



COLUMBIA RIVER CHAPTER NEWSLETTER

MILITARY OFFICERS ASSOCIATION of AMERICA
P.O. BOX 1872 VANCOUVER, WA 98668

5-Star Excellence Chapter



Legislative Reporting
Newsletter Editor

ESTABLISHED 1970

website: www.moaacolumbiariver.org

March 2015

PRESIDENT'S MESSAGE

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360-834-2448

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& Membership:
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509-427-3424

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360-891-5605

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360-666-8871

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Rev Max Metcalf
541-961-0869

We just completed our annual business meeting on 20 February with an always excellent brunch buffet at Club Green Meadows with about average member turnout.

We heard reports from officers and chairs of programs, scholarship, member recruitment, and member services committees. Our treasurer reviewed our 2014 financials in our General, Scholarship, and Support the Troops accounts.

President Dave presented a brief "Recap" report discussing the highlights of our legislative and community involvement in 2014.

This was followed by the nomination and election of four of our five elected officer positions (1st VP, 2nd VP, Secretary and Treasurer). We installed the Secretary (**Rod Heidelberg**) and Treasurer (**Ron Pastor**) for two-year terms. 1st VP **Evelyn Brady** and 2nd VP elect **Marie Wolfe** were unable to attend and will be installed at a later date. **President Dave** recognized and thanked **Paul Crosby** for all the great work he has done for the chapter as 1st VP for Programs and appreciated that

he will continue to be our Scholarship Chair.

We ended the meeting with a 2015 Looking Forward presentation discussing legislative and community involvement.

Legislatively, we will support MOAA's 33 goals in four broad areas:

Reserve Force / Family Issues, Health Care Issues, Retirement / Survivor Issues, and Veterans / Other Issues. I also mentioned that **Maj Gen "Buck" Marr** (a member of our chapter and the Chairman of the MOAA Government Affairs Committee on the Board of Directors) and I visited the SW Washington office of **US Senator Patty Murray** in early February. (Please see article on page 2).

We have also requested an appointment in March with **Congresswoman Jaime**

Herrera Beutler during one of the House Recesses.

[Continued on page 2]

19 March

Luncheon

40 et 8 Chateau

1130 gather

Lunch at 1200

\$15 per person

RSVP: Ron Pastor
at 882-1275 or

pastor2718@comcast.net

NLT 12 March

Details on page 8

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PRESIDENT'S MESSAGE continued

Regarding Community involvement, we discussed the scholarship committee's proposal to begin to raise the \$25,000 needed to start an endowed scholarship at WSU-Vancouver. Between our generous member donations and some funds accruing in our scholarship account, we hope to be able to start this in 2015.

I mentioned the resolution of the IRS clerical error of our 501(c)19 Veterans status took 18 months to correct and fully reinstate (and finally only with the help of **Congresswoman Herrera Beutler's** office). To help ensure we don't have any future problems, our board is working towards creating a 501(c)3 public charity tentatively named the Columbia River Chapter Charitable Fund (CRCCF). The CRCCF would be run by a board comprised of MOAA chapter members/officers. We would transfer our chapter Scholarship and Support The Troops Funds into this new fund. Bylaws have been drafted and IRS Form 1023 started. I plan to participate in an on line webinar by MOAA General Counsel **Maj Gen Lynch**, USAF, Ret, to learn more about the procedures for obtaining IRS exemption recognition.

We will also continue our involvement with our two AFJROTC high school detachments and start involvement with the Vancouver Fisher House in the fall. In addition, we will continue to work to "get the word out" about MOAA and our chapter. Members made some excellent suggestions, which we will follow up on. Of course, we will continue to strive to offer topics of interest to our members at our monthly business meetings.

Minutes of the annual meeting will be published in the May newsletter.

General Marr and Chapter President Visit Senator Murray's Staff

by Dave Casteel

Maj Gen "Buck" Marr (a member of our chapter and the Chairman of the MOAA Government Affairs Committee on the Board of Directors) and I visited the SW Washington office of **US Senator Patty Murray** in early February. We met with **David Hodges**, SW Washington Director, and **Amie Cullop**, SW Washington Representative (Veterans Affairs representative).



L-R David Hodges, Maj Gen Buck Marr, Amie Cullop

We thanked **Senator Murray** for her role in co-sponsoring the successfully passed Clay Hunt Suicide Prevention Act for veterans. Since the Military Compensation and Retirement Modernization Commission (MCRMC) had just released their recommendations a few days prior to our visit, Commission recommendations were still being studied. The President's FY16 Budget had also just been sent to Congress. We discussed the fact that MOAA respected the hard work that MCRMC put into their report and that these recommendations needed to be thoroughly studied and noted they were not yet legislative proposals.

[Continued on page 3]

Dave Casteel President



20 Feb 2015 Vancouver, WA: (L-R)
Ron Pastor & Rod Heidelberg
Taking Oath of Office.



20 Feb 2015 Vancouver, WA:
Outgoing 1st VP Paul Crosby
receiving appreciation memento.

**General Marr and Chapter President Visit
Senator Murray's Staff: continued**

We discussed our concern that the impacts of implementation of any recommendations or legislation should be thoroughly reviewed and studied before Congressional action to prevent any harm to the recruitment and retention of the All Volunteer Force. We reminded **David** and **Amie** how Congress had to spend over a decade in catch up pay raises to undo the harmful effects REDUX had on recruitment and retention in the 1990s.

We also mentioned the Military Times Survey that was reported in the February issue of the MOAA Military Officer Magazine citing "Military Morale Crashing." The report was actually a compilation of several surveys showing that compared to five years ago only about half as many military members now surveyed said the "quality of life was good or excellent" (2014: 56% vs. 2009: 91%). Similarly, only 44% now say pay and allowances are "good or excellent" compared to 87% who felt this way in 2009. Finally, 70% of those surveyed in 2014 report that they "believed the quality of life will decline in the future."

We also mentioned that sequestration was still looming large and that with morale already low, caps and cuts would only further harm recruiting and retention of mid career NCOs and Officers in our All Volunteer Force. We reminded them that our men and women are "the only weapons system that has never failed us."

**Dave Casteel
President**

Newsletter Editor

Newsletter Editor: Rich Wersinger. You can contact him at 360-901-1915 or e-mail him at rich@rjwconsulting.org.

Our Chapter Secretary Rod Heidelberg, (360) 607-6015 roderickjheidelberg@yahoo.com coordinates calendar inputs and newsletter distribution.

Newsletter Distribution

We continue to distribute our newsletter by e-mail, so if you are receiving this via postal service and would prefer e-mail please notify our Chapter Secretary, Rod Heidelberg.

Membership Update by Evelyn Brady

"The last thing I need is another meeting!" When talking to a prospective member, we may get a response like this. Many people are very busy, especially those younger than retirement age. How can we respond in a manner that will convince these prospects to join our chapter?

One response may be "you can devote as much or as little time as you want" to our chapter. As a MOAA member, writing to Congress members about issues that impact us as military officers is facilitated, and requires only a quick click of a mouse. Being heard in Washington DC is easy as well written letters will arrive in your email inbox ready for you to send.

Talk about strength in numbers and the impact that the largest military lobbying group can make for current, former, and retired military members. We can also mention that one-year membership in our local chapter is complimentary, and that basic national MOAA membership is free for three years.

If you can get an email address and a name to me, I will follow up with the application process. This chapter is excellent because of our great members!

Hope to hear from you soon with your new recruits! You can reach me at evelynbrady@rocketmail.com or 509 427-3424.

**Evelyn Brady
Membership Recruitment Committee**





Legislative Contacts

MOAA Legislative Action Center

<http://www.moaa.org/Legislative/>

MOAA Capitol toll free hotline at 1-866-272-6622

White House

Comments: 202-456-1111 Switchboard: 202-456-1414
FAX: 202-456-2461 E-mail: comments@whitehouse.gov

Congresswoman Jaime Herrera Beutler Washington's 3rd Congressional District

<http://herrerabeutler.house.gov/>

Washington, DC Office: U.S. House of Representatives 1130 Longworth House Office Building Washington, DC 20515 Phone: (202) 225-3536 Fax: (202) 225-3478	Vancouver, WA Office: O.O. Howard House 750 Anderson Street, Suite B Vancouver, WA 98661 Phone: (360) 695-6292 Fax: (360) 695-6197
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Contact Congresswoman Herrera Beutler via email:
<https://herrerabeutler.house.gov/contact-me/email-me>

The U.S. Government's Portal: <http://www.usa.gov/>
U.S. Senate: <http://www.senate.gov/>
U.S. House of Representatives: <http://www.house.gov/>



U.S. Senator Maria Cantwell <http://cantwell.senate.gov/>

WASHINGTON, DC 511 Dirksen Senate Office Building Washington, DC 20510 202-224-3441 202-228-0514 - FAX 202-224-8273 - TDD	SW WASHINGTON The Marshall House 1313 Officers Row Vancouver, WA 98661 360-696-7838 360-696-7844 – FAX	SEATTLE, WASHINGTON 915 Second Avenue Suite 3206 Seattle, WA 98174. 206-220-6400 206-220-6404 - FAX
Contact Senator Cantwell via email: http://cantwell.senate.gov/contact/		

U.S. Senator Patty Murray <http://murray.senate.gov/>

WASHINGTON, DC 173 Russell Senate Office Building Washington, D.C. 20510 Phone: (202) 224-2621 Fax: (202) 224-0238	SW WASHINGTON The Marshall House 1323 Officer's Row Vancouver, Washington 98661 Phone: (360) 696-7797 Fax: (360) 696-7798	SEATTLE, WASHINGTON 2988 Jackson Federal Building 915 Second Avenue Seattle, WA 98174 Phone: (206) 553-5545 Toll Free: (866) 481-9186 Fax: (206) 553-0891
Contact Senator Murray via email: http://murray.senate.gov/email/index.cfm		

Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
Senator	Annette Cleveland 786-7696	Don Benton 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	John Braun 786-7638
Representative, Position 1	Sharon Wylie 786-7924	Monica Stonier 786-7994	Brandon Vick 786-7850	Norm Johnson (509) 454-7210	Ed Orcutt 786-7990
Representative, Position 2	Jim Moeller 786-7872	Paul Harris 786-7976	Liz Pike 786-7812	Gina McCabe 786-7856	Richard DeBolt 786-7896

Note: All phone numbers are 360 area code, except where otherwise noted. Toll free **1-800-562-6000**
* Party Caucus Phone Number until Official Swearing-in. More info at www.leg.wa.gov/legislature

Legislative Affairs: by Rod Williams

How many times have administrations and or Congress tried to “modernize or reform” military pay and benefits? Too many to count and most of them have been poorly disguised attempts to cut budget by eroding military pay and benefits.

Currently there are two major proposals. The first comes from the Military Compensation and Retirement Modernization Commission (MCRMC) which released its report on modernizing military pay and benefits in January. On the heels of the MCRMC report, the White House released its FY 2016 budget proposal that includes its own recommended changes to military pay and benefits. While the MCRMC takes a longer term view to reform pay and benefits, the FY 2016 budget is focused on more immediate budget impact. What they share is a view that what has worked to maintain an all-volunteer force for decades has to change. The potential for something to get passed is high, given that less than one percent of Americans have served in the military and know the impact these changes portend, and all of the other 99 percent of Americans have some other program they want funded.

The MCRMC report makes fifteen recommendations in an effort to overhaul pay and benefits. MOAA is still researching the recommendations to determine if any should be supported and how to counter the rest. Here is a quick look at the two major areas of recommendations.

- Retirement system overhaul is a major target by replacing the current 20-year cliff-vesting military retirement system with a combination of defined benefit and 401(k)-style retirement package. The proposal would not affect current retirees and would be optional for the current force. It would be mandatory for new service entrants. Proponents of the plan have been quick to point out the existing 20-year cliff vesting system shuts out the 83 percent of service members who do not stay the full 20 years. There will be a lot of debate as to whether the proposed 401(k) plan with government matching contributions would encourage longer service or quicker departure.

Equally debatable will be the reduced value over time of delayed and lower retirement payouts and the risk that comes with 401(k) programs.

- TRICARE for military families and working-age retirees would be eliminated and replaced with a variation on the theme of the existing Federal Employee Health Benefit Program administered by the Office of Personnel Management. While the cost share to be born by families and retirees is a huge unanswered question, some contend the FEHBP program has a favorable history of serving federal employees and giving them multiple options for the type of coverage they need through a selection of commercial insurance plans. This is touted as addressing the difficulty many families and retirees experience in finding primary care or specialist physicians who will accept TRICARE as it has a reputation of being the lowest and slowest payer.
- Good news for older retirees, TRICARE For Life would remain intact.

The administration’s FY 2016 budget rehashes many proposals that don’t attempt to modernize or reform pay and benefits — they simply continue to erode them. Here’s a snapshot of the budget proposal:

- Pay caps for a third straight year and only a 1.3-percent raise, instead of the 2.3-percent raise mandated by law. Further, the budget would continue pay caps for four more years keeping military pay below private sector growth.
- Out-of-pocket housing expenses would increase by 5-percent .
- Continued erosion of the \$1 billion commissary subsidy with cuts leading to a 66-percent loss of purchasing power for the commissary user.

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Legislative Affairs continued

- Consolidation of TRICARE's Prime, Standard, and Extra programs into one plan. Working-age retirees could be the hardest hit as they would pay for service in military treatment facilities, absorb the Prime enrollment fee, and pay standard copayments and deductibles.
- TRICARE For Life would have means-testing for enrollment fee.

In closing, I make my standard pitch to review the MCRMC and the White House budget recommendations and let your elected representatives hear from you. Further, I encourage you to edit the MOAA draft emails you receive in MOAA newsletters and alerts to include your personal account of why you oppose or support specific recommendations. Who knows, it may just catch the attention of one of the staffers and actually find its way in front of someone who can act on it.

Rod Williams
Chapter Legislative Chair



Healthy Activity Ideas from the National Institute on Aging

Shared by Dave Casteel

Balance exercises

Do [balance exercises](#) you can do anytime, anywhere. Good balance can help you prevent falls.

I find it hard to make myself exercise. What can I do?

You're more likely to keep going if you choose exercises you enjoy. Also, many people find that having a firm goal in mind motivates them to move ahead. Make a plan. Staying active can help you:

Keep and [improve your strength](#) so you can stay independent

- Have more energy to do the things you want to do
- Improve your balance
- Prevent or delay some diseases like [heart disease](#), diabetes, and [osteoporosis](#)
- Perk up your mood and reduce [depression](#)

You don't need to buy special clothes or belong to a gym to become more active. Physical activity can and should be part of your everyday life. Find things you like to do. Go for brisk walks. Ride a bike. Dance. Work around the house. Garden. Climb stairs. Swim. Try different kinds of activities that keep you moving. Look for new ways to build physical activity into your daily routine.

Four Ways to be Active

To get all of the benefits of physical activity, try all [four types of exercise](#): 1) endurance, 2) strength, 3) balance, and 4) flexibility.

1. Try to build up to at least 30 minutes of activity that makes you breathe hard on most or all days of the week. Every day is best. That's called an [endurance](#) activity because it builds your energy or "staying power." You don't have to be active for 30 minutes all at once. Ten minutes at a time is fine. How hard do you need to push yourself? If you can talk without any trouble at all, you are not working hard enough. If you can't talk at all, it's too hard.

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Healthy Activity Ideas continued

2. Keep using your muscles. [Strength](#) exercises build muscles. When you have strong muscles, you can get up from a chair by yourself, you can lift your grandchildren, and you can walk through the park. Keeping your muscles in shape helps [prevent falls](#) that cause problems like broken hips. You are less likely to fall when your leg and hip muscles are strong.
3. Do things to help your [balance](#). Try standing on one foot, then the other. If you can, don't hold on to anything for support. Get up from a chair without using your hands or arms. Every now and then walk heel-to-toe. As you walk, put the heel of one foot just in front of the toes of your other foot. Your heel and toes should touch or almost touch.
4. Stretching can improve your [flexibility](#). Moving more freely will make it easier for you to reach down to tie your shoes or look over your shoulder when you back the car out of your driveway. Stretch when your muscles are warmed up. Stretch when you shower. Don't stretch so far that it hurts.

Who Should Exercise?

Almost anyone, at any age, can do some type of physical activity. You can still exercise even if you have a health condition like heart disease or [diabetes](#). In fact, physical activity may help. For most older adults, brisk walking, riding a bike, swimming, weight lifting, and gardening are safe, especially if you build up slowly. Always [check with your doctor](#) if you are over 50 and you aren't used to energetic activity or you have other medical issues.

Safety Tips

Here are some things you can do to make sure you are exercising safely:

- Start slowly, especially if you haven't been active for a long time. Little by little build up your activities and how hard you work at them.
- Don't hold your breath during strength exercises. That could cause changes in your blood pressure.

It may seem strange at first, but you should breathe out as you lift something and breathe in as you relax.

- Use safety equipment. For example, wear a helmet for bike riding or the correct shoes for walking or jogging.
- Unless your doctor has asked you to limit fluids, be sure to [drink plenty of fluids](#) when you are doing activities. Many older adults don't feel thirsty even if their body needs fluids.
- Always bend forward from the hips, not the waist. If you keep your back straight, you're probably bending the right way. If your back "humps," that's probably wrong.
- Warm up your muscles before you stretch. Try walking and light arm pumping first.

Exercise should not hurt or make you feel really tired. You might feel some soreness, a little discomfort, or a bit weary, but you should not feel pain. In fact, in many ways, being active will probably make you feel better.

For More Information

Your physician, local fitness centers or hospitals might be able to help you find a physical activity program that works for you. You also can check with nearby religious groups, senior and civic centers, parks, recreation associations, YMCAs, YWCAs, or even area shopping malls for exercise, wellness, or walking programs.

Looking for more information on how to exercise safely? Check out [Go4Life®](#). This exercise and physical activity campaign from the National Institute on Aging has exercises, [success stories](#), and free video and print materials.

2015 CHAPTER CALENDAR

19 March Thursday	Luncheon at 40 et 8 Chateau Program: Gary Webb Team Lead TSA TSS-E: Explosives threats at PDX Details Below
16 April Thursday	Luncheon at China Cook Restaurant and Lounge Program: Vancouver Fisher House Representative
21 May Thursday	Dinner at the Club Green Meadows Program: Just retired 173rd FW Wing CC (Klamath Falls)--Col Jeremy Baenen F-15 Training and NW Air Defense

Luncheon**40 et 8 Chateau**

7607 NE 26th Avenue
Vancouver, WA 98661

1130 Meet & Greet
1200 Lunch

Cost: \$15 per person

RSVP:

Call or e-mail Ron Pastor NLT 12 March
882-1275 pastor2718@comcast.net

Please advise your choice of:

- ~ Steak
- ~ Salmon
- ~ Pork Chops
- ~ Vegetarian

Program

Gary Webb, Team Lead TSA TSS-E
will discuss efforts to deter, detect, prevent and
respond to WMD, IED and explosive threats at PDX.

Donations for raffle drawings welcome!



Personal Affairs: by Terry Babin

Below are forms to prepare you to help your survivors.

Planning Ahead: Do Others Know What You Know?

Do not put your survivors into situations where they do not have the information needed to properly settle your affairs. The most frequently encountered problem areas are:

1. Not immediately notifying the Defense Finance and Accounting Center when the death of the retiree, or a dependent receiving a Survivor Benefit Plan annuity, occurs.
2. Not having all separation documents (e.g., DD Form 214) for the service member covering all periods of active duty. This is a particular problem for those having prior enlisted service, or broken time.
3. Not having all marriage, divorce, and death certificates for both member and spouse—or at least know all the full names, dates and places.
4. Not keeping current your designation for beneficiary(ies) for any pay due and unpaid at time of death.
5. Not having current contact information available for all next of kin.

Most members keep their important documents in one place—easy to locate following their death. Make sure your spouse, and a third party should you and your spouse die at the same time, know the location of:

- Safe deposit box (and, where is the key—and who can access?)
- User names and passwords for internet-based accounts
- Investments and details
- Real property information
- U.S. Savings Bonds (and have you kept the death beneficiary information current?)
- Tax filings and current year records
- Titles
- Insurance policies

Who needs to be notified or consulted upon your death?

- Personal representative or designated Primary Next of Kin if widowed
- Attorney
- Accountant/tax preparer
- Trustees
- Broker(s)

And don't forget to notify a Personal Affairs representative of Columbia River Chapter, MOAA

In most cases, the surviving spouse or a personal representative may have a general idea of your desires regarding funeral arrangements and burial instructions, but better yet to write them down. If you want a government furnished memorial marker or headstone, is there anything in particular you want on that headstone?

Have you written out your instructions for the disposition of items not specifically addressed in your Will. This can include sports and hobby items, collections, special personal effects, and military memorabilia—including documents, awards, and citations. Have you provided any personal history or comments to go with those items which have special meaning to you, historical value, or might be of interest (or value) to the recipient?

A final note: MOAA's *Personal Affairs Action Guide: A Personal Inventory for Peace of Mind* is a terrific document for capturing most all the information your survivor(s) or personal representative will need.

Any questions? Call our Chapter's Personal Affairs Chairman, Terry, at (360) 608-7789; or e-mail at tbear06@comcast.net.

RECOMMENDED STEPS WHEN A RETIRED SERVICE MEMBER DIES

- ☐ Contact a funeral home to begin making arrangements (See Note # 1).
- ☐ Report the death all government agencies paying retirement and disability benefits (See Note # 2).
- ☐ Gather important documents (will, birth certificate, DD Form 214, insurance policies, etc. (See Note # 3)
- ☐ Call to start applicable claims processing (See Note # 4)
- ☐ Determine immediate and short financial needs and income sources.
- ☐ Arrange for help, if needed, to settle financial and legal matters.
- ☐ Notify joint account agencies (banks and credit unions, brokers, credit card, auto insurance and state registration/titles, home insurance, associations and clubs, etc.).
- ☐ Review your own legal documents for possible revisions or amendments (will, power of attorney, insurance policies, medical directives, etc.)
- ☐ Update dependent's military identification card.

NOTES

1. The following services and assistance are usually included by the funeral home:
 - o Notifying the Social Security Administration (SSA)
 - o Arranging for interment in a cemetery (including state and military cemeteries.
 - o Ordering "certified" death certificates.
2. The funeral home does **not** usually notify the Defense Finance and Accounting Service (DFAS), the Department of Veterans Affairs (VA), or U.S. Office of Personnel (Civil Service pay). You need to make sure you do not incur indebtedness by failing to notify these agencies.
 - o **DFAS:** (www.dfas.mil/retiredmilitary/forms.html, or call **1-800-321-1080**).
 - o **VA:** (www.va.gov or call **1-800-827-1000**).
 - o **U.S. Office of Personnel:** (call **1-888-767-6738**)
3. The following are the most common documentation requirements:
 - o Service member's copies of all DD Form 214s. This frequently is a problem when there is a combination of enlisted and officer service, or a combination of Reserve/Regular service.
 - o The inclusive dates and termination of all marriages by both the deceased and spouse.
4. Give priority to notifying life insurers and any financial institutions where you can access funds quickly. Additionally, most veterans organizations (including your local MOAA Chapter) offer assistance to help you complete applicable government forms:
 - o The death notification to DFAS should automatically initiate action by DFAS to notify a surviving spouse if the deceased retiree elected the Survivor Benefit Plan. If you have questions, call **1-800-321-1080**.
 - o The death notification to the SSA should automatically initiate SSA action for the \$225 death benefit, and notification to a surviving spouse regarding any changes to monthly Social Security Benefits. If you have questions, call **1-800-SSA-1213**.
 - o The VA provides government-furnished headstone/marker and burial in a national cemetery. Also, a surviving spouse may be eligible for pension benefits when a determination is made that the death is service-connected and there is a financial need. If you have questions, call **1-800-827-1000** or visit www.va.gov online.

RECOMMENDED STEPS WHEN A WIDOW/WIDOWER DIES

- ☐ Contact a funeral home to begin making arrangements (See Note # 1).
- ☐ Report the death all government agencies paying survivors' benefits (See Note # 2).
- ☐ Gather important documents (will, birth certificate, death certificate of deceased spouse, insurance policies, etc. (See Note # 3)
- ☐ Call to start applicable claims processing (See Note # 4)
- ☐ Arrange for help, if needed, to settle financial and legal matters.
- ☐ Notify account agencies (banks and credit unions, brokers, credit card, auto insurance and state registration/titles, home insurance, associations and clubs, etc.).
- ☐ FAX a copy of the death certificate showing cause of death to according to instructions (See Note 2):
- ☐ Turn in the dependent's military identification card.

NOTES

1. The following services and assistance are usually included by the funeral home:
 - o Notifying the Social Security Administration (SSA)
 - o Arranging for interment in a cemetery (including state and military cemeteries when eligible).
 - o Ordering "certified" death certificates.
2. The funeral home does **not** usually notify the Defense Finance and Accounting Service (DFAS), Coast Guard (USCG), NOAA, U.S. Public Health Service (USPHS), Department of Veterans Affairs (VA), or the Defense Enrollment Eligibility Reporting System (DEERS):
 - o **DFAS:** (www.dfas.mil/retiredmilitary/forms.html, or call **1-800-321-1080**).
 - o **USCG and NOAA** (call **1-800-772-8724**).
 - o **USPHS** (call **1-800-638-8744**).
 - o **VA** (Dependency Indemnity Compensation): (www.va.gov or call **1-800-827-1000**).
 - o **DEERS:** (call **1-800-538-9552**)
3. The following are the most common documentation requirements:
 - o The inclusive dates and termination of all marriages by the deceased and the deceased's previous spouses.
 - o Names, places and dates of birth, and death certificates (if applicable) of children.
4. Give priority to notifying life insurers and any financial institutions where you can access funds quickly to settle final expenses. The death notification to the SSA should automatically initiate SSA action for the \$225 death benefit. Additionally, most veterans' organizations (including your local MOAA Chapter) offer assistance to complete applicable government forms.

COLUMBIA RIVER CHAPTER
MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA)
PACKET FOR ASSISTING YOUR SURVIVORS

Overview. One of the most important things you can do for your survivors is to clearly communicate the information they will need about you and your preferences when you die. This packet is provided to assist members and spouses of the Columbia River Chapter in organizing and communicating this essential information. The packet includes:

- ✓ Helpful information
- ✓ Next of Kin
- ✓ Death Certificate estimate
- ✓ Attached checklist: *"Recommended Steps..."*

Helpful Contacts. Your first notification of death should go to the Defense Accounting and Finance Center when the deceased was collecting either retired pay, or Survivor's Benefits (SBP). This notification will both stop the retired pay of a service member, and generate the applications for residual retired pay and, if eligible, the SBP annuity. In the case of the death of a SBP annuitant, this will stop the SBP payments.

<u>Defense Accounting & Finance Center</u> Coast Guard & NOAA: 1-800-772-8724 USPHS: 1-800-638-8744 Army, Navy, Marine, & Air Force: 1-800-321-1080	<u>Civil Service</u> Office of Personnel Management 1-724-794-2005 1-888-767-6738
<u>Army & Air Force Mutual Aid Association</u> 1-800-336-458	<u>Navy Mutual Aid Association</u> 1-800-628-6011
<u>Social Security</u> 1-800-772-1213	<u>MediCare</u> 1-800-633-4227
<u>Veterans Affairs</u> 1-800-827-1000	<u>Vancouver VA Medical Center</u> 1-360-696-4061
<u>MOAA Survivor's Services</u> Call the following number, and your call will be directed to someone who specializes in the subject matter (e.g., burial benefits, SBP, DIC, TriCare, etc.) 1-800-234-6622	<u>VFW VA Benefits' Counselors</u> Bldg 15, Rm 112B 1603 NE Fourth Plain Blvd., Vancouver 1-360-696-4583
<u>Dependent's ID Card & DEERS</u> 15005 NE 65 th Street Vancouver 360-885-7030	<u>Clark County:</u> Government Services Information: 1-360-397-2000 Probate Services (District Court) 1-360-397-2436

Getting Help. The Chairman of the Membership Services Committee (formerly Personal Affairs Committee), assisted by the Service Representatives, the Auxiliary Representative, and the Immediate Past President, are all available to assist in your planning, and to help in time of need. While we cannot provide legal assistance and specific tax advice, we can help you get the answers, or find administrators and professionals who can help you. We can also assist in completing several of the government-generated forms and applications your survivors or personal representative will receive following your death.

Keeping the Chapter Informed. In cases of serious illness or death of a member or spouse, please have someone designated to notify a member of the Membership Services Committee. Committee members' (see preceding paragraph) phone numbers are listed on the front page of the Chapter's Newsletter.

Being Prepared. The key to being prepared is being organized, and keeping the person(s) who will act as your primary next of kin, or personal agent or representative, informed regarding the location of essential documents and records. Here are some important, recommended steps in planning and organizing:

1. Have a copy of the completed, attached checklist, "*Recommended Steps When a Retired Service Member Dies*" or "*Recommended Steps When a Widow/Widower Dies*" readily accessible to your survivors. Order MOAA's publication: *Survivor's Checklist: First Steps for Moving On*, and attach it to the checklist.
2. Have the checklist, "*Death Certificate Information*," which is at the end of this packet, filled in pencil.
3. Order MOAA's publication: *Personal Affairs Action Guide: A Personal Inventory for Peace of Mind*, and complete. Use this publication and the items listed as a personal checklist for documents and written instructions which you want prepared or updated. Keep this completed workbook where it is readily accessible in case of your serious illness or death. This workbook, when completed, provides a very helpful guide to your survivors and a locator listing for essential documents, records, and instructions. Key sections to the workbook include:
 - Personal record including births, marriages, divorces, and deaths—which might affect a benefits' determination
 - Location of family records
 - Military service and other important papers and documents
 - Financial accounts and information to include online user names and passwords
 - Insurance, annuities, survivor's plan(s), etc.
 - Retired pay
 - Membership in associations and organizations

- Survivor's assistance including DoD Dependents' ID cards and DEERS, and VA and Social Security information.
 - Funeral and burial instructions/arrangements
 - And guidance for disposition of personal effects not otherwise contained in your Will or listing of "Gifts by Separate Writing."
4. Review annually, and update as needed, the items listed in steps 1 through 3.

Helpful Publications. MOAA publishes several helpful brochures and publications which are available for free, or a small price, depending upon membership status to members including Auxiliary Members. A full listing on the MOAA internet website (i.e., MOAA Info Exchange) is contained at the "Books and Guides" tab. Presently, you must order by phone, and can call toll-free **1-800-234-6622**. Your order is usually mailed out the same day you call. MOAA publications which might be particularly helpful include:

- *Personal Affairs Action Guide: A Personal Inventory For Peace of Mind*
- *Survivor's Checklist: First Steps for Moving On*
- *Estate Planning*
- *Remarriage Guide*
- *Turning the Corner: Surviving the Loss of a Loved One*
- *Your Guide to Military Burials*

The MOAA publication: *Survivor's Checklist: First Steps for Moving On*, contains information and contacts for the Reserve Component Survivor Benefit Plan.

If you need assistance in ordering publications from MOAA, contact the Membership Services (formerly: Personal Affairs) Chairperson or your Service Representatives who may already have a copy available.

Also helpful is IRS Publication 559, *Survivors, Executors, and Administrators* which you can order on-line on the internet at the IRS forms and publications website, or call **1-800-829-1040** for assistance.

NEXT OF KIN CONTACT INFORMATION

Primary

Name & Relationship	Address	Phone	E-mail

[Next of Kin information is included on the next page.]

Secondary

Name & Relationship	Address	Phone	E-mail

DEATH CERTIFICATE INFORMATION

You will need to have a good estimate of the number of Death Certificates to order. The following checklist, which you might want to fill out in pencil for easy updating, is provided to assist you in making your estimate. Certificates are expensive, and many banks, insurance and investment companies, and other businesses/organizations can and will obtain the certification by other means—ask in advance.

Purpose for Certificate	Quantity
Defense Finance & Accounting Center	
Social Security Administration	
Veterans Administration	
Pensions, Individual Retirements Accounts, and other Retirement Programs	
Union and Association Benefits	
Life Insurance and Annuities	
Other Insurance (vehicles, boats, homes, liability, etc.)	
Banks and Credit Unions	
Credit Cards	
Brokerages	
County Treasurer/Auditor (Deeds, Titles, etc.)	
Mortgage companies	
Attorneys, and Bookkeepers or Accountants	
Your Own Records	
Other:	
Other:	