servicemember who died in the line of duty, or the survivor of a veteran who died from a service-related injury or illness. In that case, you might be eligible to receive this tax-free monetary benefit. Visit the VA's website to learn more.
For additional information and support, contact a local VSO if one is available in your community. Not all VSOs are as helpful as others, but I finally found mine.

To prepare for opening a VA claim for disability or other benefits compensation, applicants must possess the following documents:

- Military discharge (DD Form 214) — original or certified copy is best
- Other military service information (branch, dates of service, Reserve or National Guard service dates, etc.)
- Medical records (military and/or civilian) if available, and if applying for a service-connected disability, contact information for civilian medical providers who treated the veteran for military-related illnesses or injuries (i.e., doctors, specialists, hospitals, etc.)
- Bank deposit information (i.e., voided check ) — the VA will automatically deposit into this account if benefits are awarded

Contact: mssvc02@gmail.com.

If the above documents are not available, veterans or surviving kin can request them online at www.archives.gov/veterans.

**[RELATED: Do You Know Where Your Military Paperwork Lives?]**
**[FREE MOAA WEBINAR: Understanding Your VA Benefits]**
For additional information and support, review news articles, publications, and resources related to survivor benefits at MOAA.org, as well as VA.gov.

## Department of War (DOW) Survivor Symposium

As part of its commitment to survivors of active-duty deaths, the Department of War (DOW) is continuing its virtual **Survivor Symposium series on Jan. 30 from noon to 3 p.m. EST.**

The symposium provides a platform for survivors and service providers to learn about a range of essential topics. During the January event, experts will:

- Offer updates from the Department of War, Defense Finance Accounting Service and Department of Veterans Affairs.
- Provide details about third-party representation.
- Discuss Medicare and TRICARE For Life.
- Give an overview of Social Security considerations.
- Outline the College Success Roadmap Series, including financial, scholarship and benefit resources for 2026/2027.

Those interested in attending the symposium can register for the event by using this online registration form. Participants will receive an email before the symposium with a link to join the virtual conference. The DOW Survivor Symposium is a recurring event that addresses topics important to eligible members of the survivor community.

## DOW Survivor Symposium REGISTER NOW

Sign up for the Survivor Connection Newsletter

**Editor's note:** The term "Department of War" is a historical name that has been used in limited circumstances following an executive order signed by President Trump. This action does not legally change the Department of Defense, which can be renamed only by Congress.

Reference U.S. Department of Defense. (n.d.). History of the Department of Defense. https://www.defense.gov/About/History/ry/

Contact: mssvc02@gmail.com.

# Department of Defense, Veterans Affairs Corner

## VA Announces Major Reorganization of Its Health Care System

The Department of Veterans Affairs (VA) has announced the largest reorganization of its health care system in more than 30 years. The stated goal is to simplify management, reduce bureaucracy, and improve decision-making across the system.

**What's changing?**

The Veterans Health Administration (VHA) will reduce its 18 regional networks (VISNs) to 5. These regions will report directly to VA leadership, removing layers of management. The VHA Chief Operating Officer position will be eliminated, and administrative offices will be realigned to improve efficiency and consistency nationwide.

**Why the change?**

VA leaders say the current structure is overly complex, with overlapping responsibilities that slow decisions and can affect care. This reorganization is intended to streamline leadership and allow clinicians and facilities to focus more on patient care.

**Will this affect care or staffing?**

The VA says there are no plans to close hospitals or clinics and no announced cuts to frontline health care staff. The focus is on reducing duplicative administrative roles, not clinical positions.

**Community care updates**

The VA is also restructuring how community care contracts are managed, with fewer regions and the possibility of broader national agreements. These changes are expected to roll out gradually.

**What this means for surviving spouses:**

- No immediate changes to eligibility, enrollment, or benefits
- Potential for more consistent care nationwide
- Community care coordination may evolve over time
- Continued advocacy and oversight remain important
- This is a long-term change, not an immediate disruption

**Bottom line:**

The VA says this reorganization is meant to create a simpler, more accountable health care system. Veterans and surviving spouses are encouraged to stay informed and raise concerns as changes are implemented. Source: Military Times / Military.com, December 17

Contact: mssvc02@gmail.com.

V Wersel Photo

# Legislation

## National Defense Authorization Act Signed into Law: President Trump Signs the FY 2026 National Defense Authorization Act.

## What Passed and Why It Matters to the Military Community MOAA.org

Congress has enacted the Fiscal Year 2026 National Defense Authorization Act (NDAA), setting defense policy priorities that affect active-duty servicemembers, Guard and Reserve forces, retirees, military families, and survivors.

**SURVIVING SPOUSES & SURVIVORS** While no major new survivor benefit programs were created, the NDAA preserves authorization for survivor support services, family readiness programs, and health care access. These provisions help ensure continuity of care and support for surviving spouses and dependents**.**

**Clarification on Pay Raises and Survivor Benefits:** The military pay raise authorized in the FY2026 NDAA applies only to active-duty, Guard, and Reserve servicemembers. The NDAA does not provide direct pay increases for military retirees or surviving spouses. Instead, retirees and Survivor Benefit Plan (SBP) recipients receive annual Cost-of-Living Adjustments (COLAs) based on inflation and applied separately from NDAA pay raises.

**RETIREE & HEALTH CARE ACCESS** The NDAA improves access to care by expanding TRICARE specialty care travel benefits and preserving protections against staffing reductions at military treatment facilities, benefiting retirees, survivors, and families alike.

**PAY & FORCE READINESS** The NDAA authorizes a 3.8% military pay raise for active-duty, Guard, and Reserve members, supporting recruitment, retention, and readiness across the force.

**FAMILIES & QUALITY OF LIFE** The bill extends key family support programs, including expanded child care options, continued DoD Impact Aid for schools serving military-connected children, and strengthened oversight of child safety at military child development centers.

**TRANSITION & SPOUSE SUPPORT** A spouse transition assistance pilot program allows military spouses to access employment and career counseling before a servicemember separates or retires, recognizing the economic impact of military service on spouses.

Contact: mssvc02@gmail.com.

**MOAA ADVOCACY WATCH** The Major Richard Star Act, which would eliminate the offset between VA disability compensation and military retired pay for certain combat-injured retirees, was not included in the FY2026 NDAA. It remains stand-alone legislation, and advocacy efforts continue.

**BOTTOM LINE** The FY2026 NDAA advances progress on pay, family support, health care access, and spouse transition assistance, while underscoring the continued need for advocacy—particularly for retirees and surviving spouses.

Together, informed and engaged MOAA members continue to make a difference for servicemembers, retirees, survivors, and family members. MOAA's continued advocacy reminds Congress that military families and survivors must remain a priority.

**When MOAA Speaks, Congress Listens.** Learn more about MOAA's key advocacy issues, and contact your elected officials using our messaging platform.

Read the full article: **What's In the FY 2026 NDAA ... and What's Next** ***By MOAA Government Relations Staff***

**Find out more about MOAA's Advocacy News:** https://www.moaa.org/content/publications-and-media/news-articles/news-listing/?cat=107

## Legislative Updates: Surviving Spouse's Bills

Several bills in the 119th Congress aim to improve benefits for surviving spouses. Unfortunately, none were passed this year. In January, we continue with the 119th Congress. These bills remain "active" for one more year. Here are key bills in the 119th Congress that affect surviving spouses,

**Caring for Survivors Act of 2025 (H.R. 680 / S. 611)** This would increase monthly Dependency & Indemnity Compensation (DIC) and reduce the required disability period from 10 to 5 years. [View details **here** .

**Love Lives On Act of 2025 (H.R. 1004 / S. 410):** Ensure surviving spouses retain DoD/VA benefits even if they remarry before age 55. {View details here}

**Fairness for Servicemembers and Their Families Act of 2025 (H.R. 970 / S. 385)** Requires regular review and inflation adjustment of SGLI and VGLI insurance coverage amounts. [View details here)

**To connect with MOAA's Legislative Action Center, click here. Take Action**

**Reference**

Congress.gov. (2025). Legislative information for the 119th Congress. Retrieved from https://www.congress.gov

Contact: mssvc02@gmail.com.

# Advocacy and Awareness: Space-Available Travel for Surviving Spouses: Authorization Without Implementation! Dr Vivianne Wersel

Most of us have heard the same line for years: “Surviving spouses cannot fly Space-Available (Space-A) Congress has authorized Space-Available (Space-A) travel for surviving spouses through the National Defense Authorization Act (NDAA), beginning with the FY2020 NDAA and reaffirmed in subsequent legislation. Yet authorization alone is not enough. Without full implementation, the benefit remains unavailable in practice.

Space-A travel has always required flexibility, self-reliance, and acceptance of austere conditions. It is not a guaranteed benefit, nor is it appropriate for everyone. However, many surviving spouses are fully capable of meeting these requirements and should not be categorically excluded based on assumptions about age or mobility. This issue is not about special treatment. It is about equity and consistency. Congress clearly expressed its intent to include surviving spouses, yet the U.S. Air Force's lack of clear guidance and execution has effectively denied access to a benefit already authorized by law.

Concerns often raised—mobility, luggage handling, stair climbing, or long walking distances—are not unique to surviving spouses. These realities of Space-A travel apply to all eligible users and can be addressed through self-certification and waivers, as is common across many military programs. Space-A travel does not fall under ADA accommodations, and participation has always been voluntary and conditional.

**A reasonable path forward exists:**

- Clear eligibility guidance
- Self-certification of mobility and fitness for travel
- Acknowledgment of Space-A conditions and limitations

Such measures would allow capable surviving spouses to participate while preserving the program's integrity and operational reality. Surviving spouses have long demonstrated resilience, independence, and continued service to the military community. Implementing this already-authorized benefit would align policy with congressional intent and reflect a commitment to fairness and respect for families who have borne the cost of service. **Take Action** - Contact Congress to support Space-A access for military survivors.

Citation: National Defense Authorization Act for Fiscal Year 2020, Pub. L. No. 116-92, § 622 (2019).
National Defense Authorization Act for Fiscal Year 2021, Pub. L. No. 116-283 (2021).

Contact: mssvc02@gmail.com.

## Should You Have a LinkedIn Account? Dr Viviane Wersel

Many of us use Facebook or email to stay connected, but another platform worth considering is LinkedIn. Unlike social media, which is focused on friends and family, LinkedIn is designed for professional connections, volunteering, and advocacy.

**Why might it matter for surviving spouses?**

- **Stay connected with MOAA and others**. A simple profile lets you follow MOAA updates, connect with other surviving spouses, and stay up to date with military-related organizations.

- Share your story and advocacy. If you're involved in legislation, volunteering, or raising awareness about surviving spouse issues, LinkedIn provides a way to reach policymakers, leaders, and allies who may not see posts elsewhere.

- Show your ongoing contributions. Many of us continue to teach, mentor, volunteer, or advocate well beyond our careers. LinkedIn helps highlight those efforts.

### Do you need to be "tech-savvy"?

Not really. Even a basic profile with your name, military connection, and a short sentence about your interests is enough to get started. You don't have to post regularly unless you want to.

**Bottom line:**

If you are still active in volunteering, advocacy, or professional work, a LinkedIn account can be a valuable tool. If you prefer to stay private, that's fine too—but know that LinkedIn is there if you'd like to amplify your voice and expand your connections.

https://www.linkedin.com

### Why LinkedIn is an Option

Staying connected matters, especially as a surviving spouse. Our community thrives on shared experiences, reliable information, and mutual support. LinkedIn offers another way to stay connected with MOAA, fellow surviving spouses, and trusted organizations. It can provide access to timely information, shared experiences, and advocacy efforts that affect our community. Participation is optional, but connection can be meaningful. Engagement is always a personal choice, and no matter where you live, you remain part of this community. I use LinkedIn daily to stay "connected" with legislation, my profession, and friends, old and new. It is an excellent platform for informing others about the legislative inequities affecting surviving spouses. Let's connect!

Contact: mssvc02@gmail.com.

## Recreation Benefits for Military Survivors and their families

### IHOOT: A Restorative Travel Resource for Military Surviving Spouses

If you like to vacation but the expense is overwhelming, please connect with iHoot- they include military surviving spouses. Many of our benefits are sometimes hidden….this is a hidden gem!

Military surviving spouses possess a unique kind of strength. In addition to navigating grief, rebuilding routines, and supporting families, many continue to serve their communities long after their loved ones' military service ends. What is often missing, however, is time for rest — and resources that recognize the emotional and financial realities many survivors face.

One organization working to address this gap is In Honor of Our Troops (IHOOT), a national 501(c)(3) nonprofit dedicated to providing restorative travel opportunities for those connected to military service, including surviving spouses.

IHOOT was founded with a simple mission: to support the well-being of military families by providing them with access to peaceful, restorative vacation environments at little to no cost for lodging. Unlike many programs primarily for active-duty military or retirees, IHOOT explicitly includes military surviving spouses in its eligibility criteria.

Vacations for Vets (V4V) is IHOOT's signature program. It connects eligible applicants with donated or discounted resort stays across the country and, in some cases, internationally. These stays typically last up to seven nights and are made available through partnerships with property owners, resort networks, and timeshare organizations.

Contact: mssvc02@gmail.com.

Resort stays offered through the V4V Program may be free or deeply discounted, depending on availability. For surviving spouses — many of whom manage fixed incomes, family responsibilities, and the long-term emotional impact of loss — this access can offer a rare opportunity for respite.

Program overview: https://ihoot.org/vacations-for-vets

Resort Directory: https://ihoot.org/resort-directory

Discounted Travel Options: https://ihoot.org/new-travel-options-for-veterans/

**To ensure transparency, note the following considerations:** A nonrefundable processing fee (generally $100–$125) is required. Availability varies based on the donated week. Flexibility with dates significantly increases the likelihood of a match. IHOOT does not own the properties; it relies on donated resort time. These limitations do not diminish the program's impact; they help applicants make informed decisions.

What makes IHOOT unique is its guiding philosophy. Its programs aim to give surviving spouses and military families the chance to reconnect with loved ones, visit grandchildren, heal in peaceful environments, and create new memories after profound loss. For many surviving spouses, these experiences offer a meaningful opportunity for restoration — emotional, physical, and spiritual.

IHOOT's work affirms a simple truth: those who bear the cost of service deserve the time and space to heal, reconnect, and breathe. More information: https://ihoot.org

# Financial:

## Cost-of-Living Adjustment (COLA): What Surviving Spouses Should Know

Each year, a Cost-of-Living Adjustment (COLA) may be applied to certain federal survivor benefits to help offset rising costs. For many surviving spouses, this results in a slight increase in monthly payments **beginning in January 2026.**

COLA may apply if you receive:

• Social Security survivor benefits

• VA Dependency and Indemnity Compensation (DIC)

• Survivor Benefit Plan (SBP) annuity payments

If you are eligible, the increase is automatic—no action is required. The adjustment will appear in your January payment, though the amount will vary depending on the benefit you receive.

Contact: mssvc02@gmail.com.

Important to know: COLA does not apply to all programs. It does not affect GASP (Gold Star Advocacy Support Program) assistance, grants, or other non-entitlement support programs.

Why this matters: While COLA increases are often modest, they help preserve the long-term value of survivor benefits.

**Who to Contact With Questions**
Defense Finance and Accounting Service (DFAS)
SBP payments and COLA amounts
https://www.dfas.mil

Department of Veterans Affairs (VA)
DIC benefits and survivor compensation
https://www.va.gov

Social Security Administration (SSA)
Social Security survivor benefits
https://www.ssa.gov

## The Defense Financial and Accounting Services (DFAS) December 2025 quarterly Retiree Newsletter issue is now available online.

The newsletter includes important updates for retirees who pay their Survivor Benefit Plan (SBP) premiums to DFAS. It also provides information about the newly improved Forms Library and guidance for sharing how to report the death of a military retiree or SBP annuitant.

It's Cost of Living Adjustment (COLA) time again, and DFAS has information on the percentage increase and pay dates, in addition to tips for preparing for tax season.

If you are a Gray Area Retiree, please check out our Spotlight article to learn more about our innovative DD2656 Smart Wizard.

Finally, we have news from our Pay Partners, including information about Uniformed Services ID Cards, myAuth, and news from the Air Force Assistance Fund.

To access the newsletter, please copy and paste the link below to your internet browser. You will find a list of topics in the newsletter with a brief description of each article. After copying and pasting the link to your internet browser, click on the link for the article you want to read, and the full text will appear. We also have a downloadable PDF of the newsletter you can share with others in the military retiree community. https://www.dfas.mil/retireenews

Sincerely,
DFAS Retired & Annuitant Pay
**DFAS Surviving Spouse Newsletter https://www.dfas.mil/**

Contact: mssvc02@gmail.com.

## Resources and Support Newsletters

- **Military OneSource**
- **Office of Survivor Assistance (VA)**
  - **Survivor Connection: Your link to Enduring Support**
- **Office of Survivor Assistance** **(VA)**
- **Pact Act**
- **Survivor Journey Map**
- **DFAS Surviving Spouse Newsletter** **https://www.dfas.mil/**
- **Army Echoes DFAS Newsletter**
- **My Military Benefits Newsletter**

- Learn about VA DIC and how to apply.
- Learn more about family member benefits.
  -

**Directory:**

**VA: Office of Survivor Assistance (202) 461-9383**

**DEFENSE FINANCE AND ACCOUNTING SERVICE DFAS (888) 332-7411, www.dfas.mil**
**U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655**

**TRICARE**: https://tricare.mil/

• East: (800) 444-5445; https://www.humanamilitary.com/east/

• West: (844) 866-9378; https://www.tricare-west.com

• Overseas: (888) 777-8343; https://www.tricare-overseas.com

• Health Beneficiary Counseling Assistance Coordinator: https://www.tricare.mil//bcacdcao

TRICARE for LIFE: (866) 773-0404; https:// www.tricare4u.com

TRICARE Network Pharmacy Program (877) 363-1303; https://www.express-scripts.com/TRICARE/index.shtml

TRICARE Pharmacy Home Delivery: (877) 363-1296; https://tricare.mil/homedeliver

Contact: mssvc02@gmail.com.

**Long-Term Assistance Program Office, Gold Star, and Surviving Family Member Representatives**

U.S. Army Office: 210-834-0494 usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Phone: 901-874-0083 MILL_LTAP@navy.mil

U.S. Air Force USAF/A1SAA: 703-693-0683 usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard -Coast Guard Casualty Matters Office: 202-795-6637

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:

Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors

**Newsletter Editor**: Send all pictures and stories to Vivianne Cisneros Wersel, Au.D. Drviviannewersel@gmail.com

**Closing Message:**

Our strength comes from staying informed and supporting one another. Thank you for being part of this community and for the grace and resilience you bring each day. We remain committed to advocating for surviving spouses and keeping you informed. Don't forget to connect on our new webpage! Happy New Year to all!

*Vivianne*

Contact: mssvc02@gmail.com.