Surviving Spouse Liaison Training

Gail Joyce, Chair
Surviving Spouse Advisory Council
MOAA BOD Surviving Spouse Rep
The Role of a Surviving Spouse Liaison & Eligibility Requirements
Who can be a Surviving Spouse Liaison?

- Any member — male or female — or a spouse can be appointed to the position
- Does not have to be a surviving spouse
- Councils & Chapters will get points on their LOEs for appointing a surviving spouse liaison with an email address and the name is in the data base.
What is Your Role?

- Primary Point of Contact for Surviving Spouse & Spouse legislative & benefits Issues
- Advise the council or chapter president on Surviving Spouse Issues
- Encourage, Engage & Educate surviving spouses and spouses of members to take an active role in the chapter/council and MOAA advocacy
- Assist members during times of loss
Promote Key Values of MOAA
5 Key Focus Areas

- Advocacy
- Membership
- Council & Chapters Support
- Engagement/Resources
- Philanthropy-MOAA Foundation & Scholarship Fund
Advocacy

• Focus on issues important to surviving spouses & spouses
  • Improvement of DIC
  • Remarriage Issues
  • Loss of pay month of death
Advocacy
Issues of Special Interest
SURVIVOR RELATED BILLS

1. Military Retiree Survivor Comfort Act
   Bill #s: Pending reintroduction
   Would allow survivors to avoid immediate takeaway of the last month’s retirement pay upon the death of the veteran. Could gradually repay over 12 months or request debt forgiveness.

2. Caring for Survivors Act
   Bill #s: Pending reintroduction. Would raise DIC to same levels as another federal survivor programs.

3. Elizabeth Dole Home and Community Based Service for Veterans and Caregivers Act

4. Love Lives On—remarriage act

ACT NOW!

• CONTACT YOUR LAWMAKERS TO IMPROVE SURVIVORS’ BENEFITS.
Membership

- Grow surviving spouse membership in both National MOAA & local chapters
- Currently, Surviving Spouses make up 12-14% of MOAA membership—that’s over 46,000 members who can vote, give and serve. The majority are over 70 years of age.
- Constant reminder: A surviving spouse is a regular member!
- If a spouse was a life member, membership passes without charge to the surviving spouse.
- The spouse did not have to be a MOAA member—a surviving spouse can join on her own
- Memberships available @ 3 levels: LIFE; Premium 1/2/3 yr available & Basic – Free
- Encourage anyone eligible to join or increase membership and credit SSAC.

See website for more information, special rates
Membership (Con’t)

Encourage a Surviving Spouse to join MOAA

- Initiate post death contact—invite to chapter meetings
- Make phone calls; offer rides
- Welcome & include in ALL chapter activities
- Inform potential members about MOAA benefits
- Always use the term “Surviving Spouse” rather than “Auxiliary”
- Request Feedback
- When they join-credit SSAC
# Council & Chapter Support

<table>
<thead>
<tr>
<th>Encourage</th>
<th>Encourage participation within the chapter</th>
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<tbody>
<tr>
<td>Apply</td>
<td>Apply for chapter/council board</td>
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<tr>
<td>Solicit</td>
<td>Solicit input to design programs of interest</td>
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<tr>
<td>Volunteer</td>
<td>Volunteer for leadership positions</td>
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<tr>
<td>Incorporate</td>
<td>Incorporate Surviving Spouses in all aspects of chapter management</td>
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<tr>
<td>Take</td>
<td>Take charge! Design. Develop. Direct A Special Project!</td>
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Council & Chapter Support (cont)

1. Be an advocate. Promote MOAA legislative issues.

2. Educate about personal affairs & actions to take before and after a personal loss.

3. Recognize outstanding performance—local & national, i.e., MOAA Surviving Spouse Liaison Excellence Award.
2024 Surviving Spouse Excellence Awardees

❖ Linda Wolverton
   Luke Chapter AZ

❖ John Glenn

❖ Missouri Council
## Best Practices

<table>
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<tr>
<th>Practice</th>
<th>Description</th>
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<tr>
<td>Communicate</td>
<td>Communicate with surviving spouses through newsletters, personal contact, and at meetings</td>
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<tr>
<td>Organize</td>
<td>Organize events of interest to surviving spouses &amp; spouses</td>
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<tr>
<td>Provide</td>
<td>Provide valuable resources about benefits</td>
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<tr>
<td>Offer</td>
<td>Offer help and support during personal loss</td>
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<tr>
<td>Involve</td>
<td>Involve surviving spouses in Community Activities &amp; Military Events</td>
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Help your spouse be a surviving spouse before that time in your lives happens

- Gather important papers: DD214, wills, living will, durable power of attorney, insurance policies, passwords, birth/marriage certificates, passwords, etc.
- Check all signature cards
- Review all insurance policies
- Make sure utilities are in BOTH names
- Check state regulations for car registration requirements
MOAA
Survivor’s Planning Guide
A Handbook for One of Life’s Toughest Assignments
Have a Heart-to-Heart!
Education of Surviving Spouses & Spouses: Planning Ahead!

- **Make**
  - Make sure the death certificate correctly identifies the cause of death

- **Gather**
  - Gather all passwords in one place

- **Insure**
  - Insure bank accounts & safety boxes are accessible

- **Review**
  - Review all investments with a financial advisor

- **Open**
  - Open a credit card account in YOUR name
Form DD 214 vs Form DD 1300

DD 214: Release or Discharge From Active Duty

DD 1300: Report of Casualty - Active-Duty Death
• 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
✓ 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.
EMERGENCY BINDER

- About me & my family
- Assets
- Liabilities
- Insurance
- Medical
- Other information
- Final Arrangements
OPTIONS FOR STORING IMPORTANT INFORMATION

- Plastic File Box
- Cloud Based Storage
- Thumb Drive or External Drive
- Paperwork Binder or Document Book
- Sensitive Items from Lost Loved Ones
- MOAA’s EverPlans
• **JOINT**
  Include all incomes & expenses for both you and your spouse.

• **SPOUSE 1***
  Include only your income & expenses.

• **SPOUSE 2***
  Include only spouse’s income & expenses.

*In Spouse 1 & 2 scenarios, include income that would be available to the other in case of death, i.e. insurance benefits or SBP. Also include any expenses that would apply to each, such as golf fees, season tickets to theater/sports, nail/hair expenses, club memberships, etc.*
Engagement & Resources

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

Share information with all members, spouses & potential members

Ways to stay informed:

- MOAA Website MOAA.org  Check “I am a Surviving Spouse”
- 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

**Learn about Agent Orange & the PACT Act and other causes of Veteran’s illnesses

**Get latest information on Cemeteries and Burials

**Research Aid and Attendance

**Check financial assistance available through services

**VA Home loans
VA-- OFFICE OF SURVIVOR ASSISTANCE

➢ ADVISOR
➢ CONSULTANT
➢ CASE MANAGEMENT
➢ INFORMATIONAL

“No closed door!”

202-461-9383 Adm Ann Duff
USN(R) Ann.duff@VA.gov
Stay Informed

• Additional information can be found in the following places:
  – www.DFAS.mil
  – www.AARP.org
  – www.Military.com
  – www.militarycoalition.org Health Care Committee- Survivors
  – www.militaryonesource.mil
  – Minnesota Chapter “The Day After Calls” on www.MOAA.org
  – USAA Survivors Relation Team 800-292-8294
  – www.Militarywidows.org
  – www.taps.org 800-959-TAPS (8277)
  – Info@goldstarwives.org 888-751 6350
  – Surviving Spouse Virtual Chapter 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!
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
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
Surviving Spouse Virtual Chapter

- Connecting Surviving Spouses throughout the US and across the world
- Providing opportunities to Encourage, Engage, & Educate
- Must be a MOAA Member
- No dues
- Virtual Meetings are held monthly
Meetings are the 3rd Tuesday each month

Next Meeting: Tuesday, 05/21/2024
Speaker TBD     5:00 pm Eastern

Discussion can include:

• Legislative updates
• Health care issues
• Financial Planning
• Other issues important to surviving spouses & spouses
• Input from members – opportunity to share information/ask questions/offer comments

To join go to mssvc02@gmail.com
FUTURE MOAA SURVIVING SPOUSE/SPOUSE SUMMIT
Place, Date & Time to be determined

- 2nd Summit held during the 2022 MOAA General Membership meeting
- 80 Participants
- 5 Panelists
- Discussed:
  - **Advocacy Issues**
  - **Surviving Spouse/Spouse Issues**
  - **Finance/Benefits**
  - **VA Resources**
  - **Downsizing**

- 3RD Summit—Date, place & time to be determined.
NEW ID CARDS

• Everyone must have a new ID card by date TBD in 2026.
• Even though your ID card says “Indefinite Expiration Date”
• No hurry as active duty military and their families take priority.
• Check with your local military installation to see what their requirements are.
• New ID cards will have new security features.
Never Stop Serving!
Surviving Spouse Contacts

MOAA Staff Advisor
LTC Suzanne Walker, USA (Ret),

Surviving Spouse Virtual Chapter (SSVC)
Barbara Smith, President
Gail Joyce, Vice President
Pat Green, Membership Chair
Nora Durham, Secretary
Vivianne Wersel, Newsletter Editor
SURVIVING SPOUSE ADVISORY COUNCIL 2023

Row 1. Gail Joyce, Pat Green, Renee Matthews, Vivianne Wersel
Row 2. Barbara Smith, Kathy Thorp, Nancy Mullen, Nora Durham,
Row 3. Suzanne Walker (MOAA Staff Advisor)
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