

## **UPDATE FOR SPOUSES AND SURVIVING SPOUSES - July/August 2018**

After spending nineteen days as an inpatient at Bethesda's Walter Reed National Military Medical Center very recently, I feel the need to let my readers know that the care I received there was truly amazing. The bevy of doctors, nurses, aides, etc., who took care of me always made sure that I was comfortable. The aides really watched over me, talked to me, and even bundled me up in a blanket, helped me into a wheelchair, and took me for rides in the middle of the night when I could not sleep. On one of those days my doctor, the surgeon, poked his head in the door and strongly suggested that my husband take me for a ride outside on the grounds. A few minutes later he came back with a special wheelchair and an extra blanket for me. It was such a beautiful day! I feel blessed to have a husband who spent a full career in the Army. Because of him I was able to have the benefit being cared for by the BEST!

**1. Refund on Taxes on Disability Severance Pay (DSP).** This may be applicable for some of our disabled Maryland veterans and their spouses. Eligible veterans may seek a refund for taxes on a disability severance payment they have received from 1991 to the present. Taxes are likely to have been improperly withheld by the Government. Approximately 125,000 veterans may be eligible. Veterans may have already received a mailed notice from either DoD or IRS earlier this summer. They can submit a claim based on the actual DSP by submitting Form 1040X, the Amended U.S. Individual Income Tax Return, according to Army LTC David Dulaney, Executive Director of the Armed Forces Tax Council. There also are standardized refund amounts (i.e., between \$1,750 and \$3,200 per individual). The deadline for filing, according to the IRS, is either (a) one year after the DoD notice, (b) two years after the tax was paid for the year the payment was made, or (c) 3 years after the due date for filing the original return for the year the Government made the DSP. [It is understood that Estates and surviving spouses can file a claim on behalf of the veteran who is deceased. For further explanation, see the IRS website.]

**2. New GI Bill Transfer Restrictions.** The Defense Department's Director of Accessions (Ms. Stephanie Miller) explained the upcoming change as a retention incentive. The transferability of GI Bill education benefits from the service member to other family members is a highly valued benefit among many of our more junior officers and enlisted personnel. The Department of Defense currently requires Service members to have served at least six years in the military in order to transfer their valuable GI Bill educational benefits to dependents; there will be no more waivers of the six-year requirement. However, from the 12th of July next year (2019), service members won't be able to transfer their benefits whenever they wish. From then on, only those with less than 16 years of service (either active duty or selected-reserve) will be able to make a transfer of GI Bill benefits for educational purposes. The Concept: The benefits would continue to be shared with family members while the sponsor continues to serve. It is understood that this change will go into effect for all seven Uniformed Services. There will be some exceptions to the general rules (e.g., for enlisted members and officers forced to resign due to force management decisions, officers passed over for promotion twice, enlisted members who do not meet current retention standards, and for other terminations of service members "through no fault of their own").

**3. Additional Less Well Know Rules About GI Bill Educational Benefits.** If you already have transferred your GI Bill education benefits, the policy changes discussed above will not affect you. Further, you can add another child to your list of beneficiaries or adjust the division of benefits among your dependents--even if you've been serving for more than 16 years. When you transfer GI Bill benefits to a your son or daughter, that child must be under 18 years of age (or under 23 for some special cases). The dependent must be 18 or a High School graduate in order to make use of GI Bill educational benefits. To initiate action to transfer these benefits, consult the following Defense Manpower Data Center (DMDC) website: <https://milconnect.dmdc.osd.mil/milconnect/> [Non-DoD members may need to consult with their personnel offices for guidance.]

**4. GI Bill Comparison Tool.** Education benefits and programs at various schools can be compared by using the Post 9/11GI Bill (Ch. 33) and other options such as the Montgomery GI Bill (Ch. 30), Select Reserve GI Bill (Ch. 1606), REAP GI Bill (Ch. 1607), Vocational Rehabilitation and Employment (VR&E),

and Dependents Educational Assistance (DEA). The GI Bill Comparison Tool is a most informative device for those Veterans, active duty personnel, members of the National Guard/Reserves, spouses, and children make what the site refers to as "the right decisions on where to use your hard earned benefits." It even enables the applicant to select how he/she wants to take classes (i.e., Online only, in person only, or a combination of in person and online). Check it out as a tool that might prove helpful: <https://www.vets.gov/gi-bill-comparison-tool/>

**5. FEDVIP is Coming for Dental and Vision Coverage in CY 2019.** The June-September issue of Army Echoes (the official Army newsletter for retired soldiers, surviving spouses, and families), shares the fact that "beginning with the 2018 Federal Benefits Open Season (Nov. 12 to Dec. 10, 2018), beneficiaries enrolled in a TRICARE health plan will be eligible to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). Coverage will start Jan. 1, 2019." So, those of us who are enrolled or are eligible to enroll in the TRICARE Retiree Dental Program will be able to select from several dental options for 2019. There are expected to be a total of 10 dental plus four vision carrier options. Delta Dental will be one of the ten. Everyone is advised that enrollment is not automatic--and that is even if you currently are enrolled in the TRDP plan. It also is important to understand that benefits and costs are susceptible to adjustment each year. In summary, while all the details of your options are not yet available, almost all TRICARE beneficiaries will be eligible to sign up during the open season coming this fall. The TRICARE Retiree Dental Program will end at the close of this calendar year. FEDVIP already has a website for additional information and to sign up for notifications about the upcoming changes: <https://tricare.benefeds.com> Future updates to the website are expected to include (a) educational webinars, (b) premium payment information, (c) 2019 FEDVIP plans and rates, and (d) FEDVIP carriers' and OPM contact information. By the way, according to the Centers for Disease Control and Prevention (CDC), regular eye exams are key in keeping one's vision strong, diagnosing potential issues early, and preventing diseases that may lead to vision loss or even blindness. The retired members of the U.S. Civil Service already have both dental and vision coverage options in their plans.

**6. Surviving Spouses in MOAA.** The Surviving Spouse Advisory Committee and the Board of Directors recommended MOAA's Bylaws be changed this year to delete references to "auxiliary members" and "life auxiliary members." The proposed titles will be "surviving spouses" and "life surviving spouses." The term "surviving spouse" recognizes their unique role in the association. Many of our Chapters in Maryland already have established the new titles. By way of example, my role on the Maryland Council of Chapters is to serve as the Spouse and Surviving Spouse Liaison Officer.

**7. 8th Annual Maryland MOAA Congressional Luncheon.** I have made my reservation to attend this year's luncheon, which will take place starting at 11 AM in the Dirksen Senate Office Building on Capitol Hill. The date is Wednesday, September 26th, and the room is D-106. This is a great opportunity to meet and hear from our members of the Congress. Last year 9 of the 10 members of our Congressional Delegation came and spoke to the group. I hope you will join the rest of us for this important event. Instead of giving you updates on all of the Federal legislation that is important to MOAA and its members right now, I urge you to come to the luncheon and hear more about those key issues from MOAA's Storming the Hill back in the spring. Please make your reservations through your Chapter President or the person designated to track reservations. If your spouse is coming, please join in too! I noted that the price being charged per person is substantially less than last year, and the Committee advised me that we have a better room as well as an enhanced menu for lunch. Bryon Hartzog (our Council 1st VP) is chairing the Planning Committee this year, and he and his group are putting together an outstanding program.

Enjoy the rest of the summer season!

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