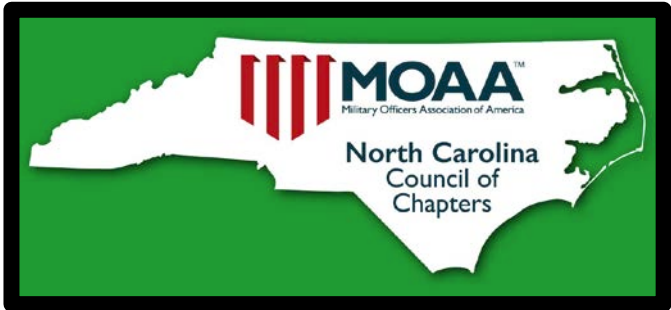


NCCOC Quarterly (Virtual) Meeting

August 15, 2020



Pledge of Allegiance

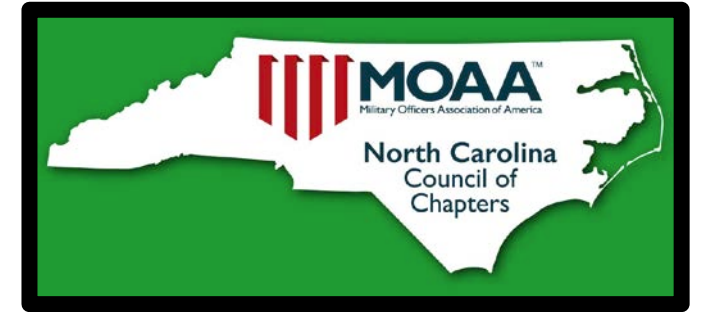


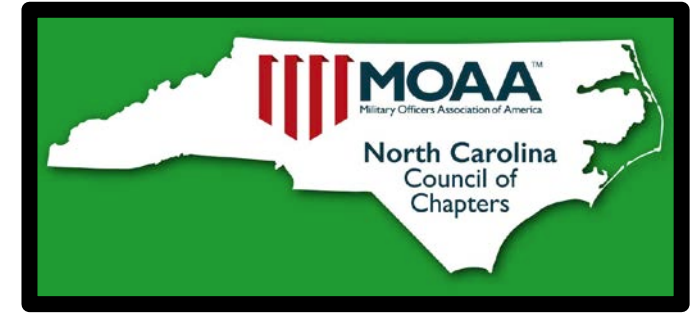
"I pledge allegiance to the Flag of the United States of America, and to the Republic



Invocation

Chaplain LTC(R) Timothy Atkinson,
USA, Cape Fear Chapter

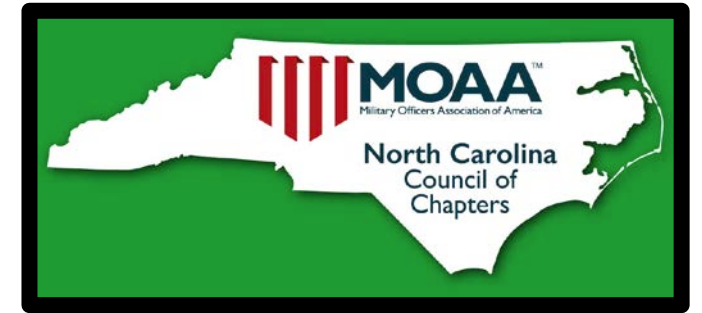




MUTING phones at this time for Presentation



Council Officers



President

COL Jim Brumit, USA-Ret



1st Vice President

COL Iggi Husar, USAR-Ret



2nd Vice President

Lt. Col. Ed Brown, USAF-Ret



Secretary

COL Jeri Graham, USA-Ret.



Treasurer

CAPT Mike Covell, USN-Ret.



Surviving Spouse Liaison

Ms. Sandi Adams

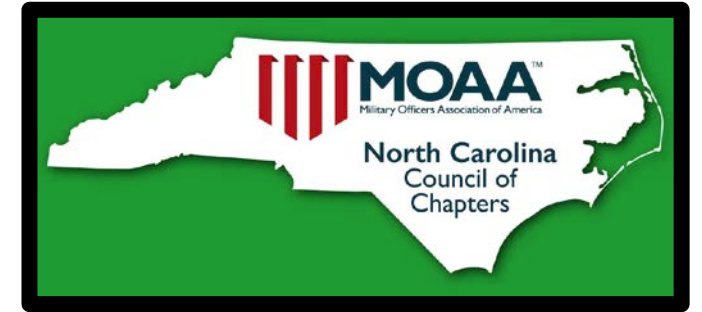


Immediate Past President

CAPT David Lee, USNR-Ret



Agenda (p. 1)



PLEDGE OF ALLEGIANCE

INVOCATION

DISCUSSION ABOUT 501(C)3 AND 501(C)19 – COL (R) ERIN STONE (25 MINUTES)

ROLL CALL (5 MINUTES)

WELCOME SATELLITE CHAPTERS (5 MINUTES)

**APPROVAL OF MINUTES FROM THE MAY 16, 2020 QUARTERLY MEETING. SECRETARY ACTION:
MOTION TO APPROVE MINUTES.**

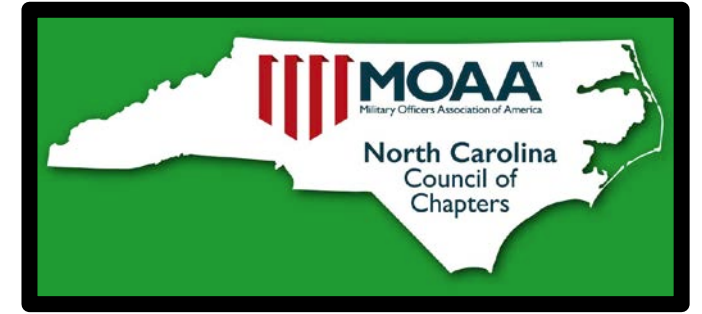
TREASURER’S REPORT (3 MINUTES)

MOAA SURVIVING SPOUSE ADVISORY COUNCIL SELECTION CONGRATULATIONS (4 MINUTES)

SHANE OSTROM, CFP®, LT. COL., US AIR FORCE (25 MINUTES)

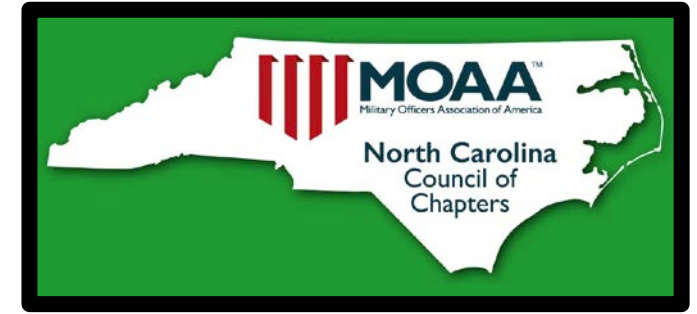


Agenda (p. 2)



- CHAPTER ACHIEVEMENTS FOR MAY 16-AUGUST 15, 2020 (3 MINUTES)**
- REPORT ON LEGISLATIVE/VETERANS AFFAIRS - VP Legislative/Veterans Affairs (30 MINUTES)**
- MEMBERSHIP/RETENTION – VP Membership and Retention (40 MINUTES)**
- SURVIVING SPOUSE LIAISON (SSL) (3 MINUTES)**
- ZIP CODE/COUNTY PROJECT – NC Map broken down by chapter boundaries (10 MINUTES)**
- CHAPTER COMMENTS ABOUT PRIDE ACTIVITIES FOR WHICH YOU ARE EXCITED AND WANT TO SHARE (15 MINUTES)**
- ARTICLES FOR YOUR E/NEWSLETTERS**
- QUARTERLY NCCOC MEETING “TAKE AWAYS” (5 MINUTES)**
- DATES AND EVENTS FOR YOUR CALENDAR**
- NEXT MEETING: FRIDAY/SATURDAY, NOVEMBER 13-14, 2020**
- ADJOURNMENT (2 SECONDS)**



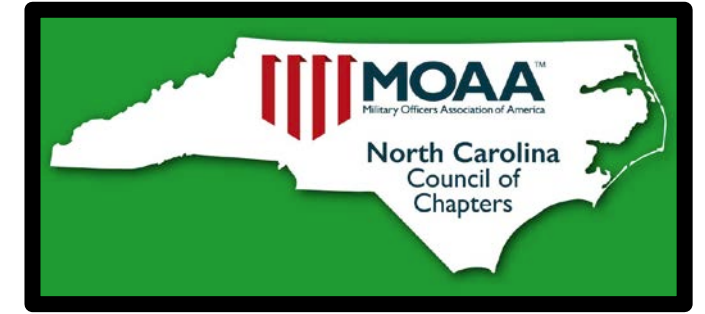


Legal Issues Council & Chapter Leaders Need to Know

CAPT Erin Stone, JAGC, USN (Ret.)
Program Director, Council and Chapter Affairs



MOAA CHAPTERS: LEGAL STATUS



Councils & Chapters are Affiliates

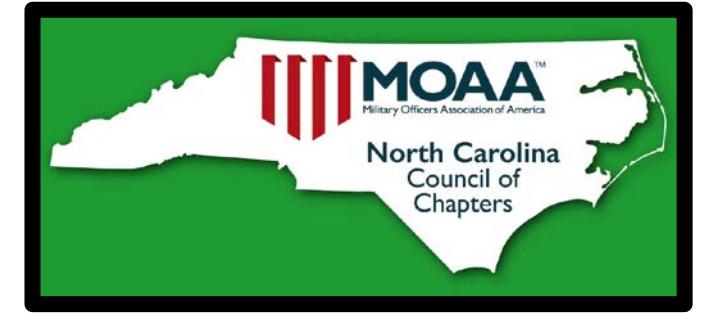
- Chapters are independent, self-governing, and self-supporting organizations
- The MOAA Charter authorizes councils & chapters to associate with MOAA and to use MOAA's name, logo, and tag line

Relationship with MOAA National

- Separate and distinct organizations
- Councils & chapters are not agents or subsidiaries of MOAA National
- They are not covered by MOAA's IRS tax exemption or MOAA's liability insurance



MOAA CHAPTERS: LEGAL STATUS

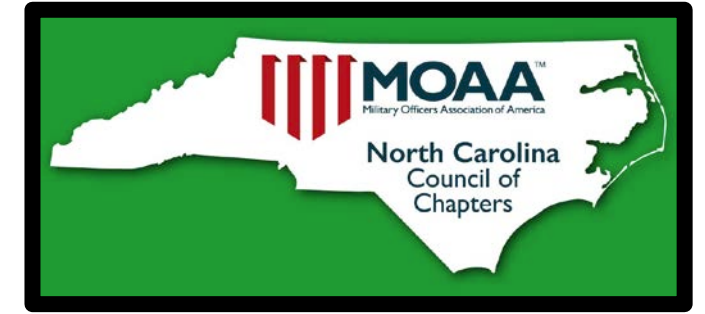


MOAA Recommendation: Incorporate

- Protects officers, directors, and members from personal liability in most instances
- MOAA Council and Chapter Policies and Procedures Guide provides useful templates for Articles of Incorporation and Bylaws
- The website for the Secretary of State or Corporation Commission for your state provides detailed instructions and forms to use to incorporate
- Follow the procedures for non-profit organizations in your state



MOAA CHAPTERS: LEGAL STATUS



Apply to IRS for your tax exempt status

- IRC 501(c)(19) – *Veterans Organizations*
- IRC 501(c)(4) – *Social Welfare Organizations*
- IRC 501(c)(3) – *Religious, Charitable, or Scientific Organizations*

Tax exempt status depends primarily on

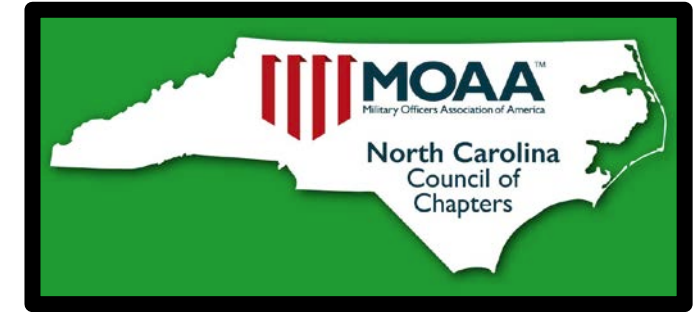
- Your mission (lobbying and advocacy, scholarships, or community improvement)
- Source of income (dues, event revenue, donations)

Exempt Status granted/denied by IRS after review of Articles of Incorporation or other organizational documentation

Key Reference: *IRS Publication 557*



THE PROCESS



Secretary of State or State Corporation Commission charters the corporation

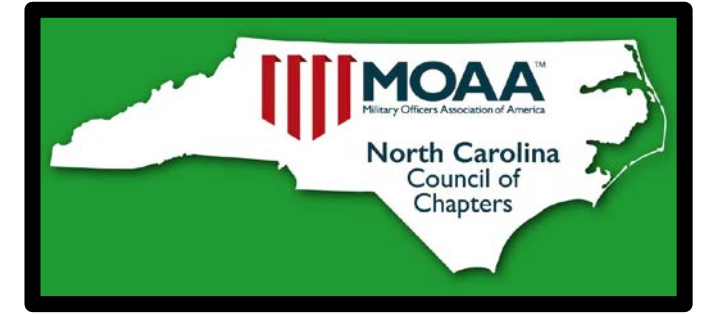
- Check availability of Name
- Reasonable fee (North Carolina is \$30.00)
- Download forms from website and submit
- Approximately 10 days

Internal Revenue Service determines tax exempt status

- File the Correct IRS Form
- Pay filing fee of \$600 [\$275 for 501(c)(3) Charities]
- Generally takes 60 to 90 days, but exempt status is retroactive
- File timely annual tax return – IRS Form 990-N



CHARITABLE SOLICITATIONS



Soliciting Charitable Contributions

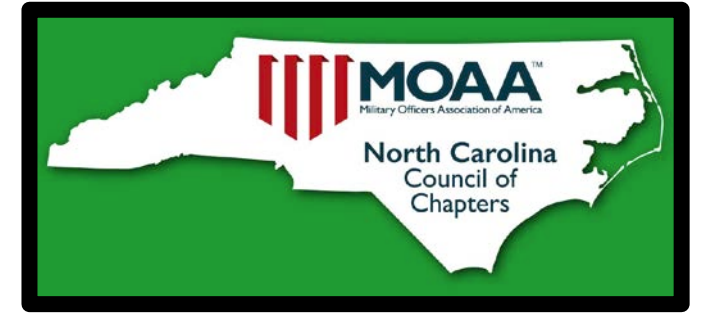
- Tax Exempt vs. Tax Deduction
- State Registration Requirements
- Annual Renewals Required
- New tax code makes deduction less important

Registration Requirements and Exemptions Vary by State

- “Crowdfunding” is generally considered a solicitation
- Pay the state’s filing fee (Varies)
- Online website solicitation may trigger out of state registration requirements



MOAA Chapters: Liability Insurance

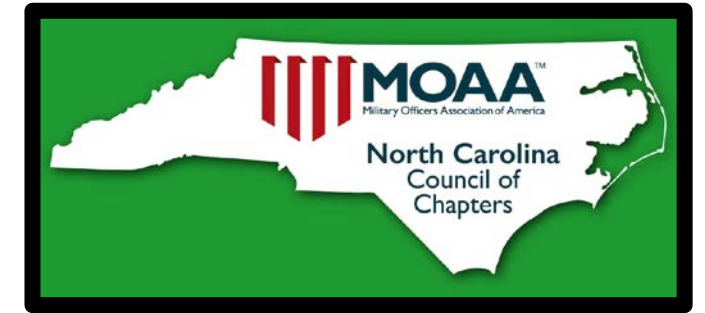


MOAA Recommendation: Purchase Liability Insurance

- Bad things happen – traffic accidents; food poisoning; alcohol-related injuries; personal data stolen or compromised; contractual indemnification
- Your homeowners insurance doesn't cover what you do as a chapter or council officer
- Your chapter has a duty to be a responsible member of your community – if a chapter unintentionally causes harm, it needs to have the means to make it right
- Litigation is expensive – at least \$30,000 to \$50,000 even for a frivolous claim



MOAA CHAPTERS: LIABILITY INSURANCE



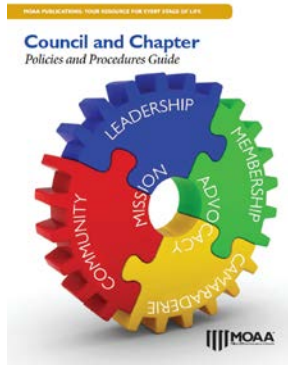
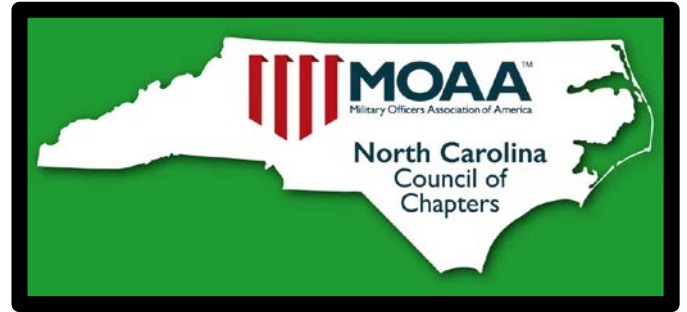
Insurance for Chapter Activities

- Council and Chapter Insurance is available through MOAA's insurance administrator, Mercer Health & Benefits Administration LLC
- Up to \$2 million in commercial general liability coverage
- Provides coverage for legal fees even if suit lacks merit
- [https://ebview.com/pdfgenerator/ViewPdf/moaa/MOAA Club Chapter Liability.pdf](https://ebview.com/pdfgenerator/ViewPdf/moaa/MOAA_Club_Chapter_Liability.pdf)
- Annual cost varies depending on size of chapter. Generally, annual premium through Mercer is around \$350.00
- Prices vary -- Check with a local commercial insurance broker



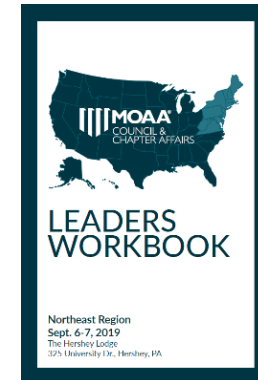
RESOURCES

MOAA Publications:



- Council and Chapter Policies and Procedures Guide

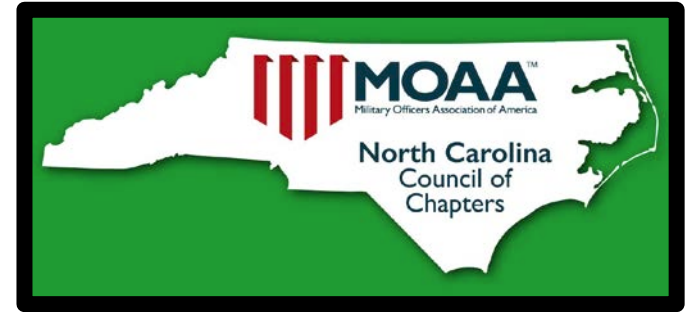
- MOAA Council & Chapter Affairs Leaders Workbook



- MOAA Club and Chapter Liability Insurance Plan



RESOURCES



IRS Publications:



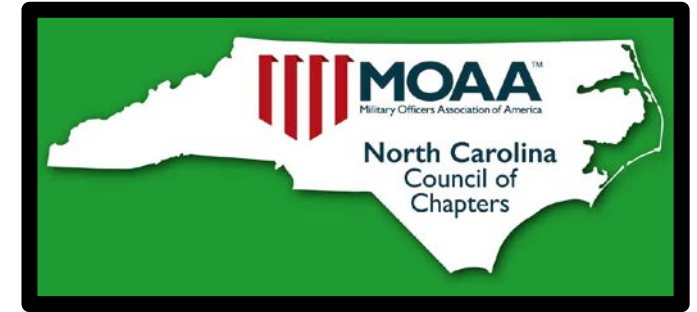
- IRS Pub. 3386 -Tax Guide for Veterans Organizations

- IRS Pub. 557 – Tax Exempt Status for Your Organization

- IRS Pub. 4221-PC – Compliance Guide for 501(c)(3) Public Charities



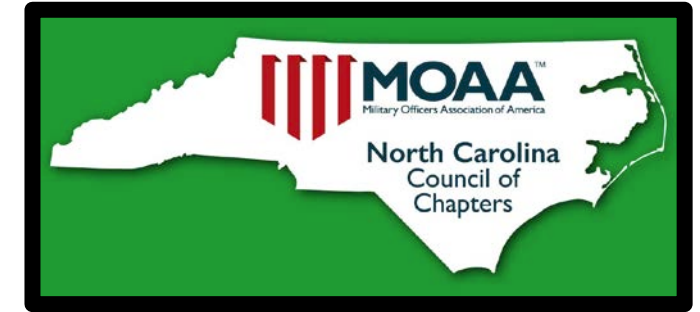
ROLL CALL



- Secretary will call roll by chapter/satellite and President's name
- Chapter President will introduce members of his/her chapter who are on the conference call
- Welcome Satellite Chapters



MEETING MINUTES

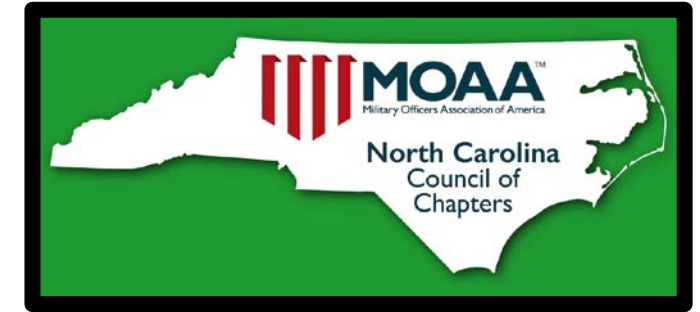


- [MAY 15, 2020 Virtual Teleconference Meeting Minutes](#)
- ACTION:
 - Vote to approve



JULY FINANCIAL REPORT - P&L

Mike Covell, CAPT, USN

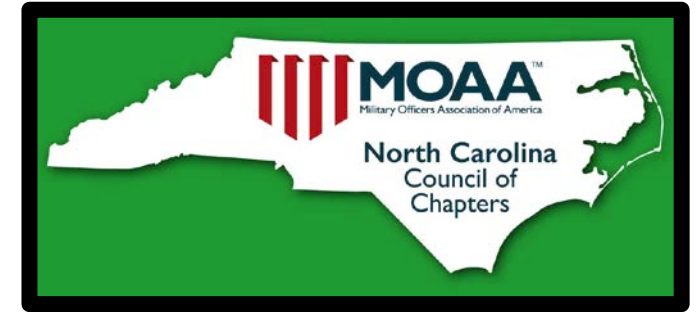


	Jan - Dec 20	Budget	\$ Over Budget
Income			
2 · NCCOC Income			
2A · Chapter Dues	1,990.50	1,966.00	24.50
2B · USAA Grant	0.00	800.00	-800.00
2C · National MOAA Recruiting Award	0.00	250.00	-250.00
2G · MOAA President's Travel	1,150.00	1,150.00	0.00
2H · Investment Income	0.00	75.00	-75.00
2I · Mercer Ad Incentive	100.00	100.00	0.00
Total 2 · NCCOC Income	3,240.50	4,341.00	-1,100.50
Total Income	3,240.50	4,341.00	-1,100.50
Gross Profit	3,240.50	4,341.00	-1,100.50
Expense			
3 · NCCOC Expenses			
3A · Council Meetings	398.50	1,600.00	-1,201.50
3E · Membership Incentive	790.00	1,500.00	-710.00
3 · NCCOC Expenses - Other	0.00		
Total 3 · NCCOC Expenses	1,188.50	3,100.00	-1,911.50
4 · Administrative Expenses			
4A · Postage, Mailing, Printing	69.24	100.00	-30.76
4B · Web Hosting	160.00	150.00	10.00
4D · Equipment / Supplies	0.00	100.00	-100.00
4E · NCCOC President Travel	363.40	1,150.00	-786.60
4I · Insurance	323.20		
Total 4 · Administrative Expenses	915.84	1,500.00	-584.16
5 · Donations/Dues			
5A · NC Veteran's Council	0.00	150.00	-150.00
5B · NC Council on Aging	0.00	100.00	-100.00
5C · USO of North Carolina	0.00	250.00	-250.00
5D · Other Donation	63.24	0.00	63.24
Total 5 · Donations/Dues	63.24	500.00	-436.76
Total Expense	2,167.58	5,100.00	-2,932.42
Net Income	1,072.92	-759.00	1,831.92



JULY FINANCIAL REPORT

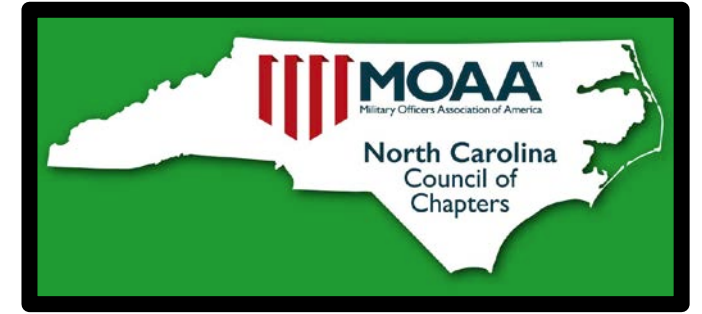
Actual vs Budget



	Jan - Dec 20	Budget	\$ Over Budget
Income			
2 · NCCOC Income			
2A · Chapter Dues	1,990.50	1,966.00	24.50
2B · USAA Grant	0.00	800.00	-800.00
2C · National MOAA Recruiting Award	0.00	250.00	-250.00
2G · MOAA President's Travel	1,150.00	1,150.00	0.00
2H · Investment Income	0.00	75.00	-75.00
2I · Mercer Ad Incentive	100.00	100.00	0.00
2J · MOAA Virtual Support	90.00	90.00	0.00
Total 2 · NCCOC Income	3,330.50	4,431.00	-1,100.50
Total Income	3,330.50	4,431.00	-1,100.50
Gross Profit	3,330.50	4,431.00	-1,100.50
Expense			
3 · NCCOC Expenses			
3A · Council Meetings	398.50	1,600.00	-1,201.50
3E · Membership Incentive	790.00	1,500.00	-710.00
3 · NCCOC Expenses - Other	0.00		
Total 3 · NCCOC Expenses	1,188.50	3,100.00	-1,911.50
4 · Administrative Expenses			
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5D · Other Donation	63.24	0.00	63.24
Total 5 · Donations/Dues	63.24	500.00	-436.76
Total Expense	2,167.58	5,100.00	-2,932.42
Net Income	1,162.92	-669.00	1,831.92



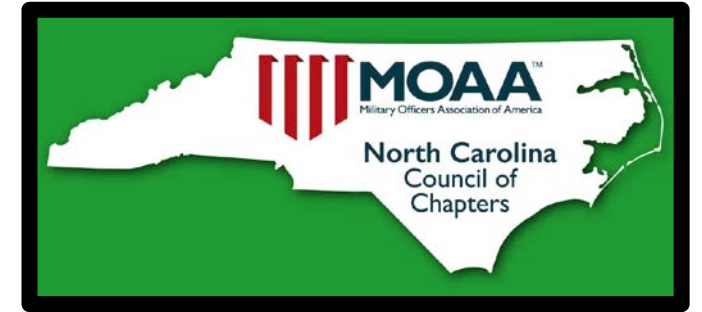
MOAA SURVIVING SPOUSE ADVISORY COUNCIL



Congratulations to Dr. Vivianne Wersel



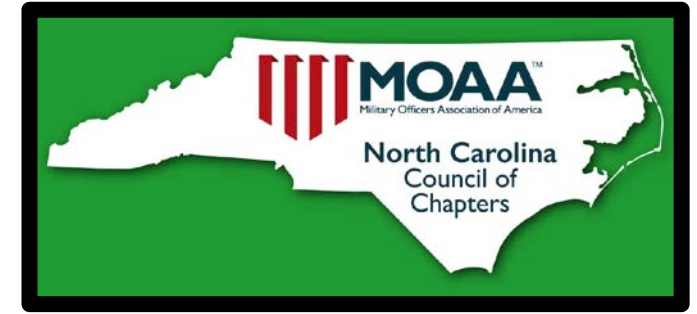
SHANE OSTROM



Shane Ostrom, CFP[®], Lt. Col., US Air Force, Program Director, Finance and Benefits Information

- Presentation
- Discussion of Required Minimum Distribution (RMD)
- Qualified Charitable Distribution (QCD)
- Understanding concurrent receipt
- Surviving Spouse Checklist





MOAA Finance and Benefits

North Carolina Council of Chapters

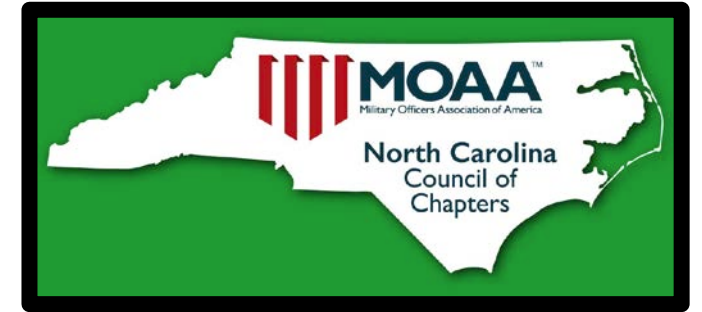
August 2020

Shane Ostrom, CFP®
Lt Col, USAF (Ret)
Program Director, Finance and Benefits Information
Military Officers Association of America

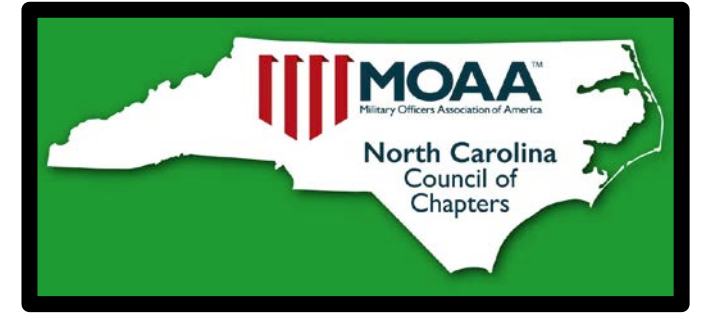


Topics for the Session

- Priority Legislative Topics
- Survivor matters
- Concurrent Receipt basics
- Individual Retirement Accounts (IRA)
 - Required Minimum Distributions (RMD)
 - Qualified Charitable Deductions (QCD)
- MOAA web information
- Q & A



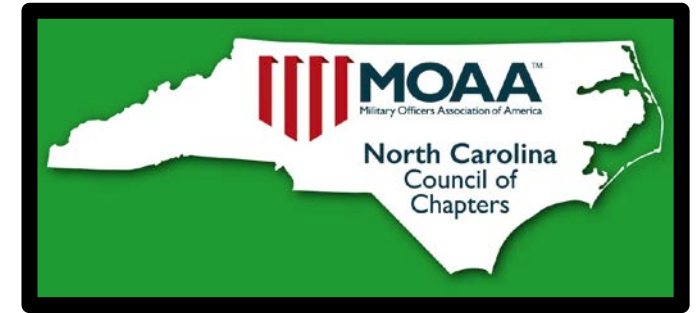
Legislative Issues



- Health Care
 - Staffing levels
 - DOD reforms to consolidate all under the Defense Health Agency
 - Increasing costs on members
 - Mobilize MOAA members, ensure Sec. 715 and 716 included in NDAA
- Concurrent Receipt
 - Star Act (H.R. 5995 and S. 3393)
- VA AO presumptive adds: bladder cancer, hypothyroidism, Parkinsonism, not hypertension
- Support the Summer Storm effort



MOAA's Take Action Center



Welcome to MOAA's Take Action Center

On behalf of the more than 355,000 members of the Military Officers Association of America, thank you for supporting our advocacy efforts. It's because of people like you that MOAA is as successful as it is on Capitol Hill. Thank you for being the embodiment of MOAA's commitment to Never Stop Serving.

Contact Your Representatives

Protect Gold Star spouses during future shutdowns
Under current law, Gold Star spouses receiving benefits from the Department of Defense are protected from interruptions in payments during a government shutdown. But because Coast Guard paychecks come from the Department of Homeland Security, these survivors are still at risk.

Support the inclusion of concurrent VA disability pay and retired pay for combat-related retirees in the FY 2021 NDAA
Contact your representative and urge them to support the inclusion of H.R. 5995, the Maj. Richard Star Act, and the companion S. 3393 -- which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to their combat-related injuries -- in the National Defense Authorization Act. Help ensure these men and women get their full service-earned retirement, as well as their disability compensation from the VA.

Act now to extend CHAMPVA coverage
Did you know many adult children of veterans who are disabled or who died from a service-connected disability risk losing their health care through no fault of their own during the COVID-19 pandemic?

Support the Jobs and Childcare for Military Families Act
According to Department of Defense data, 24% of the military spouse labor force remains unemployed. That's over six times higher than the national unemployment rate. Additionally, many military families feel the impact of the rising cost of health and dependent care. To retain the best and brightest in an all-volunteer force, we must remove as many barriers to family financial stability as possible. Ask Congress to expand the Work Opportunity Tax Credit to military spouses and provide Flexible Spending Accounts as a servicemember benefit.

PREV

NEXT

Key Bills

Federal - HR 5995

A bill to amend title 10, United States Code, to expand eligibility to certain military retirees for concurrent receipt of veterans' disability compensation and retired pay or combat-related special compensation, and for other purposes.

Federal - HR 413

A bill to amend the Internal Revenue Code of 1986 to allow the work opportunity credit to small businesses which hire individuals who are members of the Ready...

Get Involved on the Local Level

Use MOAA's Chapter Locator to get involved on the local level.

Find your elected officials

Lookup your elected officials and candidates. Just enter your ZIP code to get started.

Like us on Facebook
 Follow us on Twitter

Tweets by @MilitaryOfficer

MOAA @MilitaryOfficer
A special thanks to @TLCplMax, @Martin_Dempsey, and @stavridisj for their words of wisdom.
<https://twitter.com/TLCplMax/status/1285984034749739008>

Jul 23, 2020

MOAA Retweeted

United States Space Force @SpaceForceDoD

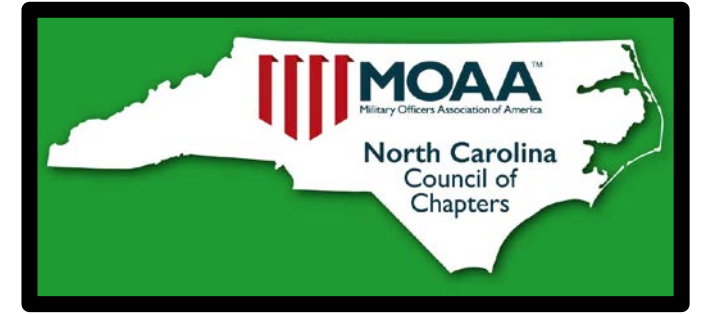
Today we are proud to showcase the Space Force logo to the world. Over the next few hours, we will share the history and legacy of our new logo.



Embed View on Twitter



Survivor Matters

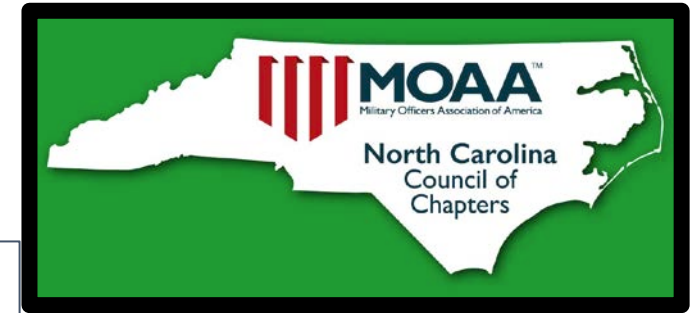


The most common issues raised at MOAA

- How much will my spouse get?
- What benefits are available for my spouse?
- What does my spouse have to do to get DIC?
- My spouse passed I do not know what to do and who to contact
- How do I arrange a military burial?
- My spouse passed and I'm not getting his retired and VA pay



SBP-DIC Offset Elimination Process



The DIC offset amount will be phased-out over three years

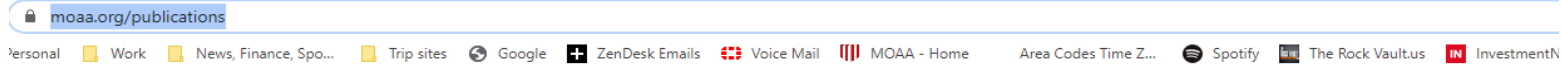
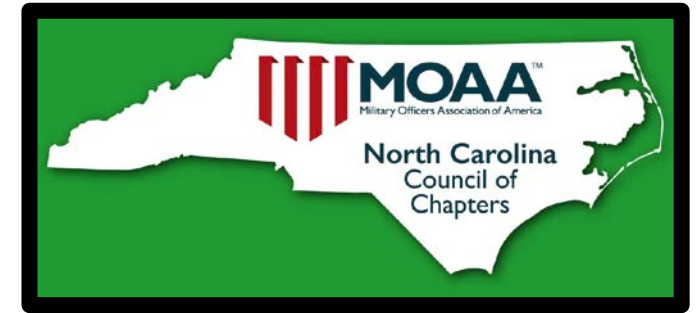
- Nothing happens in 2020
- DIC offset will be reduced by 1/3rd over three years
- Some of this is assumed as details are still working

2021		2022		2023	
SBP	\$2000	SBP	\$2000	SBP	\$2000
DIC offset	<u>-\$893</u>	DIC offset	<u>-\$447</u>	DIC offset	<u>-\$0</u>
Net SBP	\$1107	Net SBP	\$1553	Net SBP	\$2000
SSIA	<u>+\$323</u>	SSIA	<u>+\$323</u>	SSIA	<u>+\$0</u>
Actual SBP payment	\$1430	Actual SBP payment	\$1876	Actual SBP payment	\$2000



MOAA Publications

www.moaa.org/publications



MOAA Publications

MOAA provides the guidance you need on a variety of topics. Find the publication you need in any of the subjects below. Looking for more information? Visit our [News Listing](#), or check out the digital version of *Military Officer*.

- [Personal Finance](#)
- [Military Benefits](#)
- [Transition](#)
- [Survivor Issues](#)
- [Chapters](#)
- [Spouse and Family](#)

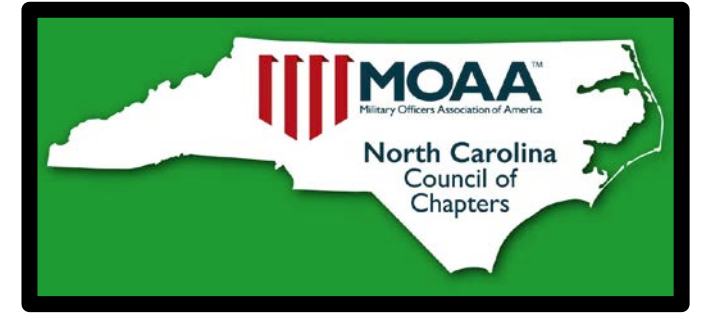
PERSONAL FINANCE

Financial Planning Guide

Whether you're debating the merits of a career-starter loan or shopping for annuities, MOAA wants to help make these financial decisions easier for you to understand. In this publication, our staff experts discuss numerous situations and, for our PREMIUM and LIFE members, provide further counseling on issues discussed in the guide and additional topics not covered.



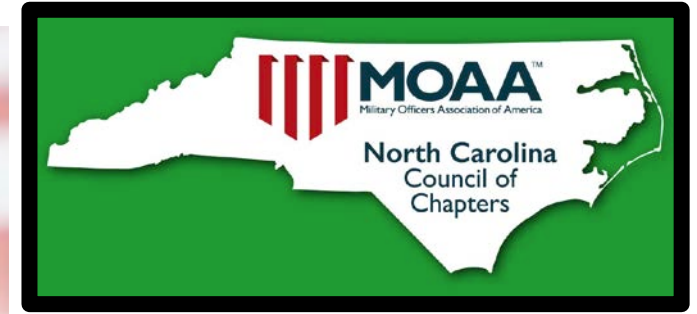
Concurrent Receipt Confusion



- A continuous learning process—CRDP and CRSC
 - New retirees, recent VA rating, and the people who never get the word
- Cut and dry for longevity retirees, automatic CRDP for $\geq 50\%$ VA
 - No CRDP for < 20 YOS and/or $\leq 40\%$ VA rating for ≥ 20 YOS
- CRSC is confusing, all are eligible to apply: any YOS, any VA rating
 - CRSC amount limited to YOS pay or CRSC rating, whichever is less
 - VA Waiver still applied to retired pay
 - CRSC reimburses, some or all, the VA Waiver amount deduction **31**



Concurrent Receipt (CR) How it Works



CR – restoration of vested retired pay due to years of service

Without CR

Retired pay
- VA Waiver
Net Retired Pay
+
Full VA comp

Total compensation

Without CR
<50% VA rating or
<20 years of service
No Service combat rating



With CRDP

Retired pay
- ~~VA Waiver~~
Full Retired pay
+
Full VA comp

Total compensation

CRDP
50%(+) VA rating and
20(+) years of service
Automatic approval

With CRSC

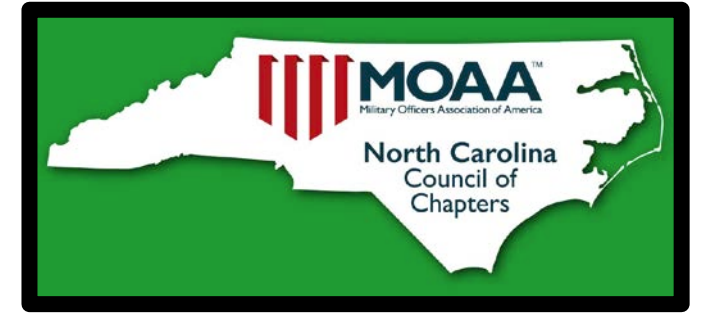
Retired pay
- VA Waiver
Net Retired pay
+
Full VA comp
+
CRSC Check

Total compensation

CRSC
Any VA rating
Any years of service
Must be combat rated
by applying to Service



Individual Retirement Accounts (IRA)



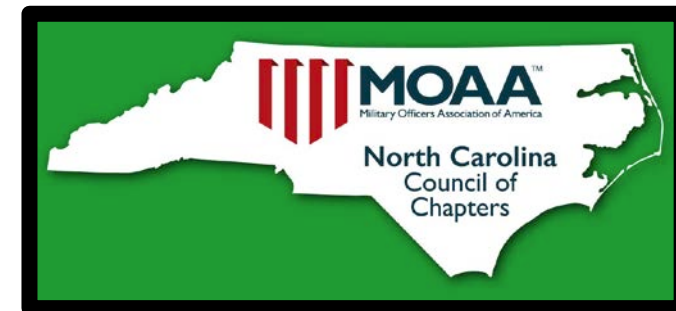
Required Minimum Distributions (RMD)

- The requirement to withdraw money from a retirement account at age 70½ or 72
 - U.S. wants its tax revenues
 - Age 70½ if this age in 2019 or earlier
 - Age 72, if age 70½ in 2020 and later
- Applies to all retirement accounts except Roth IRA—yes, even Roth employer retirement accounts
- Calculate the RMD separately for each IRA or 403b owned
 - Option to withdraw the total amount from one or more of the IRAs
 - RMDs required from other types of retirement plans, such as 401(k) and 457(b) plans, must be taken separately from each plan
- Figure RMD by dividing the CY-End account value by the age factor in Lifetime Tables in **IRS Pub 590B**
- 50% tax on the amount not withdrawn for RMD



Individual Retirement Accounts (IRA)

Required Minimum Distributions (RMD)



Covid virus CARES Act reforms

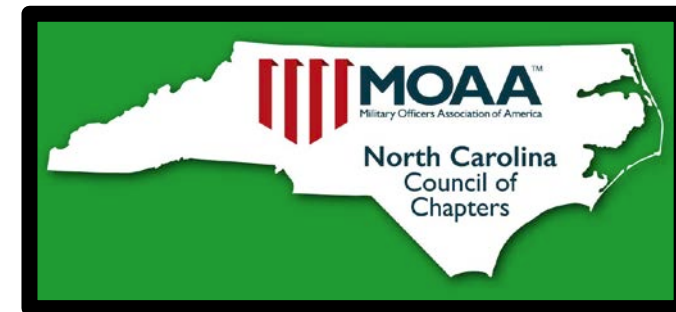
The CARES Act provisions apply to most retirement plans; does not apply to qualified defined benefit plans

- RMD rule is suspended for 2020
- RMDs taken in 2020 are considered eligible for rollover
- Took your RMD in 2020? Return it no later than Aug. 31, 2020 and avoid taxes
 - Includes someone who turned 70 ½ during 2019
 - One rollover per 12-month period limitation does not apply to this repayment
- 10-years to withdraw inherited retirement account
 - Exceptions: spouses, minor children, disabled person, or a person >10 years younger than owner
 - Regardless of participant death, before, on, or after the RMD



Individual Retirement Accounts (IRA)

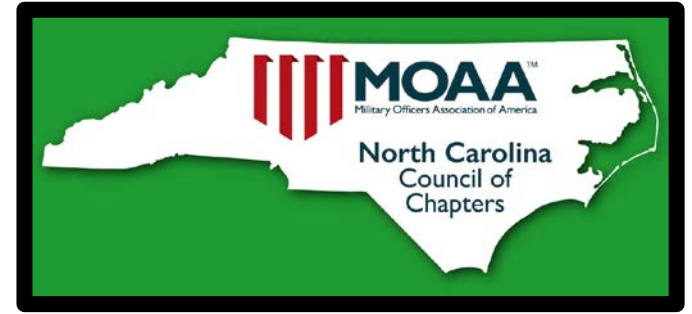
Qualified Charitable Contributions (QCD)



- Non-taxed distribution from your IRA to a tax-deductible charity
 - Not for SEP or SIMPLE IRAs
 - Must be a direct transfer from IRA trustee to the charity
 - Can count as your RMD for the year
- Minimum age 70 1/2
- QCD is in addition to the standard deduction—it decreases taxable income
 - Think Medicare Part B, Social Security taxable amount, AMT, phased-out deductions/exemptions, 3.8% net-investment-income surtax
- You must tell the IRS of a QCD; No one else tells the IRS
 - Your 1099R Withdrawal will only indicate the total amount withdrawn
- You can't claim a charitable deduction for a QCD not included in your taxable income
 - Only withdrawals of pre-tax money count for QCD tax benefit



QCD Example on Form 1040



City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Foreign country name Foreign province/state/county Foreign postal code

Standard Deduction **Someone can claim:** You as a dependent Your spouse as a dependent Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** Were born before January 2, 1955 Are blind **Spouse:** Was born before January 2, 1955 Is blind

(1) Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) <input checked="" type="checkbox"/> If qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

1	Wages, salaries, tips, etc. Attach Form(s) W-2	1	
2a	Tax-exempt interest	2a	
3a	Qualified dividends	3a	\$10,000
4a	IRA distributions	4a	
		4b	
		4c	
5a	Social security benefits	5a	
6	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	6	
7a	Other income from Schedule 1, line 9	7a	
	b Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income	7b	
8a	Adjustments to income from Schedule 1, line 22	8a	
	b Subtract line 8a from line 7b. This is your adjusted gross income	8b	
9	Standard deduction or itemized deductions (from Schedule A)	9	
10	Qualified business income deduction. Attach Form 8995 or Form 8995-A	10	
11a	Add lines 9 and 10	11a	
	b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-	11b	

Standard Deduction for—
 • Single or Married filing separately, \$12,200
 • Married filing jointly or Qualifying widow(er), \$24,400
 • Head of household, \$18,350
 • If you checked any box under Standard Deduction, see instructions.

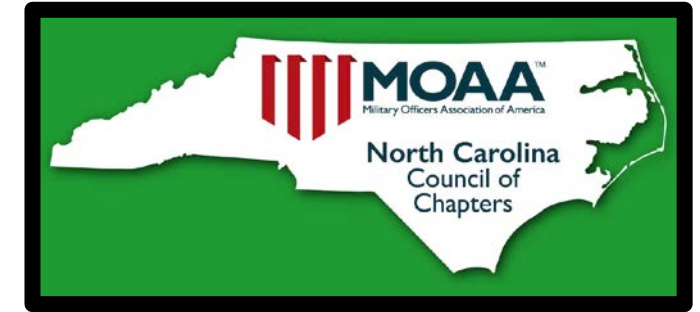
You must have documentation of your QCD as you would to claim a deduction for a charitable contribution

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form 1040 (2019)



Individual Retirement Accounts (IRA)

Qualified Charitable Contributions (QCD)

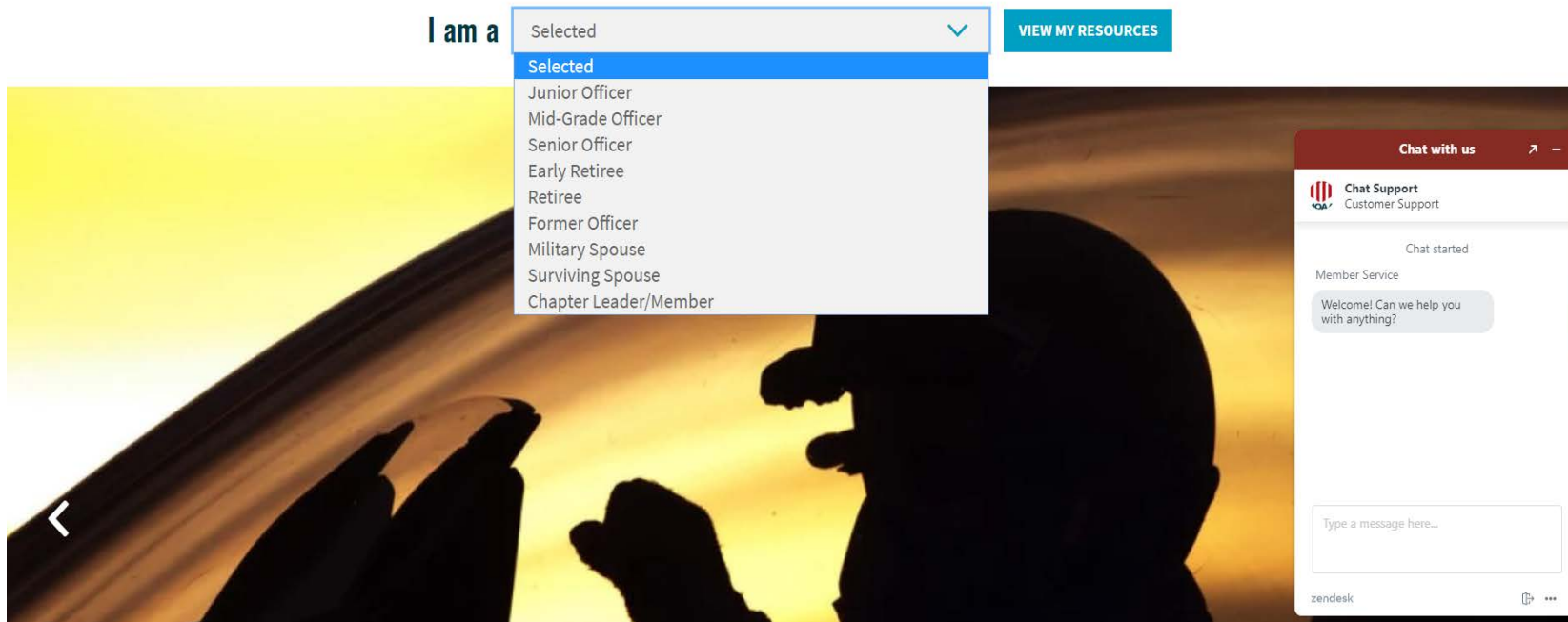
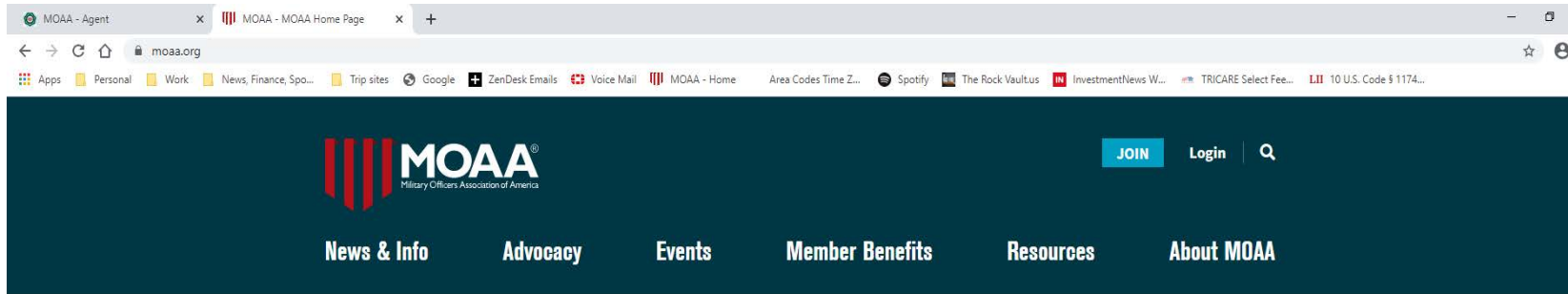
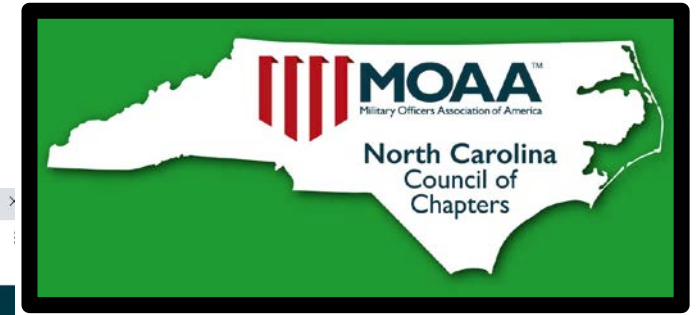


- Maximum QCDs is \$100,000
- SECURE Act change: IRA owners must reduce QCDs tax-benefit-amount by contribution amount to IRA after age 70½
 - EX: Make QCD in 2020 for \$10,000. Also make a \$7,000 deductible IRA contribution. Your charity receives the full \$10,000. But tax-free portion of QCD reported is reduced to \$3,000. The remaining \$7,000 of the QCD is taxable
- Note: SECURE Act raised RMD age to 72 effective 2020. If 70½ this year, can do QCD but won't count as RMD
- Consider: If income below threshold for Roth IRA, contribute to Roth IRA and do QCD from traditional IRA
- Joint return? Spouse also has QCD option up to \$100,000; married couples coordinate for best tax strategy
 - IRAs are individually owned accounts
 - One spouse can use IRA for post-70½ deductible contributions
 - Other spouse can use IRA for QCDs
- Idea: think MOAA Chapters, Foundation, and Scholarships

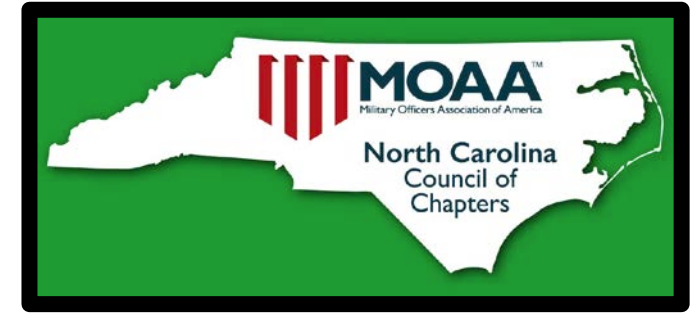
See IRS Pub 590B and the IRS Form 1040 Instructions



The MOAA Web www.moaa.org



The MOAA Web www.moaa.org



Search Results

Tricare for Life|

SEARCH

MOAA's 2019 Key Goals: Don't Let TRICARE for Life Become a T...

READ MORE

Why Did TRICARE for Life Prescription Co-Pays Go Up?

This is why you're now being billed for drugs that had been free.

READ MORE

Health Care Options at Age 65

At age 65, it's decision time employer health plan and or Medicare **TRICARE** known as **TRICARE For Life** (TFL)? At age 65, **TRICARE** converts to a Medicare supplement plan and **TRICARE** Prime and Select are not available.

READ MORE

35,000 Tricare Users Overcharged for Prescriptions

FILTERS

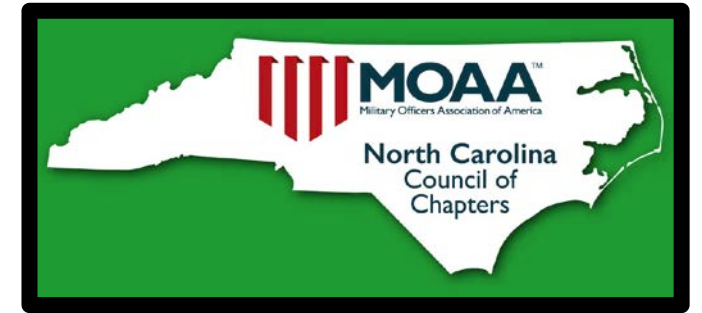
EVENT TYPE(80)

- Advocacy (3)
- Chapters and Councils (9)
- Finance (9)
- Healthcare and Benefits (15)
- MOAA National (1)
- Spouse and Family (3)
- Transition and Career (40)

NEWS(2123)

- Advocacy (333)
- Chapters (58)
- Finance (174)
- Health Care (269)
- Military Benefits (169)





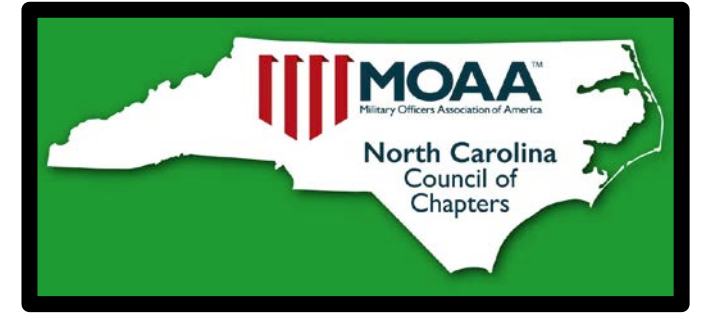
Thank you to all who have donated to the MOAA Foundation's COVID-19 Relief Fund!

For information about the MOAA Foundation's efforts to support military families and to donate, please visit:

www.moaa.org/covid19milsupport



Q & A



Military Officers Association of America

**201 N. Washington Street
Alexandria, VA 22314-2539**

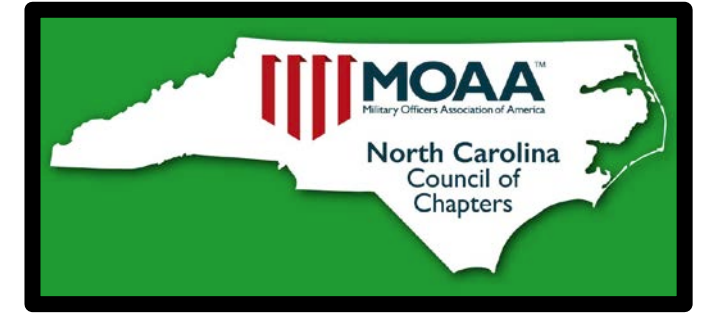
800-234-6622

E-mail: beninfo@moaa.org

Web: www.moaa.org



CHAPTER ACHIEVEMENTS



Chapter Achievements – COL Brumit

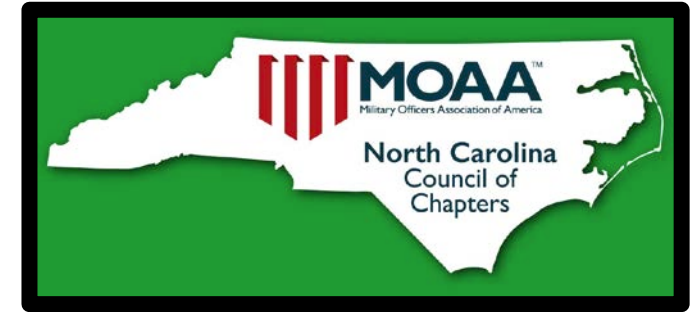
Levels of Excellence for 2019

- **Five-Star Award**
 - North Carolina Council of Chapters
 - Cape Fear Chapter
 - Coastal Carolina Chapter
 - High Country Chapter
 - Southeastern NC Chapter
 - Tarheel Central Chapter
 - Triangle Chapter
- **Four-Star Award**
 - Catawba Valley Chapter
 - Charlotte-Metrolina Chapter
 - Sandhills Char
 - Western North Carolina Chapter



LEGISLATIVE ACTION

COL Iggi Husar

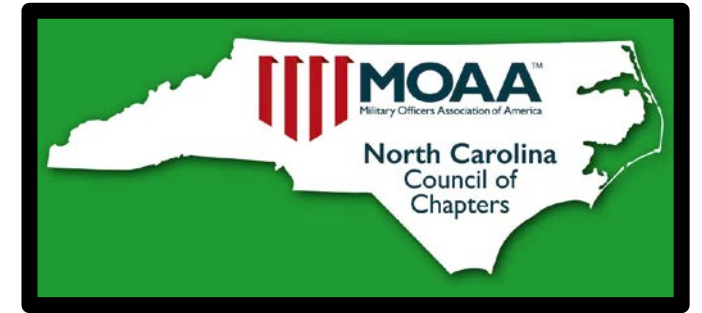


Change in Focus

- Improve North Carolina Veterans Friendly standing
- Strategic Plan Overview
- Near Term Actions & Emphasis



NEAR TERM ACTIONS & EMPHASIS

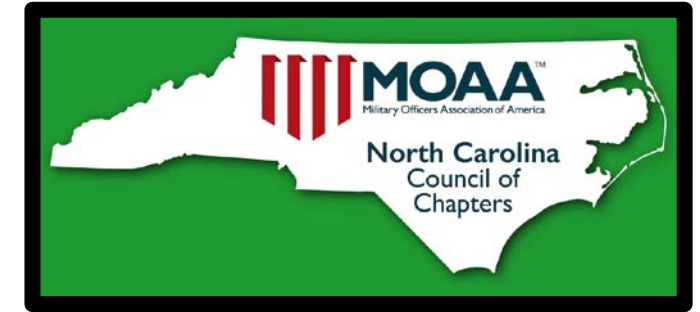
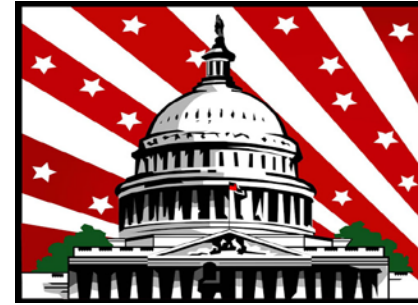


COL Jeri Graham, USA, Ret.

- Finalizing appointment with Rep.Szoka (Primary Sponsor of HB 650 Military Retirement Income Tax Relief) for last week of August to discuss strategies for preparing for next legislative session.
- Maintaining contact with Senator Burgin (Primary Sponsor of SB 188 Same title as HB 650)
- Participating in regular webinars with the NC Defense Alliance which has a mission of supporting the development of the NC defense industry. (keeping military retirees in NC is key). Excellent work with Military Affairs Commission.



LEGISLATIVE ACTION



Virtual Storming the Hill – May 2020

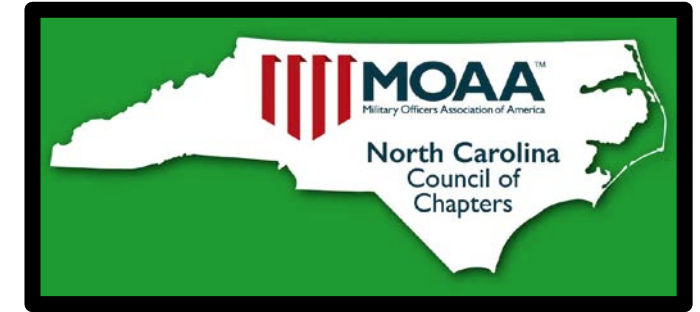
Assignments

Review Process

Reporting



LEGISLATIVE AND VETERANS AFFAIRS

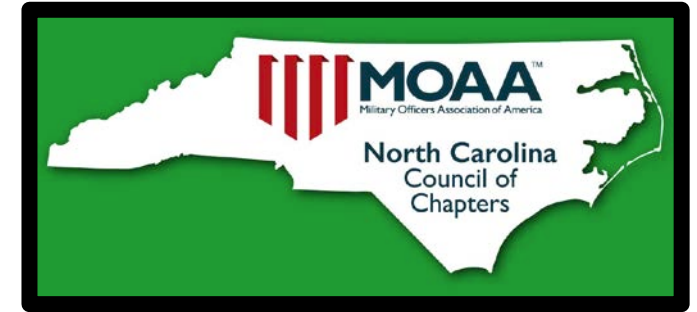


Virtual Storming Recap:

- Contacts Made – 15
 - 2 US Senators
 - 12 Congressional Districts (Plus 2 candidates for vacancy in District 11)
- Letters to Legislators – 14
 - 2 US Senators
 - 12 Representatives
- Certificates of Appreciation-14
 - 2 US Senators
 - 12 Representatives



Summer Storming 2020



SUMMER STORMING

WE NEED YOUR SUPPORT AND ACTION



Senators: Support Critical House NDAA Language Protecting Access to Medical Care for Military Beneficiaries

We are **very proud** of your participation in advocacy work to address the major issue that MOAA has been right on top of this past year. Our input in terms of providing information, identifying anticipated impacts of the plans to diminish the size of the military healthcare system to include what would happen to all beneficiary healthcare with the planned restructuring of the MTF system has been extremely valuable.

So now is the critical time to make this final effort to ensure that Congress requires DoD to conduct additional analysis and mitigation planning. **We cannot stand by and avoid addressing our Senators!**

We want to make this as easy as possible for you to connect with your Senator. So please follow the links we have provided and do your very, very best to exert your influence as an Advocate. And know that we are right here for you should you have any suggestions, concerns etc.

The **2020 Summer Storm initiative** is underway. From the NC Council of Chapters, this has taken a very long time to prepare for... now we need to launch and send it skyward!! Our FINAL PUSH...

Follow the **3 Links**, on the right, to help ensure the final bill protects our benefits and keeps our Military Health Care Strong!

Fact Sheet and Talking Points

Found [HERE](#)

#1 Take Action

Send Senators

E-MAIL

Click [HERE](#)

#2 Call Office

Find Number [HERE](#)

Choose State for National number and check listed website for Local Offices

#3 Report Action

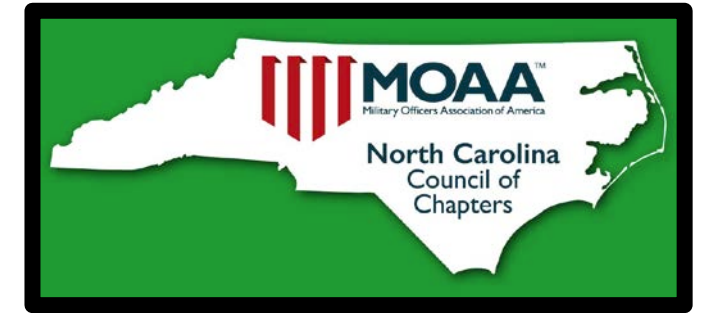
Send Report [HERE](#)

Or simply reply to this email

Never Stop Serving



LEGISLATIVE AND VETERANS AFFAIRS



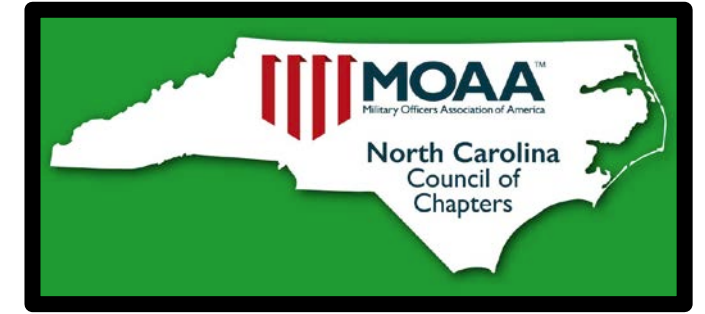
Strategic Plan:

- www.ncleg.gov
- Purpose
- Concept
 - Council Team
 - Chapter Legislative Team

Action for Approval



LEGISLATIVE AND VETERANS AFFAIRS

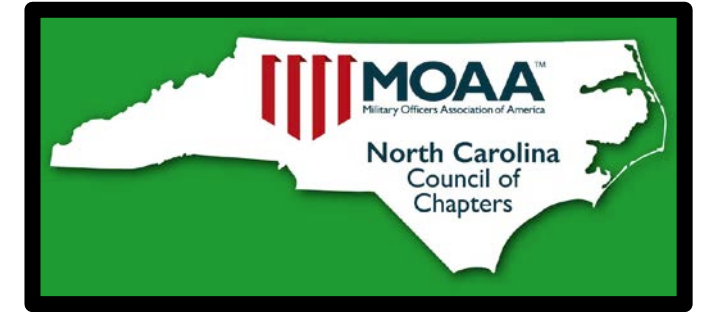


Legislative Committee Spreadsheet:

- HB 64-Blue/Gold Star Mothers Appreciation Day
- HB 650-Military Retirement Income Tax Relief
- HB 896-In-State Tuition/Military Spouses
- SB 188-Military Retirement Income Tax Relief
- SB 767-Combat Injured Veterans Tax Fairness Act



LEGISLATIVE AND VETERANS AFFAIRS

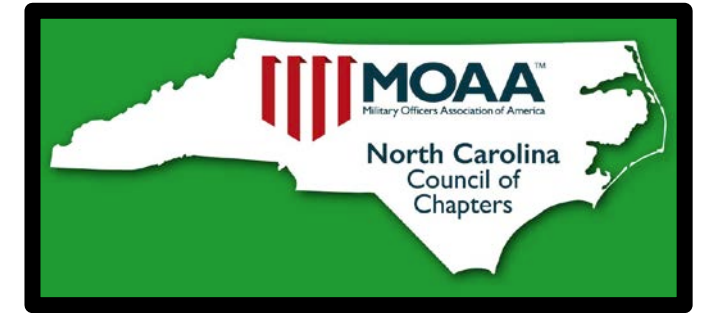


North Carolina Legislative Report Card (page 1 of 2):

- (<https://www.moaa.org/content/state-report-card/statereportcard/>)
- Child Abuse and Neglect Identification and Reporting
- Enhanced State Initiatives to Improve Military Spouse Licensure Portability
- Allow Service Members to Retain Their Earned Priority for Receiving Medicaid Home and Community-Based Services Waivers
- Virtual Schools Can Provide a Bridge for Military Children Transitioning to a New School District Where They Don't Have Access to Specific Curricula



LEGISLATIVE AND VETERANS AFFAIRS



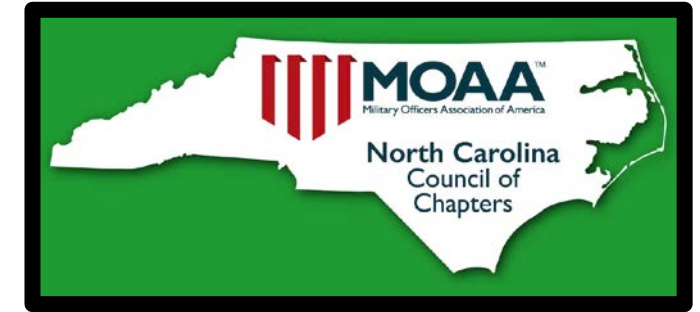
Looking Ahead-NC Legislature 2021-2022 (Vern Pike):

- Coordinate with TAG, DMVA, NCVV to determine issues for Legislative action in 2021-2022
- Seek meetings with Policy Analysts of Senate President & Speaker of the House to “fast track” select military/veteran related bills
- Identify Legislator committee assignments and provide to Chapter Legislative Teams
- Work with selected Legislators to “action” military/veteran issues into bills



MEMBERSHIP

LtCol Edward Brown, 2nd VP

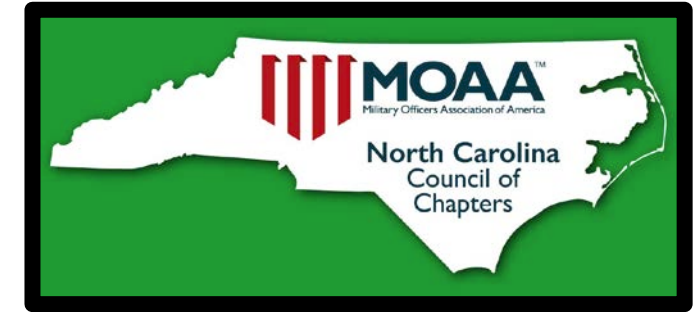


Chapter Recruiting Programs

- **Current Council Status:**
 - Ten Chapters achieved 100% awards 1st half of year
 - Recruitment activity is high
 - Satellite growth/expansion is active
 - Zip Code/County alignment updated
 - Projecting 10 Chapters will maintain 90%(2020)
- **Discussion:**
 - Techniques used to recruit 20+ members in one quarter (NC07)
 - NRT usage
 - EMAIL/Telecom/Letters
 - CM management Strategy



COMMITTEE MODULE STATUS

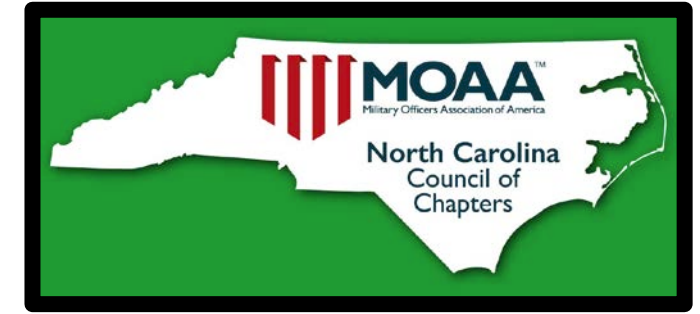


As of July 1, 2020

Chapter	Name	Category	% MOAA	% +/-
NC01	Cape Fear	5	87%	13%
NC02	Coastal Carolina	2	100%	6%
NC03	Eastern Carolina	1	100%	13%
NC04	Charlotte Metrolina	3	100%	8%
NC06	Sandhills	5	86%	2%
NC07	Southeastern North Carolina	5	97%	5%
NC08	Tarheel Central	2	100%	25%
NC09	Triangle	4	100%	8%
NC10	Western North Carolina	5	100%	10%
NC11	Catawba Valley	1	85%	0%
NC14	Piedmont	1	100%	0%
NC17	First Flight	1	100%	12%
NC20	Central Carolina	2	62%	0%
NC21	High Country	2	100%	11%
NC22	New River	1	100%	2%



COMMITTEE MODULE



Current Council status:

- Three-Fourths of Chapters have currently achieved the 90% level
- One-Fifth of Chapters are extremely close to 90%

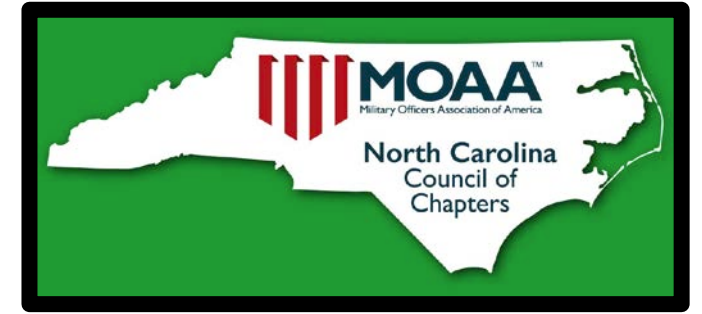
Conservation Methodologies:

- Monthly maintenance reviews
- Maintenance Difficulties (Satellites, etc...)
- Membership Status Changes (purging, updating, etc...)
- Asking for Assistance??
 - Council
 - National MOAA

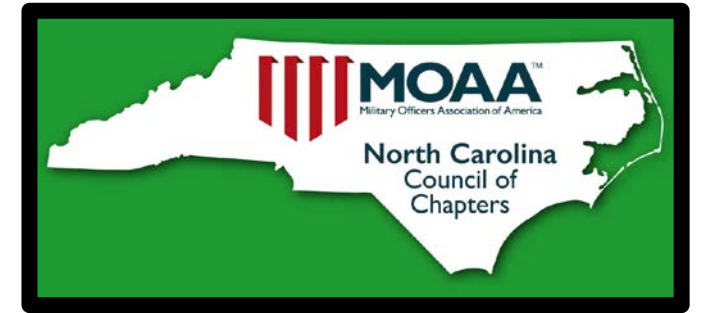


SENCLAND Recruiting Elements

- Newspaper & Social Media
- Everyone a Recruiter
- MOAA's "Near Real Time" **NRT** monthly lists



Newspaper & Social Media



- **Chapter Newsletter**

- Important because it is the only contact some members have with Chapter
- Wide range of topics
- Recognize all new members
- Profiles of current members
- Recognize long term members

- **Local Newspapers:**

- Post all events in the local newspapers
- Submit articles and photos of Chapter activities, especially scholarship awards

- **Website:**

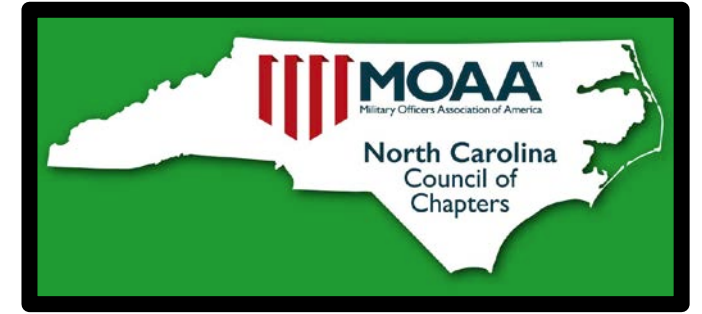
- WEBSITE: www.SENCLAND.org
- Lots of pictures
- Posts of all activities

- **Social Media:**

- FACEBOOK: <https://www.facebook.com/sencland>
- Post articles and Items of interest
- Boost by “Liking”



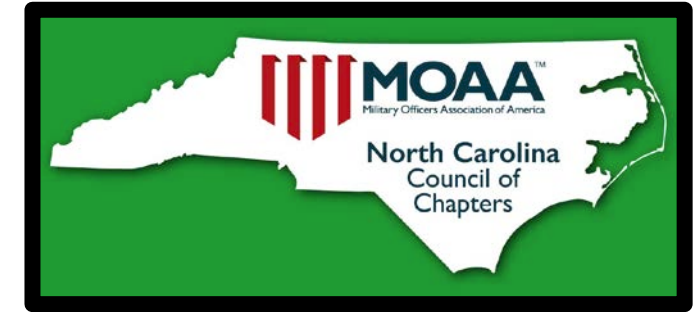
Everyone a Recruiter



- Recruiting is part of the “job description” for our Service Directors and Surviving Spouse Liaison
- Encourage members to invite guests to events
 - Paragraph in Chapter Newsletter
 - Announcement at events
- Make guests feel welcome
 - Greet at door
 - Link up with a member of similar background (Service Director if possible)
 - Provide a membership application (free for rest of year)



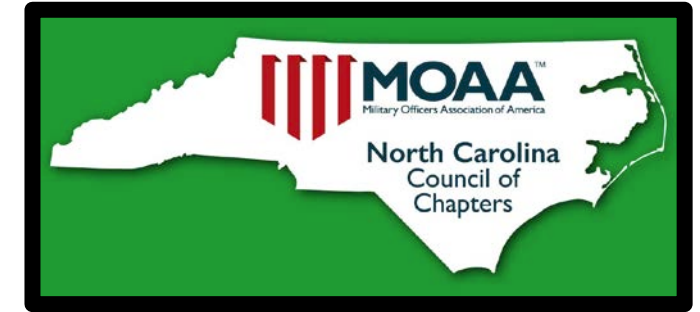
SENCLAND's Use of "Near Real Time" Lists



- **Status:**
 - Began using when first made available in August 2019
 - Suspended making most contacts in April 2020
 - Resumed making them in July
- **Membership Chair downloads NRT list at beginning of each month**
- **First step:**
 - Send to Board to determine if anyone knows someone on the NRT list
 - If so, they make initial contact
- **Second Step:**
 - Initial contact by phone if # available
 - ✓ Calls made by Service Directors and Surviving Spouse Liaison
 - ✓ Essential that first contact be welcoming to area and inviting to visit to see if Chapter is right fit
 - ✓ Do not try to sell on membership unless interested
 - ✓ If prospective member is interested the Membership Chair sends more information
 - ✓ If no Phone # Membership Chair sends letters or e-mails to most likely prospects
- **New initiative: Post Cards instead of letters**
 - ½ the cost of letters
 - Test started 23 July to determine effectiveness



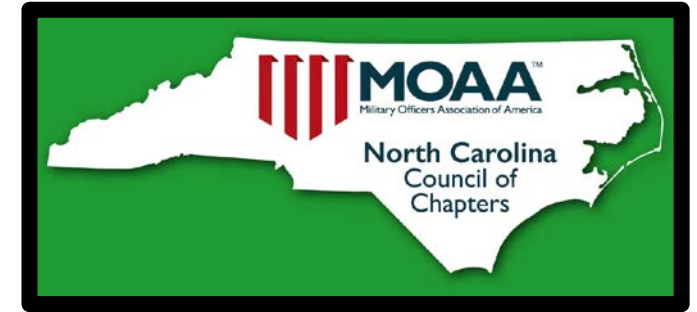
Major Findings



- NRT Lists are a good source for new members
- Using them is a lot of work, but it pays off
- In spite of Pandemic there is interest in joining a chapter
- Insight from using NRT contact info:
 - Personal calls: The most effective way to make contact
 - E-mails: Easiest method, but result in almost no responses
 - Letters: Expensive and labor intensive and only marginally better than e-mails
 - Postcards: Test of 20 Postcards ongoing
- Lists have a substantial number of bad or disconnected telephone #
- Three of the individuals on our list were deceased...notified MOAA



Overall NRT “By the Numbers”

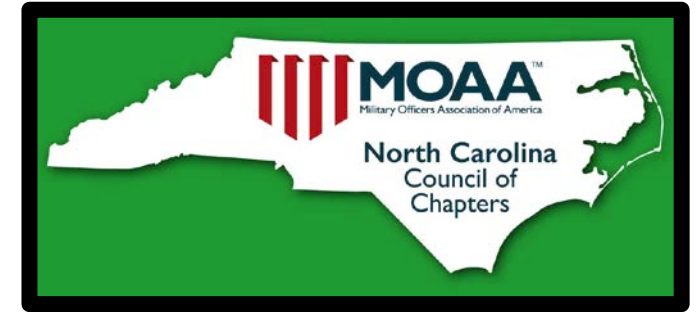


Total # NRT contact info provided	237
Letters sent	44
Calls made	63
e-Mails sent	87
Postcards Sent	20
Total number of contact attempts	214
Number of contacts made	35
Number joined	6

- SENCLAND Attempted contact on 90% of “potentials”
- 17% of those contacted have joined
 - 35% of those contacted were interested in getting more information
 - Placed on a distribution list for future E-mail Newsletters & contact
 - Option to “unsubscribe”



Contact by Telephone

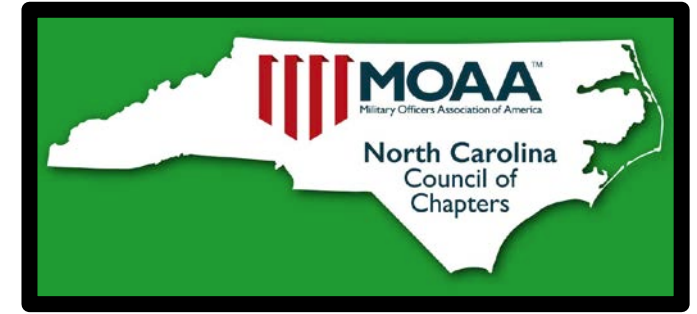


Total NRT Telephone # avail	69
Calls made	63
Bad tel #	21
Contacts	28
Joined	4
Joined as % of Contacts	14%

- Personal calls result in the highest percentage of contacts
- Calling takes time and effort but can be shared by several Board members
- Part of the Chapter's Service Directors "job description"



Contact by E-mail

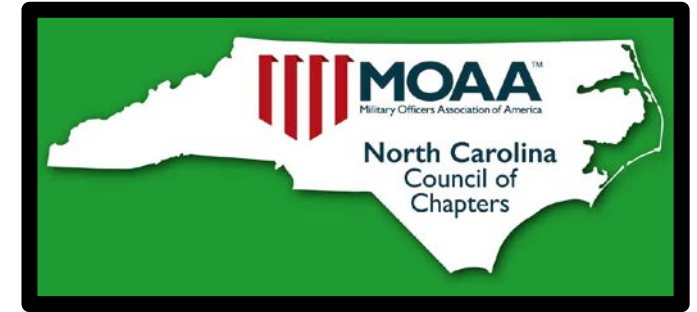


Total e-Mail Addresses available	122
E-Mails Sent	57
Bad addresses	6
Contacts	3
Joined	2
Joined as % of Contacts	66%

- E-mail contacts result in the least percentage of responses
- However, those that do respond tend to be very interested



Contact by Letter



Total USPS Addresses available	138
Letters Sent	44
Bad addresses	0
Responses to letters (by e-mail or tel call)	4
Joined	1
Joined as % of Contacts	25%

- Preparing letters is labor intensive
- Postage is expensive
- Results are limited

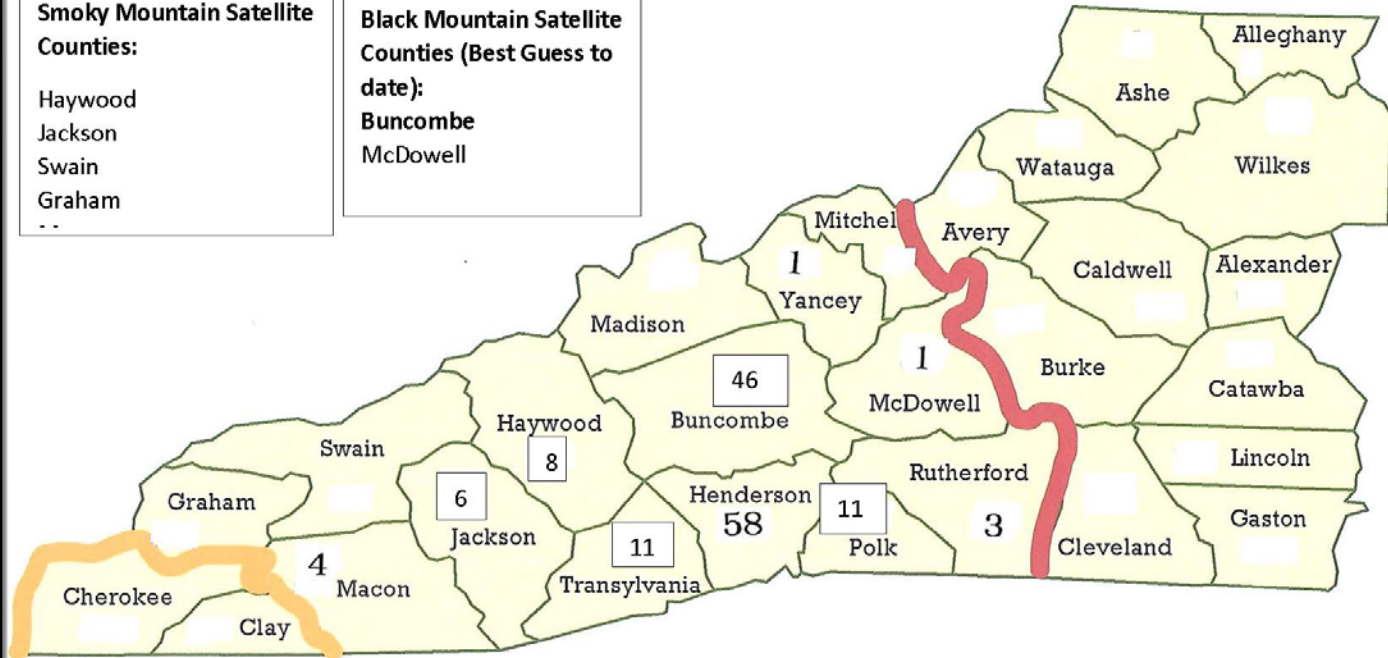


WNC MOAA – CATCHMENT AREA

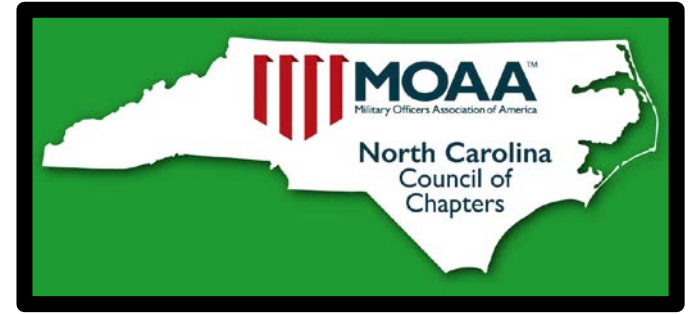
CURRENT NUMBER OF MEMBERS PER COUNTY – BASED ON ZIP CODES FOUND ON COMMITTEE MODULE (CM) 28 July 2020

Smoky Mountain Satellite Counties:
 Haywood
 Jackson
 Swain
 Graham
 ..

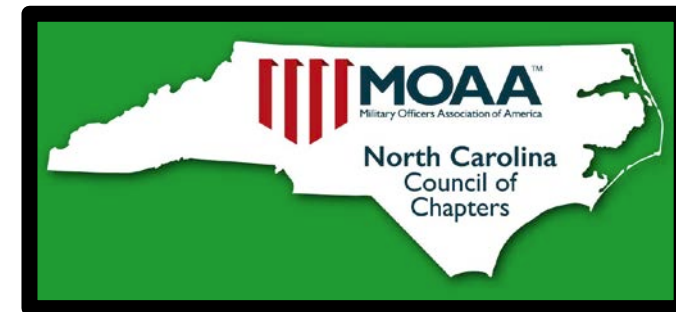
Black Mountain Satellite Counties (Best Guess to date):
 Buncombe
 McDowell



Distance between Hendersonville and:	Brevard = 30 Minutes/20.3 Miles	Distance between Waynesville and:
Asheville = 35 Minutes/25.0 Miles	Columbus = 26 Minutes/20.5 Miles	Franklin = 46 Minutes/37.7 Miles
Franklin = 1 Hour/81.7 Miles	Canton = 37 Minutes/32.7 Miles	Sylva = 24 Minutes/18.1 Miles
Sylva = 1 Hour/62.1 Miles	Green Mtn. = 1 Hr. 16 Min/66.5 Miles	Canton = 18 Minutes/11.1 Miles
Waynesville = 51 Minutes/44.5 Miles		



Elizabeth City Satellite Chapter

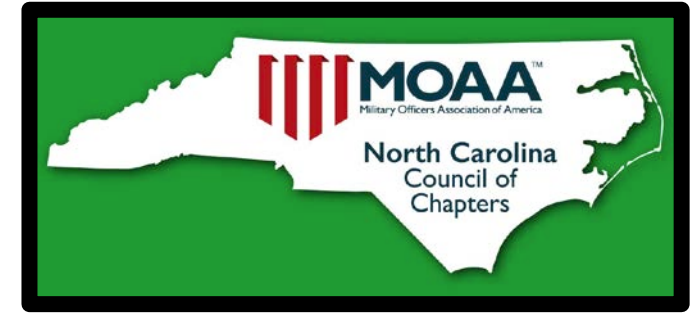


- Desire for a combined wardroom presence
 - 5 separate commands on the Elizabeth City, Coast Guard property
- Opportunity to volunteer / give back without “party crashing”
 - Inviting ourselves’ to CPOA, CGEA, CWOA events
- Aug’18 – started discussing forming a MOAA Chapter
- Feb ‘19 – officially kicked off recruiting for ECity Satellite Chapter
- As of today: 18 members (16 AD, 2 retired)



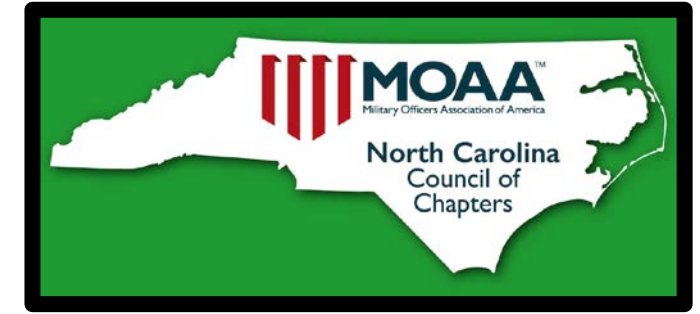
STILL TRYING TO GROW

- At 89% AD, most members
 - will rotate every 3-4 years
 - work 10+ hrs/day, pull overnight duties, and are often TDY
 - with school age children live in Chesapeake & VB (1hr away)
- Zip code search – *submitted to Victoria Twyne*
 - Request a blast email for the zip codes
- Actively seek AD, Retired, & former Officers
 - Utilize contacts at local American Legion & VFW
- Recruiting events
 - Host another “Meet & Greet” (Date, time, location – TBD)
 - Refresh notices on bulletin boards throughout CGEC campus
 - Re-send notices to local newspaper; another editorial
 - Schedule a follow-up “Meet & Greet” in about six months



Surviving Spouse Liaison

NC Chapter Representatives



Surviving Spouse Chapter POC

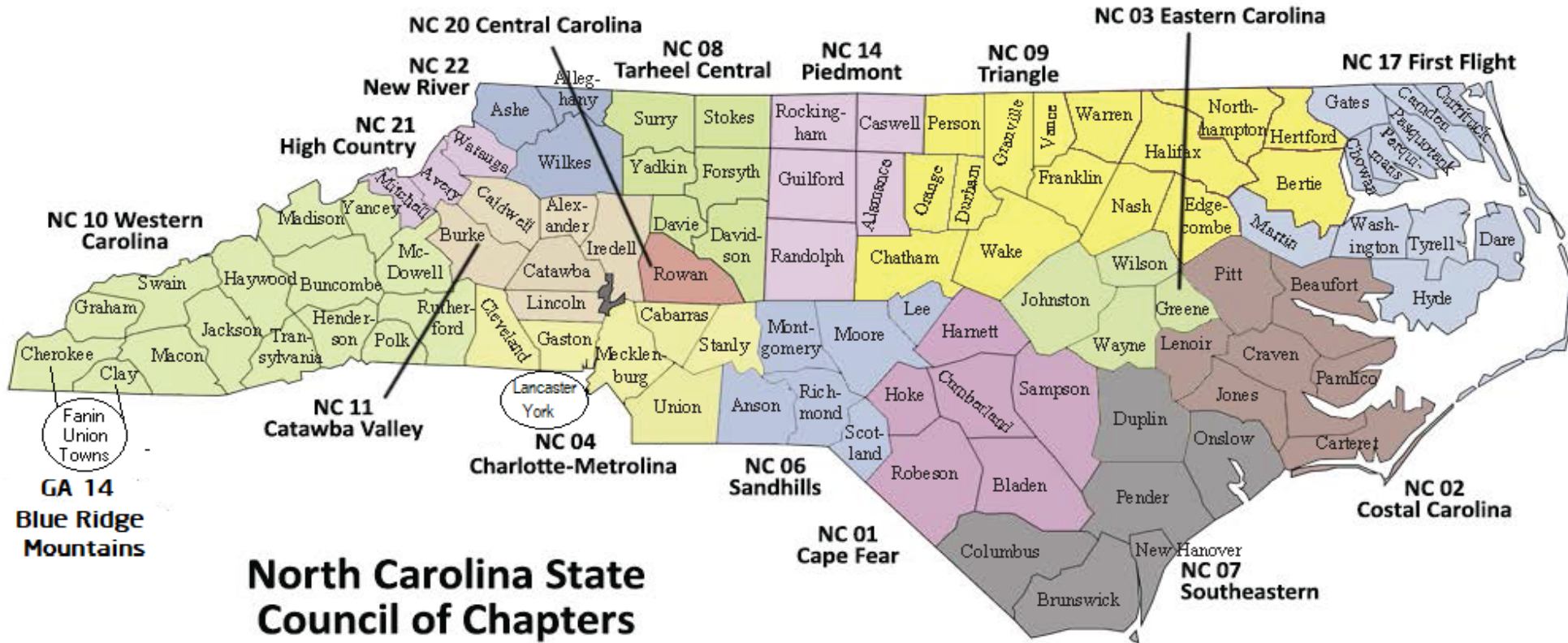
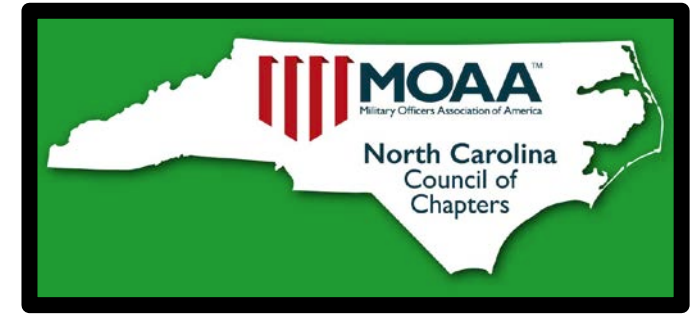
- NC00 = Sandi Adams
- NC01 = Ira Watkins
- NC02 = Mary Roberts
- NC04 = Mary Cuthbertson
- NC06 = Karen Iampietro
- NC07 = Sandi Adams
- NC08 = Diane Womack
- NC09 = Robert Caron
- NC10 = Nancy McCarthy
- NC11 = Dana Tucker
- NC14 = Ginny Hays
- NC21 = Mary Bouboulis
- NC22 = Mrs. Barbara Sears

Chapters with no SSL POC

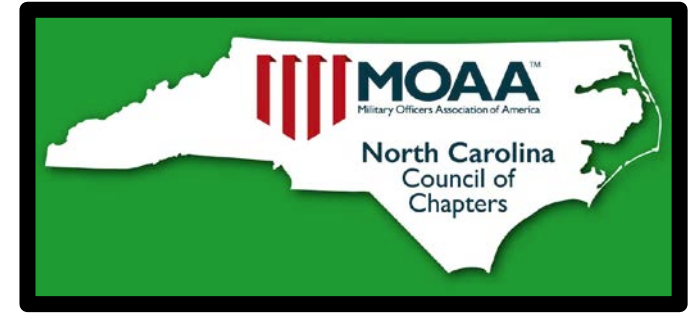
- NC03 = Eastern Carolina
- NC17 = First Flight
- NC20 = Central Carolina



COUNTY MAP BY NC CHAPTERS



Zip Codes Alias Chapter Potentials



- 27549 - Louisburg NC03 Eastern Carolina 101
- 27858 - Greenville NC09 Triangle Chapter 28
- 28462 - Southport NC07 SENCLAND Chapter 34



NEXT NCCOC MEETING

- Another Virtual Meeting
- COL Brumit
- TBD

