


# SURVIVING SPOUSE UPDATE


August 13, 2025

Virtual Councils & Chapters Workshop

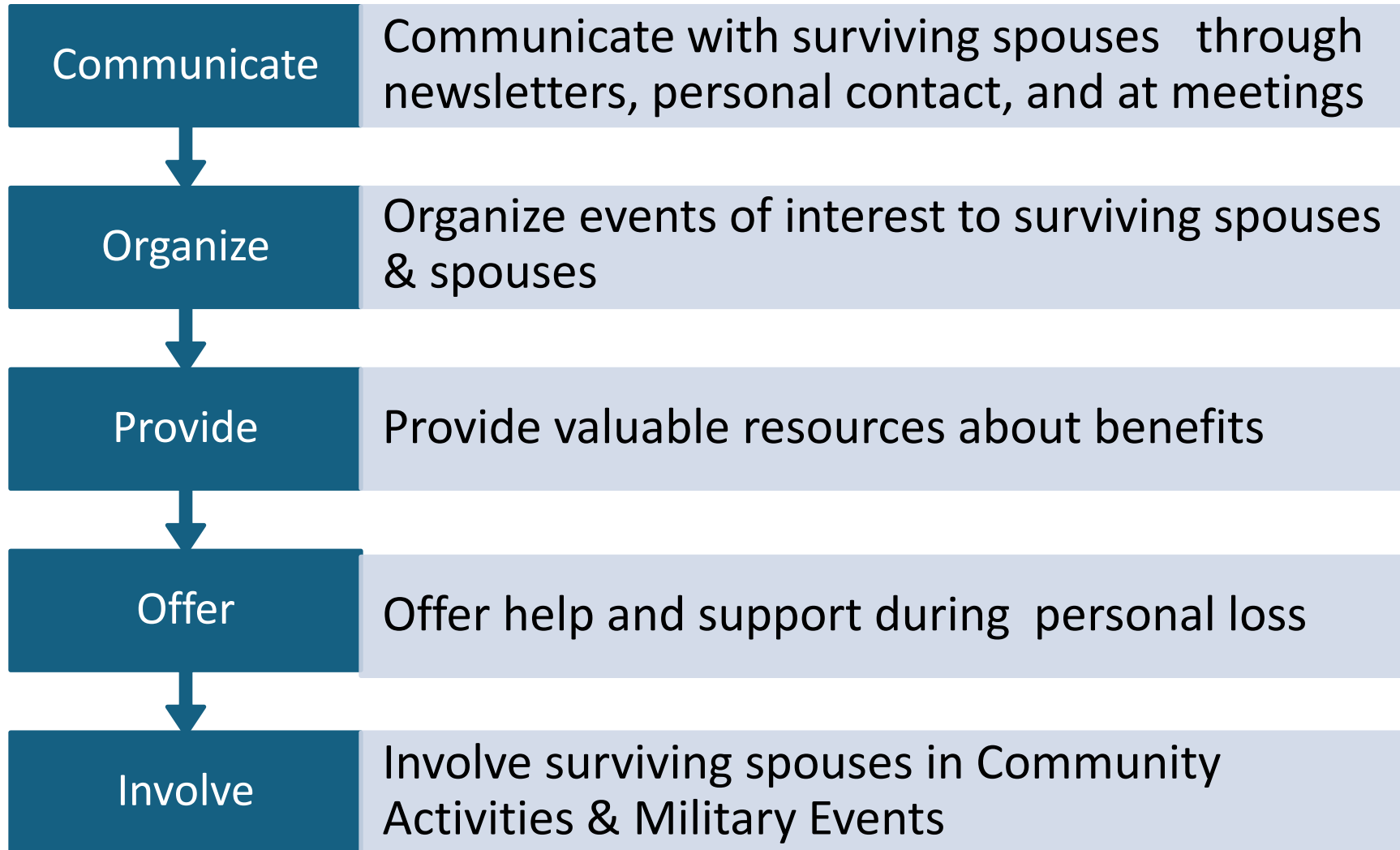


# The Role of a Surviving Spouse Liaison & Eligibility Requirements

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# Best Practices





# Advocacy Issues of Special Interest

# ADVOCACY IN ACTION

**Sign up for the Legislative Action Center! Go to [MOAA.org](http://MOAA.org)**

Support these 3 issues

**1. Major Richard Star Act**

Ensure that combat- injured veterans get their full earned compensation.

**2. TRICARE Access to Care**

Will strengthen access to care.

**3. Military Spouse Hiring Act**

Will add military spouses to the Work Opportunity Tax Credit to encourage more businesses to hire military spouses.

# CAREGIVER DEFINED

A general caregiver is a person who provides personal care services to a veteran who needs assistance with one or more activities of daily living or needs supervision or protection based on symptoms or health issues.

Caregivers do not need to be a relative or live with the veteran

Caregivers must be at least 18 years old.

Caregivers may receive payment. Payments are an add-on to standard pension, providing up to \$2,431/month. for care funding.

# Elizabeth Dole Caregiver Act

- Passed and signed into law January 2, 2025
- **Senator Elizabeth Dole 21<sup>st</sup> Century Veterans Healthcare and Benefits Improvement Act**
- Provides significant relief to veterans and their families by expanding benefits, enhancing services and improving long-term care solutions.
  - Full coverage for Home Nursing care
  - Mental Health Grants for Caregivers
  - Streamlined Application Process
  - Expanded Support Programs
  - Home Health Aides Pilot Program



# **Caregivers must be one of the following:**

- **A spouse, son, daughter, parent, stepfamily member, extended family member, OR**
- **Someone who lives full-time with the veteran, OR**
- **Willing to do so if designated as a family caregiver**

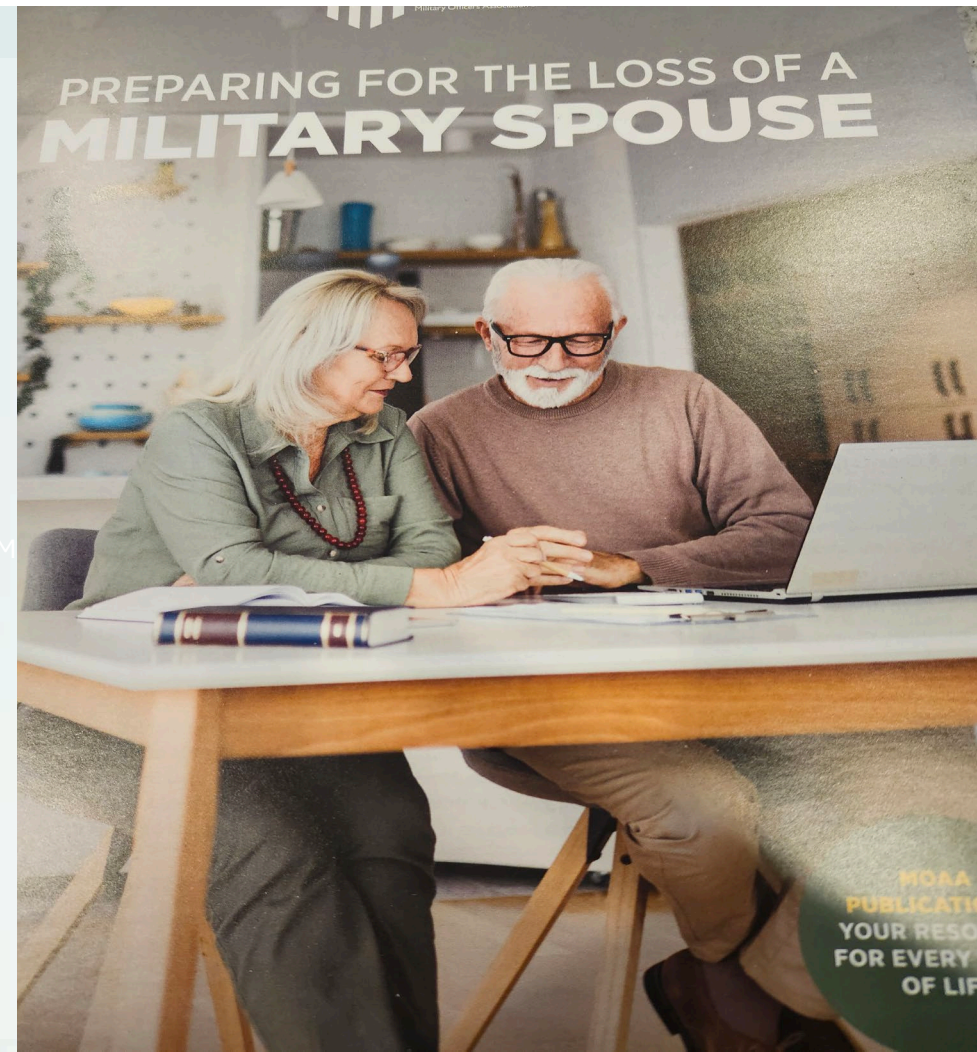
**INFORMATION & TRAINING AVAILABLE  
@ MOAA & ELIZABETH DOLE  
FOUNDATION  
VA WEBSITE VA.GOV**



# MOAA PUBLICATIONS

## PREPARING FOR THE LOSS OF A MILITARY SPOUSE

*A handbook for one of  
life's toughest assignments*



# Engagement: Publications Updates



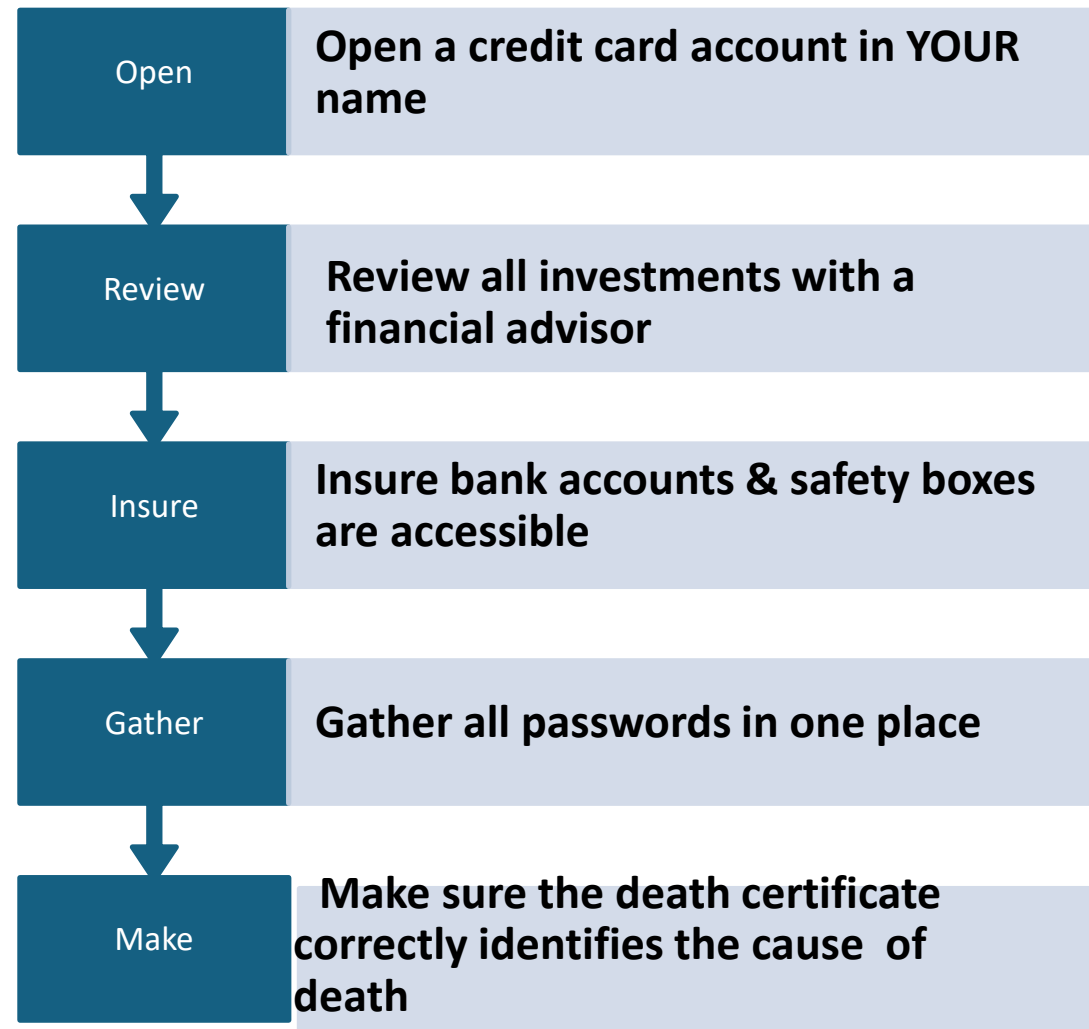
- Aging Into Medicare
- Estate Planning
- Benefits Planning Guide
- Guard-Reserve Retirement Checklist
- Remarriage Guide
- Help Your Survivors Now
- Survivor's Checklist
- Concurrent Receipt Update
- Marketing Yourself
- Military Spouse Career Guide
- And More>> [www.moaa.org/publications](http://www.moaa.org/publications)



Have a  
Heart-to-  
Heart!



# Education of Surviving Spouses & Spouses: Planning Ahead!



## STEPS TO PREPARE

- Mark a calendar date to assemble all important papers
- Make an appointment with your spouse/child/trusted friend to discuss paperwork.
- Make some personal decisions and list them, such as burial preferences.
- Assemble paperwork
  - ✓ Birth/marriage certificates, divorce decrees & property distributions
  - ✓ Insurance policies—check beneficiaries
  - ✓ 2<sup>nd</sup>/3<sup>rd</sup> marriages check all important papers for correct beneficiaries.

## .....MORE STEPS TO PREPARE

- ✓ Gather all passwords & user IDs. Share lock combinations
- ✓ Check Mortgages & brokerage reports—check beneficiaries
- ✓ List all credit cards & balances—personal & joint. Make sure each has one in her/his name alone
- ✓ Check bank statements, check registers. Check beneficiaries and co signers
- ✓ Check credit card statements for occasional expenses (ie, estimated taxes, HOA fees, charitable gifts, safety deposit box rentals, etc)
- ✓ Review utility bills----to include cable internet, phones—make sure both names are on the account when required.

# Stay Informed

- Additional information can be found in the following places:
  - [www.DFAS.mil](http://www.DFAS.mil)
  - [www.AARP.org](http://www.AARP.org)
  - [www.Military.com](http://www.Military.com)
  - [www.militarycoalition.org](http://www.militarycoalition.org) Health Care Committee- Survivors
  - [www.militaryonesource.mil](http://www.militaryonesource.mil)
  - Minnesota Chapter “The Day After Calls” on [www.MOAA.org](http://www.MOAA.org)
  - USAA Survivors Relation Team 800-292-8294
  - [www.Militarywidows.org](http://www.Militarywidows.org)
  - [www.taps.org](http://www.taps.org) 800-959-TAPS (8277)
  - [Info@goldstarwives.org](mailto:Info@goldstarwives.org) 888-751 6350
  - Surviving Spouse Virtual Chapter [mssvc02@gmail.com](mailto:mssvc02@gmail.com)
  - MOAA Surviving Spouses & Friends Facebook group

***NOTE: As a surviving spouse, it is important that you think about yourself and YOUR survivors and the things they will need to know!***



# Engagement & Resources

Take advantage of MOAA website, publications, weekly newsletters & articles

Share information with all members, spouses & potential members

Ways to stay informed:

- SSAC articles that appear on the website under Surviving Spouse Resources, Councils/Chapters & Newsletters
- **MOAA publications/brochures about Surviving Spouse issues**
- **Regional Leadership Training Workshops**
- MOAA Webinars on relevant topics
- **Legislative updates on all military issues: pay, housing, health care, commissary, etc.**
- Participation in the Surviving Spouse Virtual Chapter
- **Membership in the MOAA Facebook group –  
MOAA Surviving Spouses & Friends**



# VA Benefits and Support

Get acquainted with the  
Veterans Administration  
Website [www.VA.gov](http://www.VA.gov)

**\*\*Learn about  
Agent Orange &  
the PACT Act &  
other causes of  
Vet's illnesses**

**\*\*Get latest info  
on Cemeteries &  
Burials**

**\*\*Research Aid &  
Attendance**

**\*\* Check financial  
assistance  
available through  
services**

**\*\*VA Home loans**

**\*\*Caregiving Info**



# VA-- OFFICE OF SURVIVOR ASSISTANCE

- **CONSULTANT**
- **ADVISOR**
- **CASE MANAGEMENT**
- **INFORMATIONAL**

***“No closed door!”***

**Kelly Hruska, Executive Director**

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**202 461 0024**

# MOAA Foundation & Scholarship Fund

## Scholarship Fund

- Grants & no-interest loans available for children of active duty/retired military. A good incentive for many to join MOAA.

## MOAA Foundation provides funds for a variety of programs

- Transition
- Employment assistance for spouses of currently serving
- Grants to chapters/councils for community programs
- Special grants for assistance in emergency situations—hurricanes, fires, floods, pandemics, etc.

## Surviving Spouses are eligible

## Encourage all members to financially support these important programs