

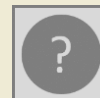
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About Us

Who We Are. The Arizona Council of Chapters (AZCOC), an affiliate of the Military Officers Association of America (MOAA), is a dynamic organization of over 1,000 active, retired, and former officers of the United States uniformed services, and surviving spouses thereof. The AZCOC—comprised of [nine chapters](#)—was chartered on 6 Jun 1975 and incorporated in the state of Arizona on 30 Sep 1992.

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

Mission. To share ideas and resources among Arizona MOAA chapters in order to preserve and protect the earned benefits of our uniformed services, veterans, their families, and surviving spouses through advocacy, leadership, education and service, and to encourage and support MOAA chapter community service projects that benefit veterans and recognize ROTC and JROTC students through scholarships and awards .



President *Page 1 of 3*

I've been the Arizona Council of Chapters president for a year and a half now and I continue to be amazed at the extent of community support provided by our MOAA chapters throughout the state. It is our community support efforts that demonstrate our commitment, as chapters, to veterans of all ranks and branches of services that are in need of assistance. In January I attended a luncheon where the Catalina Mountains Chapter presented four laptops and four printers to four temporary residents of Esperanza En Escalante (which provides temporary housing for veterans) in order to help them integrate back into the local community. Earlier this year, Luke Chapter provided monetary assistance to a disabled Navy veteran about to have her utilities cut off and probably lose her apartment; they have also given housing grants to nine veterans, several with dependent children in the home, this fiscal year. These are just a few examples of how local chapters support active-duty, retired, former and reserve component members of the uniformed services of the United States.

In addition to community support noted above, several chapters have awarded scholarships or grants to ROTC and JROTC cadets and midshipmen and veterans attending college. This spring Tucson Chapter presented three scholarship grants totaling \$6,000 to three ROTC cadets/midshipmen, and Luke chapter awarded \$40,000 of scholarships and grants to college-bound students. In May I attended the Green Valley Chapter dinner where they presented \$2,500 scholarships to two graduating JROTC cadets and awarded four \$2,000 grants to military veteran students at the University of Arizona to help them complete their studies. Arizona Chapter awarded three \$2,500 scholarships this spring along with the Coronado Chapter which also awarded numerous scholarships →



President *Page 2 of 3*

as they have for many, many years.

Arizona chapters' support is not limited to scholarships. It also includes participating in stand-down events where veterans can receive material necessities—toilet articles, clothing, grocery gift cards, gas cards, etc.—to help restore in them a sense of normalcy, prepare them for job interviews, ease their return to the workforce, and cover shortfalls in this time of ever-increasing costs. Tucson Chapter supported a local veteran's stand-down in March with socks, underwear, toiletries and gift cards. Coronado Chapter provided monetary support of veterans in need of emergency funds and is active with the Arizona Coalition for Military Families in Cochise County.

This list of community support efforts represents only that which I learned of first-hand attending chapter meetings over the first half of 2026, as I visit the remaining chapters over the latter half of the year, I'm certain the list will grow considerably larger in scope and magnitude.

I'm very proud to say that Arizona MOAA chapters are making a tangible impact on people's lives. Given the accomplishments of just those chapters noted above, it should be no surprise that all nine Arizona MOAA chapters earned National MOAA's 5-Star Levels of Excellence awards this spring—National MOAA awards 3, 4, and 5-Star Levels of Excellence awards to recognize the accomplishments of MOAA councils and chapters in legislative advocacy, community engagement, recruiting and retention, leadership succession, and training. I'm proud to say that the council was also awarded a 5-star Levels of Excellence award for 2025.

National MOAA's Col. Marvin J. Harris Communications awards recognize exceptional print/E-newsletters →



President Page 3 of 3

and websites that are produced and maintained by state councils and chapters. All nine AZ chapters and the council earned 5-Star awards for their print/E-newsletter, and all six chapters that submitted applications, along with the council, received 5-Star awards for their website.

Lastly, MOAA recognizes one individual annually for exceptional legislative advocacy and I am pleased to announce that Col. Thomas Waddell, USAF, (Ret), of the Grand Canyon Chapter was awarded the prestigious Col. Steve Strobridge Legislative Chair/Liaison award for 2025. Congratulations Tom!

Chuck Vaughan
AZCOC President



Legislative Chair Page 1 of 4

National Legislative Advocacy

On 15 April 2026, more than 160 MOAA Advocacy in Action (AiA) volunteers from across the nation made over 300 in-person visits with members of the Senate and House of Representatives and/or their respective staffs. Arizona's AiA team included:

- CAPT Bruce Kosaveach, USN (Ret) – President, Arizona Chapter; Team Captain; and First Vice President, Arizona Council of Chapters
- Col Pete Kloeber, USAF (Ret) – Membership Chair, Grand Canyon Chapter; and Member, MOAA National Board of Directors
- Col Tom Waddell, USAF (Ret) – President, Grand Canyon Chapter; and Legislative Chair, Arizona Council of Chapters
- Nora Durham – Surviving Spouse Liaison, Green Valley Chapter; and Member, MOAA National Surviving Spouse Advisory Committee

The team visited the offices of both Arizona senators and six of Arizona's nine representatives. The team met face-to-face with Senator Mark Kelly, Representative David Schweikert (District 1), and Representative Eli Crane (District 2). They also met with senior staff members for Senator Ruben Gallego and Representatives Greg Stanton (District 4), Andy Biggs (District 5), Juan Ciscomani (District 6), and Abe Hamadeh (District 8).



Legislative Chair *Page 2 of 4*

All visits were positive, professional, and productive. Members and staff were receptive and appreciative of the information we provided on MOAA's 2026 Advocacy in Action priorities:

- Shutdown Fairness Act (S. 3168)
- Military Care Act (H.R. 6796)
- Major Richard Star Act (S. 1032 / H.R. 2101)
- Guard VA Benefits Act (H.R. 1732)



AZ AiA Team: Bruce Kosaveach, Nora Durham, Pete Kloeber, and Tom Waddell



AZ AiA Team with Senator Mark Kelly



Legislative Chair *Page 3 of 4*

Arizona Legislative Advocacy

The Arizona Legislature concluded its 2026 session on Saturday, June 13, marking a highly successful year for the Arizona Council of Chapters (AZCOC). Driven by robust grassroots advocacy, the AZCOC successfully championed critical legislation to support Arizona's veterans, active-duty service members, National Guard, and Reserve components.

Key Legislative Wins

Thanks to dedicated advocacy from our membership, several high-impact bills successfully cleared the legislature this session:

- Securing Tax Relief. HB2120, HB2792, and HB4168 directly advanced and enhanced vital veteran property tax exemptions, keeping more money in the pockets of those who served.
- Ensuring Dignity & Care. SB1735 locked in vital funding to maintain state veterans cemeteries and ensured sustained financial support for our AZ State Veterans Homes.
- Expanding Veterans Courts
 - HB2226/SB1275: HB2226 established a crucial legal safety net, requiring Arizona courts to systematically identify veterans upon arrest and determine their eligibility for specialized Veterans Court diversion programs. While HB2226 handles the mandatory identification at arrest, SB1275 actively grants county →



Legislative Chair Page 4 of 4

attorneys the explicit authority to establish and expand Veterans Diversion Programs.

- The Impact of expanding Veterans Courts is that it allows prosecutors to divert eligible military members and veterans into treatment-focused rehabilitation pathways rather than standard punitive sentencing. For veterans dealing with service-related mental health conditions, traumatic brain injuries (TBI), or substance use disorders, successful completion of the program can result in the total dismissal of criminal charges.

Looking Ahead: The Drive for 2027. Advocacy never rests. The AZCOC Legislative Chair and chapter liaisons are already hard at work shaping our 2027 session priorities. We are partnering directly with the House Veterans Caucus to build on this year's momentum and continue moving the needle for Arizona's military community.

Tom Waddell

AZCOC Legislative Chair



Treasurer

Council finances remain very healthy; as of 31 May the balance stands at \$9,302.94. Travel by officers has increased, but those expenses were anticipated and covered by stipends we received from National MOAA. Additionally, the council received stipends to cover the annual ZOOM payment and some meeting expenses. During the first two quarters, the council voted to contribute \$1,000 to the MOAA Disaster Relief fund.

Charlie Bitner

AZCOC Treasurer



Secretary

Details for the Fall AZCOC meeting have not yet been finalized. Once they are, I will be sending a notice out to the council officers & staff, chapter presidents and past council presidents.

Council officers & staff, past council presidents and chapter presidents - As most of you are aware, I maintain the AZCOC master roster which lists the council officers & staff, past council presidents, chapter presidents and the officers for each chapter. The information on this roster is only as good as the information given to me. I'm asking for your help in keeping the roster up-to-date. If you change your address, telephone number, email address or any other information, please send me the changes. Also, for chapter presidents, please send me updates if you have changes to officer positions. I appreciate your assistance in keeping the master roster current. Thank you.

Pam Wojtas

AZCOC Secretary



Surviving Spouse Liaison Page 1 of 5

Key Legislative Updates for Surviving Spouses (as of May 2026):

- Caring for Survivors Act of 2025 (H.R. 680). Increases the amount of dependency and indemnity compensation for surviving spouses from \$1,154 to an amount of 'equal to 55 percent' of the rate of monthly compensation in effect under section 1114(j) of this title. House passed the bill on May 23, 2025. The House referred the bill to Subcommittee on Disability, Assistance and Memorial Affairs. The bill would increase DIC from 43% of 100% of disability compensation to 55% to equal other compensation programs. This bill is in urgent need of co-sponsors, please contact your lawmakers and ask for their help. Due to costs, it's expected that this will be a prolonged campaign much like the repeal of the widow tax offset.
- Veteran Caregiver Reeducation, Reemployment, and Retirement Act (S.879). Increases Dependency and Indemnity Compensation (DIC) pay raise from the current 43% to 55% for those with 100% disability. The bill would reduce the number of years of disability to qualify from 10 to 5 years. This bill is in the first stage of the legislative process. It was introduced into Congress on February 18, 2025 but failed due to the potential cost of the bill.
- Improve and Enhance the Work Opportunity Tax Credit Act (S.3265). Most recently, Representatives Stephanie Bice (R-OK), Donald Davis (D-NC), and Maggie Goodlander (D-NH), along with Senator Tim Sheehy (R-MT), added their names as cosponsors during May 2026. Their participation follows a steady stream of lawmakers who have joined the legislation since its introduction in late 2025. For supporters of WOTC, this →



Surviving Spouse Liaison Page 2 of 5

continued growth in co-sponsorship may be one of the most encouraging developments during the program's current reauthorization cycle. (**Gov.track.us and MOAA news*)

- Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act of 2024 (Public Law 118-210). Enacted on January 2, 2025, the act aims to support Veterans and their families by addressing a broad spectrum of issues including healthcare, homecare for veterans, economic opportunities, support for caregivers, would also provide for mental health care grants to caregivers, and Veteran homelessness. The law includes significant enhancements to Department of Veterans Affairs (VA) education benefit programs through a set of 15 provisions.

Important Information from DSAF for new Surviving Spouses

- What's New. The DFAS411 phone line now starts with options for selecting what type of caller you are Retiree or Annuitant, so all the options that follow apply to the customer type you choose. You no longer need to listen through options about Active Duty pay or Civilian travel issues before the menu options begin to make sense.
- What Are the Options? When calling the DFAS411 (1-888-332-7411) phone line:
 - Option 1 is for those calling to report a death of a retiree or check on an existing Casualty claim.
 - Option 2 is for Retirees, Annuitants, and Former Spouses. The subsequent menu separates those



Surviving Spouse Liaison Page 3 of 5

into: Retirees (Option 1), Annuitants (Option 2), and Former Spouses (Option 3). Once you've selected the one that applies to you, continue to listen and follow the prompt that best summarizes your issue.

MOAA Surviving Spouse Virtual Chapter. The chapter meets on-line on the 3rd Tuesday of each month. The purpose is to provide: a national forum for surviving spouses of uniformed services officers, a common space to communicate with each other, information about concerns pertinent to each of us and our families, and a platform to advocate for protection of rights for our members and our dependents. You can apply at: mssvc02@gmail.com

Facebook. We ask that you visit MOAA Surviving Spouses and Friends on Facebook at <https://www.facebook.com/groups/581427115240904>. You can learn from others' questions and answers, and ask your own questions.

Elizabeth Dole Foundation Caregiver Mental-wellness Care Group Events

- 1st Tuesday every month @ 5 PM ET.
 - Family members who care for a veteran with PTSD
 - Leashmaking is optional while connecting with military and veteran caregivers online.
 - Request a registration link: s.grassi@co-opsurvival.com



Surviving Spouse Liaison Page 4 of 5

- 2nd Tuesday every month @ 5 PM ET
 - Family members who care for someone under 60 (or those making a leash)
 - Leashmaking is optional while connecting with military and veteran caregivers online.
 - Request a registration link: s.grassi@co-opsurvival.com
- 3rd Monday every month @ 9:00 – 9:30 MST - Leashmaking Orientation
 - A quick orientation for anyone who wants to learn about online leashmaking, how to make a leash, brush up on your knots, or just check in.
 - You need to attend one orientation before we send you a leash
 - Event contact: Sharon 480-329-5174

Additional Help

- Contact Tragedy Assistance Program for Survivors (TAPS) 1-800-959-8277.
- VA Northern AZ mental healthcare 928-445-4860 ext. 7500. Contact your primary care provider, or the Crisis Line at 988.
- Are you a caregiver? For more information check out: Luke Chapter webpage: Lukemoaa.org.

Note: Once on the website, you will see a blue page with a ribbon with titles – see the third title Chapter →



Surviving Spouse Liaison Page 5 of 5

Programs, click – go to bottom of menu for Surviving Spouses – click, there will be a table of contents that included helpful information for caregivers.

Timeless advice from my predecessor. If you find yourself feeling down, stressed, or filled with anxiety at any time, don't ignore your feelings if they get overwhelming. Call a friend or family member, go for a walk, read a new book, check out a movie at the theater where you can enjoy real movie popcorn. Join a group that shares your interests. Exercise or keep active.

Happy Spring to you all!

Linda Wolverton

AZCOC Surviving Spouse Liaison



Statewide Transition Liaison Page 1 of 2

Statewide Transition Liaison. The liaison serves as the Arizona Council of Chapter's primary coordinator for all matters related to military-to-civilian transition, career support, benefits navigation, and family readiness. This role ensures that every MOAA chapter in Arizona—regardless of size, geography, or membership composition—has consistent access to national MOAA transition resources and a unified point of contact for statewide coordination.

Mission. To strengthen the transition readiness of Arizona's servicemembers, retirees, veterans, spouses, and surviving spouses by connecting chapters with MOAA's national programs, expanding local support networks, and ensuring equitable access to career, benefits, and life-stage transition resources across the state.

Career & Employment Resource Integration

- Promote MOAA's national career tools, including résumé reviews, LinkedIn support, virtual job fairs, and the MOAA Job Board.
- Coordinate with Arizona employers, workforce centers, and veteran-friendly organizations to expand opportunities for members.
- Support federal employment pathways, including USAJOBS, Veterans' Preference, and Skill Bridge guidance.



Statewide Transition Liaison Page 2 of 2

Spouse & Family Support

- Coordinate with MOAA Spouse Programs and the Military Spouse Employment Partnership (MSEP).
- Promote scholarship opportunities and educational resources through the MOAA Foundation.
- Encourage chapters to maintain spouse-focused outreach and support groups.

Darren Venters

AZCOC Statewide Transition Liaison



Chapter Affairs

As a reminder, our Council has two Chapter Affairs representatives to cover the northern and southern parts of the state. Below is the geographical distribution of our nine chapters, the respective Chapter Affairs representatives, and their contact info:

North

*Chapters: Arizona, Luke, Northern Arizona,
and Grand Canyon*

Col Pete Kloeber, USAF (Ret)

pkloeber@earthlink.net

928-890-7500

South

*Chapters: Catalina Mountains, Coronado,
Green Valley, Tucson, and Yuma*

LCDR Jim Clenney, USN (Ret)

j2k2c4@gmail.com

520-234-5286

The purpose of the two representatives is to help our chapters however needed (governance, administration, Committee Module, programs, policies, procedures, etc.). The intent is not to take the place of our chapters contacting MOAA Councils and Chapters, but to provide another and local source for assistance. You are certainly encouraged to always contact MOAA Councils & Chapters at any time. The idea is to simply learn from – and help – each other. We stand ready to assist you with any issue. If we do not have the answer or resolution, we will find it.



Chapter Highlights *Page 1 of 9*

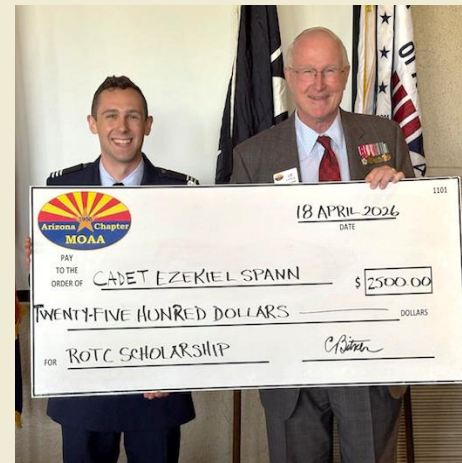
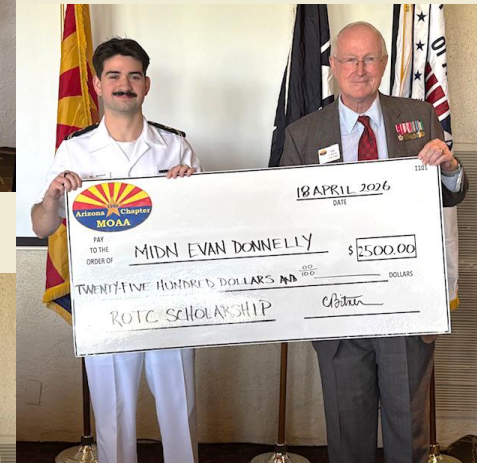
Arizona Chapter. The chapter's April luncheon meeting featured \$2500 scholarship awards being presented to three ROTC cadets/midshipmen enrolled in their respective service programs at Arizona State University. The 2026 recipients were:

Army – CDT Gabriel Luhman

Navy – MIDN Evan Donnelly

Air Force – CDT Ezekiel Spann

Command representatives attending from their respective ROTC units were SFC Nicholas Wilson, USA; CAPT Kati Hill, USN; and Lt Col Gaven Hagens, USAF. The chapter's scholarship program is intended to help ROTC students with the cost of their education so that they can be commissioned into the U.S. Armed Forces. The Scholarship Luncheon gives chapter members a chance to see where the money they donated to the Scholarship Fund is going and to hear from the recipients about their plans for military service.



Chapter Highlights *Page 2 of 9*

Catalina Mountains Chapter. The chapter's March 2026 luncheon speaker was Dr. Connie Mariano a retired Navy Admiral and former White House doctor to three past presidents (serving nine years in the position). She was an amazing speaker with quite a sense of humor. Dr. Connie started her presentation with her life as a Navy dependent child born in the Philippines, to being the first Filipino American in U.S. history to become a Navy Rear Admiral, to becoming the first woman to be appointed as a White House Physician and describing her overall 44 years as a physician. Her life was filled with many achievements: High school valedictorian, graduate with honors at the University of California at San Diego, a medical degree from the Uniformed Services University's School of Medicine and a distinguished 24-year career in the U.S. Navy. More on Dr. Connie's life and achievements, can be found in her book *The White House Doctor*.



Chapter Highlights Page 3 of 9

Coronado Chapter. In what is rapidly becoming a local tradition in Sierra Vista, the chapter's annual Army/Navy game watch party at Doc's Watering Hole was another resounding success. The chapter brought in just over \$3,000 in support of our scholarship fund in addition to the \$12,000 already on hand. As a result of the generosity and support of the local community the Chapter continues to assist numerous high school students to continue their academic careers.



Chapter Highlights *Page 4 of 9*

Grand Canyon Chapter. Chapter members participated in the first of five Northern Arizona Stand Downs, Camp Verde and Flagstaff. In addition to providing non-perishable food kits to homeless veterans, they manned a MOAA info table providing attendees with information on how they could use the MOAA Legislative Action Center to advocate for the protection of earned benefits.

In addition to their community outreach efforts, the chapter celebrated the 104th birthday of their oldest member, Lt Col Ollie Cole, USAF (Ret), a WWII veteran with 50 combat missions in the B-17 who then went on to a distinguished Air Force career flying the B-52, C-141 along with numerous other aircraft. He is a cherished source of inspiration for the entire chapter.



Chapter Highlights *Page 5 of 9*

Green Valley Chapter. The chapter awarded a \$2,500 scholarship to Naval JROTC cadet Karson Darre from Sahuarita High School; she has been accepted into Barrett, the Honors College at Arizona State University, where she will major in psychology and criminology.

Also receiving a \$2,500 scholarship was Army JROTC cadet, Kyara Valencia, who just graduated from Rio Rico High School and plans to major in Biological Sciences with a pre-veterinary focus and ultimately enter the University of Arizona's Department of Veterinary Medicine program.

Additionally, four veterans, all enrolled full time at the University of Arizona, were awarded \$2,000 grants. These grants can be used to pay for educational expenses not covered by the GI Bill (lab equipment, uniforms) or to purchase laptops or pay parking expenses to enable the veterans to attend classes).



Chapter Highlights *Page 6 of 9*

Luke Chapter. The chapter's Community Fund assisted a disabled Navy veteran living in near destitution—who was about to have her utilities shut off and lose her apartment—by paying her March rent, overdue utilities, and providing a gift card from Safeway for food support.

Additionally, they have given grants for housing support to nine veterans, several with dependent children in the home, and their food and commissary gift card support to the Luke AFB 'Turkeys for Troops' program reached about 115 families with children.

In total, they provided about \$25,700 in financial support to veterans and active-duty members and their families this fiscal year.



Chapter Highlights Page 7 of 9

Northern Arizona Chapter. In March, the chapter supported Embry-Riddle Aeronautical University Air Force ROTC cadets' participation in the Memorial Battan Death March at White Sands Missile Range, New Mexico (pictured President Steve Woods presenting check for \$500 on parade field). Most recently, the chapter awarded \$1000 scholarships to cadets of both Army and Air Force ROTC at Embry-Riddle Aeronautical University and multiple scholarships to JROTC cadets in area high schools (pictured Vice President Ray Jordan presents scholarship award at Bradshaw Mountain HS).



Chapter Highlights *Page 8 of 9*

Tucson Chapter. The chapter presented the Lieutenant Col John A. Devine Memorial ROTC Scholarship awards at their 22 April chapter luncheon/meeting. Each year, the chapter awards a \$2,000 Scholarship to the outstanding cadets or midshipmen in each of the military services' ROTC programs at the University of Arizona. Each scholarship is presented in memory of or to honor a United States Military Services veteran. The scholarships are sponsored jointly by the Tucson Chapter, its members, families, friends, and other veterans to honor the service and sacrifices of veterans, past and present.

All three 2026 Scholarships were sponsored in whole or in part by Chapter Surviving Spouses who were also in attendance. USAF ROTC: Mrs. Sherry Ford sponsored the scholarship in memory of her late husband, Col John E. Ford, III. USA ROTC: Ms. Polly Parks sponsored the scholarship in memory of her late husband, Col George Luis Cajigal. USN ROTC:

Mrs. Kristi Scully sponsored the scholarship in memory of her late husband, CDR Donald G. Scully.

As part of the program, 2nd VP/Scholarship Chair Col. John Davee, USAF (Ret), gave a brief overview of the sponsor's careers.



Chapter Highlights *Page 9 of 9*

Yuma Chapter. Kofa High School MCJROTC held their awards ceremony on Thursday, 14 May 2026 at their MCJROTC Parade Field. Chapter members Rob Filbey, Nancy Filbey, and Jim Adler attended. Rob had the great pleasure in representing Yuma Chapter and presenting the MOAA JROTC Award and Medal to Cadet/Capt Mildreth Hernandez, a graduating senior that will be moving on to a pre-med program after graduation.



Topics of Interest Page 1 of 11

1. [From MOAA's President: Our Commitment to Community Support](#) by: Brian T. Kelly

On a national scale, many know MOAA because of our daily work in Washington, D.C., on behalf of the uniformed services community — protecting earned benefits and ensuring the voices of servicemembers, retirees, and veterans and their families and survivors are heard.

But on the local level, when someone recognizes the MOAA name, it is because they have seen firsthand the impact of a local council or chapter — neighbors helping neighbors, veterans supporting veterans, and communities strengthened through service. This local engagement is essential to fulfilling MOAA's broader mission of advocacy, education, and philanthropy, and I'm pleased to share national MOAA is providing support at record levels.

MOAA Charities' [Community Outreach Grants](#) provide awards of up to \$5,000 to chapters covering a wide range of critical family needs, including housing, food assistance, family support, transportation, legal assistance, and crisis relief.

This year marks a milestone: We received the highest number of applications in the program's history and are awarding the largest number of grants — and the greatest total funding — ever.

It is a clear signal that the need is growing, but so is the commitment of our members to meet it. What makes these efforts especially powerful is their focus on prevention. Rather than reacting to crises after they →



Topics of Interest Page 2 of 11

occur, our chapters and partners are working to connect servicemembers, veterans, and families with support before challenges escalate. Whether addressing housing instability, financial hardship, or mental health concerns, these coordinated efforts can stabilize lives and strengthen communities.

Coordinated local efforts can truly bolster military families and save veterans' lives, advocates shared last year at our [TotalForce+ conference](#).

The VA reports veteran homelessness numbers are dropping, and we can point to MOAA's own efforts in support of the mission in places like Flagstaff, Ariz., and Monterey, Calif.

I often say MOAA is an association of officers but never only about officers. Our commitment extends to all ranks, all services, and all who have served and continue to serve. The work we do — at the national level and in communities across the country — demonstrates this responsibility.

And it is why, together, we will always answer the call to serve.

2. [What's Next for a Key Caregiver Support Bill](#) by: René Campos

Bipartisan legislation that would strengthen long-term stability for military and veteran caregivers has one more hurdle to clear before it can be put before the full House of Representatives for a vote. The MOAA-supported Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act (H.R. 2148) already has moved through both the House and Senate Veterans' Affairs Committees — a significant milestone reflecting →



Topics of Interest *Page 3 of 11*

broad recognition of caregivers' role as the backbone of veterans' long-term care. But the bill must receive approval from one more committee, the House Ways and Means Committee, before the House can vote on it.

On May 21, a coalition of leading veterans and caregiver organizations including MOAA, the Quality of Life Foundation, Elizabeth Dole Foundation, Wounded Warrior Project, Code of Support Foundation, The Independence Fund, Paralyzed Veterans of America, Veteran Caregiver, and Veteran Warriors sent a letter to the Ways and Means Committee urging members waive consideration over H.R. 2148 so that this bipartisan legislation may proceed forward to the full House floor for a vote.

"These caregivers stepped forward to care for our nation's most severely wounded veterans, saving the federal government substantial resources in the process," the letter reads. "They should not, as a result of that service, face financial insecurity in their own retirement."

Addressing a Critical Financial Gap

Veteran caregivers often leave the workforce for years to care for wounded, ill, injured, or aging veterans. However, stipends provided under the VA's caregiver program are not classified as earned income, which prevents caregivers from building retirement credits or contributing to savings. As a result, many face long-term financial insecurity after their caregiving role ends.



Topics of Interest Page 4 of 11

The 3R Act takes an important step to close this gap by expanding:

- Reemployment and transition support
- Education and training opportunities
- Retirement planning resources and policy solutions
- National Spotlight Reinforces the Need

Momentum behind caregiver policy is being amplified at the national level, most recently at the Elizabeth Dole Foundation's [11th Annual National Convening on Military and Veteran Caregiving](#), held May 19 in Washington, D.C.

The convening brought together senior federal leaders, bipartisan lawmakers, advocates, and caregivers — including VA Secretary Doug Collins, former House Speaker Nancy Pelosi, and Sen. Jerry Moran (R-Kan.), chairman of the Senate Veterans' Affairs Committee. These high-profile attendees highlight the progress that's been made, despite the work still ahead

At the event, the foundation launched its [National Blueprint for Action](#), a roadmap to strengthen support for the 14.3 million Americans caring for wounded, ill, or injured servicemembers and veterans. Developed with input from across government, industry, and the nonprofit sector (including organizations like MOAA and other veterans groups), the blueprint emphasizes emotional and mental wellness, economic mobility, caregiving →



Topics of Interest Page 5 of 11

youth and families, and supportive care ecosystems.

Broader [national findings](#) show caregivers provide an estimated \$119 billion in annual care while many households face significant financial strain tied to lost income and long-term economic insecurity. Discussions held at the event, along with the blueprint's priorities, reinforce a clear conclusion that support requires not just recognition, but targeted policy solutions like the Caregiver 3R bill that address the emotional well-being, financial stability, and retirement security needs within the military and veteran community.

Time to Finish the Job

As we close out the Month of the Military Caregiver, the message is clear: It's time to move the Caregiver 3R bill toward the finish line. Support MOAA's caregiver advocacy efforts by reaching out to your lawmakers [via our Legislative Action Center](#).

3. [Pharmacy Access, Enrollment Issues, Overseas Support: Advocates Outline Concerns With TRICARE Contract Plans](#) by: Kevin Lilley

Future TRICARE contracts could weaken overseas programs, complicate enrollment processes for military families, and continue long-standing challenges with pharmacy access, according to a recent letter to the head of the Defense Health Agency (DHA).

The April 24 letter from [The Military Coalition \(TMC\)](#), a group of military and veterans organizations →



Topics of Interest Page 6 of 11

including MOAA with more than 5.5 million combined members, addresses issues with upcoming TRICARE Overseas Program, TRICARE Dental Program, and TRICARE Pharmacy Program preparations, outlining “significant concerns” in each instance.

These concerns are at the heart of MOAA’s efforts to preserve service-earned benefits; we will continue our work alongside fellow TMC members and independently on these fronts and others to address access-to-care issues.

Among the items raised in the letter to DHA Director Vice Adm. Darin K. Via, USN:

- Overseas Care: Plans “to rely on artificial intelligence, third-party agents, and telehealth” as part of 2028 TRICARE Overseas Program contract preparations raised red flags for the coalition, which also took issue with a lack of protections for existing specialized services and resources.
- The program is used by more than half a million beneficiaries, including retirees living abroad and servicemembers and families stationed overseas.
- Dental Care: The voluntary TRICARE Dental Program (TDP) covers more than 1.7 million beneficiaries, including active duty family members as well as reserve component members and their families. Plans for [the upcoming TDP contract](#) could make navigating this process more difficult:
- Decentralization: The TDP contract procurement documents ask potential carriers about handling their own administrative tasks, which could lead to the creation of individual websites with plan information instead →



Topics of Interest Page 7 of 11

of a single, easy-to-use web portal.

- Auto-enrollment: The new contract could automatically enroll beneficiaries who do not select a specific plan – an approach designed to limit unintended disenrollments that could serve to lock beneficiaries into unwanted coverage.
- Open season changes: The new contract could establish an enrollment period outside the traditional November-December TRICARE open season, “creating confusion and an additional deadline for military families who already deal with significant stressors unique to military life,” according to the letter.

TRICARE Pharmacy: Requirements for the next pharmacy contract, known as TPharm6, do not restore the brick-and-mortar pharmacy network, which shrank from 55,000 to 42,000 after a restructuring that included about 15,000 community pharmacies [leaving the network](#).

While the network remains above the 35,000-pharmacy threshold set by the TPharm5 contract, The Military Coalition recommends restoring a 50,000-pharmacy minimum to “reverse the cut in network pharmacy access and prevent even further pharmacy network erosion in the future.”

Keep up with the latest in MOAA advocacy, and find out how to reach out to your lawmakers on access-to-care issues and other legislative priorities, by registering at [MOAA’s Legislative Action Center](#).



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4. [MOAA Stresses Need for Clear Veterans Strategy in Senate Testimony](#) by: Kevin Lilley

A clear definition of “veteran success” will help lawmakers and the VA align efforts to get veterans the care, benefits, and support they’ve earned through service, MOAA told Senate Veterans’ Affairs Committee members during April 29 testimony on Capitol Hill.

A National Veterans Strategy “can provide a durable, bipartisan framework that strengthens support for the entire veteran community,” Jen Goodale, MOAA’s director of Government Relations for Veterans and Retired Affairs, told legislators in a session addressing more than two dozen veterans-related bills under consideration by the committee.

One of those bills – the bipartisan [National Veterans Strategy Act](#) (S. 3726) – would create guidance similar to the [National Security Strategy](#) to “articulate national objectives, define shared outcomes, and coordinate efforts across agencies responsible for supporting the veteran community,” according to [MOAA’s written testimony](#). Identifying families, caregivers, and survivors as key stakeholders and building metrics to evaluate government systems and provide for long-term planning would be critical to a successful strategy, Goodale told lawmakers.

The two-part hearing included testimony from VA officials followed by remarks from representatives of MOAA, AMVETS, and Wounded Warrior Project.



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“Improving the lives of those who have served is not a partisan issue, but a shared mission that involves every member of this committee,” said Sen. Jerry Moran (R-Kan.), the committee chairman. “Whether we are addressing health care, resources, or the efficiency of benefits claim processing, our focus remains on those who served and sacrificed for their nation.”

Along with establishing a National Veterans Strategy, MOAA expressed support for other legislation under consideration, such as:

- The [Mammography Access for Veterans Act](#) (S. 3395), which would increase access to mammography services, especially in rural or underserved communities, by making permanent the VA’s tele-mammography pilot initiative. “For women veterans, it’s not that they don’t want to get screenings,” Goodale told the committee in response to a question from Sen. Richard Blumenthal (D-Conn.), the panel’s ranking member. “It’s that it is difficult to make the appointments. It’s difficult to find the place that will support them. [The act] will enhance opportunities ... to get those screenings as necessary.”
- The [FRAUD in VA Disability Exams Act](#) (S. 3000), which would require the VA to proactively target fraud in veterans’ disability benefit questionnaires (DBQs). This legislation supports MOAA’s long-standing goal of protecting veterans from predatory actors seeking to collect payment in exchange for manipulating the VA claims process – a practice also targeted by the [MOAA-supported GUARD VA Benefits Act](#).



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- The [Justice for ALS Veterans Act](#) (S. 749), which would extend increased compensation to surviving spouses of veterans who died of amyotrophic lateral sclerosis (ALS or Lou Gehrig's Disease) no matter how long they had the disease, removing eligibility requirements that fail to consider the short life expectancy of those diagnosed with ALS.
- The [Carlton H. Ingram Veterans' Benefits Protection Act](#) (S. 4140), which makes clear VA disability ratings should discount the effects of medication and treatment if a baseline condition can be determined. This law comes after the VA's passage, and rescission, of a [disability ratings rule](#) that may have punished veterans for treating an illness or injury.
- The [Stuck On Hold Act](#) (S. 3170), which would require the VA to establish a call-back system for its customer service lines, allowing veterans to avoid long wait times.
- The Maternal Health for Veterans Act, draft legislation which would improve funding and expand reporting requirements for VA maternity care.

MOAA offered conditional support for other legislation, including bills that would create a rolling five-year staffing plan for the VA and improve VA care and benefits connected to toxic exposure. Goodale pledged to work with the committee to ensure these bills address concerns from MOAA and the wider veterans community as they move through the legislative process.



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The pieces of legislation under committee consideration may “differ in scope, but share a common principle: Veterans deserve systems that are fair, modern, transparent, and worthy of their service,” Goodale told lawmakers. “MOAA appreciates the committee’s bipartisan leadership and stands ready to help advance these proposals.”



AZCOC Meeting Information

Fall 2026. The meeting is tentatively scheduled for Friday, 6 Nov 2026 with a social or dinner the evening prior. Location: The Colonnade in Surprise, AZ (Awaiting Confirmation)

Spring 2027. The meeting is tentatively scheduled for Friday, 7 May 2027 with a social or dinner the evening prior. Location: TBD



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Photo Gallery images provided by Kaylee Nix-Wozniak, Nicholas Knight, Mary Jonas, Rebecca Seeger, & National MOAA



AZCOC Meeting
3 May 2019



AZCOC Meeting
7 May 2021



Arizona State
Veterans Home
(Yuma)



National MOAA
LOE Presentation
15 Oct 2021



AZCOC Meeting
8 Nov 2019



AZCOC Meeting
6 May 2022



Photo Gallery *Page 2 of 3*

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**National MOAA
LOE Presentation
28 Oct 2022**



**Advocacy in Action
26 Apr 2023**



**AZCOC Meeting
4 Nov 2022**



**AZCOC Meeting
12 May 2023**



**Catalina Mountains
Charter Ceremony
5 Nov 2022**



**MOAA Western
Region Chapter
Leaders Workshop
17-18 Nov 2023**



Photo Gallery Page 3 of 3

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Advocacy in Action
17 Apr 2024



AZCOC Meeting
2 May 2025



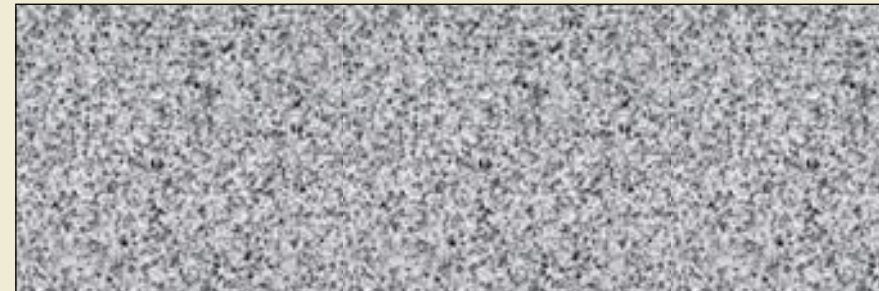
AZCOC Meeting
5 May 2024



**MOAA Western
Region Workshop**
28 May 2026



AZCOC Meeting
8 Nov 2024



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- [AZCOC Chapter Position Responsibilities Guide](#)
- [MOAA Legislative Action Center](#)
- [MOAA National Homepage](#)
- [MOAA Publications](#)
- [MOAA Councils and Chapters](#)
- [MOAA Council and Chapter Policies and Procedures Guide](#)
- [Arizona Department of Veterans Services \(AZDVS\)](#)
- [Arizona State Veterans Home - Flagstaff](#)
- [Arizona State Veterans Home - Phoenix](#)
- [Arizona State Veterans Home - Tucson](#)
- [Arizona State Veterans Home – Yuma](#)
- [VA Northern Arizona health care \(Bob Stump Department of Veterans Affairs Medical Center\)](#)
- [VA Phoenix health care \(Carl T. Hayden Veterans' Administration Medical Center\)](#)



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- [VA Southern Arizona health care \(Tucson VA Medical Center\)](#)
- [VA Benefits Administration Links](#)
- [Unified Arizona Veterans \(UAV\)](#)
- [Arizona Veterans Hall of Fame Society \(AVHOFS\)](#)
- [AVHOFS Copper Sword / Copper Eagle Nomination Criteria and Forms](#)
- [Arizona Be Connected](#)
- [Arizona Military Family Relief Fund](#)
- [How to obtain a copy of DD-214 on the Internet](#)
- [Veterans Asbestos and Mesothelioma](#)



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