

In this issue:

- Surviving Spouse Virtual Chapter: Page 1
- Surviving Spouse Advisory Council- Page 1
- Chapter Feature: Surviving Spouse Virtual Book Club: Page 2
- Feature Articles: Surviving Spouse Corner: [A Season to Be Grateful](#): Page 3
- Follow-up Article: Facing the Storm: Disaster Preparation Minimizes the Impact Page 4
- Navigating Social Security Benefits as a Surviving Spouse: Page 6
- Legislation: Page 7
- Survivor Forums: Page 8
- Resources/Newsletters: Page 11
- Directory: Page 12
- Editor's Corner: Page 13

From National MOAA

- [Annual Meeting Recap: MOAA President Outlines People-Focused Efforts to Strengthen the Association](#)
- [VA Takes Steps to Fast-Track Benefits for K2 Veterans](#)

From the President of the MOAA Surviving Spouse Virtual Chapter President

Our October meeting was my last as President of the Virtual Chapter. It has been my pleasure and honor to have been your President for the last two years. We have had many exciting speakers and wonderful conversations at our general meetings. We have gotten to know each other better and made new friendships. I am turning this over to Pat Green, your new President. I have every confidence in Pat, and I'm looking forward to her leadership.

Sincerely,

Barb Smith, President MSSVC02

Surviving Spouse Virtual Chapter (SSVC)

The MOAA Surviving Spouse Virtual Chapter was founded in 2018. If you want to apply, download membership materials here or email mssvc02@gmail.com. The next SSVC Meeting is on January 21 at 1:00 p.m. EST. Virginia "Gail" Joyce, MOAA Surviving Spouse Advisory Council Chair and a National MOAA Board Member, will be the guest speaker. Please join us. You can also join MOAA's [Surviving Spouses Facebook group](#). We welcome newcomers!

MOAA Surviving Spouse Advisory Council (SSAC)

Virginia Gail Joyce- Chair, Barbara Smith, Pat Green, Vivianne Cisneros Wersel, Au.D., Nora Durham, Rene Brunelle Matthews, Nancy Mullen, Kathy Thorp, Capt., USNR, Ret.

The council's mission is clear: to provide unwavering support, advocacy, and targeted resources for surviving spouses of active-duty military personnel and veterans. These dedicated spouses face multifaceted challenges while navigating the intricate landscape of military life. Losing a spouse who served in the military presents unique difficulties, and the council offers guidance and empathy to help surviving spouses cope and thrive.

Surviving Spouse Virtual Book Club

Pat Green



Book image courtesy of Library of Congress

Photo MOAA



Hello All,

We have finished our first full year of the Book Club. Membership is growing, and so is my enthusiasm! We have great discussions and exchange impactful thoughts. Members take turns moderating the discussion and show up when they can. We all lead busy lives and cannot always be available on the third Monday of the month at 4 p.m. Eastern time. To review, members select the

books we read and then moderate the discussion.

This Past Year's Selections:

- **“The Wild Swans** by Jung Chang.”
- **“The Face of Deception** by Iris Johansen.”
- **“The Women** by Kristin Hannah.”
- **“One Second After** by William R. Forstchen.”
- **“The Personal Librarian** by Marie Benedict.”
- **“When Women Ruled the World** by Kara Cooney.”
- **“Angry Housewives Eating Bonbons** by Lorna Landvik.”
- **“The Wager** by David Grann.”
- **“The Roof Above** by Gail Dwyer.”
- **“Caste: The Origins of Our Discontent** by Isabel Wilkerson.”

Upcoming 2025 List:

- **“The Widow Cliquot** by Tilar J. Mazzeo.”
- **“The Lost Bookshop** by Evie Woods.”
- **“A Year in Provence** by Peter Mayle.”
- **“The Calamity of Souls** by David Baldacci.”
- **“The Splendid and the Vile** by Eric Larson.”
- **“West with Giraffes** by Lynda Rutledge.”
- **“Frozen River** by Ariel Lawton.”
- **“The Sunday Philosophy Club** by Alexander McCall Smith.”
- **“One of Donna Leon's detective novels.”**

We Welcome Recommendations: All of these books were well worth the time and effort. At this moment, I am compiling our 2025 list. A few slots are still open, so we welcome recommendations. Please share your book recommendations! Any member can come and contribute to the discussion or listen. You will be welcome. Your invitation will be in your January email. Keep those pages turning! Pat Green

Surviving Spouse Corner

skynesher/Getty Images



A Season to be Grateful

By Susan Collins, Surviving Spouse Advisory Council member

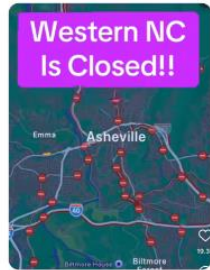
The holidays are filled with special family times that include beautiful memories. These memories can be sweet and make you all warm inside, but they also can cause sad emotions relating to the loss of a loved one.

As Thanksgiving approaches, it can be beneficial to focus effort and energy on what you are grateful for in your “new life” since the loss of a loved one. I am grateful for:

- The enduring and unwavering support of my family, friends, and community — as a military surviving spouse, these are near and far.
- My good health that allows me to support my family and grandchildren as they grieve and help others as well.
- Being able to enjoy every new day. To be able to walk daily and enjoy meeting people, nature, trails, lakes, the ocean, sunrises, and sunsets.
- Beautiful memories and our legacy that I can pass down to my children and grandchildren.
- The strength and all the beauty life has to offer.
- My resilience to persevere.
- My faith. I look forward to meeting my spouse again.
- All life’s experiences. These experiences, whether they are good or bad, shape us throughout this life. They keep us alive.

As the holiday season approaches, I wish everyone good health and happiness and a wonderful Thanksgiving that is shared with family, friends, and great memories.

Photos courtesy: Richard Wersel III (my son) and Vivianne Wersel, Au.D.



Facing the Storm: Disaster Preparation Minimizes the Impact

Vivianne Wersel, Au.D.

In August, I wrote about the importance of the Red Cross disaster preparedness in the MOAA Surviving Spouse Virtual Newsletter, referencing guidance from the American Red Cross. Little did I know it would soon become a personal test during Hurricane Helene.

As the storm approached, my 92-year-old mother, Ginny Cisneros (MOAA member), and I prepared—filling up my car with gas, stocking food, water, and cash, powering up solar packs, and packing a “to-go” bag with vital documents. Despite these preparations, challenges arose, such as basement flooding, which required creative solutions and help from Paula, my Navy veteran neighbor. I went from being a Marine Corps Surviving Spouse to being a combat engineer. It was apparent that preparing for the incoming storm minimized my challenges and losses. **Continued on Page 5**

Continued from Page 4

When Helene hit, power, water, and communication were lost. Emergency supplies and community support became lifelines. Acts of kindness—like sharing resources and checking on neighbors—highlighted the strength of our community. Again, I was thankful I did due diligence in preparing for this disaster, as it minimized my challenges and losses, contributing to decreased stress.

Volunteering with World Central Kitchen after the storm gave me further perspective. As a volunteer, I served hot meals to those in need, reinforcing the power of preparation and resilience. I also recognized that I was fortunate, as Helene destroyed or damaged thousands of homes (FEMA 2024).

This experience proved that while disaster plans are vital, adaptability and connection with others are equally important in overcoming the unexpected. I would have experienced a more negative impact if I had not prepared for the worst. Remember, the key is to prepare, support one another, and stay resilient. [Please review the Red Cross website.](#)

Author's Note: The Impact of Helene on Western North Carolina

On September 27, 2024, Hurricane Helene hit Western North Carolina, causing tornadoes, landslides, and severe flooding. Buncombe County experienced 301 landslides, with 163 damaging infrastructure and 10 classified as "catastrophic," making it one of the worst in history (WCNC, 2024).

Excessive rain caused rivers like the Broad, Catawba, Swannanoa, and Watauga to overflow. Towns such as Swannanoa and Black Mountain had water levels reaching rooftops. In Chimney Rock and Lake Lure, a wave of water, mud, and debris from the Broad River caused extensive destruction. To date, thousands are displaced. The death toll in Western North Carolina has surpassed hundreds, with many still missing or unaccounted for (WCNC, 2024; AVL Watchdog, 2024.)T

Reference

AVL Watchdog. (2024). Helene's devastation: Western NC landslides and flooding. Retrieved from avlwatchdog.org
WCNC. (2024). Flooding and fatalities in Helene's wake. Retrieved from wcnc.com

[What to Know About TRICARE Costs and Changes This Open Season](#) November 15, 2024 (MOAA.org)



This article by Karen Jowers originally appeared on Military Times, the nation's largest independent newsroom dedicated to covering the military and veteran community.

Photo by Jacob Sippel/Navy



Navigating Social Security Benefits as a Surviving Spouse

Vivianne Wersel, Au.D.

Navigating Social Security benefits after the loss of a spouse can be challenging, especially when it comes to understanding survivor benefits. Many survivors are unaware of how these benefits work or that they can switch to their “own” retirement benefit later, potentially increasing their income. I used my late husband’s Social Security retirement benefits until I reached my full retirement age; at this point, I transitioned to my higher personal benefit. This strategy proved financially beneficial. I hope this article helps others understand how to maximize their Social Security benefits!

Here are some key points: **Survivor Benefits**

- **Eligibility:**
 - Start receiving benefits as early as age 60 or age 50 if disabled.
 - Benefit amount based on the deceased spouse's earnings.
 - Up to 100% of the deceased spouse's benefit if claimed at full retirement age.
- **Impact of Working While Receiving Benefits:**
 - **Earnings Limit:**
 - Benefits may be reduced if under full retirement age (FRA) and earning more than the yearly limit.
 - 2024 limit: \$22,320. For every \$2 earned above the limit, \$1 is deducted from benefits.
 - **No Limit After Full Retirement Age:**
 - Earnings are unlimited once you reach full retirement age.
 - Survivor benefits increase to 100% of the deceased spouse’s benefit amount.
- **Transitioning to Your Own Social Security Retirement Benefit:**
 - **Switching Benefits:**
 - Switch to your own benefit if it’s higher than the survivor's benefit at age 62 or older.
 - Waiting until age 70 can maximize your revenue.
 - **Application Process:**
 - Apply to switch benefits four months before you want your retirement benefit to start.

These strategies can help maximize financial stability and ensure you receive the benefits you're entitled to. For more accurate and up-to-date information, please visit the official Social Security Administration (SSA) website [Social Security Administration - Survivors Benefits](https://www.ssa.gov/survivor/benefits). It includes detailed explanations of eligibility, earnings limits, and strategies for maximizing benefits. For specific inquiries, you can also call SSA at 1-800-772-1213.

Reference: Social Security Administration. What you could get from Survivor benefits. SSA. Retrieved from <https://www.ssa.gov/survivor/amount>. Markowitz, A. (2022, August 19). 10 facts about Social Security benefits for survivors. AARP. Retrieved from <https://www.aarp.org/retirement/social-security/info-2022/survivor-benefits-eligibility-checklist.html>

Legislation:

The 18th Congressional Session will begin in January 2025

The upcoming session of the U.S. Congress will commence in January 2025 with the convenings of both chambers, the House of Representatives and the Senate. This marks the start of a cycle following the November elections. Congress will be the 18th Congressional Session for the next two years.



Understanding the U.S. Congress

- **House of Representatives:** 435 members representing districts nationwide. Elected for two-year terms.
- **Senate:** 100 members, two per state. Members serve six-year terms, and one-third of the Senate faces elections every two years. (Congress.gov)

- **Session Starts- Order of Events**
 - Administering oaths to members.
 - Selecting leaders (e.g., Speaker of the House).
 - Allocating members to committees.
- **2025 Session Focus:**
 - Economic policies and healthcare.
 - Introduction and discussion of new bills.
- **Bill Enactment Process:**
 - Requires approval from both houses and the president's signature.
 - Bills have a two-year shelf life.
 - Unpassed bills must be re-introduced in the next session (2027).

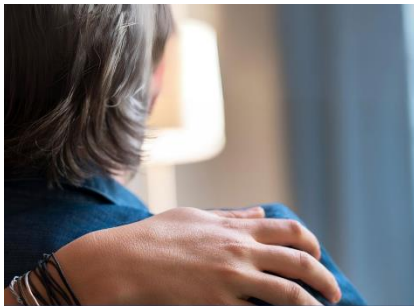
Understanding this process is crucial for comprehending how laws are created!

See more detailed information on [Congress.gov!](https://www.congress.gov)

How to use MOAA's Legislative Action Center: Log onto [MOAA](https://www.moaa.org).

Click **Advocacy**, then **Legislative Action Center**. Locate and click **Key Advocacy Issues** and locate and click "**Survivors**." A list of legislative issues will appear (see below). To the right of the problems, click the "Write" icon. This will propagate a letter to your elected official. The final step is to "**Submit Selected Letters**."

NEXT ISSUE: Surviving Spouses Bill Status from 17th Congressional Session.



JOINT SURVIVORS' FORUM

September 19, 2024

U.S. Department of Veterans Affairs
& U.S. Department of Defense



JOINT SURVIVORS' FORUM - SEPTEMBER 2024



The Joint VA-DOD Survivors Forum was held on September 19, 2024. The following is taken with permission from the slides provided by the VA Office of Survivor Assistance. Please review the hyperlinks to obtain pertinent information. While several exceptional presenters were present, this newsletter could not include them. Here is the relevant information regarding survivors from the DOD and VA.

DoD Casualty, Mortuary Affairs and Military Funeral Honors

Presenter: Ms. Lisa Valentine, Program Manager Military Community and Family Policy (MC&FP)

“The mission of the Casualty, Mortuary Affairs, and Military Funeral Honors program is to provide oversight of DoD and Service policies pertaining to casualty, mortuary, and military funeral honors programs and to provide authorized and necessary assistance to eligible family members of deceased, missing, ill, or injured personnel. Assistance may include but is not limited to transportation assistance; applying for benefits and entitlements; obtaining copies of records, reports, and investigations; legal assistance; receipt of personal effects; mortuary, burial, and funeral honors assistance; relocation assistance, including the shipment of household goods; liaison with other federal agencies; information and referral, including emotional and spiritual support, and other assistance as requested.”



Congressional Reporting Requirements Updates

Casualty Assistance Working Group

- We continue to advertise the Online Survivors Benefit Report and our Family Assistance Team by:
 - Hosting Another Online Survivors Benefit Reports Webinar ([“Accessing Your Online Survivor Benefits Report” Article](#))
 - Publishing a Podcast ([Click here for Podcast Page](#))
- Published a [Survivor’s Journey Checklist](#)
- Created the “Making Your Last Wishes Known” e-Learning Course ([click to visit the Course Catalog](#))

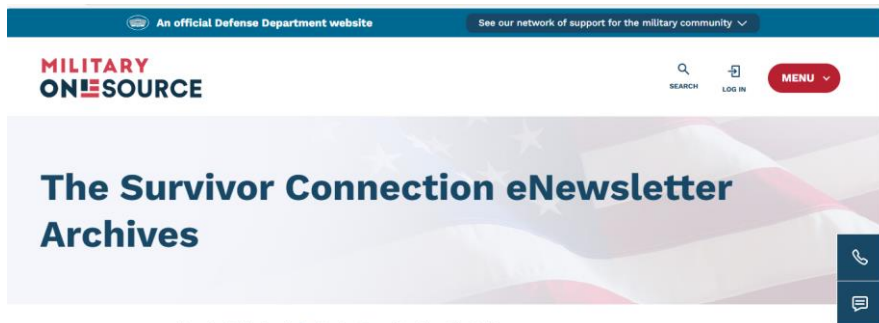


Congressional Reporting Requirements Updates

Casualty Assistance Working Group (Continued)

- Published [Article for Survivor Contacts for Questions and Requests](#) to Increase Awareness of Entry Points for Support and Issue Escalation.
- Published Funeral Planning for Arlington National Cemetery Brochure ([click for Brochure](#)).
- Arlington National Cemetery continues to advertise their ANC Explorer App and to improve their education program for all generations (www.arlingtoncemetery.mil)

MORE Updates:



[Podcasts](#)- Survivor Benefit Plan Eligibility

- [Surviving Milestones as a Survivor Webinars](#) –
- 2023 Changes to the Survivor Benefit Plan (SBP) [Navigate Relationships & Grief as a Survivor | Military OneSource](#)
- The Survivor Connection eNewsletter (View Article)– [Visit eNewsletter Archives](#) • 10th edition sent to all subscribers on September 10th. Subscribe at www.militaryonesource.mil/epublications



Congressional Reporting Requirements Updates

Interim Rule Defining “gold star survivor” and “gold star family”

- The History of the Gold Star
 - Article Link: [“Honoring Gold Star Families”](#)
 - Video: [“America’s Gold Star Lapel Button”](#)



Reminders

- Survivor Inquiry Form for personalized and timely support available on Military OneSource at <https://public.militaryonesource.mil/survivor-inquiry>
- Launched Military In Lasting Tribute in November 2021 at <https://tribute.militaryonesource.mil/>
- Survivors need to keep their information up to date in order to participate in the DoD Survivor Survey.



Gold Star and Surviving Family Member Representatives

U.S. Army Office: Installation Management Command G-9, Survivor Outreach Services Phone number: 833-313-1960 Email: usarmy.jbsa.imcom-hq.mbx.sos-survivoradvocate@mail.mil

U.S. Marine Corps Office: Long Term Assistance Program Office Phone number: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Office: Long Term Assistance Program Office Phone number: 901-874-0083 Email: MILL_LTAP@navy.mil

U.S. Air Force Office: USAF/A1SAA, Airman and Family Care Division Phone number: 703-693-0683 Email: usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard Office: Coast Guard Casualty Matters Office Phone number: 202-795-6637 If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:

Resources and Support Newsletters



For Veterans and their loved ones, if you or someone you know needs assistance, help is available around the clock.

Service members and their families can contact Military OneSource by calling 1-800-342-9647 or visiting www.militaryonesource.mil. Service members, veterans, and their loved ones can contact the Military and Veterans Crisis Line at 1-800-273-8255, press 1, chat at veteranscrisisline.net, or text 838255. The National Suicide Prevention Lifeline is also accessible to anyone at 1-800-273-8255.



What should be done if an annuitant or retiree dies?

Report an SBP Annuitant's Death and what to do when a military retiree dies: **Annuitants:** Eligibility for Survivor Benefit Plan annuity pay ends with the death of the annuitant. Prompt reporting of the annuitant's death can help avoid delays in the final settlement of the annuity.

Retirees: What You Need to Know for Retirees: [Military Retirees Checklist](#)

MOAA Surviving Spouse Virtual Chapter

November 2024 issue



Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors Phone number: 571-372-5319 Email: osd.pentagon.rsrmgmt.list.ousd-p-r-gold-star-advocatembx@mail.mil

Additional information is available on the DFAS Report a Retiree's Death webpage: <https://www.dfas.mil/retdeath>.

Are you considering returning to school? Please refer to the Excellent Education programs for survivors and their children. [DFAS Webpage](#)

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#))
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS September 2024 Survivor Newsletter](#)
- [USMC Semper Fidelis Newsletter- No longer publishing electronically; however, this Winter 2024 version is full of great resources.](#)
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [VA and Survivor Benefits- PACT ACT Eligibility](#)
 - [Learn about VA DIC and how to apply.](#)
 - [Learn more about family member benefits.](#)
 - [VA education website](#)

Directory:

VA: Office of Survivor Assistance (202) 461-9383

**DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) (888) 332-7411, www.dfas.mil
U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655**

TRICARE: <https://tricare.mil/>

- East: (800) 444-5445; <https://www.humanamilitary.com/east/>
- West: (844) 866-9378; <https://www.tricare-west.com>
- Overseas: (888) 777-8343; <https://www.tricare-overseas.com>
- Health Beneficiary Counseling Assistance Coordinator: <https://www.tricare.mil//bcacdcao>
 - TRICARE for LIFE: (866) 773-0404; [https:// www.tricare4u.com](https://www.tricare4u.com)
 - TRICARE Network Pharmacy Program (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>
 - TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedeliver>



Newsletter Editor: Send all pictures and stories to Vivianne Cisneros Wersel, Au.D. viwersel@yahoo.com

Newsletter Disclaimer: the MOAA Surviving Spouse Virtual Newsletter, published quarterly, informs MOAA Military Surviving Spouses and their family members about relevant information regarding their rights, benefits, and privileges. The content within this newsletter is compiled from various sources, including experts in their respective fields, such as DFAS, VA, and TRICARE. It's important to note that the views expressed in the newsletter may not necessarily align with those of the VA or the Department of Defense.

A closing message from the editor:

Thank you for reading this newsletter. We welcome your feedback and insights that would help improve this resource newsletter. Please send your ideas, photos, or topics you would like to see to Drviviannewersel@gmail.com. We would love to hear from you!

Remember to be good to yourself during the Holiday season. Let us honor the memory of our fallen heroes and stand by one another on this journey. Let us find solace in our shared experiences during the holidays.

Vivianne Cisneros Wersel, Au.D.,
MOAA Surviving Spouse Advisory Council
Western NC MOAA Chapter- Legislative Chair (Federal)
North Carolina MOAA Surviving Spouses Liaison
Lead