

# The Beacon

August 2025



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## UPCOMING EVENTS

13 September, 12:00 PM, Chapter Picnic at Ruggles Golf Course. See Flyer attached for details

7 November, 7:00 PM, Poster and Essay Contest Recognition, American Legion Post 47501 St. John St., Havre de Grace.

## PRESIDENT'S MESSAGE

Our last Chapter meeting, on 9 July at Macgregor's in Havre de Grace was well attended. The guest speaker was MG Janeen Birkhead, Maryland's Adjutant General. We were given an update on the status of the reorganization of the Maryland Air Guard and the loss of its flying mission and the deactivation of the A-10. Maryland is now the only state without a flying mission. However, the Air Guard is heavily involved in cybersecurity and works closely with Federal agencies with that mission.

The Chapter has finally received its portion of the fundraising proceeds from Pat's Pizzeria for our participation in May. We received \$240. That's a bunch of pizza. I want to thank all those who participated. Funds will help defray costs we'll incur in support of our upcoming Veterans Day Poster and Essay Contest.

Our next event will be our annual picnic on 13 September at Ruggles Golf Course clubhouse. No business, just food and fellowship. The flyer with further details is included elsewhere in the newsletter. I hope to see you there.

We will also participate in APG's Retiree Appreciation Day on 11 September at the Rec Center. Board members will have an information table with MOAA stuff to hand out. If you are a member, stop by and say "Hello". If you're not a member and are eligible for membership, stop by and we'll sign you up.

Still serving,

Bob Beahm  
BG, USA (Ret)  
Chapter President

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## LEGISLATIVE AFFAIRS

Updates to the latest legislative affairs can be found on the national website noted above or at the Maryland Council of chapters web page at <https://www.mdmoaa.org/>

## RETIREE APPRECIATION DAY

APG will be hosting a Retiree Appreciation Day, Thursday, 11 September 9:00 am, at the MWR Recreation Facility. Representatives from Legal, ID services, various vendors and others will be available. See the flyer attached!

## MEMBERSHIP RENEWAL

### WE NEED YOU!

Did you know that your current Regular Annual Member status with The Susquehanna Chapter of the Military Officers Association of America is about to expire? Your support over the past year has been appreciated and we would hate to lose you. Over the past years the Chapter has been instrumental in fighting for your benefits as a service member in Maryland at the legislative, legal, and community levels and indirectly at the national level through MOAA. Susquehanna Chapter of MOAA Membership annual dues (except the first year) are needed to be received by the end of each calendar year. If you have not renewed for 2025, please do so now. Chapter dues for 2026 need to be received by 1 January 2026.

Please visit our website to renew your membership today before it expires. To renew, follow these easy steps: 1. First login using the Member Login button at the top of the page. [www.moaasusquehanna.org](http://www.moaasusquehanna.org) 2. Once logged in, renew your membership by clicking the Membership or Join button at the top third of the page in the blue bar.

- For those who have forgotten their username and/or password, there is a "Forgot Login?" link on the Login page. *Note: If this is your first login, click "Request Login Information" to get your temporary password.*

Should you not want to renew online you can go to this link and download the membership renewal. Fill out the form, enclose a check for \$20.00 and mail to the address on the form.

National MOAA and local affiliate membership are two distinct memberships. You do not have to be an MOAA member to join the Susquehanna Chapter although membership in both the local and National organizations is encouraged. Submitting your dues payment through this online application is for Susquehanna chapter dues (joins/renewals) only. If you are attempting to join/renew for National MOAA, please go to [www.moaa.org/join](http://www.moaa.org/join).

If you need any assistance in accessing your account, please email us at [info@moaasusquehanna.org](mailto:info@moaasusquehanna.org)

Thank you very much for your continued support of the Susquehanna Chapter of The Military Officers Association of America.

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## NATIONAL NEWS

### 3 Priorities, 1 Mission: MOAA's Summer Advocacy in Action Topics

By Terry Waters

With lawmakers home for their summer recess, now is the time for MOAA members to raise their voices to make a difference.

We need you to help ensure these legislators hear a clear, unified message: Support for servicemembers, veterans, and their families must remain a national priority.

MOAA's Summer Advocacy in Action (AiA) campaign focuses on three legislative priorities that directly affect readiness, retention, and the well-being of our nation's all-volunteer force. Your advocacy can make the difference in moving these bipartisan efforts over the finish line.

#### Support Combat-Injured Veterans: Pass the Major Richard Star Act

Combat-injured veterans who were medically retired before reaching 20 years of service are being unfairly penalized by an outdated policy that offsets their service-earned DoD retirement pay dollar-for-dollar against their VA disability compensation. The Major Richard Star Act (H.R. 2102 | S. 1032) would eliminate the so-called "wounded veteran tax."

Nearly 54,000 combat-injured veterans would be impacted by this legislation. The bill has broad bipartisan support and is among the most-cosponsored bills in the 119th Congress.

When servicemembers see that promises made will be promises kept — especially in the event of injury — it builds trust and reinforces long-term service. Addressing this inequity sends a powerful message to today's force and future generations alike.

[READ THE ISSUE PAPER | TAKE ACTION]

#### Support Military Families: Pass the Military Spouse Hiring Act

Military spouse unemployment remains stubbornly high — hovering above 20% for years. Frequent relocations and hiring stigma often keep qualified military spouses from securing and maintaining gainful employment. The Military Spouse Hiring Act (H.R. 2033 | S. 1027) would incentivize businesses to hire military spouses by adding them to the Work Opportunity Tax Credit (WOTC) program.

Many employers avoid hiring military spouses due to concerns about relocation and turnover. Two incomes are essential for many military families; lack of spouse employment can derail long-term financial stability. A 2016 study estimated \$710 million to \$1.07 billion in societal costs from military spouse un- and underemployment. The WOTC has already proven successful with veterans, resulting in nearly 600,000 veteran hires from 2020 to 2024.

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Dual-income stability is critical to both readiness and retention. When military families can count on financial security, servicemembers can stay focused on their mission — and are more likely to stay in uniform. [READ THE ISSUE PAPER | TAKE ACTION]

## Improve Access for Families Using TRICARE

Administrative red tape and access delays continue to burden military families seeking routine and prenatal care — especially through TRICARE Prime. MOAA supports two bipartisan bills designed to streamline care delivery, reduce lost duty time, and ensure continuity during critical life events.

The TOTAL Care Act (H.R. 1699) would eliminate the TRICARE Prime referral requirement for OB-GYN care. Civilian plans already allow patients to access OB-GYNs directly — TRICARE families should not face additional barriers that delay preventive and pregnancy-related care. [ISSUE PAPER: Pass the TOTAL Care Act]

The Improving Access to Prenatal Care for Military Families Act (H.R. 4381 | S. 2239) would make pregnancy a TRICARE qualifying life event, enabling families to switch plans outside of open season. This flexibility helps families avoid being trapped in under-resourced military treatment facilities where access to timely care isn't guaranteed. [ISSUE PAPER: Pass the Improve Access to Prenatal Care for Military Families Act]

Both bills are included in the House version of the FY 2026 National Defense Authorization Act (NDAA), and your advocacy can help ensure they remain in the final version.

Servicemembers should not lose duty time or focus because their families are navigating preventable health care delays. These bills provide common-sense flexibility that keeps the force ready and families supported during key transitions. [TAKE ACTION: Support Access to Care for Military Families]

## How You Can Help

During the August recess, lawmakers are listening closely to their constituents — and we need your help to deliver this message in every district and every state. Along with sharing the link to our Summer Advocacy in Action landing page, you can:

- Sign up for the Legislative Action Center to send messages directly to your lawmakers. Signing up will also enable you to receive priority alerts on breaking issues on Capitol Hill that affect those in uniform.

- Call your elected officials today directly via MOAA's Capitol Hotline at (866) 272-MOAA (6622).
- Get in touch with your local MOAA chapter to engage and drive forward grassroots legislative advocacy at the local level.

As always, MOAA remains a nonpartisan voice advocating for a strong national defense and support for those who serve. These three issues — fair pay for combat-injured veterans, employment opportunities for military spouses, and access to care for TRICARE families — are all directly tied to the health, strength, and readiness of the all-volunteer force.

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## **NDAA Update: What the Senate Bill Says About TRICARE, Housing, and More**

**By Brenden McMahon**

The full text of the FY 2026 National Defense Authorization Act (NDAA) version approved by the Senate Armed Services Committee (SASC) last month includes meaningful improvements to quality of life and readiness for the all-volunteer force, and there's still time to include even more MOAA-backed changes.

The committee approved the bill 26-1 – a level of consensus that's not unusual with the NDAA, but one that's worth acknowledging at a time when so many other legislative priorities remain gridlocked.

The NDAA shapes how the military is resourced, how servicemembers are compensated, and how their families are supported. MOAA will continue to advocate for these issues as the NDAA moves through the congressional process. [RELATED: MOAA's Summer Advocacy in Action Campaign]

Full text of the Senate version was not available when MOAA reviewed the House bill and the early stages of the NDAA process. Here are some of the important contents of the Senate version so far:

### **Currently Serving**

- PCS Contract Oversight and Accountability: Increases DoD oversight of Global Household Goods Contract renegotiations, including more rigorous requirements to meet capacity, performance, and compliance.
- Basic Allowance for Housing (BAH) Transparency and Calculation: Improves BAH calculation transparency through an online calculator and requires an improved calculation methodology.
- Unaccompanied Housing Conditions: Expands annual reporting requirements for barracks that fail to meet standards and mandates corrective action plans. [TAKE ACTION: Ask Your Lawmakers to Restore BAH to 100%]

### **Military Families**

- Impact Aid and Support for Military Children with Severe Disabilities: Authorizes \$50 million in Impact Aid and \$30 million in additional funding for schools serving military children with severe disabilities.
- Report on Unmet Child Care Needs: Requires DoD to assess these needs for each installation with specific regard for the type of child care used and the development of a plan to address them.
- Mold Mitigation in Family Housing: Requires DoD to study the health impacts of mold in military housing, take corrective action, and develop new construction standards for prevention. [TAKE ACTION: Fix the TRICARE Young Adult Coverage Gap]

### **Retirees and Veterans**

- Individual Longitudinal Exposure Record (ILER): Directs DoD to expand ILER to document all exposures, including within the U.S., and ensure the data is available to the VA for care, research, and benefits processing.

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· Nevada Test and Training Range Toxic Exposure Recognition: DoD will be required to classify the Nevada Test and Training Range as a location of contamination and identify servicemembers stationed there since 1951.

[FROM MOAA AND DAV: Ending the Wait for Toxic-Exposed Veterans]

## DoD Health Care

· Scope of Services Provided by a Military Treatment Facility (MTF): Enhances notification requirements prior to service changes at MTFs, including an assessment from the Defense

Health Agency director that explains how servicemembers and beneficiaries receiving services at the facility will continue to receive care. This builds on MOAA's previous work to halt medical billet cuts and MTF restructuring.

· Hearing Aids for Children of Retirees: Expands hearing aid coverage to retirees' children enrolled in TRICARE Select. TRICARE already covers hearing aids for children of active duty servicemembers. The FY 2024 NDAA expanded TRICARE coverage of hearing aids for children of retirees enrolled in TRICARE Prime.

· TRICARE Provider Directory Accuracy: Requires DHA to ensure the accuracy of the TRICARE provider directory for all specialty care provider types, and also requires the Government Accountability Office (GAO) to conduct an annual review of the TRICARE provider directory.

## Amendments and More

As Congress returns after its summer recess, the NDAA's final form will depend on broader budget negotiations, competition for limited floor time, and what amendments lawmakers introduce throughout the legislative process. One such amendment already introduced is the Major Richard Star Act, which would end the offset between DoD retirement pay and VA disability compensation for combat-injured veterans. The proposal has gained bipartisan momentum over the last several Congresses and remains an enduring priority for MOAA and other veteran service organizations. [TAKE ACTION: Ask Your Lawmakers to Support the Major Richard Star Act]

MOAA will continue advocating for NDAA provisions that uphold service-earned benefits and strengthen the systems servicemembers rely on. Whether you served in uniform or stand in support of those who did, your engagement in this process matters. By lending your voice to MOAA's efforts, you help ensure that the needs of the uniformed services community remain front and center. Stay tuned for more information by visiting our advocacy news page and checking out the Legislative Action Center.

## President's Message: Support Servicemembers During Summer Advocacy in Action

**By: Kevin Lilley**

Lower premiums for VA life insurance plans took effect July 1, with the savings set to benefit millions of policyholders.

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The discounts will be automatic for Veterans' Group Life Insurance (VGLI), Servicemembers' Group Life Insurance (SGLI), and Family Servicemembers' Group Life Insurance (FSGLI) policyholders. Savings vary across plans.

A brief breakdown of each policy type is below. For information about accessing your VA life insurance account online, visit [VA.gov](https://va.gov).

## VGLI

· Savings: Between 2% and 17%, depending on age bracket and coverage amount. The average premium will fall 11%. · Premiums: See the full chart [here](#). · Questions: Visit the VA's FAQ page, call (800) 419-1473, or email [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com).

## SGLI

· Savings: Policyholders will pay 5 cents for every \$1,000 of coverage, down from 6 cents. A monthly \$25 premium will result in the maximum \$500,000 coverage. · Premiums: See the full chart [here](#). · Questions: Visit the VA's FAQ page or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

## FSGLI

· Savings: Between 11% and 22%, depending on age bracket and coverage amount. The average premium will fall 13%. · Premiums: See the full chart [here](#). · Questions: Visit the VA's FAQ page or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

Find more financial resources – including member-exclusive publications, tax and investment articles, and more – at MOAA's [Financial Resources](#) page.



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## CHAPTER LEADERSHIP

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Community Outreach	)	<a href="#">_____</a>

## ABOUT MOAA

The Military Officers Association of America (MOAA) is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. <http://moaa.org>. The Chapter is an affiliate of the national MOAA. Like MOAA National, the Chapter is an independent, nonprofit, politically nonpartisan organization.

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The MOAA Legislative Action Center provides information regarding MOAA's top national legislative priorities for the year and COLA, as well as perspective on issues in the military community that could affect you and your family <http://takeaction.moaa.org>

If you are not a member of MOAA, you can join at <http://bit.ly/JoinMOAA>. Membership in MOAA is separate from membership in the Susquehanna Chapter.

## MOAA MISSION

To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through:

Advocacy, Leadership, Education, and Service.

Advocacy Highlights:

Pay Raises for all ranks, Widows Tax repeal, MTF restructuring delays, protecting TRICARE benefits, military housing reforms, PACT Act support, MISSION Act reforming VA programs, GI Bill upgrades, COLA adjustment improvements.

Current Legislative Goals:

Compensations and Service-Earned Benefits, Military Housing, Health Care for currently serving, retirees, and veterans, Survivor families benefits, and improve Guard and Reserves pay and health coverage.

## SUSQUEHANNA CHAPTER MOAA:

Susquehanna Chapter, a 501(c)(19) nonprofit organization was affiliated in October 1969 with the Military Officers Association of America (MOAA), formerly TROA. Chapter members live in Harford and Cecil Counties. We promote the MOAA purposes and objectives to foster fraternal relations among retired, active and former officers of the eight uniformed services and the Reserve Components.

The chapter has 60 active members, who are currently serving, former, and retired officers, and their spouses and widows/widowers. Working through the Chapter, we provide assistance to our membership, enabling them to continue to serve their nation and communities, maintain contact with the other services, and enjoy social fellowship with people who share common values of patriotism, honor and selflessness.

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Our Chapter helps provide critical grassroots support for MOAA's national legislative agenda. Our benefits are under attack, and MOAA is in the fight to preserve them. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C. In these difficult times, our chapters are the best way we know to do that.

At the local level we successfully advocated for reduction of Harford County property taxes for retired veterans and reductions of MD State taxes on retired pay for military members and first responders. We sponsored scholarships, engaged Harford County Board of Education to establish a JROTC program, and continue to coordinate community outreach to schools for Veteran Poster essay contests. We coordinated COVID 19 grants for qualifying veterans, volunteered with the Susquehanna Habitat for Humanity, and participate in local veteran memorial activities.

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## **Susquehanna Chapter MOAA**

### **Annual Membership Picnic**

**Saturday, 13 September 2025, 1200 – 1500 hours**

**Ruggles Golf Course Club House**

**1st Avenue Bldg 4490, Aberdeen Proving Ground, Maryland, 21005**

**The Susquehanna Chapter will celebrate another successful year at our annual picnic at the APG Ruggles Golf Course Club House.**

**Food will be catered by First Sergeant's Barbeque.**



**Pulled Pork  
Pulled Chicken  
Green Beans  
Cole Slaw  
Potato Salad  
Rolls**



**Drinks will be available from the club house bar**

**Receive 6 free raffle tickets when you bring an appetizer or desert**

**\$20 for members and guests over 18**

**Guests under age 18 are free**

**RSVP and pre-pay**

**No Later Than 5 September at**

**<https://www.moaasusquehanna.org/>**





**SAVE THE DATE**

*Retiree  
Appreciation Day*

**THURSDAY, SEPTEMBER 11 9 AM**

**MWR RECREATION CENTER • ABERDEEN PROVING GROUND**

- Retiree & veteran vendors
- ID services
- Commissary (DeCA)
- Kirk US Army Health Clinic
- Legal & more!



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## MEMBERSHIP DUES FORM (New & Renewal) **Susquehanna Chapter**

Name \_\_\_\_\_  
Last First MI

Information below is only required if it has changed. \_\_\_\_New \_\_\_\_Renewal

Mailing \_\_\_\_\_  
Address Street City State Zip Code

Home \_\_\_\_\_  
Address\* Street City State Zip Code

\*If different from mailing address

Home Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Office Phone # \_\_\_\_\_

e-mail \_\_\_\_\_ @ \_\_\_\_\_  
address

**Annual Membership Fee.** New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December pay no dues during the current year and following year. Annual dues are \$20. Please complete this form and submit it with your check for the appropriate amount, payable to “Susquehanna Chapter, MOAA” or you may pay online at <https://chapterdues.moaa.org/Membership.aspx>.

Mail this form to:

**Membership Chair**

**Susquehanna Chapter, MOAA**

**PO Box 243**

**Aberdeen Proving Ground, MD 21005**

Dues enclosed are for \_\_\_\_2025 \_\_\_\_2026 \_\_\_\_2027 \_\_\_\_2028 \_\_\_\_2029 \_\_\_\_2030 \_\_\_\_ Lifetime Membership

**Lifetime Membership:** If you are 70 years of age or older, and not in arrears for dues, you are eligible to become a Lifetime Member of the Susquehanna Chapter. The one-time fee for Lifetime Membership is 80- your age x \$20.00. Lifetime membership cannot be paid online. Lifetime Membership in the Susquehanna Chapter does not convey Lifetime Membership in MOAA. Payment for Lifetime Member status must be paid via check to the address above.

Please contact Ted Newing at [ted.newing@gmail.com](mailto:ted.newing@gmail.com) with questions about your dues status.

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