

Monthly C&C Leaders Roundtable

Aug 2023

What is Your MOAA Transition Center and What do They DO?



Presented by

Paul Frost, AFC[®]

CAPT, USN (Ret)

**Program Director, Transition Center
Military Officers Association of America**

Questions?



MOAA = Advocacy for All Ranks

When earned pay and benefits are threatened, MOAA stands ready to protect and defend all ranks of all eight uniformed services present, past and future.



YOUR BIGGEST ALLY



Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.



Passing the historic
Post-9/11 GI Bill



Blocking
disproportionate
TRICARE fee
increases



Repealing COLA
cuts for retirees

- ❖ Military Compensation
- ❖ Concurrent Receipt
- ❖ SBP/DIC
- ❖ TRICARE fees
- ❖ Veteran Healthcare



Never Stop Serving

MOAA operates two charity subsidiaries to help military and veteran families enjoy a quality of life they have earned through their service.

The MOAA Foundation

- ✓ Career Transition
- ✓ Military Spouse Professional Development
- ✓ Professional Education Outreach
- ✓ Community Outreach & Emergency Relief

- Active duty
- Reserve & National Guard
- Retirees



The MOA Scholarship Fund

- 100% of your donation goes to a student
- \$160M to 16,000 students
- 2021-2022: 1,100+ students awarded \$8M

- Veterans
- Military Spouses & Families
- Extended Military Community

To learn more and to join the efforts, visit
www.moaa.org/donate



MOAA's Transition Center



Brian Anderson
Col, USAF (Ret)
Senior Director,
Transition &
Member
Services



Paul Frost, AFC®
CAPT, USN (Ret)
Program Director,
Financial &
Benefits Education
/ Counseling /
Veteran Services



Lila Quintiliani,
ChFC®, AFC®
Program Director,
Financial &
Benefits Education
/ Counseling



Pat Williams,
PhD, PHR
CAPT, USN (Ret)
Program Director,
Engagement &
Transition
Services



Erin Cardinal,
ACC, CPC
CDR, USNR (Ret)
Program Director,
Transition
Services & Family
Programs

MOAA's Transition Center

Pat and Erin

- Focus on our member's transitioning from military to civilian careers.
 - Resume Reviews, LinkedIn Profiles, Interview Prep
 - Marketing Yourself for a Second Career
 - Salary and Compensation Package Negotiations
 - Virtual Career Fairs, Networking Forums, Webinars

Paul and Lila

- Premium and Life Member Resource on Pay and Benefits
 - Answering Member Questions
 - TRICARE, Aging into Medicare/TFL, SBP, Survivorship
 - Financial Educators
 - Full Realm of VA Benefits
 - Monthly Webinars, Retiree Appreciation Days



MOAA's Transition Center

- We all write articles for the MOAA magazine, weekly MOAA newsletter and our social media networks
- We all update MOAA's publications that are available in print and online
- Sometimes these articles or publications are turned into “white papers” that our Membership and Marketing Team uses for membership campaigns.
- We teach transition, financial and benefits courses at local bases and major installations around the country.

How to Contact Your Transition Center?

You are typically reaching out by either phone or email

- MOAA Member Service Center (MSC) 800-234-MOAA (6622)
- MSC@moaa.org, Transition@moaa.org, Beninfo@moaa.org, or VSO@moaa.org these all go into an email system called Zendesk.
- A Member Service Representative (MSR) will take your call, ask for your MOAA Member #, and do their very best to get you the information you are seeking.
- If you know that you want to speak with a TC rep, the MSR will call us, give us a summary (if told) and then transfer the member to a counselor.

OK, that's all well and good,
let's get into some specifics

2023 MOAA CALENDAR



Dare to Dream: Live the Life You Love

SEPTEMBER 05, 2023 | 12:00 PM - 1:00 PM EDT

This virtual event series will help you discover your purpose. Register today!

REGISTER NOW

LEARN MORE



Accelerate Your Career Search Nationwide

SEPTEMBER 06, 2023 | 2:00 PM - 3:00 PM EDT

Connect with recruiters nationwide who understand the value of employing transitioning servicemembers, veterans, and their spouses.

REGISTER NOW

LEARN MORE



MOAA's Virtual Career Fair

SEPTEMBER 13, 2023 | 11:30 AM - 1:00 PM EDT

Let MOAA help connect you with military-friendly, veteran-ready employers. Register today!

REGISTER NOW

LEARN MORE



MOAA Career Transition Workshop: Networking

SEPTEMBER 19, 2023 | 2:00 PM - 3:00 PM EDT

This free webinar will help you strengthen your professional connections and land that next job.

REGISTER NOW

LEARN MORE



MOAA Webinar: Understanding Your Social Security Benefits

SEPTEMBER 20, 2023 | 2:00 PM - 3:30 PM EDT

These benefits are vital to your retirement planning. Join our expert guests for important guidance.

REGISTER NOW

LEARN MORE



Virtual Classroom: Understanding Your Guard and Reserve Retirement and Benefits

SEPTEMBER 21, 2023 | 2:00 PM - 5:00 PM EDT

This workshop takes on topics skipped by programs geared toward active duty servicemembers.

REGISTER NOW

LEARN MORE

Details at www.moaa.org/transitionevents

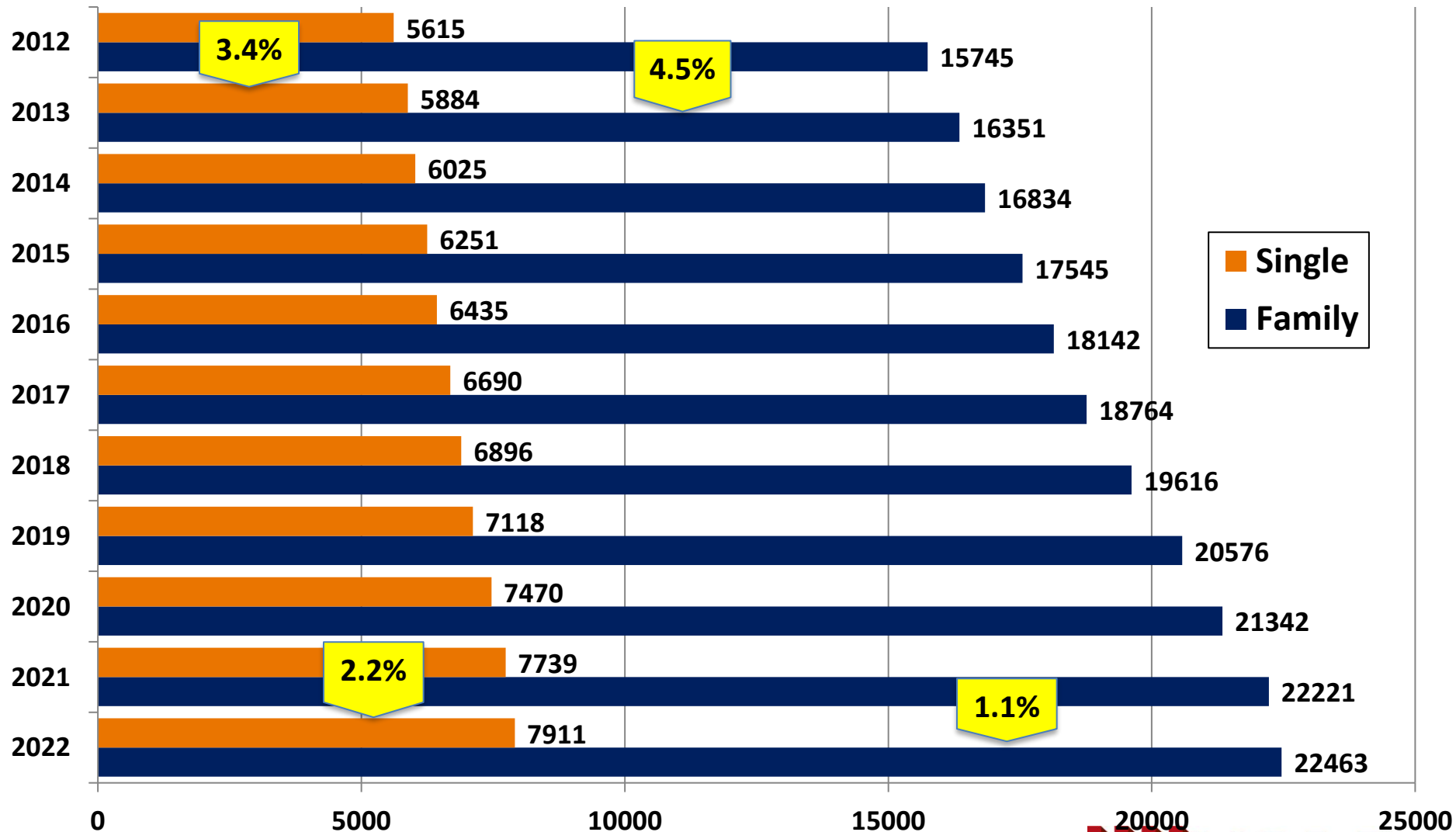


Why is it so tough to protect TRICARE?

Two Major Factors:

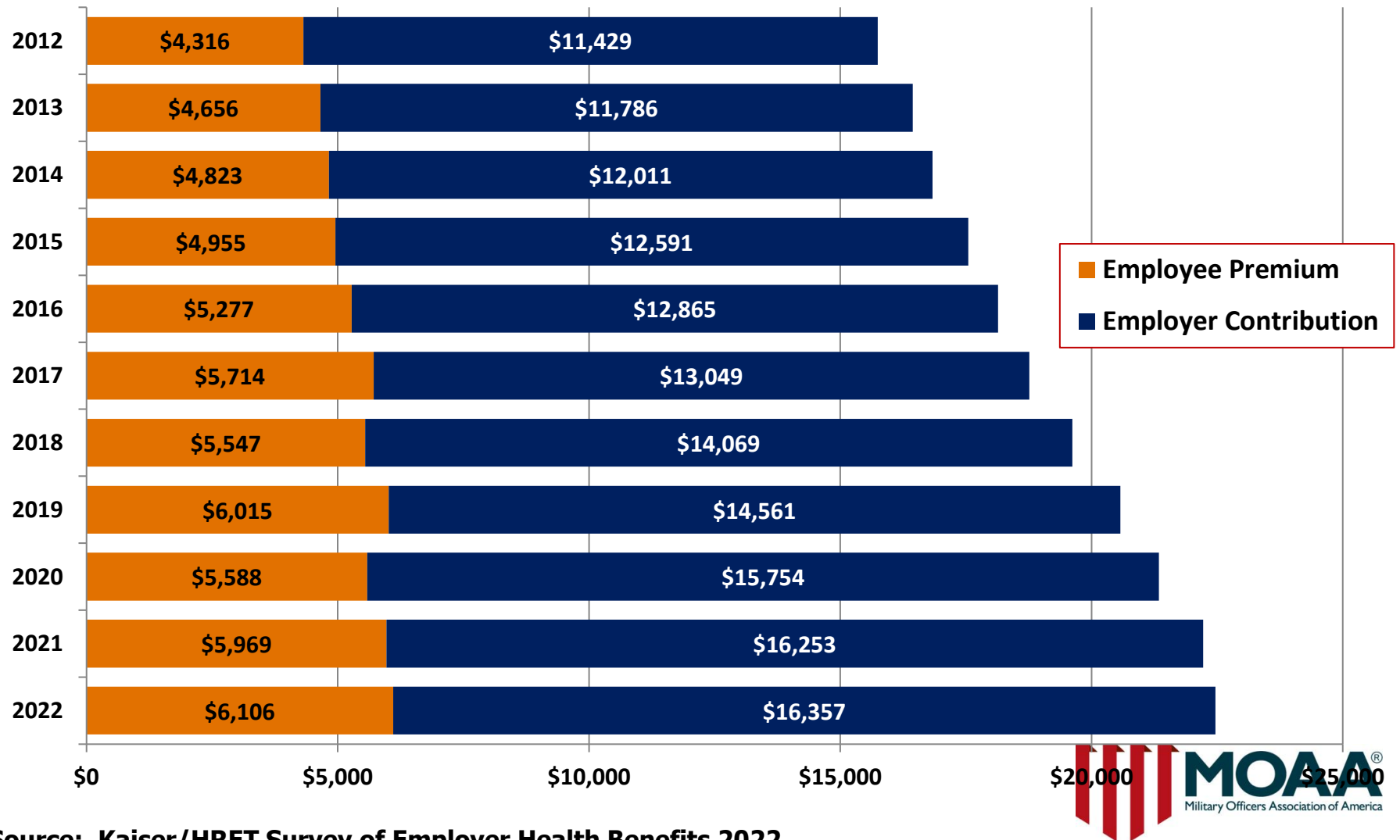
- Although Apples to Oranges - Your Congressional Representatives and their staffers know how much our civilian counterparts pay for healthcare
- DoD spends less than 10% of its annual budget on healthcare – but every dollar spent on rising healthcare costs is a dollar away from acquisitions and operations

Average Annual Premiums



Source: Kaiser/HRET Survey of Employer Health Benefits 2022

Average Annual Employee-Employer Contributions for Family Coverage



Source: Kaiser/HRET Survey of Employer Health Benefits 2022

TRICARE vs Civilian Health Care

2023	TRICARE Prime	TRICARE Select	Employer Provided
Premium (annual)	\$704	\$345	\$6106
Deductible	\$0	\$300	\$3000
Catastrophic Cap	\$3000	\$4028	Variable
Min/Max Out of Pocket	\$704 - \$3000	\$345 - \$4028	\$6106 - \$9106

What Do We Talk About Most?

Medicare & TRICARE For Life (TFL)

- Retirees and spouses individually “lose” TRICARE at 65
- Must enroll in Medicare Parts A (Hosp) & B (Med Ins) for TFL to “activate”
- May delay Medicare enrollment if using employer provided healthcare plan – but no TFL as supplemental
- **Part B premiums based on last recorded tax return**
- 7 month enrollment window
 - (3 prior/after birth month)
 - Penalty for late enrollment
- TFL picks up \$**226** deductible & 20% co-pays
 - Also acts as Medicare Part D “pharmacy”

**Stateside benefits and claims managed by
Wisconsin Physicians Service (WPS)**
866-773-0404 / www.tricare4u.com



Medicare Part B 2023 Monthly Premiums

2021 Individual Tax Returns with Income:	2021 Joint Tax Returns with Income:	2023 Monthly Premium
$\leq \$97,000$	$\leq \$194,000$	\$164.90
$> \$97,001 \text{ \& } \leq \$123,000$	$> \$194,001 \text{ \& } \leq \$246,000$	\$230.80
$> \$123,001 \text{ \& } \leq \$153,000$	$> \$246,001 \text{ \& } \leq \$306,000$	\$329.70
$> \$153,001 \text{ \& } \leq \$183,000$	$> \$306,001 \text{ \& } \leq \$366,000$	\$428.60
$> \$183,001 \text{ \& } \leq \$500,000$	$> \$366,001 \text{ \& } < \$750,000$	\$527.50
$\geq \$500,000$	$\geq \$750,000$	\$560.50

Benefits Webinar Topics over the Last 12 Months

- Oct 22 Survivorship
- Nov 22 Open Season
- Dec 22 Scammers
- Jan 23 VA Benefits
- Feb 23 Taxes
- Feb 23 Everplans
- Mar 23 Concurrent Receipt
- May 23 SBP Open Season
- Jun 23 Travel Emerg Asst
- Jul 23 Legis Update
- Aug 23 Financial Serv Ctrs
- Aug 23 Survivorship
- Oct 23 Open Season

Upcoming Retiree Appreciation Days

- Sep 8 Fort McCoy, WI (Brian Anderson)
- Sep 9 Camp Pendleton, CA (Paul Frost)
- Sep 9 Buckley SFB, CO (Lila Quintiliani)
- Sep 16 Selfridge ANGB, MI (Lila)
- Sep 30 Fort McCoy, WI (Paul)
- Oct 14 Rock Island Arsenal, IL (Lila)
- Oct 20 Red Stone Arsenal, AL (Paul)
- Oct 21 Travis AFB, CA (Jim Carman)
- Oct 21 Submarine Base New London, CT (Brian)
- Oct 21 Minneapolis JRAD, MN (Lila)
- Oct 27 Wright Patterson AFB, OH (Lila)
- Nov 3 Fort Moore, GA (Paul)

What on Your Mind?

What topic(s) would you like
me to talk about?

QUESTIONS?

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Web Base: <http://www.moaa.org>

