

# Surviving Spouse Liaison Training

Gail Joyce, Chair

Surviving Spouse Advisory Council  
MOAA BOD Surviving Spouse Rep

**Surviving Spouse Liaison  
Training  
Southeast Regional Leadership Training  
Greenville, South Carolina  
May 18, 2024**



# The Role of a Surviving Spouse Liaison & Eligibility Requirements

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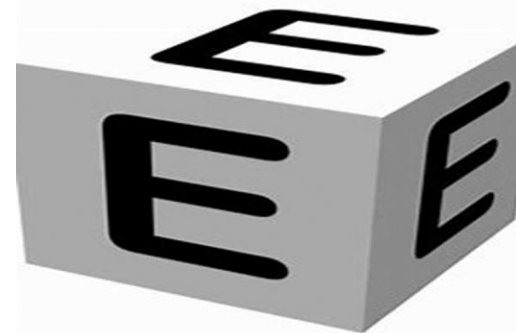
# Who can be a Surviving Spouse Liaison?

- **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

Encourage	<b>Encourage participation within the chapter</b>
Apply	<b>Apply for chapter/council board</b>
Solicit	<b>Solicit input to design programs of interest</b>
Volunteer	<b>Volunteer for leadership positions</b>
Incorporate	<b>Incorporate Surviving Spouses in all aspects of chapter management</b>
Take	<b>Take charge! Design. Develop. Direct A Special Project!</b>

# 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**

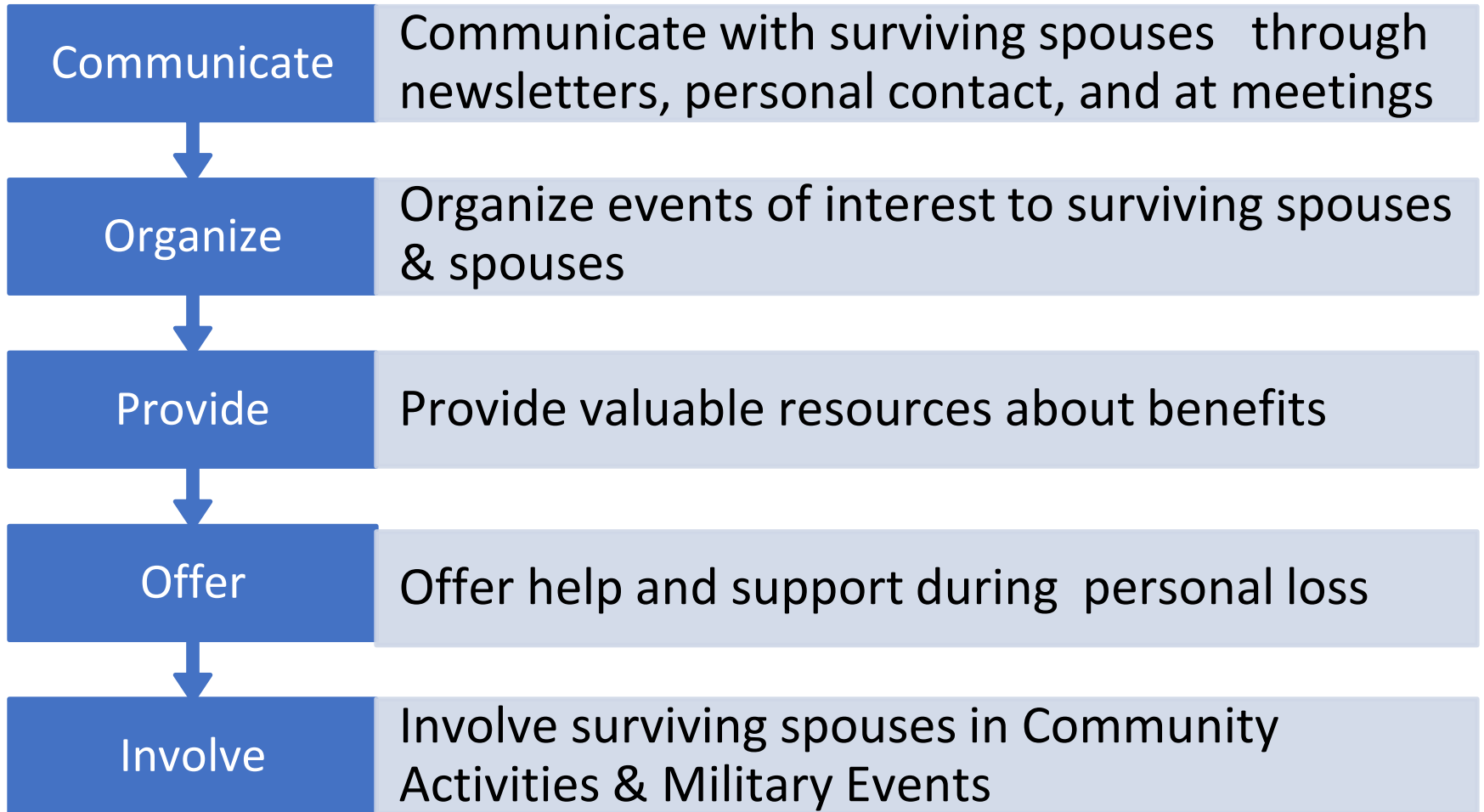
**Recognize  
outstanding  
performance—local  
& national, i.e.,  
MOAA Surviving  
Spouse Liaison  
Excellence Award.**

# 2024 Surviving Spouse Excellence Awardees



- ❖ **Linda Wolverton  
Luke Chapter AZ**
- ❖ **John Glenn**
- ❖ **Missouri Council**

# Best Practices





# Education of Surviving Spouses & Spouses: Planning Ahead!

**PLAN  
AHEAD**

## **PLAN AHEAD!!**

- **Encourage members & spouses to talk to each other about death and ways to prepare**



**Help**

## **Help your spouse be a surviving spouse before that time in your lives happens**

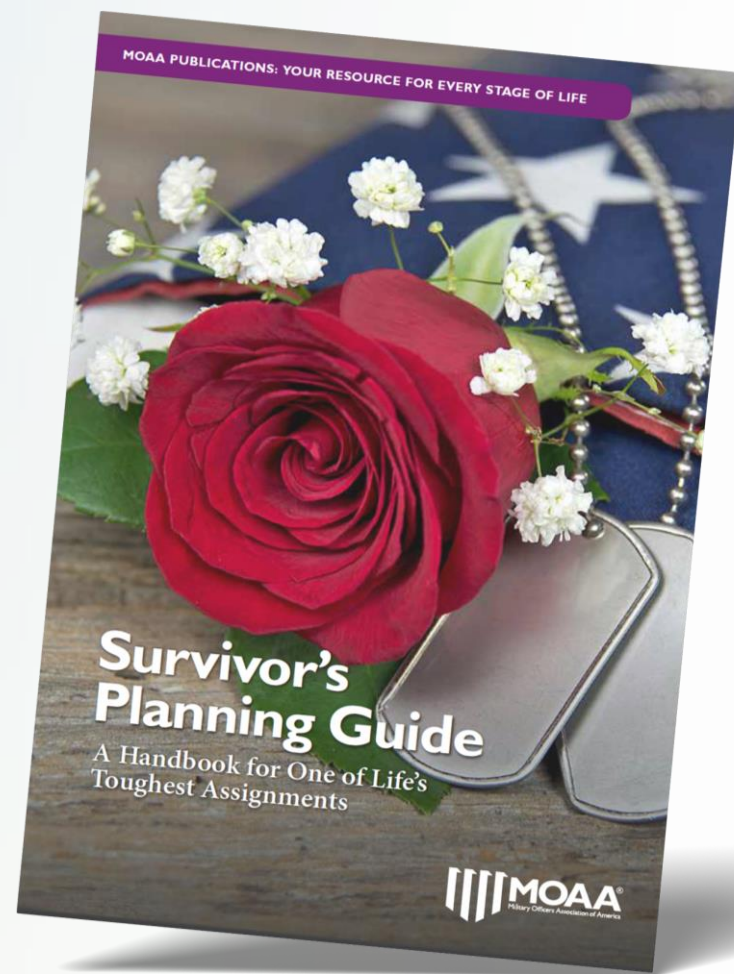
- **Gather important papers: DD214, wills, living will, durable power of attorney, insurance policies, passwords, birth/marriage certificates, passwords, etc.**
- **Check all signature cards**
- **Review all insurance policies**
- **Make sure utilities are in BOTH names**
- **Check state regulations for car registration requirements**

# MOAA Survivor's Planning Guide

A Handbook for One of  
Life's Toughest Assignments

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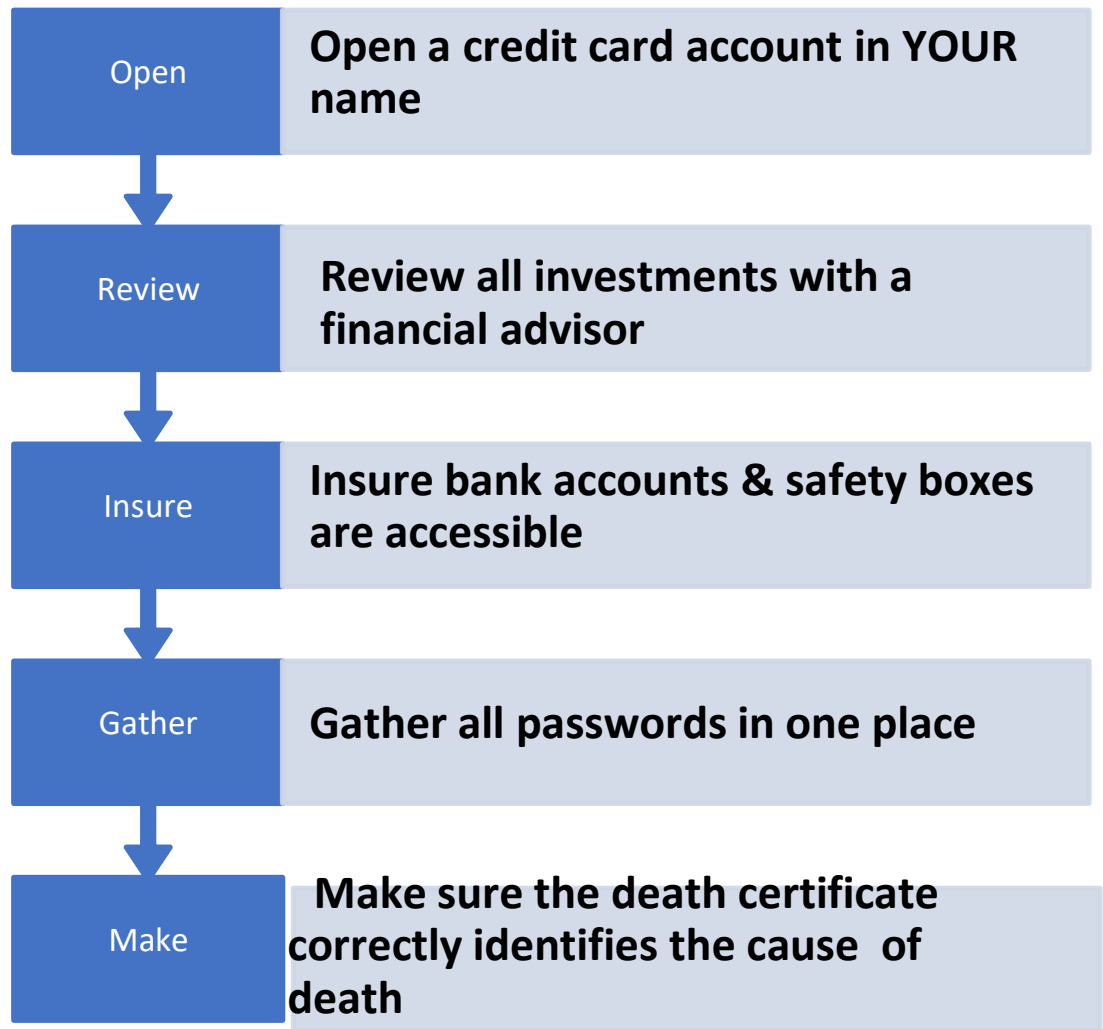
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Have a  
Heart-to-  
Heart!



# Education of Surviving Spouses & Spouses: Planning Ahead!





# Form DD 214 vs Form DD 1300

DD 214: Release or Discharge From Active Duty

DD 1300: Report of Casualty- Active-Duty Death

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES

THIS IS AN IMPORTANT RECORD SAFEGUARD IT.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

1. NAME (Last, First, Middle)

2. DEPARTMENT, COMPONENT AND BRANCH

3. SOCIAL SECURITY NO.

4.a. GRADE, RATE OR RANK

4.b. PAY GRADE

5. DATE OF BIRTH (YYMMDD)

6. RESERVE OBLIG. TERM, DATE

7.a. PLACE OF ENTRY INTO ACTIVE DUTY

7.b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)

8.a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND

8.b. STATION WHERE SEPARATED

9. COMMAND TO WHICH TRANSFERRED

10. SGLI COVERAGE

11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)

12. RECORD OF SERVICE

	Year(s)	Month(s)	Day(s)
a. Date Entered AD This Period			
b. Separation Date This Period			
c. Net Active Service This Period			
d. Total Prior Active Service			
e. Total Prior Inactive Service			
f. Foreign Service			
g. Sea Service			
h. Effective Date of Pay Grade			

13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)

14. MILITARY EDUCATION (Course title, number of weeks, and month and year)

REPORT OF CASUALTY

DEPARTMENT OF THE ARMY

U.S. ARMY HEADQUARTERS/REGIMENTAL COMMAND

REPORT (FORM) GRADE OF PERS. (U.S. ARMY)

1. REPORTING OFFICER

2. NAME (Last, First, Middle)

3. SOCIAL SECURITY NO.

4. GRADE, RATE OR RANK

5. PAY GRADE

6. DATE OF BIRTH (YYMMDD)

7. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)

8. LAST DUTY ASSIGNMENT AND MAJOR COMMAND

9. STATION WHERE SEPARATED

10. SGLI COVERAGE

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## **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**

# .....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.**



A decorative graphic on the left side of the slide. It features a stack of folders in shades of blue, grey, and beige, partially overlapping. Below the folders is a large, solid blue shape that curves upwards and to the right, resembling a stylized folder flap or a wave. The overall design is clean and professional.

# 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**



# BALANCE SHEETS

# INCOME & EXPENSE EXERCISE

- **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](http://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](mailto:Ann.duff@VA.gov)**



# 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!***



# 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](http://www.moaa.org/publications)



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# 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**

# Surviving Spouse Virtual Chapter (cont)

Meetings are the 3<sup>rd</sup> 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](mailto:mssvc02@gmail.com)

# FUTURE MOAA SURVIVING SPOUSE/SPOUSE SUMMIT

Place, Date & Time to be determined



- 2<sup>nd</sup> 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
- 3<sup>RD</sup> 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)**

# SURVIVING SPOUSE ADVISORY COUNCIL 2024

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