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About Us *Page 1 of 2*

Who We Are. The Arizona Council of Chapters (AZCOC), an affiliate of The Military Officers Association of America (MOAA), is a dynamic organization of more than 1,100 active, retired, and former officers of the uniformed services of the United States, and the surviving spouses thereof. The AZCOC was chartered on 6 Jun 1975 and later incorporated in the state of Arizona on 30 Sep 1992. It is comprised of [nine chapters and three satellite chapters](#).

MOAA National, State Councils, and Chapters are independent, nonprofit, politically nonpartisan organizations.



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Vision. MOAA is recognized as Arizona's most committed and effective advocate for the rights and benefits of—and service to—active duty, retired, and former members of the uniformed services and their families.

Mission. To provide a unified voice and support for all MOAA members and chapters in Arizona in promoting and supporting National MOAA's goals, objectives, and advocacy for the rights and benefits of—and service to—active duty, retired, and former members of the uniformed services and their families.



President's Message Page 1 of 5

Greetings to all of my fellow MOAA members in Arizona – and all others who may be reading this Council newsletter. As I started to write this article, I realized it was Memorial Day – a day to honor the men and women who died while serving in the U.S. military. This realization caused me to pause and reflect on all of our fallen comrades and specifically on a few close friends who gave all for our country and peace. It also caused me to reflect on the pride I feel for all of you and your families who “Never Stop Serving” as you continue to honor our military heritage, and support our veterans and their families, our communities, and our country. Thank you!

Now, back to this newsletter. We changed the timing of its publication from before to after our biannual state meetings/conventions to allow us to share the highlights of the meetings. We held our recent Council meeting in Surprise, AZ at The Colonnade which was an outstanding venue. I want to thank our convention team who made it happen: Dick Jonas for coordinating the lodging, Nicholas Knight for the notifications and all audio/visual >>>



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needs, and Pam Wojtas for coordinating all elements of the meeting and meals with the Colonnade and the outstanding minutes that perfectly captured the details of the meeting. Their behind-the-scene work and support truly made the difference.

But what really made this event a success was the fact that it was the first in-person gathering of our chapter leaders since Nov 2019, some 18 months. We actually had a REAL in-person social the evening before the meeting. And for the next day's meeting, Nicholas' planning and expertise allowed some ten of our chapter leaders/members to attend virtually and join some 17 attendees in the room. It was truly great to be able to socialize with many of our current and past Council and chapter leaders in-person again. The virtual platforms bridged the gap during the pandemic, but being in the same room was a positive difference - to meet and greet, share side bar stories and issues, network, enjoy lunch together, etc., etc.

I know you, our chapter leaders will be sharing this newsletter with >>>



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many of their members. Page 1 of the Topics of Interest section includes some of the takeaways from the meeting. I will also highlight just a few items below:

- For the guest speaker, I wanted to do something a little different. I invited Amanda Centers, MOAA's Vice-President for Development to talk about MOAA's Charities, the MOAA Scholarship Fund (MSF) and the MOAA Foundation (TMF). These charities are doing great things for veterans and families and some of our own chapters have benefited. In 2020 four of our chapters received a total of \$28,500 in MOAA grants including \$16,000 for COVID relief. In 2021, four of our chapters have received \$17,500 including \$5,000 for COVID relief. All of these monies come from member donations.
- Our Legislative Chairman, Lee Lange covered a few key federal and state items of interest plus MOAA's Advocacy in Action campaign; Lee's article on Page 3 of the Legislative Chairman section gives the >>>



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details, As of this writing, we have been able to meet virtually with all but two of our legislators thanks to the aggressive work by our chapters.

- As I mentioned, our total membership among all member chapters is down a bit to 1,047 of whom an amazing 99% are members of national MOAA. This total member number represents only some 12% of MOAA members in the state, meaning we still have a lot of potential chapter members out there.
- The chapter updates continued to express challenges with leadership succession, and recruitment. Another common theme was the concern for getting members back as chapters start/continue the transition back to in-person meetings.
- With such continuing challenges facing our chapters and considering the Council's purpose of helping chapters become stronger and more effective, I had a vision for a Council training program for chapter officers and leaders. The attendees at the meeting supported this >>>



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concept and I have started working on it. I will provide updates during the coming months.

I continue to be honored to represent you and MOAA as our State Council President. Even though I will continue to host the monthly “Round Table” virtual sessions with all chapter presidents (and any and all members of their choosing), I very much look forward to start visiting your chapters in-person once again; just let me know when and where.

Peter Kloeber
AZCOC President



Legislative Chairman Page 1 of 6

- Federal Legislation. The White House Budget: What the Early Figures Mean for You and Your Benefits
 - President Joe Biden unveiled his top-line FY2022 budget request on 9 Apr, which includes plans for a small increase in overall DoD funding. [The 58-page document](#) sent to Congress outlines the administration’s plans for the federal budget to “lay a foundation to reinvest in the Nation’s strength.”
 - Presidents are required by law to submit the federal budget to Congress by the first Monday in Feb, but this is usually delayed when a new administration takes office. The White House is expected to lay out a more comprehensive budget within the next several months.
 - Congress has begun its review of the budget proposal, with hearings that will question administration officials about their requests. MOAA will monitor this process closely to ensure our legislative priorities are at the forefront of both Congress and the administration’s agenda.



Legislative Chairman *Page 2 of 6*

- While initial details are limited, highlighted below are takeaways from the so-called “skinny budgets” of the federal agencies MOAA is tracking, specifically DoD:
 - The DoD proposed budget is set at \$715 billion, a 1.7% increase from the FY2021 enacted level. The plan has received [criticism from both sides](#). Some lawmakers have stated this figure is not a sufficient increase to maintain a strong national defense, while others have questioned the need for even the limited increase.
 - The budget will “support America’s servicemembers and families,” according to the [White House report](#) – a standout priority for MOAA. “Military families are key to the readiness and well-being of the all-volunteer force, and therefore are critical to national security,” the report states. “The discretionary request supports military families by prioritizing programs that directly support military spouses, caregivers, survivors, and dependents.



Legislative Chairman Page 3 of 6

- This priority is timely, following Jill Biden’s official reintroduction of the Joining Forces program. The first lady had outlined plans for the program’s relaunch in support of military families shortly before the 2021 inauguration. The budget request did not include information on a military pay raise or details on specific funding levels for individual service branches which will both be outlined when the administration releases a more detailed budget request in the coming months.
- Advocacy in Action. MOAA again canceled the annual Storming the Hill signature event in Washington D.C.; this event has been renamed Advocacy in Action. The chapter system has been tasked to help National MOAA brief federal legislators on three issues and seek their support.
 - Toxic Exposure Reform – The focus is on helping veterans of the Gulf War and the War on Terror who have developed illnesses related to likely burn pit exposure in Southwest Asia and the Middle East. Key bills are [S.437](#) + [H.R.2436](#) and [S.927](#) + [H.R.2127](#).



Legislative Chairman *Page 4 of 6*

- Parity for TRICARE Young Adults – This effort seeks to change the basic TRICARE benefit to allow coverage for children of military members to age 26 without separate premiums as required now. Key legislation is [H.R.475](#).
- Establish Basic Needs Allowance – This initiative would establish a new Basic Needs Allowance to help junior servicemembers (E-1 to E-3) with families who currently qualify for federal Food Stamp and SNAP assistance programs. Approximately 10,000 servicemembers would qualify for this benefit. The benefit would end when the member's income from promotions exceeds 130% of the poverty line. Key legislation includes [S.1488](#) and [H.R.2339](#).
- To date, nine of Arizona's eleven federal legislators have been briefed virtually by council and chapter leaders, including both U.S. Senators' staffs.
- Arizona State Legislature. The State Legislature Enters Budget Negotiations
 - Arizona's state legislature has been in session since 11 Jan and is now focused on FY2022 budget negotiations. The legislature initially >>>



Legislative Chairman Page 5 of 6

projected the end to this year's session as 24 Apr, but work continues. Budget negotiations have grown contentious over Governor Ducey's efforts to replace the current state income tax brackets with a 2.5% flat tax. There are 11 budget bills in each house that are currently being debated. Both the House and Senate adjourned until 10 June after the budget negotiations reached an impasse.

- There are several bills of interest to veterans still in play. They are discussed below with their original bill numbers.
 - SB1172 – State Veterans Home Mohave County. Calls for \$25M for a veteran's home in Mohave County; the state's share of construction costs. The federal government must put up 65% of construction costs or money will not be spent. The bill was passed by the Senate on 11 Feb and was sent to the House. The bill passed the House Military Affairs Committee on 1 Mar and House Appropriations Committee 10 Mar. It is now included in HB2892/SB1820: Capital Outlay; Appropriations.



Legislative Chairman Page 6 of 6

- SB1331 – Veterans’ Income Tax Exemption on Military Retired Pay. Calls for full exemption, retroactive to 1 Jan 2021. Priced at \$45M. Passed by the Senate 17 Feb and sent to the House. Assigned to House Ways and Means and Rules Committees. No committee action was taken by the House. However, the full provisions of this bill are included in HB2900/SB1828: Omnibus; Taxation.
- HB2706 – Veterans Benefit Counselors (VBC). Appropriates nearly \$1M to hire additional VBC’s to help veterans in state submit earned benefits claims. Top priority of Unified Arizona Veterans (UAV) for several years. Passed by House on 25 Feb and sent to the Senate. Assigned to the Senate Appropriations and Rules Committees; passed by Appropriations Committee on 16 Mar. Inclusion in HB2895/SB1823 is under negotiation.

Lee Lange

AZCOC Legislative Chairman



Treasurer

The financials for the council remain very positive since there has still been no travel or other significant outlays to date. We received a nice grant from MOAA National (USAA) for our semiannual meetings and to support the ZOOM platform, which has become invaluable these last several months. Baring something unforeseen, we will end the year with a balance exceeding what was anticipated in the budget.

Charlie Bitner
AZCOC Treasurer



Secretary Page 1 of 2

It was very nice seeing a number of you in-person at our 7 May Spring council meeting.

I want to take this opportunity to thank all of you for sending me your Council, Chapter and Satellite presentations before or by the date requested. This gives me time to run off copies of the presentations prior to the meeting and to get all the presentations to Col Pete Kloeber and Lt Col Nicholas Knight. I very much appreciate your timeliness.

As I have done in the past, after a Council meeting, I update the AZCOC Master Roster with the corrections/changes I've received at the meeting or, if you weren't able to attend the meeting, from the request sent to you prior to the meeting. After updating, the roster is sent to all Council Officers & Staff, Chapter Presidents, Satellite Presidents and Past Council Presidents.

You've heard this before, please, when you have any changes to the information listed on the AZCOC Master Roster, send them to me. You >>>



Secretary Page 2 of 2

do not have to wait until a Council Meeting to give me changes/corrections. I want to make sure the roster remains correct and up-to-date. Thank you.

Pam Wojtas

AZCOC Secretary



Surviving Spouse Liaison Page 1 of 4

- New Legislation: U.S. Senators Rob Portman (R-OH) and Elizabeth Warren (D-MA) recently introduced Senate Bill [S.1669](#) (pending short title). The House companion bill [H.R.2214](#) (Military Retiree Survivor Comfort Act) was introduced by John Garamendi (D-CA) and Michelle Turner (R-OH).
 - These bills allow for the retention of the full finale month's retired pay to the surviving spouse of a military retiree for the month in which the member was alive for at least 24 hours.
 - Many surviving spouses are unaware they must contact DFAS immediately after the death of a military retiree. Most are unaware that DFAS will recoup the overpayment from the members bank account without notice, causing a hardship on the family. The new proposed bill would allow a gradual repayment over a 12-month period and an option for the Secretary of Defense to forgive the over payment.
 - Please contact your lawmakers and urge them to co-sponsor and support these bills.



Surviving Spouse Liaison Page 2 of 4

- Timetable for Survivors Benefit Plan (SBP) Phase-in
 - 2021 - SBP reduced by two thirds, rather than whole amount. Payments started in Feb 2021
 - 2022 - SBP reduced by one third
 - 2023 - SBP eliminated in total; effective Jan 2023 and paid Feb 2023
- The Department of Veterans Affairs (VA) [National Cemeteries Administration](#) (NCA) No Longer Restricting Gathering Sizes at Committal and Memorial Services
 - The NCA announced it has lifted all restrictions on gathering sizes at committal and memorial services in VA national cemeteries.
 - Earlier this week, the NCA announced it had adjusted its rules for visitors and staff members in accordance with the latest Centers for Disease Control and Prevention (CDC) guidance – [Interim Public Health Recommendations for Fully Vaccinated People](#). Fully vaccinated persons are no longer required to wear masks and physically distance themselves while at a national cemetery.



Surviving Spouse Liaison Page 3 of 4

- Consistent with the new CDC guidance, the NCA still requires persons who are not fully vaccinated follow CDC safety recommendations—such as wearing face coverings and maintaining physical distancing—while visiting a cemetery or attending a service.
- For more VA National Cemeteries info, please visit the NCA website (<https://www.cem.va.gov>) or contact your local national cemetery.
- FEMA Covid-19 Funeral Assistance Program
 - This program will pay up to \$9000 to assist with expenses for funeral services and interment or cremation for victims of Covid-19.
 - Contact the Covid-19 Funeral Assistance Hotline @ 1-844-684-6333.
- Central Phone Number for VA Information: This is who to call when you don't know who to call. You will reach a real person who can direct you to a number of services and help lines – 1-800-MyVA411 (1-800-698-2411).



Surviving Spouse Liaison Page 4 of 4

- [Surviving Spouse Virtual Chapter](#) Update: Membership has reached 157 members from 32 states. Meetings are on the 3rd Tuesday of each month. We have interesting speakers, learn what's new in surviving spouse legislative issues, and interact with members from all across the country. To join or get more info contact Micki Costello at 1-540-372-2066 or mssvc02@gmail.com.
- Stay Up-to-Date with Everything Surviving Spouse
 - Visit us on Facebook: [DIC Surviving Spouses and Friends](#) and [MOAA Surviving Spouses & Friends](#)
 - Join the Surviving Spouse Virtual Chapter via [downloadable application](#)
 - Visit [Surviving Spouses Resources](#) at MOAA.org
 - Sign up for the weekly [MOAA newsletters](#) at MOAA.org and the [Tragedy Assistance Program \(TAPS\) Magazine](#) at TAPS.org or 1-800-959-8277

Sharon Douglas
AZCOC Surviving Spouse Liaison



Personal Affairs Officer Page 1 of 2

I'm sure that for many—if not most—of us, estate or end-of-life planning isn't something we are eager to dive into. Whether it's the overwhelming complexity of the task, the dark sense of finality that such planning may bring with it, or any one of a hundred other dissuaders, forward planning of this magnitude can easily turn a relentless go-getter into a full-fledged procrastinator. The hard truth of it is though, as difficult as it may be to accomplish for us personally, the act of not planning ahead will only serve to multiply the difficulty that those we leave behind—or those left to care for us—will face in their efforts to properly see to our affairs.

“According to the CDC, around 60 percent of U.S. adults have no plan in place for the end of their lives. Consequently, close friends and family are left to sort through personal belongings, funeral arrangements and asset distribution while they're mourning.” – ConsumerAffairs.com

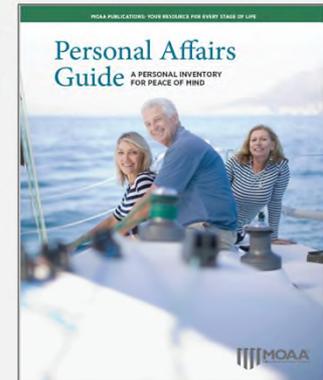
Fortunately for us, as National MOAA members we have a free tool at our disposal that is designed to both focus and streamline this critical undertaking: the *Personal Affairs Guide, A Personal Inventory for Peace of Mind*. While the *Personal Affairs Guide* won't make the planning process effortless, it will most certainly >>>



Personal Affairs Officer Page 2 of 2

produce a product that is considerably more comprehensive and effective than an eleventh-hour attempt to convey all the critical details on a host of personal matters ranging from Survivor Benefit Plan enrollment to the executor of the will.

The *Personal Affairs Guide* is broken down into five sections: Personal Data Security, Record-keeping, Financial Information, Insurance, and Wills and Other Arrangements. In the event you are no longer able to handle your own affairs due to health or advanced years, or more pointedly, you pass unexpectedly, the information you provide across the guide's five sections could greatly simplify the requisite follow-on efforts of those that love and care for you most. To determine if the *Personal Affairs Guide* is the right tool for you, simply click on the image of its cover to the right to objectively assess the potential of its five sections and their respective data points.



John Chernoski
AZCOC Personal Affairs Officer



Chapter Development *Page 1 of 3*

- Our goal is to form new chapters
 - New satellite chapters must be initiated by a host chapter in the designated area
 - Prospective satellite chapters need a strong nucleus of energetic and dedicated people; Grand Canyon Chapter is a classic example of this
 - Catalina Mountains and Mohave satellite chapters are also strong
 - Support and nurturing for new satellite chapters continually important
- Recovering from the pandemic
 - In-person meetings
 - Recouping meeting attendance
 - Recruiting new members via NRT, word-of-mouth by members
- Status of Arizona MOAA satellite chapters
 - Mohave Satellite
 - 14 members



Chapter Development *Page 2 of 3*

- Top 4 leadership positions are filled
- Restarted in-person monthly meetings in Jan 2021
- Catalina Mountains Satellite
 - 43 Members
 - 98% Retention
 - In-person meetings conducted since Oct 2020
 - Elected officers and membership interactive with other local veteran organizations
 - MOAA Certificate of Appreciation and MOAA Challenge Coin given to each guest speaker and ensure visibility through articles in community newspapers
- Central Arizona Satellite
 - 9 Members



Chapter Development Page 3 of 3

- 0 Recruited
- 3 Retention
- Their new meeting is at the Hideout Steakhouse, in the Promenade in Casa Grande

Ron Perkins/Dick Jonas

AZCOC Chapter Development Committee



Transition Liaison Page 1 of 3

- What is a Transition Liaison (TL)?
 - A TL is the successor to the former The Officer Placement Service (TOPS)
 - This program was established to provide all MOAA members and their Spouses with another venue for job research and placement
 - The mission of MOAA TL is to compile, publicize, and disseminate job opportunities via its network of industry, MOAA chapters, military leaders, veteran service organizations, and other MOAA stakeholders.
 - In Summary, the MOAA TL mission is to provide Professional Guidance and Support for MOAA Members & Spouses in Job Transition
- What is the AZ TL?
 - The AZ TL Organization is comprised of 40+ business/industry executives and other professionals who routinely provide notices of job opportunities in their areas to post to the former MOAA TOPS1 database
 - MOAA TL AZ is an arm of National MOAA that serves the AZ community



Transition Liaison *Page 2 of 3*

- MOAA AZ operates a [website](#) for posting information of interest to our stakeholders
- If you have information you want to share, send that information to me and I will have it posted on the website
- Services Provided
 - Provide local networking contacts for MOAA members and spouses in job/career transition
 - Each chapter is viewed as a primary career and geographic resource
 - Each Chapter provides needed “sponsor” assistance
 - Provide Job Listings on the website for access to the membership
 - Provide career related links and information for the membership in transitioning to civilian workforce as well as pertinent military and retired changes in benefits
 - Provide membership Career Fair Listings and Networking Contacts



Transition Liaison Page 3 of 3

- National Resources Available:
 - MOAA Career Center Website: www.moaa.org/careers
 - Linked In (Join MOAA Career Networking Group)
- Arizona Resources Available:
 - Council and Chapter Policies and Procedures Guide
 - Arizona MOAA Website: moaatopsaz.org
- AZCOC TL Contact Information: harrybowen@aol.com / Cell: 520-508-2685 / Home: 520-458-1058

Harry Bowen

AZCOC Transition Liaison



ESGR Liaison Page 1 of 4

- Employer Support of Guard and Reserve (ESGR) ... What's in it for the Servicemember?
 - Employer Outreach: Promote a culture where all employers support and value military service through education, recognition, and mediation
 - Military Outreach: Make Service members aware of their rights and responsibilities under the law and the value of employer support and recognition
 - Employment: Increase career opportunities through strategic relationships with employers, state and Federal partners, and professional associations
 - Ombudsman Services: Provide informal, neutral mediation for issues or conflicts between employers and Service members before they escalate
 - Service Member Responsibilities
 - Provide advanced notice to employer (verbal or written)



ESGR Liaison Page 2 of 4

- Leave a civilian job for fulfillment of military obligations
- If on extended active duty, receive a qualifying military separation (served honorably)
- Serve for no more than five cumulative years away from the workplace, excluding exceptions
- Notify employer of intent to return to work in accordance with USERRA guidelines
- Employer Responsibilities
 - Allow military leave of absence
 - Reinstatement employee promptly
 - Restore employee seniority
 - Reinstatement employment benefits
 - Provide training or refreshing of skills



ESGR Liaison *Page 3 of 4*

- Do not discriminate or retaliate
- What Protections Do Servicemembers Have?
 - The Uniformed Services Employment & Reemployment Rights Act (USERRA) is a Federal statute that protects Service members' and veterans' civilian employment rights.
 - An employer must not deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to an individual on the basis of his or her membership, application for membership, performance of service, application for service, or obligation for service in the uniformed Services.
- Among other things, under certain conditions, USERRA...
 - Requires employers to put individuals back to work in their civilian jobs after military service.
 - Restores employees who engage in military service to the same >>>



ESGR Liaison Page 4 of 4

level of seniority, status, and pay ordinarily attained if they were not called up for military service.

- Protects Service members from discrimination in the workplace based on their military service or affiliation.
- ESGR Employer Awards: [Service Member Patriot Award](#), [Spouse Patriot Award](#), [Seven Seals Award](#), [Above and Beyond Award](#), [Pro Patria Award](#), [Extraordinary Employer Support Award](#), [Secretary of Defense Employer Support Freedom Award](#)

John Chernoski
ESGR Liaison



Topics of Interest *Page 1 of 2*

- Communication Awards for 2020. We recognized the following 5-Star winners in Website and Print Newsletter Categories: Website - State Council, Arizona, Coronado, Green Valley, Luke, and Superstition Mountain Chapters. Print Newsletter - State Council, Arizona, Coronado, Grand Canyon, Green Valley, Luke, Northern Arizona, and Superstition Mountain Chapters.
- Recruitment Bonuses for 2020. Arizona, Coronado, Grand Canyon, Green Valley, Luke, Northern Arizona, Superstition Mountain, and Tucson Chapters. Total of 1,340.
- Retention Bonuses for 2020. Arizona, Grand Canyon, Green Valley, Northern Arizona, Superstition Mountain, and Yuma Chapters. Total of \$900.
- MOAA Membership. All nine chapters are above the 95% threshold for members belonging to national MOAA. The total for all chapters is 99%. Especially noteworthy is the fact that seven chapters and all three satellite chapters are at 100%. As a reminder, any chapter with 100% of its members belong to national MOAA as of 1 Jun 2021 will receive a \$50 bonus.



Topics of Interest Page 2 of 2

- MOAA Advocacy in Action (formerly Storming the Hill). In lieu of their traditional “in-person” Storming the Hill in 2020, which was cancelled due to the COVID-19, MOAA initiated a “virtual” Storming during the month of May. You can read more about this initiative on Page 3 of the Legislative Chairman section.



AZCOC Meeting Information

- Fall 2021: Scheduled for 4 Nov (Social) and 5 Nov (Meeting)
- Spring 2022: Tentatively scheduled for 5 May (Social) and 6 May (Meeting)



Photo Gallery

Photo Gallery images provided by Mary Jonas, Rebecca Seeger, and Nicholas Knight



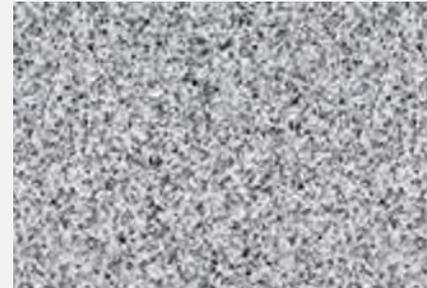
**AZCOC Meeting
8 Nov 2019**



**AZCOC Meeting
7 May 2021**



**Arizona State
Veterans Home
(Yuma)**



Pending



**AZCOC Meeting
3 May 2019**



Pending



Helpful Links Page 1 of 2

- [AZCOC Chapter Position Responsibilities Guide - Ver 06](#)
- [Take Action](#) - *MOAA Advocacy Information*
- [MOAA National Homepage](#)
- [MOAA Publications](#)
- [MOAA Councils and Chapters](#)
- [MOAA TOPS Arizona](#)
- [Opt-in for the MOAA Newsletter](#)
- [MOAA Council and Chapter Policies and Procedures Guide](#)
- [Arizona Department of Veterans Services \(AZDVS\)](#)
- [Arizona Be Connected](#)
- [Arizona Veterans Hall of Fame Society \(AVHOFS\)](#)
- [AVHOFS Copper Sword / Copper Eagle Nomination Criteria and Forms](#)
- [Unified Arizona Veterans \(UAV\)](#)



Helpful Links Page 2 of 2

- [Veterans Administration Regional Office - Phoenix](#)
- [VA Medical Center - Phoenix](#)
- [State Veterans Home - Tucson](#)
- [State Veterans Home - Phoenix](#)
- [Southern Arizona VA Healthcare System \(Tucson VA Medical Center\)](#)
- [Northern Arizona VA Healthcare System \(Prescott VA Hospital\)](#)
- [Arizona Military Family Relief Fund](#)
- [VA Benefits Administration Links](#)
- [How to obtain a copy of DD-214 on the Internet](#)
- [Veterans Asbestos and Mesothelioma](#)



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