

In this issue:

- Virtual Chapter News- Page 1
- MOAA Surviving Spouse Advisory Council - Page 3
- Surviving Spouse Virtual Book Club - Page 4
- Legislation Page- 5
- DoD and VA Forums and symposium - Page 7
- Surviving Spouse Corner: - Page 9
- Resources - Page 14

From National MOAA

- [VA announces major survivor benefits reforms](#)
 - [What REAL ID Rules Mean for Military-Connected Travelers](#)
 - [MOAA Strengthens Ties With Pentagon Officials to Advance State-Level Advocacy](#)
-

Message from the President of Surviving Spouse Virtual Chapter (SSVC)



Fellow members, this is a busy month for the military and our group. May 9 is Military Spouse Appreciation Day. I want to congratulate all of you on a job well done. I know your spouses and families appreciate your sacrifices and hard work. Enjoy your Day and Mother's Day, and be sure to educate all your young ones about the significance of Memorial Day at the end of the month.

I want to report that all of your Board members attended Advocacy in Action in April. They shared their experiences and discussions with Representatives and Senators in DC at our last meeting. It was a wonderful sharing and exchanging of their Congressional and Senatorial Office activities. At the MOAA event in April, Barbara Smith and Renee Brunelle Mathews were recognized. They have finished their term of office as Surviving Spouse Advisory Council members. Barb served 6 years, including 2 years as the President of our Virtual Chapter. Renee served 4 years. They have spoken at various National and Regional MOAA meetings and contributed their knowledge and talents to our Chapter. Our MOAA Sponsor, Jennifer Goodale, presented them with a Scarf as a Farewell gift. Fortunately, both have assured me that they will continue their Chapter membership. At the closing MOAA Event, our SSVC Newsletter received the Colonel Marvin J. Harris Communication Award. MOAA President Lt Gen B.K. Kelly presented our talented editor, Vivianne Wersel, with the certificate. Congratulations to our Chapter and Vivianne for this honor. By the way, Vivianne is looking for an assistant. If you want to learn from the best, contact her at drviviannewersel@gmail.com

Your Board is currently working on updating the SSVC Bylaws. We will notify you when we have finished a copy. Other news... Micki Costello is creating a website for our Chapter. In the summer, there will be a demonstration and more information on that. Our next meeting is Tuesday, May 20, 2025 at 1 pm Eastern time. The speaker is one of our members, Harriet Jo Joslyn. She has written a book about her experience in dealing with the Veterans Administration concerning her spouse's earned benefits. You will enjoy and relate to her story and applaud her success. Don't miss this meeting,

Standing Strong Together: The Mission of MOAA and Our Surviving Spouse Virtual Chapter

The Military Officers Association of America (MOAA) is one of the nation's most influential military advocacy organizations. MOAA's mission is simple yet powerful: to protect earned military benefits for service members, veterans, retirees, and their families. Through grassroots advocacy, legislative action, and professional support, MOAA fights for what matters—health care, survivor benefits,

military pay, and more. Learn more about MOAA's mission here: <https://www.moaa.org/content/about-moaa/> But MOAA doesn't just support those in uniform and retirees; it stands behind the families left behind—the survivors who continue to carry the legacy of service. That's where the MOAA Surviving Spouse Virtual Chapter (SSVC) comes in.



Our virtual chapter brings together surviving spouses nationwide, offering strength through shared experiences. We support one another through grief, transition, and renewal. Our mission is to educate, connect, and empower. We stay informed on legislative issues that affect surviving spouses, advocate for change, and provide a network of understanding peers who truly “get it.” You can learn more about the MOAA Surviving Spouse Virtual Chapter [here](#). Please join us! Newcomers are welcome. You can also connect with us on MOAA's Surviving Spouses Facebook group.

Photo by MOAA. MOAA President B K Kelly (far left) with SSAC member, Roy Yenchsky (third from left) advocating in a Kansas Congressional Office" during AiA..

Whether you are newly bereaved or years into your journey, the SSVC provides a place to belong—a safe space to share stories, access resources, and find purpose in continued service and connection.

Through MOAA and the SSVC, we ensure that no surviving spouse walks alone.

MOAA Surviving Spouse Virtual Chapter (SSVC) Membership Report

1. We have 277 Members registered for the Surviving Spouse Virtual Chapter. 222 Surviving Spouses and 68 Surviving Spouse Liaisons. Five members have been added since last month. 2 MOAA staff members and 1 Board of Directors member.
2. Meeting Attendance: Our last chapter meeting had 34 participants . Please update your screen name with your first and last name for our virtual Zoom meetings. Thank you.

Everyone is a Chapter Recruiter! Please give me one potential member's name and phone number in February. Another option is to have them apply directly- email mssvc02@gmail.com. Thank you in advance for your support. Roy Yenchsky

Surviving Spouse Virtual Chapter, Membership

316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052

MOAA Surviving Spouse Advisory Council (SSAC)

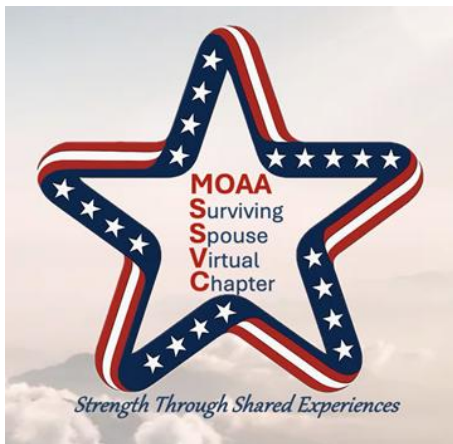


SSAC members in Washington, participating in AiA: from left, Roy Yenchsky, Kathy Thorp, a MOAA Board Member, Vivianne Wersel, Gail Joyce, a MOAA Board Member, Pat Green, Cheryl Toland, Nora Durham, and Susan Collins. Photo by MOAA

Mission: The SSAC provides unwavering support, advocacy, and resources for surviving spouses of active-duty military personnel and veterans. The council also offers guidance and empathy to help spouses navigate military life and prepare for loss challenges. Eight advisory board members were selected through a competitive application process and subsequently appointed by the president of the National Military Officers Association of America (MOAA). This selection ensures that Advisory Council members are chosen based on their qualifications, aligning with MOAA's commitment to effective leadership and representation.

Council Members: Virginia Gail Joyce (Chair), Pat Green, Vivianne Cisneros Wersel, Au. D., Nora Durham, Cheryl Toland, Roy Yenchsky, Susan R. Collins, Kathy Thorp, Capt., USNR, Ret.

Coming Soon!



The construction of the website for the **Surviving Spouse Virtual Chapter** is ongoing and is expected to be completed soon. The basic site plan has been established and is currently being finalized. Stay tuned...

Surviving Spouse Virtual Book Club

Pat Green

Hello, fellow readers, We have started another year of the SSVC Book Club and gained two new members. We meet on Zoom on the third Monday of each month at 4:00 p.m. Eastern Time. The welcome mat is out.

Our next Book Club meeting is scheduled for May 19 at 4:00 p.m. Eastern Time. The selection is *A YEAR IN PROVENCE* by Peter Mayle. This book is fiction, using fictional characters in similar circumstances. A narrative of the author's experiences living in France, which is highly recommended by one of our members. The moderator will be Barbara Churchill.

Other selections are:

FROZEN RIVER by Ariel Lawton Fiction

AMERICAN EMPRESS: The Life and Times of Marjorie Merriweather Post

by Nancy Rubin -nonfiction

FATAL REMEDIES by Donna Leon- fiction

A CALAMITY OF SOULS by David Balducci- nonfiction.

The discussions are informal and very friendly. Please attend if you are interested in any of these books or have read them and have some insights. An invitation is sent to all members the weekend before the third Tuesday of the month. Hope to see you on Zoom.

Keep the pages turning, Pat Green



Legislation

Advocacy is not just a one-day event; support is also needed for Surviving Spouses Legislation

Dr. Vivianne Wersel

The Military Officers Association of America (MOAA) has a longstanding tradition of advocating for the rights and benefits of service members, retirees, veterans, survivors, and their families. MOAA's efforts demonstrate to elected leaders that military service entails promises that must be honored. What began as 'Storm the Hill', an annual effort where members met face-to-face with lawmakers in Washington, has evolved into Advocacy in Action (AiA). This updated campaign combines in-person meetings, virtual outreach, and grassroots efforts to broaden MOAA's reach and adapt to changing times. Whether advocating for health care improvements, military pay, or survivor benefits, AiA empowers every MOAA member to make a difference.



Last month, MOAA members — including members of MOAA's [Surviving Spouse Advisory Council](#) gathered in our nation's capital to visit lawmakers and advocate for key issues. This year, MOAA identified five issues for members to discuss. See issues in full article: [MOAA's Mission Continues: Advocacy in Action 2025 Still Needs Your Support](#).

Your voice still holds power even if you could not attend AiA in person. Members, friends, and family — including non-members — can use MOAA's [Legislative Action Center](#) to support advocacy efforts from anywhere.

Key Legislation for Military Survivors and Families – 119th Congress

MOAA tracks and advocates for all legislation that affects military surviving spouses and dependents. You can find these bills in the Legislative Action Center, where your voice matters. MOAA offers an easy way to reach out to your elected officials through the Legislative Action Center. Center MOAA provides an easy way to contact your elected officials through the [Legislative Action Center](#). Click [MOAA Supported Legislation](#) and enter the bill's name into the "Search by title" bar, or click the link to send a message and make a difference for military surviving spouses. Follow the instructions for each piece of Legislation to write, call, or share your story.

1. [Caring for Survivors Act of 2025 \(H.R. 680 / S. 611\)](#)

This bill proposes increasing the monthly Dependency and Indemnity Compensation (DIC) payable to surviving spouses through the Department of Veterans Affairs (VA). It also seeks to reduce the required period a veteran must have been rated totally disabled from 10 years to 5 years for survivors to qualify for benefits. (Congress.gov)

2. [Love Lives On Act of 2025 \(S. 410 / H.R. 1004\)](#)

This bill would eliminate the remarriage penalty for surviving spouses, allowing them to retain DIC, SBP, and TRICARE benefits regardless of age if they remarry. It also restores TRICARE if a subsequent marriage ends and preserves access to education and the commissary benefits. (Congress.gov)

3. [Fairness for Servicemembers and Their Families Act of 2025 \(S. 385 H.R. 970\)](#)

This legislation will require the federal government to regularly review and update Servicemembers' Group Life Insurance (SGLI) coverage limits to ensure they keep pace with inflation and rising market costs. Veterans' Group Life Insurance (VGLI) is also included in this legislation. The House has already passed the bill, and we hope the Senate will act swiftly to do the same.

VA Announces Major Survivor Benefits Reforms. For immediate release- May 5, 2025

WASHINGTON — The Department of Veterans Affairs today announced a three-pronged approach to eliminate barriers and streamline the process for how eligible survivors and dependents of deceased Veterans and servicemembers apply for and receive VA benefits and services.

Specific improvements include:

- Starting this month, VA's [Office of Survivors Assistance](#) will be moved from the Veterans Benefits Administration to the Office of the VA Secretary, reversing a Biden-era decision that buried OSA under layers of bureaucracy.
- Starting this month, VA will create a "white-glove" survivor outreach team to guide and assist eligible survivors throughout their [Dependency and Indemnity Compensation](#) (DIC) claims process.
- Starting immediately, VA will begin work to identify areas where automation can be used to make the DIC claims process easier to navigate for survivors.

"The last thing survivors need in their time of grief is frustrating red tape and bureaucracy. That's why we are creating a better system to more quickly and effectively provide survivors the services, support, and compassion they've earned," said **VA Secretary Doug Collins**.

Background information on the changes VA announced today is below click [Here](#) to read the rest of the press release.



Support for Military
Personnel & Their Families

Department of Defense Survivor Symposium Series



The Survivor Symposium series underscores the Defense Department's commitment to providing support for survivors of active-duty deaths. This virtual event focuses on educating surviving family members of service members who died while on active duty about their survivor benefits, entitlements, and available resources, as well as addressing any questions or concerns they may have.

Click to REGISTER HERE 

The next symposium will be June 27 from noon to 3 p.m. EDT. During the June event, experts will:

[Sign up for The Survivor Connection eNewsletter](#) to receive updates about future symposiums.



VA/DoD Joint Survivors' Forum – April 24, 2025 Summary

Navigating Resources and Honoring Legacies

On April 24, 2025, the Department of Veterans Affairs (VA) and the Department of Defense (DoD) co-hosted a Joint Survivors' Forum, bringing surviving spouses and families face-to-face with the personnel responsible for administering benefits.

One of the most talked-about topics was resource navigation. Representatives from the VA's Office of Survivors Assistance explained how survivors can obtain assistance with benefit applications, where to find support, and what to expect at various stages. They stressed that no one should feel like they must navigate this system alone. Survivors are encouraged to explore the tools and connect with support. Learn more [here](#)

Another important theme was legacy planning. The VA introduced the 'Planning Your Legacy' guide—a practical booklet designed to help survivors gather essential documents and organize important information. It's not just about paperwork; it's about preserving memories and easing the burden on family members in the future. This guide is now available for download and is well-received across the survivor community. Download the 'Planning Your Legacy' guide [here](#):

The forum concluded with a live Q&A, during which survivors asked heartfelt questions, shared personal stories, and offered suggestions. It was a powerful reminder that we're stronger when we speak together. If you missed the event, you can still catch the highlights and access the presentation materials on the official VA forum page: [View the slides and materials.](#)

Surviving Spouse Corner:

What REAL ID Rules Mean for Military-Connected Travelers

By: Kevin Lilley

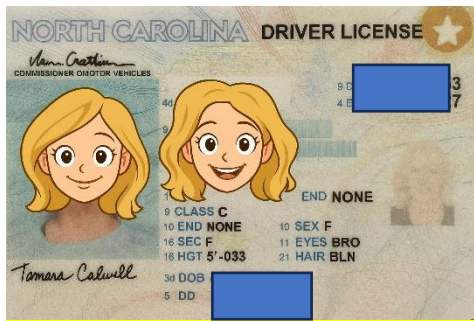


Photo: Vivianne Wersel, Au.D.

Transportation Security Administration (TSA) officials confirmed with MOAA that all DoD-issued identification—including IDs with indefinite expiration dates—will remain valid for airline travel after new REAL ID compliance rules take effect May 7.

DoD IDs, including those issued to dependents, are [on the official TSA list of acceptable identification](#) and will still be an acceptable form of ID following the implementation of REAL ID,” an official said via email. VA-issued [Veteran Health Identification Cards](#) (VHICs) are also on the approved list.

MOAA has fielded concerns from members who have encountered long delays or other challenges when using DoD-issued IDs at airports. Military.com first reported on issues faced by holders of IDs with [“INDEF” expiration dates](#) in 2024; at the time, TSA reportedly was considering removing “INDEF” IDs from the approved list because of issues with screening technology.

A [recent Military.com report](#) noted confusion surrounding the issue, including a since-deleted social media post from an Army installation falsely stating retiree and family member IDs would no longer be accepted after the REAL ID changeover.

Rejected ID? Asked what a military-connected traveler should do if their ID card is rejected, a TSA spokesman told MOAA via email that “[a] military ID should not be rejected, as it’s an acceptable form of ID. If this does happen, they should ask for a Supervisory Transportation Security Officer (STSO).”

For more about the REAL ID changeover, travelers can:

- [Access state-specific guidelines](#) and other REAL ID implementation information.
- Get [answers to frequently asked questions](#) about the REAL ID process.
- Contact [TSA Customer Service](#).

More ID Card News: *The REAL ID card move comes months before DoD completes an unrelated phase-out of its paper-based ID cards in favor of the Next Generation Uniformed Services ID Card.*

“Replacement of all paper based USID cards with 4- or 5-year expiration dates will occur by December 31, 2025,” according to a March email to MOAA from the Defense Manpower Data Center (DMDC), which stated that replacement of “INDEF” cards, such as those used by retirees and incapacitated dependents, “must be completed at the customer’s convenience prior to the paper-based card [form’s] termination in 2026.”

DoD has not announced a specific date when the paper cards would no longer be accepted. Those with older “INDEF” cards seeking a replacement can do so using the guidance available at [MOAA’s ID Card page](#).

SUMMER SAFETY- Protecting Your Home While You’re Away



Planning a summer getaway? Whether you’re heading out for the weekend or taking an extended vacation, a little preparation can go a long way in keeping your home safe and secure while you’re gone. Here are some practical and easy-to-do tips to help you leave with confidence and return to everything just as you left it:

Lock Up Tight

Double-check that all doors and windows are securely locked—including sliding glass doors, garage entries, and basement windows. Adding a deadbolt or door reinforcement bar can offer extra peace of mind.

Use Smart Tech to Your Advantage

Consider installing smart cameras, motion-sensor lights, or a video doorbell. Many of today’s systems let you monitor your home right from your smartphone. Not sure where to start? Check out [Consumer Reports’ Home Security System Guide](#).

Team Up With a Neighbor

Let a trusted neighbor or nearby friend know you’ll be away. Ask them to pick up mail, water plants, or simply look for anything unusual. A little neighborly help goes a long way.

Make It Look Like You’re Still Home

Set timers on interior lights, leave a car in the driveway, and have someone move your garbage bins on pickup day. Hold off on posting vacation photos on social media until you’re safely home.

Prepare for Summer Weather Threats

If you live in an area prone to hurricanes or wildfires, take steps to protect your home from severe weather. Unplug electronics, secure outdoor furniture, and clear gutters. The [VA's Emergency Preparedness Resources](#) offer more helpful advice.

Taking these simple steps before you leave can help you enjoy your vacation with fewer worries—and come home to exactly what you left behind.

Peace of Mind When You Travel: Why I Chose MASA Platinum

By Dr. Vivianne Cisneros Wersel, MOAA Surviving Spouse Virtual Chapter



As a military surviving spouse, I know how important it is to feel secure when we're away from home. Whether it's a weekend getaway or an overseas adventure, none of us wants to think about what might go wrong. But if something does happen, especially a medical emergency, having a plan in place can make all the difference.

That's why I signed up for MASA Platinum, a travel protection plan offered through MOAA. It helps cover emergency air and ground ambulance transport, hospital transfers, and even safely brings you home if

you're hospitalized far away.

What makes MASA stand out is how much it covers—things most health insurance plans don't:

- Emergency transportation if you're seriously ill or injured
- Getting you to the right hospital if the local one can't help
- Returning you home after an extended hospital stay
- Flying a loved one to be with you if you're stuck far away
- Returning your car, RV, or even your pets—if you're unable to

It even includes transporting your remains back home, which can be costly and complicated.

MOAA members receive a special discounted rate, and coverage follows them wherever they go, even abroad, just as long as they notify MASA before long trips.

To sign up or learn more:

- Visit MOAA MASA for discounted rates [Medical Transportation Coverage](#)
- Or go to <https://www.masaaccess.com/essential-plans/> for full benefit details

Having MASA gives me peace of mind when I travel—and that, to me, is priceless.



Caring for Yourself: Mental Health and Wellness for Surviving Spouses

As surviving spouses, we often spend so much time caring for others—our families, our communities—that we forget to care for ourselves. However, wellness encompasses more than just physical health. Your emotional and mental well-being matter, too.

Whether you're navigating grief, adjusting to a new chapter in life, or simply feeling overwhelmed, help is available. One excellent resource is Military OneSource, which offers free, confidential counseling sessions—up to 12 per issue, per year. You don't need to be

enrolled in TRICARE to access it: click [Here](#) to connect. If you do use TRICARE, you may have coverage for mental health care, including therapy and medication support:

<https://www.tricare.mil/CoveredServices/Mental/GettingMHCare>. Medicare-covered mental health services are also available for those with TRICARE For Life. Click [Here](#) to connect.

And sometimes, talking to someone who's been there makes all the difference. Consider a [MOAA chapter or virtual support group](#)—you are not alone:

WHAT IS YOUR HAPPY PLACE?

We all have something that helps us feel grounded — a walk around the block, digging in the garden, curling up with a good book, or catching up with a friend. Maybe it's traveling somewhere new or just sitting quietly with your coffee in the morning. Whatever brings you a little peace... that's your happy place.

So, what's yours?

Please send a photo and a brief description to drvivianneversel@gmail.com

I will share some of your submissions in the following newsletter. Not only do they inspire others — they remind us all that joy still shows up, even in this new chapter of life. We may walk this path without our spouses, but we're not walking it alone.

Resources for Caregivers

By: Cheryl Toland

APRIL 25, 2025



File photo

There are 14.3 million military and veteran caregivers, representing 5.5% of the U.S. adult population, according to a [report from Rand](#). If you find there is a need for a caregiver in your life or if you become a caregiver, know that caregivers are not alone. Many organizations offer information, guidance, and resources. Here are some to consider:

Stay informed about legislation and news affecting the caregiver community by reading the [latest articles from MOAA](#). You can also take action on legislation pertaining to caregivers through [MOAA's Legislative Action Center](#).

One example: The Veteran Caregiver Reeducation, Reemployment, and Retirement Act would help close gaps in caregiver financial planning and preparation by providing professional development, employment assistance, and retirement guidance tailored explicitly for veteran caregivers. This legislation is critical to ensuring caregivers receive the recognition, support, and financial security they have earned through their service to veterans. Urge your lawmaker to [support this bill today](#). Click [HERE](#) to read the full article

Thousands More Could Be Eligible for VA Family Caregiver Program, MOAA

DECEMBER 06, 2024

"THE VA HAS ANNOUNCED AN OVERHAUL OF ITS FAMILY CAREGIVER PROGRAM THAT EXPANDS ELIGIBILITY FOR SOME VETERANS BUT ALSO INSTITUTES NEW ELIGIBILITY REQUIREMENTS THAT WILL AFFECT THE THOUSANDS OF VETERANS ALREADY ENROLLED...". For the full article, click [HERE](#).

MOAA's Editor note: This article by Patricia Kime originally appeared on Military.com, a leading source of news for the military and veteran community.

Resources and Support Newsletters



- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#)
- [Office of Survivor Assistance \(VA\)](#)
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS Survivor Newsletter Fall 2023](#) Good Tax information
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [Learn about VA DIC and how to apply.](#)
- [Learn more about family member benefits.](#)
-

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>

Long-Term Assistance Program Office, Gold Star, and Surviving Family Member Representatives

U.S. Army Office: 210-834-0494 usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Phone: 901-874-0083 MILL_LTAP@navy.mil

U.S. Air Force USAF/A1SAA: 703-693-0683 usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard -Coast Guard Casualty Matters Office: 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:

Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors



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



Closing Message:

As a group, we pay tribute to the memories of those who have served, acknowledging the sacrifices they made both on the frontlines and in the lives they left behind. As we progress, may the cherished memories of our departed ones continue to bring light into our lives. May the strength within each one of us be a plethora of resilience. In unity, we find solace; through shared narratives, we uncover healing. By honoring those, we carry forth their enduring legacy.

