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**CCMOAA
Monthly Breakfast
Meeting**
*Second Saturday
of the Month
January - May
September - December*

NEXT MEETING:
Saturday, February 14
10 a.m.
**Cape Royal
Golf Club**
11460 Royal Tee Circle
Cape Coral

Cost \$12

(Prefer exact change please)

Breakfast Reservations to:
Cindy Nolan
capecoralmoaa@gmail.com
618-580-2368

PLEASE WEAR YOUR
NAMETAG
*(If you need one, contact
Gary Nolan)*



CAPE CORAL COMMUNICATOR

February 2026

Volume 7 • Issue 2

PRESIDENT'S MESSAGE: Col Gary Nolan, USAF (Ret)

We had a large turnout at our January breakfast meeting to hear our own District 79 Florida State Rep. Mike Giallombardo. Thank you to all the members who were there.

Mike gave us a behind-the-scenes look at all the issues facing not only his work in the Florida House of Representatives but also issues of importance to Lee County and Cape Coral. A full article will all the details of Mike's presentation to us Jan. 10 is in this issue of The Communicator.

Also, you won't want to miss our February 14 breakfast meeting, where our own Cape Coral MOAA Secretary Gary Peppers will be our featured speaker. Gary is a retired Air Force lieutenant colonel and former F-15 and



Predator pilot. His must-see presentation will be about the recently unclassified missions he flew in Afghanistan. His presentation had earlier been planned for October last year but had to be moved to this February. A full biography on Gary is also featured in this issue of The Communicator.

Our newest member, Vietnam veteran Jon Hanshus, is also featured in a Member Profile in this issue of The Communicator and you won't want to miss reading about the fascinating life he has lived, along with his many impressive accomplishments in life.

The U.S. Coast Guard Reserve celebrates its 85th birthday on Feb. 19, and we thank our Coast Guard Reserve members for their service this month. A story about the history of the Coast Guard Reserve is included in this issue of our newsletter.

"Never Stop Serving!"

CAPE CORAL MOAA BUSINESS MEETING MINUTES

January 10, 2026, Cape Royal Golf Community

President Gary Nolan called the meeting to order at 10:05 a.m. with 27 present for breakfast.

Our guest speaker was Florida State Representative Mike Giallombardo. Guests at the breakfast were Mike's daughters Presley and Ivy, and Bob Hebert visiting from Canada.

Following breakfast, Larry Atkinson introduced Representative Giallombardo, who then spoke to the members about the various state and county issues he is involved with and how Cape Coral and Lee County governments work, how they integrate with the state legislature, and the many challenges to coordinate between all three entities. In particular, he discussed the pros and cons of the property tax cut the Florida governor has proposed and the effects it would have on other revenue sources in the state. He then fielded several questions from the members regarding specific projects funded in the state's budget.

After Representative Giallombardo's most

informative presentation, President Nolan asked for committee reports and any new business issues from the members. Secretary Gary Peppers, as Finance Committee Chair, reported that CCMOAA's invested funds stood at \$40,508 at the end of December, an increase of nearly 5 percent in the past two months.

The president then reminded the members that the next Florida Council of Chapters convention and training session would be held in Orlando the last weekend in January, Jan. 29-31, 2026.

Our annual golf tournament sponsorship will be part of the Memorial Day weekend golf tournament at Cape Royal.

With no further business issues to discuss, President Nolan adjourned the meeting at 11:10 a.m..

Gary Peppers, Lt Col USAF (ret)
Chapter Secretary

PRESIDENT:

Col Gary Nolan

US Air Force (Retired)

VICE PRESIDENT:

COL Tom Wagner

USAR (Retired)

SECRETARY:

LtCol Gary Peppers

US Air Force (Retired)

TREASURER:

CAPT Timothy Cook

US Navy (Retired)

BOARD MEMBER:

(at large)

COL Bill Deile

US Army (Retired)

FINANCE:

LtCol Gary Peppers

CHAPLAIN:

Cindy Nolan

WAYS & MEANS:

Col Gary Nolan

SPEAKER PROGRAMS:

Marilyn Stout

WEBMASTER:

COL Tom Wagner

USAR (Retired)

HISTORIANS:

LtCol Gary Peppers

LEGISLATIVE AFFAIRS:

COL Tom Wagner

PERSONAL AFFAIRS:*(Vacant)***VETERANS AFFAIRS:***(Vacant)***MEMBERSHIP:**

Col Gary Nolan

PUBLIC AFFAIRS:*(Vacant)***PARLIAMENTARIAN:**

Marilyn Stout

NEWSLETTER EDITOR:

Capt Larry Atkinson

US Air Force

TOPS:*(Vacant)***SURVIVING SPOUSES:***(Vacant)***FCOC SW AREA VP:**

Col Gary Nolan

February Speaker

Lt Col Gary Peppers to speak on missions he flew in Afghanistan

Cape Coral MOAA member LtCol Gary Peppers, USAF (Retired) will be the featured speaker at the monthly breakfast meeting at 10 a.m. Saturday, Feb. 14, at the Cape Royal Golf Club, 11460 Royal Tee Circle, Cape Coral.

The former F-15 and Predator pilot will give a presentation on recently unclassified missions he flew in Afghanistan.

LtCol Peppers served 4.5 years in the U.S. Army as a Chief Warrant Officer 2 before transferring to the U.S. Air Force, where he served for 24.5 years.

He was the last active-duty Air Force member to have served during the Vietnam War and served in every decade from the 1970s to the 2010s.

His military career included roles as a helicopter pilot, flight instructor, fighter pilot, and commander in various locations, including Germany, Iceland, Japan, and the U.S. He flew aircraft such as the UH-1 Huey, Cobra, OV-10 Bronco, F-15, and MQ-1B Predator. He also worked as a civilian pilot for United Airlines and Aeronautical Charters, Inc. and was recalled to active duty in 2009, serving until 2013.

LtCol Peppers holds degrees in Aeronautical Studies, Business Administration, and National Defense Studies. His awards include three Air



Medals, one for intercepting Soviet bombers and another for safely landing an F-15 with a critical stabilator failure, which led to a design change preventing future incidents.

He is active in veteran affairs, serving as a speaker and holding leadership roles in organizations like the Air Force Association and MOAA, where he currently serves as the Cape Coral MOAA Chapter secretary and finance officer.

He is a native of Herculaneum, Missouri, has three children and five grandchildren.



FIVE STARS
Chapter Excellence
Award

2006, 2008, 2009,
2010, 2011, 2012, 2018,
2019, 2020, 2023 &
2024



FOUR STARS
Chapter Excellence
Award

2005, 2007, 2013,
2016, 2017 & 2021



Marvin C. Harris
Newsletter
Communications Award

FIVE STARS
2003, 2018, 2019,
2020, 2021, 2022, 2023
& 2024

Marvin C. Harris
Website
Communications Award

FIVE STARS
2019, 2020, 2021,
2022, 2023 & 2024

Local Events

3RD ANNUAL
MILITARY HERITAGE MUSEUM
PATRIOT'S GALA
HONORING ALL WHO SERVE
February 21, 2026 | 6:00 p.m.
Charlotte Harbor Event & Conference Center
75 Taylor Street | Punta Gorda, Florida
Master of Ceremonies: Leah Valenti
Supervisor of Elections, Charlotte County
For Tickets and Sponsorships: <https://onecau.se/patriotgala26>
For further information contact Tina Figliuolo at
941.205.8546 or email tfigliuolo@militaryheritagemuseum.org
Proceeds will benefit the programs at the Military Heritage Museum.

TREASURER'S REPORT

CAPT Timothy Cook, USN (Ret)

December 23, 2025 -- January 24, 2026

Beginning Balance: 12/23/25:	\$862.68
<u>Deposits:</u>	
Donation (Jon Hanshus)	\$25.00
50/50.....	\$300.00
Breakfasts.....	\$22.00
Raymond James transfer.....	\$3000.00
TOTAL DEPOSITS.....	\$3347.00
<u>Expenses:</u>	
FCOC.....	\$47.00
Webmaster.....	\$210.00
Sunbiz Annual Report (reimbursed to C. Cook)	\$61.25
Auto Owners (insurance).....	\$318.08
Print 1 Group	\$435.00
TOTAL EXPENSES:.....	\$1071.33
Ending Balance: 1/24/26.....	\$3138.35

Local Events



THE MILITARY OFFICERS ASSOCIATION OF SOUTHWEST FLORIDA INVITES YOU TO ITS:

58TH MILITARY BALL

Celebrating America's 250th Birthday

5:30 PM ON 7 MARCH 2026 at the HILTON NAPLES HOTEL

MILITARY MESS DRESS, BLACK TIE, or BUSINESS ATTIRE

\$175 per person including WINE, DINNER and DANCING (Cash-only Bar)

Music by *UPTOWN EXPRESS*

Dinner Entree Selections (includes Chef's Choice House Salad and Basque Cheesecake for dessert)

1. Prime Rib
2. Salmon
3. Chicken Marsala
4. Vegetarian

RSVP (tables of 8 only); please print:

Your Name/Rank _____ Entrée # _____

Spouse/Guest _____ Entree # _____

Additional Guests in Your Party (Please include rank):

Guest _____ Entrée # _____

Guest _____ Entrée # _____

Guest _____ Entrée # _____

Guest _____ Entrée # _____

Guest _____ Entrée # _____

Guest _____ Entrée # _____

Additional Seating Preferences: _____

Number attending in your party _____ x \$175 per person = _____ Total

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Treasurer, MOASWF, 1424 Princess Sabal Point, Naples, FL 34119 (checks payable to MOASWF)

or register and pay online at moaswf.org

RSVP BY 25 FEBRUARY 2026

January Speaker Report

Giallombardo outlines legislative priorities, veterans issues to Cape Coral MOAA members

Florida State District 79 Rep. Mike Giallombardo told members of the Cape Coral chapter of the Military Officers Association of America on Jan. 10 that reducing unnecessary regulation, scrutinizing government spending and addressing veterans-related concerns are among his top priorities heading into the 2026 legislative session.

Speaking at the chapter's January breakfast meeting, Giallombardo described his role as chair of the Florida House Industries and Professional Activities Committee, which oversees a wide range of business and occupational regulations, including construction, licensing, gaming, alcohol and emerging technology.

"We're always tied for first or second in the House for the number of bills that get filed," Giallombardo said, noting that his committee can receive up to 200 bills in a single session. "My job is to decide which ones are worth hearing and which ones aren't."

He said he applies a consistent test when reviewing proposed legislation: whether it adds new regulation, creates barriers for businesses or carries a significant fiscal impact for the state.

"More laws on the books doesn't necessarily mean things are better," he said.

Veterans Day bill

Among the six bills he filed this year, Giallombardo highlighted legislation that would require all



Florida school districts to observe Veterans Day as a holiday, rather than using it as a hurricane makeup day.

He said he was surprised to learn that some districts currently allow classes on Veterans Day if instructional time is needed elsewhere.

"A local constituent brought it to my attention," he said. "I didn't realize it was even allowed."

After confirming the policy with the Florida Department of Education, Giallombardo said he moved forward with the bill and expects it to pass.

"I firmly believe this one will make it through the process," he said.

Cape Coral audit

During the question-and-answer portion of the meeting, Giallombardo discussed the ongoing state audit of the city of Cape Coral, explaining how concerns raised by the construction industry and others led to a review by the Legislature's Joint Legislative Auditing Committee.

He said the audit is focused on the city's building department and
(Continued on next page)

January Speaker Report *(Continued)*

(Continued from previous page)

the use of dedicated building funds, which by law are intended to support permitting and inspection services.

Giallombardo said legislative oversight is sometimes necessary to provide local officials with clear information.

“Even council members will tell you they struggle to get real numbers,” he said.

Property tax debate

Giallombardo also addressed ongoing discussions in Tallahassee about property tax reform, cautioning against eliminating property taxes without fully understanding the consequences.

“About 90 percent of property tax revenue goes to public safety — fire, EMS, law enforcement,” he said. “If you eliminate it, cities and counties will just find another way to raise the money.”

He said proposals to shift revenue to sales taxes would likely affect residents more than tourists, citing

retail and vehicle sales as the largest sources of sales tax revenue in Florida.

Instead, Giallombardo said lawmakers should explore expanding homestead exemptions, increasing transparency through municipal service taxing units and reducing overlapping services between counties and cities.

Burnt Store Road expansion

Members also asked Giallombardo about the long-discussed expansion of Burnt Store Road, a heavily traveled north-south corridor that many residents say has become increasingly dangerous.

“It’s a huge issue,” Giallombardo said. “And I agree — it’s a safety



Cape Coral MOAA President Gary Nolan (right) presents Florida State District 79 Rep. Mike Giallombardo with a CCMOAA Tervis mug in appreciation to his speaking at the chapter's January meeting.

issue.”

He said the primary obstacle is not planning or approvals, but funding and prioritization.

“The number I was given is about \$189 million,” he said, referring to the estimated cost to widen the road to four lanes.

According to Giallombardo, the project was never properly prioritized by county transportation planners.

Giallombardo explained that while local governments may vote in favor of a project, those votes do not guarantee funding.

“They can vote and say, ‘Yes, we want to expand Burnt Store Road,’” he said. “But when the budget comes out, there’s not a single dollar for it.”

He said the state has already completed much of its role.

“The state has done the planning. The right-of-way work is done,” he said. “They could start construction tomorrow — if the money was there.”

However, he said the state expects a local match.

Giallombardo said the county ultimately controls whether the

project moves forward.

“The state is basically saying, ‘We’re done. Now it’s on the county,’” he said.

Veterans infrastructure

Members also questioned Giallombardo about military and veterans infrastructure, including VA clinics and nursing homes. He said the state continues to invest in veterans facilities but often faces delays due to federal approval requirements.

“It’s not the building that’s the problem,” he said. “It’s getting federal recognition so the VA will pay for services.”

Transparency, technology and AI

Giallombardo also voiced strong support for improving public access to records and using technology to make government more efficient.

“These are your records,” he said. “This is your money. Taxpayers should be able to access it.”

He acknowledged that artificial intelligence could play a role.

“There are tons of ways to make government more efficient using technology,” he said.

Closing message

Giallombardo closed by thanking MOAA members for their engagement.

“This group understands the issues,” he said. “That’s why I enjoy coming here.”

(Editor’s Note: After college, Giallombardo, served in the U.S. Army, which included overseas service during Operation Iraqi Freedom. After active duty, he joined the Florida Army National Guard, where he serves at the rank of chief warrant officer. Giallombardo is also a member of MOAA.)

Member Profile

New member, Jon Hanshus brings many life accomplishments to Cape Coral MOAA

Jon Hanshus, the newest member of the Cape Coral Chapter of the Military Officers Association of America brings together military leadership, corporate accomplishment, entrepreneurial spirit, and lifelong service.

A native of Eau Claire, Wisconsin, Hanshus' journey of service and leadership began early. He earned a Bachelor of Arts degree in English from Dartmouth College in Hanover, NH, in 1969, where he served as fraternity president and lettered three years as a baseball catcher. His early commitment to service was recognized even before college—while still in high school, Jon founded a Youth Employment Service, an achievement that earned



Jon and Peggy Hanshus

him the prestigious President's Young American Medal for Service in 1964.

Hanshus entered the U.S. Army in August 1969 and was commissioned as an Infantry Officer on July 2, 1970, following training at Fort Dix, Fort Leonard Wood, and Fort Benning through Infantry

Officer Candidate School. As a newly commissioned second lieutenant, he served as an instructor at the Infantry School at Fort Benning in the Leadership Department and on the Communication Arts Subcommittee.

From July 1971 to January 1972, Hanshus served a combat tour in Vietnam with the Americal Division, 11th Brigade, 1st Battalion, 52nd Infantry Regiment.

He led an infantry platoon with Alpha Company and later commanded Headquarters Company for three months in the Chu Lai area prior to the retirement of division colors. He subsequently served with the 196th Brigade in Da Nang, where he worked in the S-3 shop as an instructor, teaching Rules of Engagement and assisting with in-processing duties.

His military career also included service in the Active Reserve, where he

spent nine months as an aide-de-camp to General Cokinos, Deputy Commander of the 90th ARCOM (Texas and Oklahoma), while attending law school in San Antonio. Hanshus also completed advanced coursework and attended eight weeks of the Infantry Officer Advanced Course at Fort Benning during the summer of 1973.

Hanshus' decorations and awards include the Combat Infantry Badge, Airborne Wings, the Bronze Star, Vietnam service medals, the Infantry Instructor Badge, and designation as a TOPSTAR in 1972. While at Fort Benning, he was also recognized beyond the battlefield—earning a trophy as coach of a first-place Pop Warner Youth Football team.

Following military service, Hanshus launched an impressive civilian career. From 1973 to 1976, he worked for IBM as a Marketing Representative in the Office Products Division, selling everything from Selectric

(Continued on next page)



In Song Tra Bong Valley, Vietnam, Jon Hanshus reads "Stars and Stripes," where the headline reads: "Khrushchev is dead at 77."

Member Profile (continued)

(Continued from previous page)

typewriters to copiers and educational systems. He completed extensive training as class president and consistently exceeded sales quotas, managing a million-dollar-plus portfolio.

In 1976, Hanshus joined Polaroid, where he spent 25 years in roles spanning sales, personnel management, and human resources leadership. Over the course of his career, he served as a Human Resource Specialist and business partner supporting finance, telecommunications, information systems, customer service, international sales and marketing, and global operations. He was named Regional Marketing Representative of the Year in 1978 and contributed to major initiatives, including the startup of an Electronic Imaging Division and a critical project delivering voter ID cards to the Mexican government. Hanshus also became chair of the International Personnel Association, a prestigious

professional organization, during his final year of membership.

In 2001, Hanshus founded SEAQUEST Associates, providing human resources consulting services to small and mid-sized organizations. His work evolved to include recruiting, organizational design, leadership coaching, and later a strong focus on career planning and job search coaching through his GOFORTHEJOB initiative. For decades, Hanshus has helped individuals succeed through resume development, interview coaching, and professional mentoring.

Hanshus has also given back to the community in meaningful ways, volunteering as a substitute reader and broadcaster for WGPU's Radio Reading Service for visually impaired listeners and serving on condominium association boards in southwest Florida.

Married for more than 53 years to his wife, Peggy, Hanshus is especially proud of his family. They have a daughter, Tammy Fulce, a Cape Coral resident, and two grandchildren, Zachary and Paige. Family, friendships, and the networks built through sports, education, business, and service are central to his life.

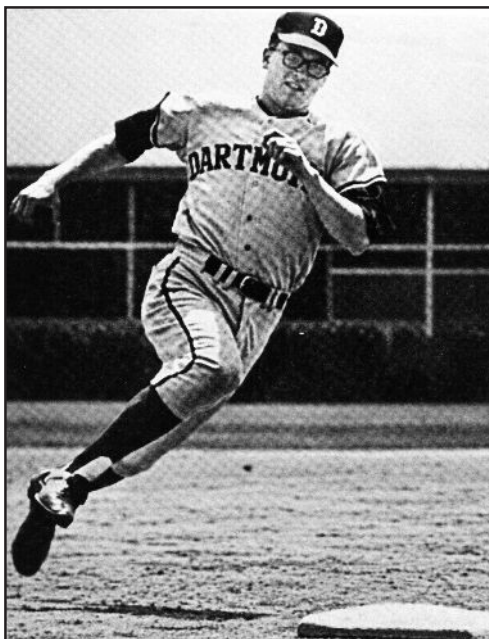
An accomplished writer and speaker, Hanshus is the author



of Postcards to Jon ... Our Journey Home, available on Amazon, with a new employment and career guide, *Quests & Journey*, scheduled for publication in 2026. His guiding theme—"Life is a journey"—also shapes his work as a speaker and personal coach.

Hanshus' interests include bicycling, traveling, reading and writing nonfiction, and coastal cruising. A seasoned mariner, he has navigated both New England and Florida waters, cruised from Maine to the Florida Keys, and successfully completed the Florida Loop.

Today, Hanshus remains active in MOAA, the VFW, and the American Legion. His life reflects a consistent commitment to service, leadership, learning, and helping others navigate their own journeys—qualities that make him a valued and inspiring member of the Cape Coral MOAA community.



Hanshus lettered three years as a baseball catcher at Dartmouth College. He says "Rounding Third" is his favorite life metaphor.

Long-sought fix for combat-wounded veterans takes new path in Congress

By MOAA Staff

MOAA hosted members of Congress, executive branch officials, Hill staffers, and valued supporters Jan. 14 for a reception marking the start of the second session of the 119th Congress.

The event, held at The Monocle Restaurant on Capitol Hill, also served as an opportunity to share MOAA's top legislative priorities for the upcoming year.

"Bringing stakeholders together on Capitol Hill fosters the collaboration required to move shared priorities forward," said Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations. "This reception created space for constructive dialogue, strengthened relationships, and kept the focus where it belongs: on servicemembers, veterans, their families, and survivors."

Every attendee also received a list of "MOAA's New Year's Resolutions for Congress." These bills will serve as top focus areas for our association's advocacy efforts in 2026.

Learn more about these bills, and how you can support MOAA's work to pass them, below.

Note: This is not an all-encompassing list of MOAA's legislative efforts. For more, visit our [Legislative Action Center](#).

Shutdown Fairness Act (S.



3168)

What it does: Allows the Pentagon and the Department of Homeland Security to continue paying servicemembers during any future funding lapse

Who it supports: Currently serving, including National Guard and Reserve members.

MOAA's take: The best solution remains a timely appropriations process. The bills does NOT include members of the U.S. Public Health Service Commissioned Corps or the NOAA Commissioned Corps; MOAA continues to advocate for their inclusion.

How you can help: [Click here](#) and send a letter to your lawmakers now.

Improve and Enhance the Work Opportunity Tax Credit Act (H.R. 6231 | S. 3265)

What it does: Modernizes the Work Opportunity Tax Credit (WOTC), a nonrefundable tax credit employers can take for hiring target group members

during the employee's first year on the job, by increasing the amount of the credit and adding military spouses as a target group. The program is intended to reduce the unemployment rate of "job seekers who have consistently faced barriers to employment" by incentivizing employers with a tax credit, according to the Labor Department.

Who it supports: Unemployed veterans and military spouses.

MOAA's take: MOAA has long championed this program, and the addition of military spouses. Continuing to offer this tax credit to employers while enhancing the program will ensure the veteran unemployment rate remains low. Expanding this benefit to military spouses improves financial stability for the currently serving military family, increasing military readiness and retention rates.

How you can help: [Click here](#) and send a letter to your lawmakers now.

Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act (H.R. 1732)

What it does: Reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting
(Continued on next page)

MOAA Legislative Affairs (Continued)

(Continued from previous page)
veterans with filing a claim for VA disability compensation benefits.

Who it supports: Veterans and retirees.

MOAA's take: Veterans deserve trusted, ethical, and accountable support when filing disability claims – support that protects their privacy, respects their service, and preserves their earned compensation. The goal is not to limit veterans' ability to seek help, but to guarantee that when they do, the assistance comes from accredited professionals bound by high ethical and professional standards ... and that our veterans will not be forced to surrender a portion of the benefits they earned in service to the nation.

How you can help: Keep following MOAA advocacy news. A call to action is coming soon.

Military CARE Act (H.R. 6796)

What it does: Requires the Pentagon to establish a digital system designed to improve access to care at military treatment facilities (MTFs) by providing beneficiaries with a standardized platform to report barriers to MTF care and creating a data record that does not exist today to give Defense Health Agency leadership and Congress the insights needed to address systemic access challenges.

Who it supports: All TRICARE beneficiaries, but especially military families.



Rep. Don Bacon (R-Neb.), center, speaks with MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), during a Jan. 14 reception in Washington, D.C. (MOAA photo)

MOAA's take: We advocated aggressively for this priority in 2025 as part of our spring Advocacy in Action campaign. Military families must have a more effective option for reporting access problems — an option that also increases transparency to beneficiary challenges and leads to greater accountability and oversight of the MHS.

How you can help: [Click here](#) and send a letter to your lawmakers now.

[\[RELATED: Better Access to Your Health Care Benefit: A Look at the Military CARE Act\]](#)

Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148 | S. 879)

What it does: Expands health care coverage and career

transition support for caregivers, and would require a study designed to provide caregivers with a path toward financial security in retirement.

Who it supports: Millions of caregivers.

MOAA's take: “Just as our veterans answered the call to serve our nation, their caregivers also answered the call to step up and serve them,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA's president and CEO. “These dedicated individuals put their own futures on hold — sacrificing financial security, career advancement, and personal well-being — to fulfill the nation's promise to take care of our veterans and provide the care veterans deserve.

How you can help: [Click here](#) and send a letter to your lawmakers now.

119th Congress halftime Report: MOAA advocacy wins (so far) and what's ahead

By: Terry Waters

With lawmakers back at work for the second half of the 119th congressional session, attention has again turned to issues affecting our nation — including those impacting the all-volunteer force, veterans, and military families.

The new year brings both opportunity and challenge, especially when it comes to advancing legislation and protecting service-earned benefits. MOAA has been building and refining its advocacy strategy to hold the line in 2026.

Before addressing what's to come this year, it's important to take stock of what was accomplished in 2025.

Delivering Wins for the Uniformed Services

In December, MOAA was recognized by The Hill as a Top Lobbyist for the 19th year in a row. Our grassroots advocacy helped advance a targeted pay raise for junior enlisted servicemembers, defend protections for student-veterans against fraud, and expand TRICARE coverage for an Alzheimer's medication.

MOAA's advocacy also helped secure several additional policy wins in 2025 that directly affect quality of life: The Fairness for Servicemembers and Their Families Act became law, for example, protecting VA insurance programs from inflation. And MOAA's advocacy on unaccompanied housing and housing allowances contributed to their inclusions in a broad reconciliation package passed in July.

The FY 2026 National Defense Authorization Act, which became law late last year, also included key MOAA-supported quality-of-life provisions, such as:

- Protections against future medical billet cuts and harmful restructuring of military treatment facilities.
- Expanded child care fee assistance.
- Increased Family Separation Allowance.
- Improved Pentagon-VA collaboration on toxic exposures.
- New reporting requirements on unreimbursed PCS costs.
- Enhanced oversight of the TRICARE contract transition.

These outcomes reflect MOAA's commitment to protecting service-earned benefits and addressing



challenges faced by today's military families.

Powered by Grassroots Advocacy

MOAA's success is driven not only by policy expertise, but by the strength of its members.

We are privileged to represent more than 350,000 members advocating on behalf of all servicemembers, veterans, surviving spouses, and families.

In 2025, MOAA members sent more than 105,000 messages to Congress

through our Legislative Action Center in support of key initiatives. By year's end, MOAA's advocacy community included more than 32,000 registered advocates, with council and chapter members serving as key grassroots leaders. Their work mobilizing local chapters, engaging lawmakers, and leading advocacy on state-specific issues is essential.

Before supporting legislation, lawmakers want to hear directly from their constituents. Grassroots voices make clear that these issues matter not just in Washington, but in their home districts.

Looking Ahead to 2026

The second half of the 119th Congress will be pivotal for MOAA's advocacy mission.

Building support and awareness is central to the legislative process. Many bills introduced in the first year of a congressional session do not gain momentum or move toward passage until the second year. Several of MOAA's highest-priority bills, which were introduced during the first year of the 119th Congress, must advance this year or face a steeper path to be reintroduced.

As always, your engagement will be essential as we continue to advocate for MOAA's priorities in 2026.

How You Can Get Involved

- Sign up for alerts in MOAA's Legislative Action Center. Timely engagement can make a difference when key votes approach.
- Connect with your local council or chapter. Grassroots leaders will play a central role in MOAA's upcoming Advocacy in Action campaign.
- Stay engaged with MOAA. Bookmark our advocacy news page and follow us on your favorite social media.

Duty Status Reform Act would correct benefits disparities for Guard and Reserve

By: Tony Lombardo

The Duty Status Reform Act (H.R. 6976), introduced Jan. 8, would reduce duty statuses from 30 to just four.

“This legislation simplifies the Pentagon’s access to the reserve forces helping maintain mission readiness and enhancing force posture,” said Jimmy Santos, MOAA’s director of government relations for currently serving affairs. “For servicemembers in the Guard and Reserve, it guarantees equal delivery of benefits to include health care and the housing allowance.”

[\[TAKE ACTION: Ask Your Lawmakers to Support Duty Status Reform\]](#)

Reps. Jack Bergman (R.-Mich.) and Gil Cisneros (D-Calif.), announced the bill in a Jan. 8 press conference outside the U.S. Capitol. The bill is cosponsored by Reps. Sam Graves (R-Mo.) and Ted Lieu (D-Calif.). In addition to MOAA, the bill has the support of the National Guard Association of the United States, Reserve Organization of America, and Enlisted Association of the National Guard of the United States.

MOAA has advocated for years that the confusing and numerous duty classifications has negatively impacted servicemembers’ abilities to count time for benefits like the Post-9/11 GI Bill and for family access to military health care.

The new bill would create just



Reps. Gil Cisneros (D-Calif., podium left) and Jack Bergman (R-Mich., podium right) introduce the Duty Status Reform Act during a Jan. 8 press conference on Capitol Hill in Washington, D.C. (Mike Morones/MOAA)

four duty categories, according to Cisneros’ bill explainer:

- Contingency duty: Active service in which the member is involved in contingency operations such as military action or operations; responding to a national emergency or natural disaster; or similar missions. This covers post-deployment activities.
- Training and support: Active service that does not involve a contingency operation. This may include required training, administrative assignments, support to reserve units, and members reported missing.
- Reserve component: Partial-day duty dedicated to readiness training and support to prepare individuals and units to be ready for future use and mobilization. Includes training periods, flight training, administrative activities,

and support activities such as funeral honors support.

- Remote assignments: Online learning and individually assigned duties that are completed virtually.

“We owe it to our servicemembers to deliver this much-needed change and ensure they are receiving equitable pay and benefits,” said Cisneros, a Navy veteran and former undersecretary of defense for personnel and readiness.

Bergman, a retired Marine Corps lieutenant general, said the bill would improve readiness and reduce bureaucracy.

“It cuts through decades of red tape to make sure those who serve get consistent benefits, clear orders, and the support they’ve earned,” he said. “Whether they’re responding to disasters at home or missions abroad.”

MOAA joins other advocacy groups on Capitol Hill to support women veterans

By: *Chris Martin*

MOAA joined a cohort of military and veterans service organizations on Jan. 13 on Capitol Hill to advocate for bills that would bolster veteran and military health care providers' understanding of menopause, strengthen mental health support for veterans, and address concerns related to military sexual trauma (MST).

[\[TAKE ACTION: Ask Your Lawmakers to Enhance Support for Women Veterans\]](#)

Women veterans are more likely to experience early menopause due to service-related stress and toxic exposures, and the VA notes exposure to burn pits may negatively impact ovarian function.

"What we've learned through research is that menopause impacts women who served in the military, both with an earlier onset — so the symptoms come on much earlier than you would expect — as well as much more severe symptoms," said Maureen Elias, a deputy director with Wounded Warrior Project.

The symptoms of menopause, which include hot flashes and mood changes, affect readiness, retention, mental health, and long-term well-being.

"Menopause is something that impacts everyone, not just women. There are the people that live with us that have to deal with it as well," Elias said. "And so making sure that there is good, robust, solid research around how to treat, how to recognize, and how to help women live with these symptoms is going to make the world better for everyone."

Preventing Repeated Trauma

MOAA and its partners met with lawmakers from both parties on both the House and Senate Veterans' Affairs committees to discuss how MST survivors are often retraumatized during exams and through delays in claims



Jen Goodale, MOAA's director of Government Relations for veteran and retired affairs, second from right, joined fellow veterans advocates Jan. 13 on Capitol Hill in Washington, D.C., to support a series of bills designed to improve benefits for women veterans. (Photo by Mike Morones/MOAA)

processing.

MST affects 6.8% of women and 1.3% of men on active duty, according to an FY 2024 Pentagon report.

[\[READ THE REPORT: PDF Download\]](#)

That same fiscal year, the VA received more than 57,000 MST-related claims — up 18% from the previous year.

"We want to make sure that those men and women who have survived military sexual trauma feel comfortable engaging in the VA and having the appointments that are necessary," Elias said.

The MOAA-backed legislation would enhance training for all VA employees and contractors handling MST-related claims; expand veteran services and improve infrastructure in support of suicide-prevention programs; and make clearer the paths for MST survivors to provide evidence, choose their preferred medical professional for exams, and reach claims decisions.

"Servicemembers and veterans deserve timely, evidence-based care and a benefits system that works for them, not against them," said Maj. Gen.

April Vogel, USAF (Ret), vice president of Government Relations for MOAA. "This legislation addresses long-standing gaps that directly affect readiness and retention. We urge Congress to move these bipartisan reforms forward and ensure our servicemembers and veterans receive the care, dignity, and support they earned."

Take Action

You can support some of these efforts and more by writing to your lawmakers using MOAA's Legislative Action Center. Some of the MOAA-backed bills related to the early-onset menopause and MST issues:

- Servicewomen and Women Veterans Menopause Research Act (H.R. 2717 | S. 1320)
- Improving Menopause Care for Veterans Act (H.R. 219)
- Building Resources and Access for Veterans' Mental Health Engagement (BRAVE) Act (H.R. 6024 | S. 609)
- Improving VA Training for Military Sexual Trauma Claims Act (H.R. 2201)
- Servicemembers and Veterans Empowerment and Support Act (H.R. 2576 | S. 1245).

New coalition forms to end unfair pay offset facing combat-injured veterans

By MOAA Staff

MOAA has joined with 14 other advocacy groups to form The Star Act Alliance, a coalition dedicated to ending the unfair pay offset – a “wounded veteran tax” – faced by tens of thousands of combat-injured military retirees.

The alliance allows these groups to coordinate efforts and rally support through grassroots networks. Along with contacting their lawmakers to urge swift passage of The Major Richard Star Act, supporters can use ready-made graphics to spread the word on social media, write a letter to their local newspaper or news site, even print out a poster.

“This partnership alliance puts into perspective how important this legislation is to the total force,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA’s President and CEO. “It is foremost directly important to the 54,000 wounded warriors who would receive the benefits they’ve earned. But this legislation does even more and serves another important purpose: It also shows future generations that our nation will keep their contracts and honor the sacrifices they make for the nation by supporting them and their families when they need it most.”

Lt. Col. Mark Belinsky, USA (Ret), a former director on MOAA’s Government Relations team, spearheaded this collaborative effort starting in the 117th Congress. Pulling together a number of veteran service organizations, he worked to align messaging and outreach strategies, coordinate Hill days, and boost awareness of the legislation.

Colleagues at Wounded Warrior Project (WWP) picked up the mantle and formalized Mark’s efforts with the creation of The Star Act Alliance.



Photo by Mike Morones/MOAA

[\[TAKE ACTION: Ask Your Lawmakers to Support Combat-Injured Veterans\]](#)

“Unity of effort is the key reason The Star Alliance was created,” said Charles Choi, deputy director of Government Affairs for WWP. “The alliance, which represents millions of veterans and their families and caregivers, ensures that the veteran community speaks with one voice as we work together to see the Major Richard Star Act passed by Congress and signed into law.

“The bill’s tremendous support across the veteran space ... is a direct reflection of the power of this issue. It is an incredible injustice that more than 54,000 veterans have had to endure – seeing their retirement pay slashed because they were forced to medically retire from combat-related injuries while serving and sacrificing for their country. The Star Act Alliance can help right this wrong. I’m excited to work with all of the participating organizations and encourage other organizations who aren’t working with us to reach and get involved!”

What’s at Stake

Medically retired servicemembers who serve less than 20 years in

uniform lose a dollar of military retirement pay for every dollar of VA disability compensation they receive. Congress eliminated this offset in 2004 for those who retired after 20 years of service; the Major Richard Star Act would eliminate the offset for combat-injured veterans forced to retire early.

The House version of the bill (H.R. 2102) had 313 cosponsors as of Jan. 15; the Senate version (S. 1032) had 77 cosponsors. Despite this level of support through multiple congressional sessions, the legislation has yet to receive a floor vote in either chamber, and procedural rules have thwarted attempts to include the text of the bill as an amendment to other legislation, including the National Defense Authorization Act.

The Star Act Alliance looks to continue the momentum in Congress through wider public outreach and media engagement.

Groups alongside MOAA and WWP that have committed to the alliance include Veterans of Foreign Wars, Air Force Sergeants Association, Iraq and Afghanistan Veterans of America, Blue Star Families, Non Commissioned Officers Association, Tragedy Assistance Program for Survivors, National Defense Committee, Jewish War Veterans, U.S. Army Warrant Officers Association, Fleet Reserve Association, Reserve Organization of America, Paralyzed Veterans of America, and Silver Star Families Action Group.

[\[RELATED: How MOAA Will Continue Fighting for Combat-Injured Veterans\]](#)

Learn more about the alliance, and send a message to your lawmakers via MOAA’s Legislative Action Center asking them to end the

Building on strength, together we advance MOAA's mission

*By Gen Thomas D. Waldhauser, USMC (Ret)
Chairman of the MOAA Board*

As your chairman, I am so proud of what MOAA continues to accomplish on behalf of the entire uniformed services community. Every day, MOAA's members, volunteers, and staff demonstrate that commitment through advocacy, outreach, and action.

In 2025, MOAA sharpened its legislative strategy with clear priorities and disciplined strategies that continue in the new year.

Our Government Relations team has been hard at work on Capitol Hill — building new relationships and strengthening existing ones across the new Congress.

Our Advocacy in Action event once again brought MOAA members from across the country to Washington, D.C., to meet directly with lawmakers — an impressive demonstration of unity and professionalism that continues to set us apart.

Our grassroots network remains one of the strongest in the nation; amplifying our message through our constituent contacts makes a real difference in legislative outcomes.

We were named in The Hill's "Top Lobbyist" list for the 18th



Gen Thomas D. Waldhauser

straight year, a mark of our sustained influence and the trust that legislators and staff place in our advocacy.

As we look ahead, we'll continue advancing our mission, strengthening our influence, and delivering results worthy of the people we serve.

MOAA's impact extends well beyond advocacy. Through our two charitable arms — the MOAA Scholarship Fund and The MOAA Foundation — we translate generosity into life-changing results. In 2025 alone, we awarded more than \$18 million in scholarships to children of military families from all ranks and services, and our foundation

provided more than \$700,000 in direct support to veterans and families in crisis. These programs embody our values and ensure we continue to give back to the community we represent.

That same spirit of service was on full display at our inaugural TotalForce+ conference, where leaders from across the uniformed service, civilian, industry, and academic sectors came together to strengthen the all-volunteer force. The conversations and ideas shared there will shape our efforts in the years ahead, including as we look toward a number of smaller TotalForce+ events in 2026, with the full conference returning Feb. 1-3, 2027.

Please share the good work of our association throughout your network and in your local communities. Remind potential members of our greatest achievements.

From a personal perspective, I find my service on this board over the past five years, and especially now as your chairman, incredibly rewarding and gratifying.

I want to express my gratitude to MOAA's dedicated council and chapter leaders,

Together, we will continue to protect what's been earned, champion solutions that strengthen the community we serve, and advance a future worthy of those who defend our nation.

2026 Outlook: What's ahead for the uniformed services and your benefits

(This article by Hope Hodge Seck originally appeared in the January 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our digital version and archive. Basic members can save on a membership upgrade and access the magazine.)

With major military policy and equipment development initiatives underway and an emerging conflict taking shape in the Caribbean, the work of the U.S. uniformed services remains in sharp focus at the start of 2026.

Service leaders are looking to stay ahead of the nation's strongest adversaries by leaning into new technologies like autonomy, artificial intelligence, and drones. Meanwhile, an ambitious missile shield plan might put the newest service — the Space Force — on the map like never before.

The new year brings a focus on priorities for the National Oceanic and Atmospheric Administration (NOAA) and the U.S. Public Health Service (USPHS). Here's a look at what's ahead for the uniformed services in the coming year.



'Department of War'

In September, the Defense Department got a rebrand when President Donald Trump renamed it the Department of War by executive order. But the name, which the U.S. military's supervisory department carried from 1775 to 1947, wouldn't be official without Congress confirming it.

The Department of War Restoration Act was introduced Sept. 2 in the House and Senate.

"Restoring the name 'Department of War' will sharpen the focus of this department on our national interests and signal to adversaries America's readiness to wage war to secure its interests," White House officials have said.

Standards and Training Review

In a historic in-person address to all active general and flag officers in Quantico, Va., Secretary Pete Hegseth warned that military training is paramount and those in uniform who couldn't meet standards would be shown the door. Top military leaders have been considering the results of a 60-day review of training standards ordered by Hegseth in a memo and requiring leaders to report any changes to standards since 1990, with an eye to restoring any rigor that has been lost.

Other memos issued at the same time call for a validation of physical fitness tests, new guidance on performance as well as height and weight standards, and reduction of mandatory computer-based

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training requirements in order to spend more time on readiness.

Hazing Rules Get New Look

Decisions were also forthcoming on a review of rules around how terms including “hazing, bullying, and harassment” are defined. In his speech, Hegseth described a desire “to empower leaders to enforce standards without fear of retribution and second-guessing.”

Former basic training mainstays, including “putting hands on recruits” and swearing, would be restored, he said, to make training “scary, tough, and disciplined.” Rules would remain in place, he added, to prevent recklessness.

Golden Dome Takes Shape

Major moves are coming in 2026 for Trump’s Golden Dome national missile defense shield concept. In 2025, Golden Dome received \$24.4 billion in funding through the One Big Beautiful Bill reconciliation package and received a dedicated czar in Space Force Gen. Michael Guetlein. With announced plans to make the shield operational by 2029, this year will be critical for the Pentagon to award major contracts and implement the “objective architecture” Guetlein was ordered to create for the program by fall 2025.

The first major test of the yet-to-be-created Golden Dome intercept system has been scheduled to take place before the 2028 elections.

Modest Pay Bump

The FY 2026 National Defense Authorization Act is set to include a 3.8% pay raise. The bump, which stays in line with civilian wage growth calculations, continues the trend since 2017 of raising troop

pay at least 2% every year.

The past three years, which also had significant inflation trends, saw historically high raises of 4.6% in 2023, 5.2% in 2024, and 4.5% in 2025. The latest raise comes on the heels of the 43-day government shutdown, in which Trump took the extraordinary step of ordering the Pentagon to use research and development accounts to pay servicemembers.

COLA Increase

While the government shutdown delayed an announcement from the Social Security Administration, officials in late October finally confirmed the cost-of-living adjustment affecting veterans with a disability rating of 10% or higher. At 2.8%, the COLA is a slight increase from the modest 2.5% adjustment delivered last year, which was itself the smallest COLA bump since 2021.

Based on Consumer Price Index data, the adjustment represents the year-over-year inflation increase. In 2023, the COLA bump was 8.7% — the largest such raise since 1981.

Separation Allowance Might Expand

Family separation allowance — pay troops receive when duty separates them from their dependents for more than a month — might see a sizable jump.

The House version of the defense budget bill would require the Pentagon to raise this allowance from \$250 per month to \$400, the first increase in more than 20 years. Last year’s budget bill included language to allow the Pentagon to increase the stipend, but the military has yet to take action on it.

The House bill turns the allowance increase into a mandate.

But it would need to survive a reconciliation process with the Senate version of the bill, which does not include this provision.

Military Pilot Cancer

A bill signed by Trump in May 2025 will fund a long-range research effort into links between a dozen different kinds of cancers and military fixed-wing aircrew members who were exposed to various chemicals and toxins in the course of their duty. The law, supported by MOAA, requires a study on the “prevalence and mortality” of these cancers to be conducted by the National Academies of Sciences, Engineering, and Medicine in partnership with the VA.

The law follows a 2023 Pentagon study that found outsized and concerning incidence of certain cancers for pilots who served between 1992 and 2017.

Army

National Guard missions expand: Following a year that saw more than 2,000 National Guard troops deployed to Washington, D.C., to support municipal crime-fighting and beautification efforts, and hundreds more sent to places like Los Angeles and Portland, Ore., in response to protests, interest in using the Guard to address domestic problems seems to be increasing. In his address to generals, Trump said he’d told Hegseth to use “dangerous” American cities as training grounds for the Guard, beginning with Chicago.

Meanwhile, National Guard deployments to the pronation’s southern border continue as the White House emphasizes the need

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to focus national security efforts on the homeland.

Drone-fighting mission launches: Under orders from the Pentagon and the White House to “unleash drone dominance,” the Army is leading the charge to develop and field weapons to the military and U.S. agencies to defeat enemy uncrewed systems. Joint Interagency Task Force 401, established in August, puts the Army secretary in charge of efforts to counter the growing drone threat and lead information-sharing with military and civilian partners.

With an implementation plan already designed and delivered, 2026 will see the emergence of a dedicated test range for counter-drone technology along with rapid fielding of systems that promise to build out a multilevel arsenal for drone defense.

Marine Corps

New attack drones: As the Marine Corps leans into using drones as battlefield weapons with the Attack Drone Team of experts it created in 2025, it’s also distributing these systems throughout the fighting force. In early 2026, two battalions of Marines will receive new loitering munitions for testing, including during upcoming deployments, service officials said in April. The goal is to field the drones “at scale” before the end of the year.

Known as Organic Precision Fires-Light, the drone systems, carried by rifle squads, will help these units to spot and attack the enemy.

Barracks overhaul gets underway: A nearly \$11 billion strategy to transform enlisted on-base housing and improve

living conditions for Marines is set to begin in earnest in 2026. The Barracks 2030 initiative is set to kick off a 10-year housing refresh cycle, replacing the former 30-year version, and establish accountability and reporting mechanisms to address cases of squalor and dilapidation that have surfaced through watchdog reporting.

Set for completion by 2037, the effort will update and improve common areas and provide “well-deserving sergeants” an allowance to live off-base.

Navy

Caribbean missions intensify: As the White House declared war on South American drug trafficking operations, more ships and personnel headed to the Caribbean region. As of mid-November, approximately 15,000 U.S. troops had arrived in the area, many onboard Navy warships including the service’s largest aircraft carrier, USS Gerald R. Ford (CVN-78) and its strike group, and the three-ship Iwo Jima Amphibious Ready Group.

A particular focus is Venezuela, the originating country for several alleged drug boats targeted by the U.S. in covert strikes. As Venezuelan President Nicolás Maduro responded to this military buildup with threats, the U.S. Navy is poised to be on the front lines of an intensifying conflict.

Next-gen fighter gets green light: After nearly two decades of speculation and deliberation, the Navy’s future fighter jet is about to take shape. In October, the Pentagon agreed to plans for what has long been dubbed the F/A-XX, clearing the way for a manufacturer to be selected and design work on

the jet to begin.

Like its predecessor, the F/A-18 Super Hornet, the sixth-generation F/A-XX will be carrier-based. A crewed fighter, the future jet is expected to have roughly 25% more range than the Super Hornet, sport stealthy characteristics, and be capable of operating in collaboration with uncrewed platforms.

Air Force

Expanded bonuses en route: As the Air Force works to fill mission-critical job fields with talented troops, it plans to make big investments in financial incentives.

Its spending plan for 2026 included a request for \$141 million in enlistment bonuses — nearly triple the amount for 2025 — with plans to award them to more than five times as many airmen. Those eligible for the bonuses will commit to serving four to six years and will likely be designated for the hardest-to-fill military specialties, including cybersecurity and missile and space systems. The Space Force, which has no problem meeting enlistment targets but competes for talent against high-paying civilian employers, is requesting similar expansions in bonus funding and troop eligibility.

New physical fitness test: In keeping with an intensified Pentagon-wide focus on physical fitness, the Air Force will roll out a new and more exacting physical fitness assessment (PFA) in 2026. The new test, which will begin in March as an adjustment period and will be officially scored beginning in September, adds a 2-mile run and requires all airmen to take the test semiannually.

A body composition assessment,
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which was removed from the PFA in 2021 amid COVID-19 restrictions, will also return in the new test. To help airmen prepare, the service in September released *The Warfighter's Fitness Playbook*, a manual for building muscle, preventing injury, and fueling for performance.

Space Command and Space Force

Space Command moves: The combatant command responsible for military missions in space is relocating to Rocket City. The move of Space Command from Peterson AFB, Colo., to the Army's Redstone Arsenal in Huntsville, Ala., comes as the command takes on a leading role in developing the Golden Dome missile defense shield concept.

While Trump has said the move would result in 30,000 new Alabama jobs, it's not yet clear how many Space Command employees will relocate from Colorado. Space Command has set another challenge: It's working with the Space Force to close loopholes and integrate classified systems into the service's command-and-control architecture by 2026 in an effort to be "ready for contested space," officials have said.

Dress uniforms arrive: In a milestone for the newest service branch, the Space Force will field new dress uniforms, designed by and for Guardians, in 2026.

"Our service dress uniform represents the unique identity of Guardians, blending heritage with a modern design that reflects our unity and mission," Chief of Space Operations Gen. Chance Saltzman said.

The uniforms, which have undergone tailoring and design changes based on early feedback,

are made from a polyester-wool blend with Lycra, featuring a distinctive asymmetric button line on the jackets, a high collar, and silver trim.

Guardians who order the uniform will receive it by June 2026; a mandatory wear date isn't set.

Coast Guard

Construction to begin on six icebreakers: After years of struggling to make do with a limping pair of old icebreakers, the Coast Guard might finally get the Arctic-capable fleet its leaders have long sought. In October, the White House announced Louisiana-based Bollinger Shipyards would lead a team to build six multipurpose icebreakers using an established commercial design.

In partnership with Finland through the Icebreaker Collaboration Effort Pact signed in 2024, the Coast Guard now has a path to acquire up to 11 "Arctic security cutters," with five planned to be delivered as soon as 2028. In 2025, the service christened its first icebreaker in a quarter-century: the Alaska-based *Storis*.

Budget boost buys ships, helicopters: A \$25 billion allocation in the One Big Beautiful Bill reconciliation package will help the service fund its Force Design 2028 modernization strategy. In what Adm. Kevin Lunday, then the Coast Guard's acting commandant, referred to as the start of "a new era for the Coast Guard," the service plans to buy more than 40 new MH-60 helicopters, six HC-130J aircraft, and nine offshore patrol cutters, as well as invest \$4.4 billion in infrastructure, training facilities, and home ports.

The Coast Guard emphasized the funding would strengthen its ability to combat drug trafficking, a high-

priority mission under the Trump administration.

U.S. Public Health Service

Expanded leave benefits: A legislative move to grant USPHS officers equal leave benefits as military servicemembers has been gaining momentum. The Uniformed Services Leave Parity Act, introduced by bipartisan groups of military veterans in the House and Senate, would include the 6,000-plus USPHS officers in military leave policies. Supported by MOAA, the bill passed the Senate in October, clearing the way for its consideration in the House.

"When disease or disaster threatens our public safety, PHS officers are on the front lines helping keep the American people healthy and out of harm's way," Sen. Tammy Duckworth (D-Ill.) said of the bill. "There's no reason they shouldn't have the same leave benefits that officers of the Army, Navy, or any of our other uniformed services do."

NOAA

New leader sets priorities: Confirmed in October to lead the National Oceanic and Atmospheric Administration, meteorologist Neil Jacobs is in his second term at the organization's helm. In confirmation hearings, Jacobs said he'd make filling staffing gaps at the National Weather Service (NWS) a "top priority."

Hit hard by deep staffing cuts that saw the departure of some 600 employees out of about 4,300, NWS reportedly resorted to double shifts and has seen some centers cut back on services.

(Hope Hodge Seck is a writer based in the Washington, D.C., area.)

UPCOMING EVENTS:

Cape Coral MOAA Board

Meeting

10 a.m.

Thursday, Feb. 12

**Cape Royal
Golf Club**

All members are welcome



About CCMOAA

*Serving All Military,
Veterans, & their families
in the Cape Coral area*

... and beyond!

Members of the Cape Coral Chapter of the Military Officers Association of America, P.O. Box 100508, Cape Coral, FL 33910-0508, publish the Cape Coral Communicator monthly, except June, July and August.

The Chapter is a non-profit, non-partisan, and tax-exempt IRS 501(c)(3) and a 501(c)(19) organization, affiliated with National MOAA and the Florida Chapter of Councils, MOAA, not associated with the Department of Defense.

The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, this Chapter, or DOD.

FEBRUARY Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
1	2 <i>Groundhog Day</i>	3 <i>Four Chaplains Day</i>	4 <i>USO Birthday</i>	5	6	7
8 <i>SUPER BOWL</i>	9	10	11	12 <i>CCMOAA Board Meeting 10 a.m.</i>	13	14 <i>CCMOAA Breakfast Meeting 10 a.m.</i> <hr/> <i>Valentine's Day</i>
15	16 <i>President's Day</i>	17	18	19 <i>Coast Guard Reserve Birthday (1941)</i>	20	21
22	23 <i>Martin Luther King Day</i>	24	25	26	27	28

Medicare, TRICARE price increases and tax changes for 2026

By: Kevin Lilley

Maybe you've resolved to stick to a budget in the new year, or to get your taxes taken care of before mid-April. Or maybe you're approaching a major milestone – leaving service, turning 65, downsizing into a smaller home or a retirement community – and looking for additional resources to help with impending financial decisions.

Not sure where to start? The below links may provide useful information as you begin the new year. Have more questions? Check in with our experts.



Health Care Costs

- Medicare: Premiums will rise about 9.7% in 2026. [Get the full premium breakdown](#), including income-related adjustments. Curious what the future may hold? A June report from Medicare program trustees may have some answers.

- TRICARE: Prime and Select users will pay about 3% more in the new year, though other plans (like TRICARE Young Adult) have more significant increases. [Get the full list](#), and [get the new pharmacy copayment rates](#).

Tax Updates

- State Taxes: Find out whether your state has updated its rules on exempting uniformed services retirement pay. [Details on all 50 states are available at MOAA's Military State Report Card and Tax Guide](#).
- Federal Brackets and More: [Our IRS roundup](#) includes updates on retirement plan limits, inflation-adjusted tax brackets, and more information to know for your 2025 returns.
- Tax Returns: [Learn when you can access W-2s and 1099s](#) from

the Defense Finance and Accounting Service or the Coast Guard Pay and Personnel Center. A hint: Those who rely on the post office will be in for a longer wait.

- Charitable Giving: [Will a new law change how you donate?](#)

More Resources

- Financial Calculators: Ready to run the numbers for your new budget, or considering a change to your portfolio? [Our calculators](#) can help ease your decision-making process.

- Finance Articles and Publications: From [discounts on Everplans](#) (perfect for estate planning in the new

year) to the latest on your pay raise to exclusive downloadable publications for Premium and Life members, [our Finance page](#) has you covered.

- Webinars and Events: Thinking about how your family is going to afford college in the new year? [There's a \(free\) webinar for that](#). Find more finance-related offerings in our [events listing](#) – Premium and Life members can access recorded webinars via our [online archive](#).

Study links burn pit exposure to carbon build-up in lungs of ailing veterans

By ChatGPT, based on original reporting by Linda F. Hersey, Stars and Stripes

Study finds soot and dust from ...

A recent study offers some of the strongest evidence yet that exposure to military burn pits has left a lasting impact on the respiratory health of post-9/11 veterans, revealing elevated levels of carbon particles embedded in their lungs.

Researchers at National Jewish Health in Denver examined lung tissue from 24 veterans who were diagnosed with chronic breathing conditions following deployments to the Middle East and Southwest Asia. They found carbon buildup in the veterans' airways at levels comparable to those seen in smokers with respiratory bronchiolitis.

Published in *Scientific Reports* in December, the study showed that the veterans had three times the amount of carbon particulates in their lungs compared to healthy individuals, and the researchers noted a "significant association" between this carbon presence and reported burn pit exposure.

"This study provides objective, tissue-based evidence that burn pit smoke exposure leaves a measurable impact in the lungs



that may contribute to disease development," said Dr. Cecile Rose, a pulmonologist and co-author of the study.

The 24 participants, all of whom sought treatment at the Center for Deployment-Related Lung Disease at National Jewish Health, had a median of three deployments totaling an average of 29 months. They were diagnosed with a range of deployment-related conditions including bronchiolitis and emphysema.

During military operations in Iraq, Afghanistan and other regions, open-air burn pits — some spanning 10 acres — were used to incinerate a variety of hazardous materials, including plastics, medical waste, batteries, and even unexploded ordnance. The Department of Veterans Affairs estimates that millions of service members were exposed to

toxic smoke generated by these pits.

Though pollution from burn pits has long been documented, definitively linking that exposure to lung disease has proven difficult. This study is among a small number that have directly quantified particulate matter within the lung tissue of veterans, according to the researchers

Study finds soot and dust

All participants underwent surgical biopsies for clinical reasons and agreed to have their tissue included in the study. Their samples were then compared against lung tissue from healthy nonsmokers and smokers.

The Department of Defense has shuttered most burn pit operations and is working to close the remaining sites, according to the VA.

TRICARE Toolkit: Breaking down FEDVIP

By: *Paul Frost*

MOAA's TRICARE Toolkit provides insight and tips for navigating your TRICARE benefits. Have a question or suggestion for an upcoming column? Email beninfo@moaa.org. Read other TRICARE Toolkit columns at MOAA.org/tricaretoolkit.



you take no action during the open season, you will be automatically rolled over to the same plan with new pricing for the next year.

Mark your calendar now for the next open season, expected to run Nov. 9-Dec. 14, 2026.

[\[RELATED: 2026 FEDVIP Premiums Announced\]](#)

Since 2019, military retirees (including gray area retirees), spouses, surviving spouses, and dependents have been eligible for the Federal Employees Dental and Vision Insurance Program (FEDVIP). It replaced the TRICARE Retiree Dental Program, which ended Dec. 31, 2018.

FEDVIP features 11 dental plan providers (seven nationwide/international and four regional) and five vision plan providers (all nationwide/international). All plans (except one regional dental provider) offer both “standard” and “high” plan options.

[\[LEARN MORE: BENEFEDS.gov\]](#)

Standard plans have lower monthly premiums, which means they're about half the cost of the high option. But these plans also have higher copays.

For dental, generally speaking, if you and your family have good oral health, then a standard plan is probably best. But if that's not the case, or if there's a need for orthodontia work, then a high plan

is probably best.

Premium rates for dental plans are determined by your location. High-cost areas incur higher monthly premiums.

For vision plans, the major difference between standard and high options is the yearly frame/lens allowance. Each provider has one premium for standard and one for high, no matter the location.

You can shop for plan availability and costs online.

[\[RELATED: 2026 TRICARE Plan Costs Revealed\]](#)

A New Year

The Office of Personnel Management (OPM) manages FEDVIP. Each October, OPM announces plan increases for the next calendar year just prior to the annual FEDVIP open season.

For 2026, average monthly premiums have increased by 3.3% for dental and 0.5% for vision plans.

MOAA strongly recommends comparing next year's pricing to this year's premium when deciding whether you are satisfied with your dental and/or vision plan. If

OPM's announced average increases are just that — averages across all 11 dental and five vision plans — and not all provider increases were the same for their standard and high plans. Notably, dental high plan increases ranged from a low of 0.6% to as much as 9.6%, whereas dental standard plan increases ranged from 1.9% to 11%.

Three of the five vision plans had no premium increases. However, the two with increases ranged from 1.4% to 8% for high, and 3.1% to 10% for standard.

An example of dental plan premium cost ranges for “Self Plus One” (you and a dependent) in the National Capital Region span from \$32.33 to \$66.76 for standard, and from \$47.28 to \$118.30 for high.

The “Self Plus One” standard monthly vision plans range from \$13.72 to \$16.21, and high plans from \$23.94 to \$29.16 across the board.

However, the most important FEDVIP issue will most likely remain: the plan(s) your dentist and/or optometrist accept.

How to decide whether a Medicare Advantage Plan is right for you

By: Lila Quintiliani

MOAA's finance and benefits counselors are frequently asked about Medicare Advantage Plans (MAPs), or Medicare Part C. We don't track individual plans (each state has hundreds), nor do we recommend specific MAPs.

What we can do is offer ways you can assess a MAP to see whether it might be a good fit for your health care needs.

Here are some questions you may want to ask before enrolling in a Medicare Advantage Plan. Unsure when you can enroll? Medicare.gov has the details, but those who already have a MAP can switch to a different MAP, or return to Original Medicare, from Jan. 1 to March 31 as part of Medicare Advantage Open Enrollment.

1. Do my doctors take the plan, and what hospitals and specialists in my area accept the plan?

Some MAPs have a specific network of providers. Other plans allow you to visit any Medicare-accepting provider. Make sure your preferred doctor will take your MAP: Once you enroll in a MAP, you are required to get all nonemergency health care from that plan's provider network.

2. Are referrals or prior approval required for services or equipment?

Your MAP may require preauthorization for certain health care services or equipment. If the MAP requires such steps, you must follow that plan's rules.

[\[RELATED: How Much Will Your Medicare Part B Premium Rise in 2026?\]](#)



3. Will the plan file with the TRICARE For Life (TFL) contractor for me, or do I need to file my own claims?

Some plans have copayments or cost shares at the time of service. If the MAP won't file claims on your behalf, you may have to file paper claims with Wisconsin Physicians Service, the TFL contractor, to be reimbursed for these costs.

[\[PREMIUM AND LIFE MEMBER EXCLUSIVE: Transitioning Into Medicare and TRICARE For Life\]](#)

4. Does the plan cover any services Original Medicare does not?

A MAP may offer perks that go beyond Original Medicare, such as dental care, vision coverage, gym membership, and even grocery discount cards.

5. Does the plan offer prescription coverage?

If a MAP includes prescription drug coverage, then the TRICARE pharmacy benefit becomes secondary to your MAP. Until you exhaust your other insurance's pharmacy benefit, you are prohibited from using the TRICARE Pharmacy Home Delivery

program unless a drug is not covered by your other insurance plan (but is covered by TRICARE).

6. How does my plan rate on the Medicare site?

You can use the Medicare website to find and compare Medicare Advantage Plans as well as specific physicians, hospitals, nursing homes, and other Medicare providers. MAPs are rated from one star

(worst) to five (best).

7. Does the plan include a return of premium or other financial incentives?

Some MAPs require you to pay a monthly premium in addition to your Medicare Part B premium. However, there are other plans that include a partial rebate on your premium or other financial incentives.

Once you've done your due diligence, you should know that if you sign up for a Medicare Advantage Plan that includes drug coverage and you later decide you don't like the plan, you can disenroll at any time because you have TFL. Call Medicare or your MAP to request disenrollment and you'll automatically be back in Original Medicare.

Get Help Navigating Medicare Advantage

Looking for a Medicare Advantage Plan designed with veterans and military retirees in mind? MOAA members can receive a complimentary consultation from Veterans Healthcare. Remember: Medicare Advantage Open Enrollment (for those already covered by a Medicare Advantage plan) ends March 31!

Army seeks acoustic tech to help troops detect small drones

By ChatGPT, based on original reporting by Jon Harper, DefenseCoop.com

The U.S. Army is seeking new acoustic detection technologies to help frontline soldiers identify and respond to small unmanned aerial systems, as part of a broader push to strengthen counter-drone capabilities.

A request for information (RFI) issued Jan. 14 by the Army's Command, Control, Computers, Communications, Cyber, Intelligence, Surveillance and Reconnaissance (C5ISR) Center outlines the service's intent to explore commercial options

for detecting Group 1 and Group 2 drones — typically weighing under 55 pounds — using sound alone.

These lightweight systems can be difficult to detect with conventional sensors due to their small size and low flight altitudes. Army officials say an acoustic solution could offer troops a critical early-warning tool, particularly in scenarios involving drone swarms or other hard-to-spot threats

The initiative comes amid growing urgency across the Defense Department to enhance anti-drone defenses, drawing heavily from combat lessons learned in Ukraine and other modern conflict zones.

Last year, Secretary of Defense



U.S. Soldiers assigned to 3rd Squadron, 2nd Cavalry Regiment practice target lock-on against an incoming drone during Project Flytrap at Joint Multinational Readiness Center, Hohenfels Training Area, Hohenfels, Germany, June 9, 2025. (U.S. Army photo by Spc. Elijah Magaña)

Pete Hegseth directed the Army to create Joint Interagency Task Force-401, now leading Pentagon efforts to develop technologies capable of defeating small drones. Speaking during a recent town hall at Fort Drum, New York, Army Chief of Staff Gen. Randy George emphasized that all military units must be equipped to detect and defend against UAS threats.

“We are doing that, and for both sense, decide and act functions, trying to give you tools that everybody can easily operate,” George told troops. “Everybody’s going to have to be able to easily operate these things”

The new acoustic detection

system, as envisioned by the Army, would operate passively and on-the-move in varied environmental conditions. The ideal device would integrate with existing equipment like the Tactical Assault Kit (TAK) and Nett Warrior systems, displaying drone detections and location data to soldiers in real time via smart devices.

According to the RFI, the system should be lightweight, power-efficient, and equipped with embedded detection algorithms capable of identifying UAS signatures, including direction, distance, and type

Industry responses are due by Feb. 17.

USS Zumwalt returns to sea after hypersonic missile upgrade

By ChatGPT, based on original reporting by Sam LaGrone, U.S. Naval Institute News

The guided-missile destroyer USS Zumwalt (DDG-1000) is back at sea for the first time in nearly three years, following a major refit that equipped the futuristic warship with hypersonic missile launch capabilities.

Zumwalt departed Jan. 15 from HII Ingalls Shipbuilding in Pascagoula and returned the next day, according to images shared by naval observers on social media. The sea trial marked a key milestone in the Navy's effort to convert the ship into a long-range strike platform.

"We have achieved a pivotal milestone with our Navy and industry partners," said Ingalls Shipbuilding President Brian Blanchette in a statement released Wednesday. "This complex modernization sets a precedent for the Zumwalt class."

The destroyer arrived at Ingalls in August 2023 after the Navy opted to replace the ship's two 155mm Advanced Gun Systems

with large missile tubes capable of launching hypersonic weapons. Shortly after arriving, Zumwalt was transferred onto land, where workers completed major technological upgrades, including installation of the Conventional Prompt Strike (CPS) system.

By December 2024, the vessel was undocked and underwent further preparations for sea operations, shipbuilder HII reported. The Navy did not immediately respond to inquiries about Zumwalt's status.

At last week's Surface Navy Association symposium, Capt. Clint Lawler, the Zumwalt-class program manager, confirmed the Navy plans to return the ship to service in support of testing for the Common Hypersonic Glide Body (C-HGB) missile.

"Our goal is to get the ship

available this year and support initial operational capability as the testing schedule permits," Lawler said.

Originally outfitted with twin 155mm guns and a below-deck magazine system, the Zumwalt-class destroyers were reconfigured to carry four large missile launch tubes — each capable of holding three hypersonic missiles. Lawler noted that removing the gun systems freed up internal space, some of which may be reserved for future capabilities.

The Zumwalt-class includes three ships. USS Lyndon B. Johnson (DDG-1002) is also undergoing modernization at Ingalls, while USS Michael Monsoor (DDG-1001) remains in San Diego awaiting its CPS installation.



Lunday officially becomes Coast Guard's 28th Commandant

By ChatGPT, based on original reporting by Patricia Kime, Military Times

ADM Kevin Lunday was formally sworn in Thursday as the 28th commandant of the U.S. Coast Guard, taking the helm at a pivotal moment for the service as it embarks on an expansive modernization effort and workforce growth initiative.

Speaking at a ceremony held at Coast Guard Headquarters, Lunday described a service facing growing responsibilities and undergoing transformation. "We are in greater demand than ever before," he said, pledging to lead a force that is "agile, capable and responsive."

Lunday had been serving in an acting capacity since January 2025 following the dismissal of former Commandant Adm. Linda Fagan. His formal appointment marks a continuation of reforms launched under his interim leadership, including a major organizational overhaul dubbed Force Design 2028.

The Coast Guard's transformation strategy includes a broad restructuring of leadership roles, significant acquisitions of ships, aircraft, and technology, and a projected increase of 15,000 personnel. The plan has been backed by a nearly \$25 billion investment passed last summer through a reconciliation bill championed by the Trump administration.

According to an update released Thursday, the service has already committed \$7.7 billion of those funds, with additional programs set



ADM Kevin Lunday
(Photo by Petty Officer 2nd Class Gabriel Wisdom/Coast Guard)

for completion in the coming year. These include the procurement of long-range command-and-control aircraft, counter-drone systems, fast response cutters, Arctic security cutters, and new polar icebreakers.

In remarks delivered Wednesday at the Surface Navy Association symposium, Homeland Security adviser Sean Plankey emphasized the urgency of the effort. "Taxpayers expect results," he said. "We can't afford to wait on requirements or delay execution."

As part of Force Design 2028, the Coast Guard has already implemented sweeping internal changes — reorganizing nearly 70% of headquarters staff, introducing new leadership positions including a chief of staff and two deputy

commandants, and consolidating acquisition oversight under new program executive offices.

Lunday called the initiative a "bold course" and reaffirmed the importance of the people behind the mission. "Our greatest treasure is our workforce," he said. "We will lead and inspire our crews to complete the mission while taking the very best care of them."

A 1987 graduate of the Coast Guard Academy, Lunday previously served as vice commandant and led both the Atlantic Area and Coast Guard Cyber Command. He holds a law degree from George Washington University and a master's in national security strategy from the National War College.

His swearing-in was praised by Homeland Security Secretary Kristi Noem, who called him "a special kind of leader for unprecedented times." She noted that under his stewardship, 2025 had become one of the most consequential years in Coast Guard history.

Though Lunday was scheduled to address the Surface Navy Association this week, operational demands took precedence. Noem later revealed in a social media post that the Coast Guard had participated in a high-profile seizure of a sanctioned oil tanker linked to Venezuela — the sixth such interdiction under the administration. The operation reportedly involved a Coast Guard tactical team boarding the vessel *Veronica* alongside Navy and Marine Corps personnel from the USS *Gerald R. Ford* in the Caribbean.

New law will preserve value of VA-issued life insurance

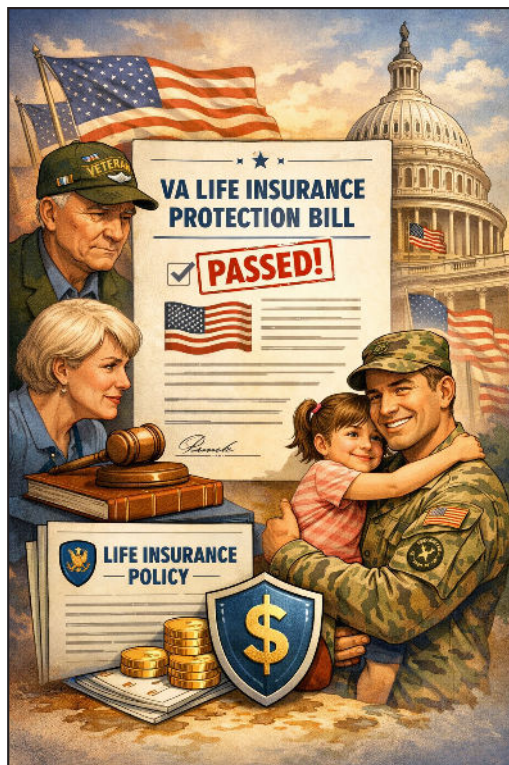
By: Kevin Lilley

A new law will protect VA insurance programs for servicemembers and veterans from inflation, allowing for regular adjustments of the maximum coverage amount and ensuring meaningful peace of mind for those who've earned access to these plans.

The president signed the MOAA-backed Fairness for Servicemembers and Their Families Act into law Dec. 12. The bipartisan legislation passed the House by a voice vote in the spring, then cleared the Senate by unanimous consent in November.

"Bipartisan, commonsense improvements to trusted programs like this make a real difference," said Jen Goodale, MOAA's director of government relations for veteran and retired affairs. "Protecting the value of these benefits is the core of MOAA advocacy — we thank the lawmakers from both sides of the aisle who made this change possible."

The law requires the VA secretary to report to House and Senate Veterans' Affairs committees on cost-of-living (COLA) increases and inflation rates every five years in relation to the maximum coverage allowed under the



Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) programs. It links the Consumer Price Index for All Urban Consumers (CPI-U) to the current maximum of \$500,000 as a benchmark.

"Our servicemembers put their lives on the line for their country, and we must protect the well-being of their families in the event of a tragedy," said Rep. Marilyn Strickland (D-Wash.), who introduced the House bill, in a press release. "This new law makes it clear that our nation will always stand by our military families."

Senate supporters included Sen. John Cornyn (R-Texas),

who led that chamber's version of the bill. He said the bill would "help ensure the Veterans Affairs Department can offer competitive life insurance packages that keep pace with the current cost of living."

SGLI launched in 1965 with a \$10,000 coverage maximum. VGLI began nine years later, allowing veterans to convert SGLI to a five-year term policy. It would later become a renewable, premium-based plan.

Maximum coverage levels for both plans have increased over the decades, but not in regular fashion. It rose from \$200,000 to \$250,000 in 2001 and to \$400,000 in 2005, but remained at that level for nearly two decades until a 2023 law boosted the limit to the current \$500,000.

By indexing the coverage maximum to inflation figures, the new law will preserve the value of the insurance program against inflationary threats, strengthening a safety net that has been used by millions of servicemembers and veterans throughout the decades.

Learn more about SGLI, VGLI, and other VA life insurance options on the VA website. For more on MOAA's work to preserve the value of service-earned benefits, visit our Legislative Action Center.

VA Dental Insurance Program (VADIP) is for veterans and family

The VA Dental Insurance Program (VADIP) offers discounted private dental insurance for Veterans and family members who meet certain requirements.

Find out if you're eligible, and how to enroll in a plan that meets your needs and budget.

Am I eligible?

You may be eligible for VADIP if you meet one of these requirements.

One of these must be true:

- You're a Veteran who's enrolled in VA health care, or
- You're the current or surviving spouse or dependent child of a Veteran or service member, and you're enrolled in the Civilian Health and Medical Program of the VA (CHAMPVA)

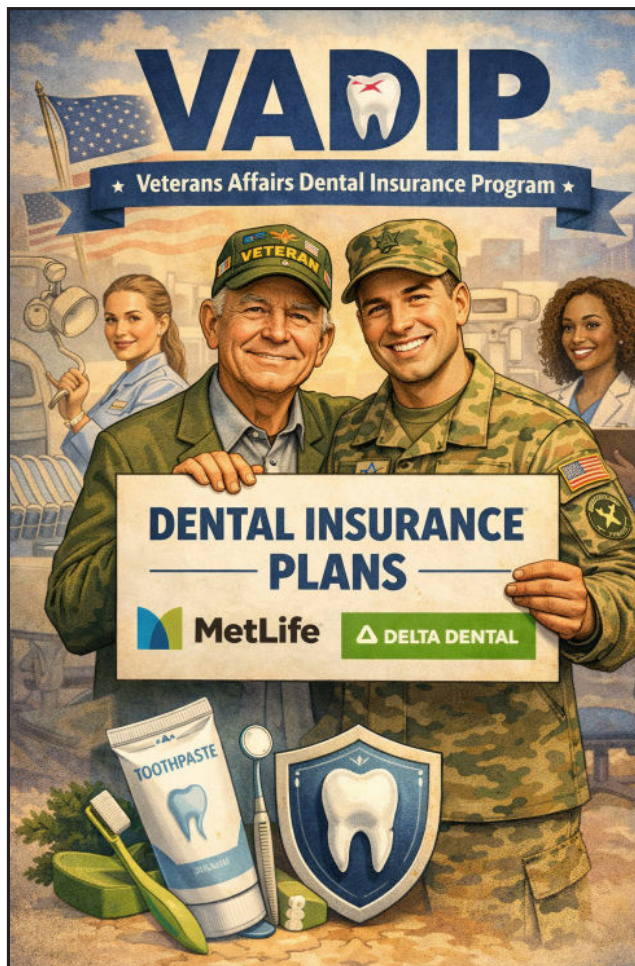
Here's what to know:

- VADIP provides coverage throughout the United States and its territories, including Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands.
- VADIP started as a temporary program. It's now a permanent VA program with no end date.
- Insurance carriers may offer separate coverage options for dependents who aren't CHAMPVA beneficiaries.

About VA Dental Insurance

Why might I want to buy private dental insurance through VADIP as a Veteran?

While some Veterans enrolled in VA health care are eligible for free dental care from our providers, many are not.



Others may be eligible for free care for some, but not all, of their dental needs.

If you're not eligible for free VA dental care, VADIP can help you buy private dental insurance at a reduced cost.

If you're eligible for free VA care for some of your dental needs, you can buy a VADIP plan if you want added dental insurance. Signing up for VADIP won't affect your ability to get free VA dental care.

What types of dental care does VADIP cover, and how much will it cost?

VADIP plans cover many common dental procedures. These may include:

- Diagnostic services

- Preventive dental care
- Root canals and other services to manage oral health problems and restore function (called endodontic or restorative services)

- Dental surgery
- Emergency dental care

The costs for your coverage will depend on the insurance company and plan you choose.

Based on your plan, you'll pay:

- The full insurance premium for each individual on your plan
- Any required copays when you get care

[Click here to see information on Delta Dental VADIP](#)

[Click here to see a summary booklet on the MetLife VADIP](#)

How do I enroll in a VADIP plan?

Once you've chosen a Delta Dental or MetLife VADIP plan, you can enroll online:

After you enroll, you can also use your insurance provider's website to manage your plan and benefits online.

I enrolled in the VADIP pilot program. Do I need to enroll again?

Yes. The VADIP pilot program ran from 2013 to 2017.

If you were covered during that time, you'll need to enroll again to get new coverage. You should know that some of the plan options and fees may have changed.

What if I have more questions?

For questions about Delta Dental, call 855-370-3303.

For questions about MetLife, call 888-310-1681.

Coast Guard Reserve marks decades of service and mobilization

By ChatGPT, based on source material from the U.S. Coast Guard Historian's Office

Established on Feb. 19, 1941, the U.S. Coast Guard Reserve has played a critical role in national defense and emergency response for over eight decades. Formed through the Coast Guard Reserve and Auxiliary Act, the Reserve was initially modeled after the Naval Reserve, comprising Regular and Temporary Reservists. These forces would become instrumental during World War II, supporting coastal patrols, port security, and a broad array of operational needs.

More than 92 percent of the 214,000 service members in the Coast Guard during WWII were reservists, including an additional 125,000 serving in a temporary status. Reservists operated across all mission areas and were essential to wartime operations.

In 1942, Congress authorized the Women's Reserve—known as the SPARs—named after the Coast Guard motto *Semper Paratus* (Always Ready). Although disbanded after the war, the Women's Reserve was reestablished in 1949.

Following World War II, the Reserve saw cycles of dormancy and reactivation, depending on national needs. By 1950, Congress allocated funds to establish a drilling Reserve force. The first formal Reserve unit was activated that year in Boston, laying the groundwork for the modern Selected Reserve. The force would grow to more than 17,000 members during the Vietnam War era.

Response Force

The Reserve saw its first involuntary recall in 1973, responding to widespread flooding in the Midwest. A similar mobilization took place in 1980 during



the Mariel boatlift crisis. Throughout the 1980s, reservists supported space shuttle security operations in Florida, responded to the Exxon Valdez oil spill in Alaska, and filled vital maritime roles in domestic and overseas operations.

The 1990s brought expanded use of the Reserve's domestic recall authority under Title 14, Section 712. Reservists supported hurricane and flood responses, including the recovery efforts following Hurricane Floyd in 1999. That same year, they also aided in search operations after the plane crash involving John F. Kennedy Jr. and in the aftermath of EgyptAir Flight 990.

More than 1,600 Coast Guard reservists supported Operations Desert Shield and Desert Storm, with Reserve-staffed Port Security Units also participating in Haiti during Operation Uphold Democracy. Throughout the decade, reservists were increasingly relied upon for both defense and civilian missions.

Community Engagement

In 1994, the Reserve launched Sea Partners, a public education initiative promoting marine environmental protection. Since its inception, more

than 300 reservists have delivered pollution awareness programs nationwide, reaching more than 2 million people through events, media, and school programs such as the popular Officer Snook campaign.

Prepared for Mobilization

Most Coast Guard reservists are assigned to the active-duty commands they would augment in a mobilization, often able to report within 24 hours. Exceptions include Port Security Units, which are predominantly staffed by reservists.

Under the Title 14 authority, the Secretary of Transportation may approve involuntary recalls during domestic emergencies. Local

district commanders determine which specialties and how many personnel are required. In fiscal year 2000 alone, reservists contributed nearly 316,000 workdays to Coast Guard missions.

That same year, as Y2K concerns loomed, 130 reservists from PSU 305 were placed on standby as part of a broader Presidential Selected Reserve Call-up. Later that year, 350 reservists were activated ahead of Hurricane Floyd to support disaster response efforts.

Ongoing Commitment

The Reserve has consistently demonstrated flexibility in augmenting active-duty forces, both during emergencies and in daily operations. A 1997 study reaffirmed the need for a Selected Reserve force of over 12,000 to meet current and future national security and contingency requirements.

Reservists continue to fill critical roles under both extended active duty and short-term assignments, reinforcing the Coast Guard's enduring motto: *Semper Paratus* — Always Ready.

For more on the history of the Coast Guard Reserve, visit the U.S. Coast Guard Historian's Office.

Military Observations

Four Chaplains Day is Feb. 3

Four Chaplains Day is celebrated on February 3 every year in recognition of four Army chaplains who acted in the spirit of heroic sacrifice and humanitarianism onboard a sinking ship.

It was 1943 and the U.S.A.T. Dorchester was sailing across the Atlantic ocean, packed to capacity. Tragedy struck when a German submarine fired a torpedo at the ship, sinking it and killing the hundreds who were onboard.

The Four Chaplains on board the ship were Reverend George L. Fox of the Methodist faith, Jewish Rabbi Alexander D. Goode, Father John P. Washington of the Catholic faith, and

Reverend Clark V. Poling from the Dutch Reformed Church. Many witnesses remember their courage, support, and prayers for the many distressed people onboard. They offered their life jackets to four people in need and as a consequence had to remain on the sinking ship, comforted only by the thought of their actions and the fact that they were going to meet their Maker soon.

In recognition of their valor and guided by non-discrimination against anyone based on their religion, the Four Chaplains Memorial Foundation was set up as a way of promoting interfaith unity and a spirit of service among individuals.

The U.S. government awarded them the Purple Heart and Distinguished Service Cross medals in 1944. They were also nominated for the highest military honor, the Medal of Honor, but because they had not engaged in active combat with the enemy, they did not qualify for it. Congress, therefore, created a 'Special Medal for Heroism' as an honorable substitute.

Since the bombing took place on February 3, 1943, many military organizations and clubs across the country observe Four Chaplains Day, and in 1998, a senate resolution was passed to recognize the 55th anniversary of the incident making Four Chaplains Day official.



Florida Department of Veterans' Affairs highlights 2025 successes

By Florida Department of Veterans' Affairs

With the close of 2025, Gov. Ron DeSantis and the Florida Department of Veterans' Affairs (FDVA) are highlighting policies and initiatives providing critical support to our state's Veterans, their families, and survivors.

FDVA is a constitutionally chartered department responsible for serving the Nation's estimated second largest Veteran population. Operating as the premier point of entry for Florida's nearly 1.4 million Veterans, FDVA operates a network of State Veterans' Homes and provides statewide outreach to connect Veterans with earned services, benefits and support.

Investment in Veterans:

Governor Ron DeSantis signed many veteran-friendly bills into law following the 2025 Florida Legislative Session:

- House Bill 797 streamlines access to long-term care for veterans and their spouses by removing bureaucratic obstacles like Certificate of Needs processes. It also facilitates better utilization of skilled nursing facilities across the state by allowing them to designate specific beds for veterans and their spouses. The bill empowers FDVA to approve these designations, so long as facilities meet rigorous standards for care and admission.

- Senate Bill 116 provides a comprehensive overhaul



of how Florida supports its veterans by expanding suicide prevention programs to include early recognition of mental health conditions and not just emergency intervention. The bill also directs the creation of a statewide plan for adult health care centers dedicated to veterans.

- Senate Bill 910 protects veterans from predatory practices by cracking down on bad actors who seek to exploit veterans navigating the benefits process. This legislation creates strong new protections for veterans by placing clear limits on unaccredited benefits advisors, qualifying payment contingent upon securing a real increase on benefits for the veteran, and capping payouts. It also bans referral kickbacks, prohibits misleading guarantees, and mandates that anyone offering paid benefits must pass a high-level background check. Violators will face stricter penalties under the Florida Deceptive and Unfair Trade Practices Act.

The Governor's Fiscal Year 2025-2026 Budget continued a \$2 million investment to assist veterans in securing meaningful

skills-based employment, provide employers a skilled talent pipeline, and to assist veterans in creating and operating a small business.

The budget also included \$1 million for the Veterans Dental Care Grant Program, which expands access to dental care services for veterans through committed nonprofit organizations.

In 2025, FDVA State Veterans' Service Officers assisted more than 260,000 Veterans in providing information and counsel on earned services, benefits and support. In addition, State Veterans' Service Officers have processed over 44,000 new claims on behalf of Florida Veterans and helped recover more than \$238 million in retroactive benefits for Florida Veterans and their families. The Governor's 2025 budget increased the number of State Veterans' Service Officers to account for the number of Veterans seeking earned services, benefits and support.

FDVA's monthly Forward March Veterans' Newsletter continues to grow subscribers.

(Continued on next page)

Florida Veteran Affairs *(Continued)*

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The no-cost email subscription-based newsletter has more than 67,000 subscribers and is available by visiting www.FloridaVets.org.

FDVA printed and distributed 175,000 copies of the 2025 edition of the Florida Veterans' Benefits Guide, courtesy of a grant from the Florida Veterans Foundation. This was 25,000 more than printed in 2024. An interactive online version is also available on the FDVA website at www.FloridaVets.org.

Gov. Ron DeSantis signed proclamations honoring Veterans this year, including for Memorial Day and Veterans Day, Vietnam War Veterans Day in Florida, Korean War Remembrance Day, Florida Purple Heart Day, Patriot Day, POW/MIA Recognition Day, Pearl Harbor Remembrance Day in Florida, and Battle of the Bulge Day.

Hope Florida:

Hope Florida brings together the vast resources of our community to create a seamless network of support. When you call (833) GET HOPE, you'll be connected to a caring Hope Navigator, ready to guide you on an individualized pathway to achieve prosperity, economic self-sufficiency and hope. Hope Florida supports Veterans by connecting them to services, earned benefits and community resources through Hope Navigators. Unique to this expansion, Hope Navigators are coordinating with FDVA's State Veterans' Service Officers to assist Veterans in navigating their benefits. More than 710 Veterans and their families were served by

FDVA Hope Navigators in 2025.

Mental Health:

Under the leadership of Gov. Ron DeSantis and First Lady Casey DeSantis, veterans' mental health services continue to receive the attention they need.

- The Florida Governor's Challenge is an interagency team supporting the mission to end veteran suicide through identifying veterans in need of support and promoting connectedness to tailored resources. To read more on the Governor's Challenge, visit SaveFLVets.org.

- First Lady Casey DeSantis is a champion of suicide prevention efforts through Florida's Hope for Healing campaign, which combines the resources and efforts of public and private sectors to better serve those struggling with mental health and substance abuse. Visit <https://www.hopeforhealingfl.com/> for more information.

- The Florida Veterans Support Line, 1-844-MyFLVet (693-5838) celebrated its 11th anniversary in 2025. The support line continued to provide confidential emotional support and connection to community resources 24 hours a day, seven days a week.

Career and Job Opportunities:

Veterans Florida is a State created non-profit that provides career and entrepreneurship resources and training for separating and retiring service members, veterans, members of the Guard and Reserves, and their spouses across Florida. The 2025 budget continued a \$2 million annual investment

in Veterans Florida activities to build a skilled military and veteran talent pipeline into the state.

Veterans Florida administers the state's SkillBridge initiative, which connects active-duty service members with high-tech, Florida-based employers during their last six months prior to discharge. Since 2020, more than 260 service members have completed their training and moved into careers in law enforcement, aerospace, manufacturing and other high-skilled industries.

In 2025, the Veterans Florida Expo in Tampa drew 250 registered attendees, featuring resources, exhibitors, speakers, inaugural Next Mission Florida Transition Seminar and a statewide Battle of the Pitches competition, receiving overwhelmingly positive feedback from participants and partners.

The Florida Department of Commerce, the Florida National Guard, the Florida Department of Veterans' Affairs and participating Florida employers partnered with CareerSource Florida's 21 Local Workforce Development Boards to connect Veterans with great careers in their communities. The annual statewide hiring events for Veterans and military families – Paychecks for Patriots – were held throughout the month of November. Hope Navigators from several State Agencies connected Veterans and their families with vital services.

The Florida Department of Commerce hosts the Spousal License Reciprocity Matrix, a

(Continued on next page)

Florida Veteran Affairs (Continued)

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one-stop reference source and national model for helping military spouses transfer, renew, or reissue professional licenses they need for work after relocating to Florida. For more information, visit <https://www.floridajobs.org/docs/default-source/military-files/military-defense/fl-slr-matrix.pdf>.

The 81st Anniversary of the GI Bill was June 22. More than 61,530 Floridians used earned GI Bill benefits in fiscal 2024-2025 to further their secondary education.

State Veterans' Homes:

The Governor's Fiscal Year 2025-2026 Budget invested \$12.3 million to support capital improvements for the State Veterans' Nursing Homes. The budget included \$3 million for renovations of the 120-bed Baldomero Lopez State Veterans' Nursing Home in Land O' Lakes, which opened to residents in 1999. The budget also invested \$2.2 million to support enhancing safe and secure medication management for residents in State Veterans' Homes.

- The Baldomero Lopez State Veterans' Nursing Home in Land O' Lakes and Clyde E. Lassen State Veterans' Nursing Home in St. Augustine are recipients of the Bronze – 2025 Commitment to Quality Award from the American Health Care Association and National Center for Assisted Living. The award recognizes organizations that meet progressively rigorous standards of performance to improve the lives of residents and staff in long term and post-acute care.

- FDVA's Long-Term Care Division earned the 2025 Florida Tax Watch Government Productivity Award for its "Established Peer Mentorship Program to Retain Nursing Staff" program. As an independent, nonpartisan, nonprofit taxpayer research institute and government watchdog, Florida TaxWatch works to improve the productivity and accountability of Florida government.

- The U.S. Department of Veterans Affairs released the FY 2025 VA State Home Construction Grants Priority List, approving more than \$74 million in federal matching funds for the construction of a 120-bed State Veterans' Nursing Home in Collier County.

- FDVA secured federal matching grant funding from the U.S. Department of Veterans Affairs for clinical nursing staff recruitment and retention initiatives. The grant allows a 50% reimbursement of funding expended by the Florida Department of Veterans' Affairs within critical clinical staffing areas.

Women Veterans' Outreach:

A comprehensive website for Florida's 172,000 women veterans is available at <https://womenveterans.floridavets.org>. The Sunshine State is home to the second-largest population of women Veterans in the nation. Many women Veterans don't know they are eligible for the full range of federal and state benefits, including special programs. A Woman Veteran license plate is available, with proceeds directed toward Women Veterans' outreach in Florida.

Florida Veterans' Hall of Fame:

Gov. Ron DeSantis and the Cabinet voted unanimously to induct five Veterans into the Florida Veterans' Hall of Fame. The Class of 2025 is the 13th class to enter the Hall of Fame. Inductees include:

- Lieutenant Colonel Marlené Carter, U.S. Army (Ret).
- Captain Robert Crippen, U.S. Navy (Ret).
- Captain Stephen Petty, U.S. Army (Ret).
- Lieutenant Colonel Alicia Rossiter, U.S. Air Force (Ret.)
- Colonel Peter Tan, U.S. Army (Ret).

Gadsden Flag License Plate:

The Florida Veterans Foundation, the direct support organization of the Florida Department of Veterans' Affairs, continues to promote the sale of the Gadsden Flag License Plate. Funding helps the foundation continue its mission of helping Veterans in need. More than 49,650 license plates have been purchased to date. The continuous funding has helped expand the services provided by the foundation, including dental care for eligible residents in Florida's State Veterans' Homes.

Lawyers Assisting Warriors:

Gov. Ron DeSantis created the Governor's Initiative on Lawyers Assisting Warriors (GI LAW) to recruit Florida's leading law firms to provide pro bono, no-cost legal services to Florida's active-duty service members. To date, eight statewide law firms have provided free legal representation to more than 360 service members.

Florida Veteran Affairs

2026 Florida Veterans' Benefits Guide available now

The 2026 Florida Veterans' Benefits Guide now available from the Florida Department of Veterans' Affairs.

This annual guide helps connect Florida's veterans and their families with earned federal and state benefits, services and support. It also contains useful phone numbers and website addresses for additional information.

To view the digital version of the 2026 Florida Veterans' Benefits Guide, [click here](#).

For bulk orders more than 50 copies, please contact LeeAnn.Sferrazzarios@fdva.fl.gov. For orders less than 50 copies, please contact Mary.Frazier@fdva.fl.gov.



Florida Department Veterans' Affairs has upgraded app available

The Florida Department of Veterans' Affairs has announced that a new upgraded mobile app is available.

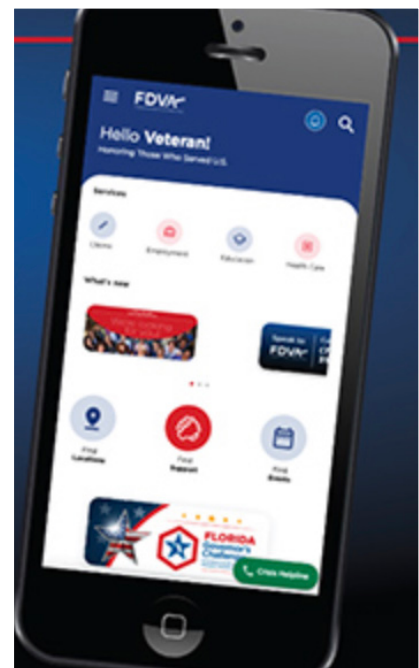
Save time with the official FDVA mobile app. Use the app to manage common tasks like applying for benefits, finding support, locating your local office, and more.

The application will allow

users quick access to:

- Crisis Assistance.
- Veterans Benefits and Services.
- Healthcare Information.
- Employment Opportunities.
- Education Information.
- Upcoming Events.
- Connecting with FDVA on Social Media.

[CLICK HERE FOR APP](#)



Florida Veteran Affairs

HereNOW HELP FOR VETERANS

Free Anonymous Mental Health &
Wellness App for Florida Veterans.

24/7/365 Access to Self-Care,
Peer Care, and Clinical Care.



State Access Code:
154026

FDVA
FLORIDA DEPARTMENT OF VETERANS' AFFAIRS



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Membership

**Cape Coral
Military Officers Association of America
(CCMOAA)**

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MEMBERSHIP APPLICATION • DIRECTORY UPDATE

Make sure all of your contact information is up-to-date by using this membership form

ADD TO YOUR CONTACT LIST:

info@capecoralmoaa.org

All correspondence from the chapter will come from this address only.

If you have any questions, please contact our membership chair: Col Gary Nolan

Email:
capecoralmoaa@gmail.com

Phone:
618-407-6945

Websites

Cape Coral MOAA
www.capecoralmoaa.org

FCoC
www.moaafl.org

MOAA National
www.moaa.org

Legislative Action Center
www.moaa.org/takeaction

New Chapter Member Change of Address/Information

Name _____
Please Print

Spouse's Name _____
Please Print
(Spouses, Widows, Widowers are welcome as chapter members)

Street Address _____

City _____ State _____ Zip _____

Telephone _____

Email _____

Rank _____ Service _____

Check appropriate boxes:

Retired Active Duty Widow(er) Associate•

• Associate members have the same privileges as other members, except that they are ineligible to vote.

Regular Reserve National Guard

Former Officer Senior NCO

MOAA National Membership No. _____ MOAA Life Member _____

A lifetime MOAA membership does NOT mean your chapter membership is lifetime

MOAA National Website: <https://www.moaa.org>

Signature _____ Date _____

NO FEES FOR MEMBERSHIP

Scholarship Program Donation \$ _____

Please use this form for new membership and/or updating your information.

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