

January Speaker 2
 Christmas Party 4
 MOAA Legislative Affairs 7
 Calendar 11
 Financial News..... 12
 Health News 15
 Military News..... 17
 VA News 21
 Florida Veteran's Affairs..... 23
 New Members Application 27

CAPE CORAL COMMUNICATOR

January 2026

Volume 7 • Issue 1

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

Happy New Year to all our members. I hope you all had a great Christmas, as well.



Thanks to the 30 people who attended our Dec. 10 Christmas Party at the Cape

Royal Golf Club. We had a great meal and lots of fun with the annual White Elephant Gift Exchange. We saw some aggressive "stealing" with the more popular items, but it was all in great fun and those who brought a gift, left with a nice gift at the exchange. You can see photos from the party in this issue of Communicator on Page 4.

Our chapter had a very busy 2025, and on Pages 5 and 6 of this Communicator, you'll find a photographic recap of the year. Thanks to all the members who

participated in the many activities.

This Communicator also contains some articles about legislative issues that the national MOAA is working on right now, and each article has a link you can click on to send your comments to our representatives in Congress. Please take the time to show your support to MOAA's efforts. It's easy to do and takes very little time.

Speaking to us at our Jan. 10 Breakfast meeting will be Florida State Rep. Mike Giallombardo, who represents District 79, which includes Cape Coral. He spoke to us last year in January, as well, and he will give us some insight into the issues that are important to our area and the state.

As always, our meeting starts at 10 a.m. and if you plan to attend, please RSVP to Cindy at capecoralmoaa@gmail.com.

"Never Stop Serving"

CCMOAA Monthly Breakfast Meeting

Second Saturday of the Month
January - May
September - December

NEXT MEETING:

Saturday, January 10
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)

TREASURER'S REPORT CAPT Timothy Cook, USN (Ret)

November 29, 2025 -- December 22, 2025

Beginning Balance: 11/30/2025:\$1,819.16

Deposits:

TOTAL DEPOSITS: \$0

Expenses:

Member Expense\$956.48

TOTAL EXPENSES:.....\$956.48

Ending Balance: 11/28/25:.....\$862.68



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

January Speaker

Rep. Mike Giallombardo to speak at Cape MOAA Jan. 10 breakfast meeting

Mike Giallombardo is a politician, businessman and current Chief Warrant Officer, all while serving as a member of the Florida House of Representatives from the 79th District, which primarily encompasses the City of Cape Coral.

Representative Giallombardo was raised in Cape Coral. He earned an associate of science degree from Georgia Military College in Valdosta, GA, a bachelor of arts in Criminal Justice from Florida Atlantic University in Boca Raton, and a master of arts in International Relations from American Military University. As an undergraduate, Giallombardo was a middle linebacker for the Florida Atlantic Owls football team under coach Howard Schnellenberger.

After college, Representative Giallombardo enlisted in the United States Army and was deployed to Iraq in support of Operation Iraqi Freedom. During his deployment, he served with the 4th Infantry Division and supported special operation missions. He played a significant role as a liaison to the Iraqi military and other coalition forces supporting the counter insurgency effort in Iraq. He is



highly decorated from operations he took part in and was awarded numerous medals including the Army Commendation and Army Achievement Medals for his operational roles in Iraq that led to capturing various targets.

After leaving active duty, he continued his service in the Florida Army National Guard. He is currently a Chief Warrant Officer and serves as the State Emergency Response Team

liaison for the State of Florida. He has been activated for multiple hurricanes working with multiple counties ensuring the citizens have support from the Florida National Guard.

He was elected to the Florida House of Representatives in November 2020 and re-elected in 2022 and then again in 2024.

His committee assignments in the Florida House of Representatives include: Chair of the Industries and Professional Activities Subcommittee; Commerce Committee; Security and Threat Assessment Committee; State Affairs Committee and Information Technology Budget and Policy Subcommittee; and the Higher Education Budget Subcommittee.

He and his wife, Wendi, have three children: Luca, Presley and Ivey.

ARTICLE/PHOTO SUBMISSION DEADLINE FOR THE FEBRUARY 2026 ISSUE:

January 27, 2026

Please submit articles in a Word Document and photos in JPEG format

Email to: *publisherlarry@gmail.com*



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.

Cape Coral Communicator Member Profiles

The Cape Coral MOAA newsletter strives to regularly publish a profile on each of our members.

An online Microsoft Word form can be found on the CCMOAA Website at: www.capecoralmoaa.org. Members are encouraged to download the form, fill it out and return it to newsletter editor Larry Atkinson at publisherlarry@gmail.com.

For those who would rather just fill out the form by hand, copies of the questionnaire will be available at each monthly breakfast meeting.

We also request that photos be provided, including a current photo, one in uniform while in the service and any other photos you think other members might enjoy seeing.

2025 CCMOAA Christmas Party

30 attend Cape Coral MOAA Christmas Party

Thirty Cape Coral MOAA members attended the chapter's annual Christmas Party Wednesday, Dec. 10, and enjoyed a meal of prime rib and salmon with apple cobbler and ice cream desert, followed by a 50/50 cash drawing and a White Elephant Gift Exchange.

Cocktail hour was followed by the meal and then a drawing for a door prize of a chocolate Christmas tree made by Cindy Nolan. That was won by Kathryn Bode. A drawing for a 50/50 raffle was then held and the winner, Janet Deile, won the \$115 prize and the chapter earned the remaining \$115.

The party ended with the fun-filled White Elephant Christmas Gift Exchange, where those who brought \$20-value gifts for the exchange could pick a wrapped gift from the table or "steal" another's gift that was previously unwrapped. Prior to the exchange numbers were drawn from a Santa stocking to determine the order in which people got to go to the table and pick a gift. The person with the last number had the obvious best advantage by either picking the final gift on the table or taking any of the previous unwrapped gifts. As usual, the most popular gifts had the most steals!



Christina Cook goes over the rules for the White Elephant Gift Exchange for those attending the Christmas Party.



Bill Deile wears his Government Pattern No. 1A, Royal Regiment of Scotland tartan trews (pants) and Gary Nolan his Christmas tie at the party,



Kathryn Bode (left) won the chocolate kisses Christmas tree door prize, that was made by Cindy Nolan (right).



Cindy Nolan presents the cash 50-50 drawing prize to Janet Deile. She won \$115 and the Cape Coral MOAA Chapter got the other \$115.



Gloria and Tom Wagner visit with Jon Hanshus during the cocktail hour at the Christmas Party.

CCMOAA 2025 Year In Review



Arthur Oxley takes a photo of his wife Marie (left) and Janet Deile at the Cape Coral MOAA Christmas Party.



Cape Coral Military Officers Association of America were re-elected to the same positions for 2026. They are (Left to right): CAPT Tim Cook (USN, Ret), treasurer; COL Bill Deile (USA, Ret), member-at-large; LtCol Gary Peppers, (USAF, Ret), secretary; COL Tom Wagner (USAF, Ret), vice president; and Col Gary Nolan (USAF, Ret), president.



Cape Coral MOAA members 2025 Florida Council of Chapters annual convention in Orlando. Attending were (left to right) COL Tom Wagner, USAR (Retired); Janet Deile; COL Bill Deile, USA (Retired); Christina Cook; CAPT Tim Cook, USN (Retired) and Col Gary Nolan, USAF (Retired).



Cape Coral MOAA President and Florida Council of Chapters SW Area Vice President Gary Nolan (right) presents a Florida Council of Chapters Leadership Award to CAPT Tim Cook, US Navy (Ret) for exceptional leadership and meritorious Service at the chapter's February meeting



Cape Coral MOAA President and Florida Council of Chapters SW Area Vice President Gary Nolan (right) presents a Florida Council of Chapters Leadership Award to COL Bill Deile, US Army (Ret) for exceptional leadership and meritorious Service at the chapter's



The Cape Coral MOAA Chapter donated \$1,900 for trophies and awards for the March 1 Lee County JROTC District Drill Championships, held at Cape Coral High School.



Cape Coral MOAA Board Member Bill Deile (left) and Vice President Tom Wagner present awards, including three \$2,000 scholarships to JROTC cadets May 1 at the MG James Dozier JROTC Awards Ceremony at South Fort Myers High School.

**Continued on
next page**

2025 Year In Review (continued)



Cape Coral MOAA in August donated \$1,000 to send two Mariner High School JROTC students to National Drill Camp. Pictured are (left to right) Mariner High School JROTC Cadet Command Sergeant Major Victor Carrillo; a cadet from Wahiawa, Hawaii; and Mariner Cadet Second Lieutenant Evelysse Santiago.



Cape Coral MOAA raised \$5,300 for the chapter's JROTC Scholarship Program at the Memorial Day Golf Tournament. Selling raffle tickets at the start of the team scramble event were Cape Coral MOAA Chapter members (left to right on the right side of the table) were Phyllis Mills, Tim Cook, Christina Cook, Gloria Wagner and Pamela Schlitten.



Mariner High School JROTC senior Army instructor details facts about the schools JROTC program at the chapter's August meeting. Mariner's JROTC program is the largest program in the world and CCMOAA has supported the program on many levels over the years.



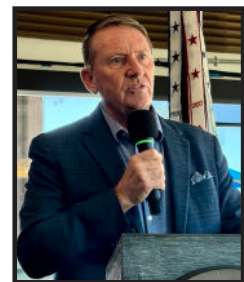
Members of the Cape Coral MOAA Chapter enjoyed a Mid-Summer Gathering July 18, hosted by Bob and Pam Sutter at their Cape Coral home.



Three members of the CCMOAA attended the Salute to Veterans event in November. Attending were Gary Nolan, Tom Wagner and Marilyn Stout.



CCMOAA member Christina Cook gets a close look inside a Cape Coral Police cruiser at the Cape Coral Salute to Service and Sacrifice in November.



Cape Coral Mayor John Gunter was the speaker at the CCMOAA November meeting.

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

By: *Jen Goodale*

The Major Richard Star Act, a bipartisan effort to fix a long-standing injustice in the military retirement and disability compensation system, has taken a significant procedural step in Congress as lawmakers look to move the issue forward before the end of the year.

The MOAA-supported bill (H.R. 2102 | S. 1032) eliminates a dollar-for-dollar offset faced by servicemembers whose combat-related injuries force them to medically retire before the 20-year mark. Ending this “wounded veteran tax” would allow eligible veterans to receive both full retirement pay and full disability compensation.

In a strategic shift to advance the legislation in this session of Congress, Sens. Richard Blumenthal (D-Conn.), Mike Crapo (R-Idaho), and Elizabeth Warren (D-Mass.) have filed the text of the bill as an amendment to House-passed appropriations legislation (H.R. 4016).

[\[TAKE ACTION: Ask Your Lawmakers to Support the Star Act Amendment \(Senate Amendment 4056\) to H.R. 4016\]](#)

That House bill contains five of the 12 annual funding



bills often viewed as must-pass legislation for federal operations, including money for:

- Defense
- Commerce, Justice and Science
- Interior
- Labor/Health and Human Services
- Transportation/Housing and Urban Development

By offering the Major Richard Star Act as an amendment to this package, sponsors hope to give members of both chambers an opportunity to vote on the issue in the context of essential federal spending legislation.

Why This Matters Now

Attaching the legislation to must-pass funding bills represents a key shift in advocacy strategy as the first session of 119th Congress winds down. Because the standalone bills have faced procedural hurdles over the

past seven years, leveraging the appropriations process may provide the best remaining opportunity to secure floor consideration and a recorded vote in the coming weeks.

MOAA continues to highlight that this reform carries modest budgetary impact relative to its importance to veterans’ families and supporters, and stresses that military retirement pay and disability compensation are distinct entitlements earned through service and sacrifice.

[\[MOAA ISSUE PAPER: The Major Richard Star Act\]](#)

How MOAA Members Can Help

MOAA’s advocacy remains focused on passing the Major Richard Star Act. We need your help to urge members of Congress to support inclusion of the bill’s language as an amendment to the appropriations legislation, and to oppose procedural barriers that could derail progress. Grassroots engagement remains critical to maintaining momentum.

[Send a message to your lawmakers today](#), and keep track of this and other MOAA legislative priorities at our [advocacy news page](#).

What's in the FY 2026 National Defense Authorization Act

By MOAA
Government
Relations Staff

MOAA-backed protections for health care access, improvements to medical staffing procedures, and expanded support for currently serving members and their families are part of the more than 3,000 pages that make up the defense policy bill that has just been signed by President Donald Trump.

MOAA is reviewing the full text of the FY 2026 National Defense Authorization Act (NDAA) to determine how its provisions may affect servicemembers, families, retirees, veterans, and the broader uniformed services community. Below, you'll find a recap of some of the key provisions of interest to MOAA.

The negotiated language, attached to an existing Senate bill (S. 1071), passed the House on Dec. 10 by a 312-112 margin. The bill passed the Senate 77-20 and was sent to the president for his signature.

Key Provisions: Currently Serving

Pay Matters: A 3.8% increase to base pay across the board, a mandate to provide transparency on the calculation of the Basic Allowance for Housing (BAH), and an increase in Family Separation Allowance to \$300 a month, up from \$250.

PCS Report: The conference bill adopts the provisions of the House NDAA requiring the Pentagon to determine the extent of unreimbursed expenses



servicemembers incur when they move to a new duty location. These include terminating utilities at old duty stations, security deposits at new duty stations, credit card charges associated with moves, costs associated with finding new employment for spouses, and pet relocation, among many others. Congress is looking to determine the impact on retention when there are so many ancillary tasks associated with frequent PCS moves.

Individual Longitudinal Exposure Record (ILER): To enhance collaboration between the Pentagon and the VA with respect to a servicemember's medical record, the NDAA charges the Secretary of War with creating a data system accessible via web portal that will highlight the occupational and environmental exposures associated with specific servicemembers.

Reestablishment and Expansion of Women's Initiative Teams: Similar to the Barrier Analysis Working Group (BAWG) organized by the Air Force in previous years, the NDAA requires the Pentagon to create a Women's Initiative Team in each DoW branch to assess the issues faced by women in service. These

(Continued on next page)

MOAA Legislative Affairs (Continued)

(Continued from previous page)

teams will propose legislative and policy changes to increase the recruitment and retention of women in the armed services.

Key Provisions: Retirees and Veterans

Improved Transition Assistance: The NDAA enhances requirements for preseparation counseling for transitioning servicemembers and provides opportunities for reserve component members to waive such a requirement, if applicable. It also improves counseling pathways to account for family-life elements such as a need for child care, the employment status of other adult household members, and the location of the transitioning servicemember.

Dependent Transition Assistance: The NDAA establishes a pilot program for spouses of transitioning servicemembers to receive preseparation counseling at five installations, to include at least one outside the continental U.S.

Key Provisions: Families and Survivors

Child Safety at Child Development Centers

(CDCs): The bill requires the Pentagon to establish regulations for notification of a parent or guardian of a child who is the suspected victim of child abuse at a CDC within 24 hours.

Extension of In-Home Child Care Pilot: Existing fee assistance for in-home child care would continue until Dec. 31, 2029.

Deployment-Related Support: Along with the \$50 monthly increase in Family Separation Allowance (see Currently Serving provisions, above), the bill authorizes \$20 million for programs to support families of deployed servicemembers in areas such as employment counseling, suicide prevention, housing advocacy, and financial counseling.

Helping Military-Connected Students: The bill authorizes \$50 million in Impact Aid funds to support local educational agencies (LEA) with higher concentrations of military-connected students, and another \$20 million for LEAs with significant numbers of military children with severe disabilities.

Privatized Housing Safety: The NDAA establishes a pilot program to assess and implement emerging technologies for moisture control and mitigation in privatized housing, and would require the establishment of common guidelines for the remediation of mold in military housing, facilities, and

other DoW-controlled property.

Key Provisions: Health Care

Medical Billet Cuts and Military Treatment Facility (MTF) Restructuring: The bill would extend the MOAA-supported halt to medical billet cuts (included in the FY 2023 NDAA) to 10 years. It also expands notification requirements for any MTF restructuring plans to include endorsements from the chairman of the Joint Chiefs of Staff (that the proposed modification will have no effect on operational requirements) and the surgeon general (that the proposed modification will have no effect on training or readiness of military medical personnel), along with an assessment from the director of the Defense Health Agency that explains how servicemembers and beneficiaries will continue to receive care.

Medical Personnel Assignment: The bill addresses MTF staffing, provider readiness, and access to care by requiring a Pentagon plan to prioritize the assignment of active duty medical and dental personnel at these facilities.

Specialty Care Access: The distance required to access the TRICARE Prime Travel Benefit for active duty servicemembers and their families who must travel to access specialty care would drop from 100 miles to 75.

Provider Credentialing: The bill includes legislative language from the MOAA-supported DOCS Act requiring a centralized credentialing system to speed up MTF provider license verifications and ensure providers meet continuing medical education requirements.

MTF/VA Resource Sharing: The NDAA directs action plans to increase utilization, case volume/complexity, and enrolled veteran access at MTFs with excess capacity or space, including cross-credentialing of health care providers to jointly care for veterans in MTFs and VA facilities, expedited access to military installations for enrolled veterans, and a secure complaint mechanism for veterans to report concerns about care received.

Many of the authorities established and renewed annually by this bill — including special pays, bonuses, and key quality-of-life programs — expire at the end of December. Finishing the bill before that deadline avoids unnecessary lapses and ensures continuity for our nation's servicemembers, families, retirees, veterans, and survivors.

MOAA is again a ‘Top Lobbyist’

By MOAA Staff

MOAA's ongoing work to hold the line on service-earned benefits has resulted in a 19th-straight appearance on the annual Top Lobbyist list published Dec. 11 by The Hill, a leading Washington, D.C., news outlet.

MOAA's recognition comes in the Grassroots category, alongside, Veterans of Foreign Wars, the American Cancer Society Cancer Action Network, the Boys & Girls Club of America, and other awardees.

“We are deeply appreciative of this honor from The Hill, as it shows the influence MOAA continues to have on Capitol Hill on behalf of all who serve and have served, their families, and their survivors,” said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret). “Whether you’ve joined us in D.C. as part of our Advocacy in Action campaign, sent messages to your lawmaker through our Legislative Action Center, or spread our message online or through your MOAA council or chapter, your work has been vital to our advocacy success.”

Advocacy Timeline

Caregiver, Veteran Support: Less than 48 hours into the new year, the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act became law, bringing much-needed relief to veterans and families by boosting caregiver benefits and improving VA long-term care options. MOAA and more than 40 other veterans organizations supported the omnibus bipartisan bill, which combined more than 90 pieces of legislation ranging from expanded mental health care programs to enhanced education benefits to home loan and burial benefit improvements.

Targeted Pay Raise: The 10% pay



increase for some junior enlisted servicemembers, on top of the servicewide 4.5% raise, took effect in April, a key part of MOAA's work on quality of life improvements. The raise helps address financial difficulties faced by many young servicemembers and their families, building readiness by boosting retention throughout the all-volunteer force.

Advocacy in Action: Also in April, more than 150 MOAA advocates visited hundreds of lawmakers' offices during our signature spring advocacy event, focusing on top-priority items like military spouse employment, housing benefits, toxic exposure reforms, and improvements to veteran caregiver support and access to the Military Health System .

Student-Veteran Protections: The budget reconciliation “megabill” signed by the president July 4 preserved the “90-10 rule,” which limits for-profit educational institutions to receiving 90% of their funds from federal sources. The rule protects student-veterans from predatory practices; without the rule, schools frequently targeted GI Bill benefits as a way to boost their bottom line. The House version of the megabill would have spiked the rule in favor of an untested enforcement

system, but MOAA and fellow advocates joined forces to preserve the protection.

TRICARE Coverage

Parity: TRICARE recently added coverage of a first-of-its-kind at-home injection treating early-stage Alzheimer's disease. The Leqembi Iqlik (pronounced “I-Click”) was added to the TRICARE formulary after the Food and Drug Administration approved the at-home maintenance dosing – an extension of the five-year, MOAA-backed pilot program to cover certain monoclonal antibodies. Support for the initial coverage change came as part of our ongoing efforts to ensure coverage parity with benchmark plans.

More Work to Do

The top-lobbyist honor comes as MOAA concludes its work in the first session of Congress and lays out the groundwork to launch the new year's strategy, ensuring momentum and sustained advocacy through 2026.

From efforts to secure key language in the final draft of the FY 2026 National Defense Authorization Act (NDAA) to maintaining momentum on the bipartisan- and bicameral-supported Major Richard Star Act, to building protections for servicemembers, veterans, and survivors in the event of another government shutdown, that work is far from over.

“Recognition is important, but it's the powerful voice of our more than 350,000 members that truly sets us apart as we hold the line in Washington,” said Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations. “Be sure to make your voice heard through our Legislative Action Center – your engagement helps MOAA make a difference.”

UPCOMING EVENTS:

Cape Coral MOAA Board Meeting

10 a.m.

Thursday, Jan. 8

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.

JANUARY Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
				1 <i>NEW YEAR'S DAY!</i>	2	3
4	5	6	7	8 <i>CCMOAA Board Meeting 10 a.m.</i>	9	10 <i>CCMOAA Breakfast Meeting 10 a.m.</i>
11	12	13	14	15	16	17
18	19 <i>Martin Luther King Day</i>	20	21	22	23	24
25	26	27 <i>International Holocaust Remembrance Day</i>	28	29	30	31

2026 IRS roundup: New limits for retirement plans, plus brackets

By: Kevin Lilley

The annual contribution limits for common workplace and individual retirement accounts (IRAs) will increase in the new year, the IRS announced Nov. 13.

Thrift Savings Plan participants, along with those using 401(k), 403(b), or governmental 457 plans, can contribute \$24,500 in 2026, up from \$23,500 this year. IRA contribution limits will rise from \$7,000 to \$7,500 in 2026.

Limits for catch-up contributions, which vary by age, will also increase:

- TSP, 401(k), and similar plans: Participants age 50 and over can contribute an extra \$8,000 in 2026 (up from \$7,500), for a total plan contribution max of \$32,500. Those age 60 to 63 have a \$11,250 catch-up limit, resulting in a total plan contribution max of \$35,750.

- IRAs: Catch-up contributions for participants 50 and over are capped at \$1,100, up from \$1,000 in 2025.

Retirement plan tax deductions phase out at different income levels. See the IRS release for details on phase-out ranges for workplace plans and IRAs, along with other investment tools such as Roth IRAs and SIMPLE retirement accounts.

More Changes for 2026

The IRS issued annual inflation adjustments to tax brackets, some deductions and exemptions, and



other tax provisions in an Oct. 9 release.

The new year also will bring changes to charity-related deductions, which may affect decisions on charitable giving.

The IRS also will discontinue its Direct File program next year after launching the free-to-file system in 2024.

How MOAA Can Help

MOAA does not offer individual financial guidance, but members can take advantage of a variety of resources to help plot their financial futures:

- Financial

publications covering estate planning, investing, and more.

- The latest financial articles at MOAA.org, covering service-specific policy updates, Social Security and retirement topics, and scam prevention resources.

- Finance-themed webinars and virtual events, to include military benefit seminars. Premium and Life members have access to recorded webinars via our online archive.

- MOAA's Ask the Experts microsite includes answers to commonly asked questions, and a portal for Premium and Life members to send their questions to our team.

Here's when you can access your 2025 tax statements

By: Kevin Lilley

Some year-end tax documents already are available via the Defense Finance and Accounting Service (DFAS) myPay portal, with others set to post in the coming days. Those who receive the forms via postal mail will have a longer wait.

Military retirees, former spouses, and annuitants should have access to their IRS Form 1099-R via myPay as of Dec. 17, according to a DFAS news release. Other key 2026 dates for myPay forms:

- Jan. 7: W-2s for Army, Navy, Air Force, and Space Force Reserve members.
- Jan. 16: W-2s for active and reserve Marine Corps members.
- Jan. 21: W-2s for active Army, Navy, Air Force, and Space Force members.
- Jan. 23: 1099-INTs for Savings Deposit Program participants.

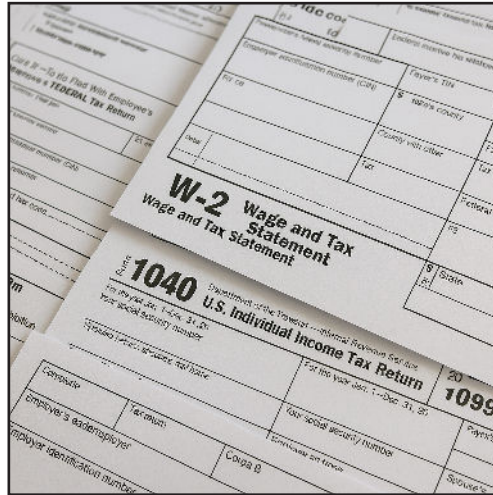
Dates for other IRS forms, to include those provided to civilian employees served by DFAS, are available in the news release.

Forms by Mail

Physical tax forms will be sent to those who've requested the forms as well as those who do not have a myPay account. They will be mailed by DFAS by Jan. 31, according to the release. Instructions for creating a myPay profile, or restoring lost/forgotten login information, are available on the myPay website.

If you do not receive tax materials via mail by mid-February and do not have a myPay account, use these DFAS resources to procure your forms:

- Telephone Self-Service: Beneficiaries can call



(800) 321-1080 to request a tax form reissue. Follow the automatic prompts; you will be asked for a Social Security number as identification. Requests are processed in seven to 10 days.

- askDFAS: Retirees and annuitants can request a reissued form be sent to their address on file or a temporary mailing address using the online portal. Note: Reissues are not generally available until mid-February.

- By Mail: Detailed instructions from DFAS on requesting 1099-R forms via mail are available at the DFAS website. These requests can take up to 60 days to process.

Changing Your Address

Tax documents will be sent to the beneficiary's address on record with DFAS. Need to make a change

Retirees: Change your mailing address online or by completing this form and returning it to DFAS at Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th St., Indianapolis, IN 46249-1200, or via fax at (800) 469-6559.

Annuitants: Change your mailing address online or by completing this form and returning

it to DFAS at Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E 56th St., Indianapolis, IN 46249-1300, or via fax at (800) 982-8459.

Coast Guard PPC

The Coast Guard Pay and Personnel Center (PPC) did not publish a release with its tax-form data, but will mail all W-2 and 1095-C forms by Jan. 31, according to its website, and will have printable versions of those forms, as well as 1099R forms (for retirees) available via its Direct Access system by that date.

The PPC processes payments and forms for retirees from the U.S. Public Health Service Commissioned Corps and NOAA Commissioned Corps, in addition to the Coast Guard.

The PPC requests all users who will receive tax forms via mail check to ensure their mailing address is correct in Direct Access and make any changes by Jan. 2. Updates can be made here by following the prompts under the "Self Service" menu.

Details on postal-mail dates for 1099R forms were not immediately available. Retirees, annuitants, and former spouses can follow this guidance to view, print, and save forms via Direct Access.

As with DFAS, duplicate W-2 forms will not be available until mid-February. More information on requesting duplicate forms is available on the PPC website. PPC users with questions can contact the PPC at (866) 772-8724; those with technical issues, to include password resets, can call (800) 821-7081.

How a surviving spouse can make a VA benefits compensation claim

By: *Nora Durham*

I have been a surviving spouse for 24 years. My husband, a 33-year veteran of the Marine Corps and a naval aviator, died in 2001 from heart disease. He was never a member of MOAA.

I became acquainted with MOAA in 2019 during a visit to Washington, D.C. It was a chance meeting during Advocacy in Action, at which time some in the group learned I was the widow of a Marine Corps officer. I was led to the registration booth and immediately became a MOAA member. I learned there are approximately 47,000 surviving spouse members of MOAA — representing about 12% of the association's members. I'm now a proud Life member.

This brief encounter started a journey for me to be as active as possible. I became my local chapter's surviving spouse liaison and then a member of the Surviving Spouse Advisory Council (SSAC).

[\[FREE MOAA WEBINAR: Understanding Your VA Benefits\]](#)

Through my involvement with MOAA, I learned about VA Dependency and Indemnity Compensation (DIC). As my husband served in Vietnam and was exposed to Agent Orange, it was determined his exposure subsequently caused the heart disease that contributed to his death. This qualified me to receive this benefit. With the help of a local veterans service officer (VSO) and the VA Office of Survivor Assistance, I will receive this tax-free monthly compensation for the rest of my life.

Suppose you are the surviving spouse, child, or parent of a servicemember who died in the line of duty, or the survivor of a veteran



who died from a service-related injury or illness. In that case, you might be eligible to receive this tax-free monetary benefit. Visit the VA's website to learn more.

For additional information and support, contact a local VSO if one is available in your community. Not all VSOs are as helpful as others, but I finally found mine.

To prepare for opening a VA claim for disability or other benefits compensation, applicants must possess the following documents:

- Military discharge (DD Form 214) — original or certified copy is best
- Other military service information (branch, dates of service, Reserve or National Guard service dates, etc.)
- Medical records (military and/or

civilian) if available, and if applying for a service-connected disability, contact information for civilian medical providers who treated the veteran for military-related illnesses or injuries (i.e., doctors, specialists, hospitals, etc.)

- Bank deposit information (i.e., voided check) — the VA will automatically deposit into this account if benefits are awarded

If the above documents are not available, veterans or surviving kin can request them online at www.archives.gov/veterans.

For additional information and support, review news articles, publications, and resources related to survivor benefits at MOAA.org, as well as VA.gov.

Agent Orange linked to rare blood cancer that develops over decades

By ChatGPT, based on reporting by Linda F. Hersey, Stripes.com

Vietnam War veterans exposed to Agent Orange face a significantly increased risk of developing myelodysplastic syndrome (MDS), a rare blood cancer that can take decades to emerge, according to new research presented this week.

The study, conducted over eight years by researchers at the Sylvester Comprehensive Cancer Center at the University of Miami, is the first to establish a clear link between the toxic herbicide and MDS. The findings were unveiled at the annual meeting of the American Society of Hematology in Florida.

The connection could be a game-changer for thousands of veterans struggling to obtain VA benefits, said Dr. Michael Sekeres, chief of hematology at the Sylvester Center.

“Until now, we didn’t have the medical evidence to confirm a link between Agent Orange and MDS, which made it difficult to support veterans applying for service-connected benefits,” Sekeres said.

MDS is a group of rare blood cancers caused by mutations in bone marrow stem cells. The disease, which affects roughly 20,000 people in the U.S. annually, is typically diagnosed in individuals over the age of 70. However, the study found



Aircraft take part in a defoliation spray run over Vietnam as part of Operation Ranch Hand. (Air Force photo)

that veterans exposed to Agent Orange tend to develop the condition at an earlier age — and with more aggressive forms that can evolve into acute myeloid leukemia, a fast-spreading cancer of the blood and bone marrow.

The Department of Veterans Affairs has long recognized several diseases tied to Agent Orange exposure, including non-Hodgkin lymphoma, leukemia, multiple myeloma, prostate cancer, Parkinson’s disease, ischemic heart disease, diabetes, and some birth defects. But MDS was not on that list, leaving many veterans with limited options for care and compensation.

The U.S. military used Agent Orange extensively during the Vietnam War to clear jungle terrain and destroy crops used by enemy forces. Between 1962 and 1971, more than 19 million

gallons of herbicides — primarily Agent Orange — were sprayed across Vietnam, Cambodia, and Laos. Though banned in 1971, its health impacts continue to surface.

Roughly 2.6 million U.S. troops are estimated to have been exposed. Veterans who served in Vietnam or its inland waterways between 1962 and 1975 may be eligible for health care and disability benefits through the VA for conditions tied to herbicide exposure.

“This breakthrough fills a critical gap in our understanding,” the Sylvester Cancer Center said in a statement. “It may help thousands of veterans receive the care and benefits they’ve long been denied.”

Trump executive order paves way for expanded VA research on medical marijuana

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

President Donald Trump signed an executive order Thursday that would reclassify marijuana to a drug category allowing recognized medical uses — a move expected to ease restrictions on federal research, particularly within the Department of Veterans Affairs.

The directive would initiate the process of shifting cannabis from a Schedule I controlled substance, a classification shared with heroin and ecstasy, to Schedule III, which includes drugs like ketamine and testosterone. While the change would allow broader medical research, it would not permit VA doctors to prescribe medical marijuana — a policy that can only be altered by an act of Congress.

Trump's order builds on prior recommendations by the Justice Department and health agencies. The Department of Health and Human Services previously affirmed that marijuana has accepted medical use for certain conditions. Both the Food and Drug Administration and National Institute on Drug Abuse have backed the rescheduling.

"It is the policy of my Administration to increase medical marijuana and CBD research to better inform patients and doctors," Trump wrote in the order. "It is critical to close the gap between current medical marijuana and CBD use and medical knowledge of risks and benefits."

The VA currently has six active research projects examining marijuana's potential to treat conditions such as PTSD and chronic pain, with ten additional studies completed since 2010. Previous research has examined



cannabis use among veterans prescribed opioids, as well as its relation to stress and mental health.

VA spokesperson Pete Kasperowicz said the executive order does not override existing federal law, which prevents VA clinicians from recommending or prescribing marijuana.

"We are grateful for President Trump's executive order, which will make it easier for the department to conduct future medical studies involving marijuana," Kasperowicz said in a statement to *Military Times*.

Although Congress considered provisions this year to allow VA providers to recommend medical marijuana, those measures were ultimately excluded from the final legislation passed to end the government shutdown.

Several lawmakers — including veteran representatives Brian Mast and Gregory Steube, both Florida Republicans — have introduced bills aimed at protecting veterans' health benefits and access to care if they use medical marijuana legally through

state-approved programs. Current VA policy allows clinicians to discuss marijuana use with patients, but they cannot recommend it or pay for it through VA benefits.

The American Legion, the country's largest veterans service organization, welcomed the order. National Commander Dan Wiley emphasized that reclassification would help enable clinical trials that are currently stifled under Schedule I restrictions.

"Cannabis being classified Schedule I blocks large-scale, randomized clinical trials examining cannabis' impact on PTSD, TBI, sleep disruption, anxiety, depression and chronic pain — all conditions strongly associated with veteran suicide," Wiley said.

Wiley added that the Legion's support for reclassification does not equate to endorsing recreational use. "Reclassification is not legalization and does not mandate use," he said. "It simply removes federal barriers to research and informed decision-making."

Nation gifts service members \$1,776 'Warrior Dividend' just in time for Christmas

By C. Todd Lopez, Pentagon News

President Donald J. Trump on Dec. 17 announced that nearly 1.5 million service members would receive a \$1,776 bonus to both thank them for their military service and to commemorate the 250 years the U.S. military has been defending the nation.

The one-time pay bump is billed as the "Warrior Dividend."

"Tonight, I am ... proud to announce that ... 1,450,000 military service members will receive a special, we call, 'Warrior Dividend' before Christmas," Trump said during a White House speech to the nation. "In honor of our nation's founding in 1776, we are sending every [service member] \$1,776."

And service members will not wait long to see that dividend, the president said.

"The checks are already on the way," he said. "Nobody deserves it more than our military, and I say, 'congratulations' to everybody."

The president also told the nation that, now more than ever, Americans are interested in joining the military.

"We now have record enlistment [numbers] in our military," he said. "Last year, we had among the worst recruitment numbers in our military's history — a lot of difference a year makes."

Secretary of War Pete Hegseth said the dividend represents the upcoming 250th anniversary of the United States and the history of the service military members have



given in defense of the nation, even before its creation.

"1776; as you know, our great nation was founded in the crucible of revolution in that year," Hegseth said in a video posted to social media. "Now, as we enter the Christmas season, some 250 years later, we are proud to provide '1776' with a whole new modern meaning for our joint force. As he announced to the nation last night, thanks to President Trump's unwavering commitment to our warriors and the provisions provided in the One Big, Beautiful Bill, more than 1.45 million service members will, in the coming days, receive a one-time tax-free bonus of \$1,776."

The dividend, he said, also illustrates the nation's commitment to military service members.

"This Warrior Dividend serves as yet another example of how the War Department is working to improve the quality of life for our military personnel and their families," Hegseth said. "All elements of what we're doing are to rebuild our military."

Money to pay for the Warrior Dividend came earlier this year as part of the president's One Big Beautiful Bill.

Approximately 1.28 million active-duty and 174,000 reserve component military members will receive the dividend as a nontaxable supplement to their regular monthly housing allowance.

"We are grateful to President Trump, Chairman [Roger] Wicker, Chairman [Mike] Rogers and the other members

of Congress who have made this Warrior Dividend possible through the One Big Beautiful Bill Act," said Jules W. Hurst III, who is performing the duties of comptroller for the War Department. "This payment is a 'thank you' from President Trump, the American people and Congress. The Department of War deeply appreciates the service of our military members and the sacrifices of their families."

Active-duty service members in the pay grades of O-6 and below as of Nov. 30, as well as reserve component service members on active-duty orders of 31 days or more as of Nov. 30, are eligible for this one-time payment. Service members can expect to see the payment before Dec. 20.

"To every American warrior, President Trump and I, and the War Department, have your back," Hegseth said. "Enjoy the Warrior Dividend. You've earned it. Thank you for your service, and we thank you for your sacrifice, and we wish you and your family a very merry Christmas."

Navy plans to build nuclear-armed 'Trump Class' battleships

By ChatGPT, based on reporting by Corey, Stripes.com

President Donald Trump on Monday unveiled plans for the U.S. Navy to construct a new fleet of battleships, including nuclear-armed capabilities and advanced weapons systems, marking the return of a warship class not seen in decades.

Speaking from Mar-a-Lago, Trump said the forthcoming "Trump-class" battleships would surpass the firepower and size of any previous Navy vessel, including the iconic Iowa-class ships last used in the 1990s. He claimed the new ships would be "100 times more powerful," outfitted with developing technologies such as hypersonic missiles, electric railguns, high-energy lasers — and, for the first time in decades, the ability to launch nuclear-armed cruise missiles.

"These will be the largest battleships ever built — not just in American history, but in the history of the world," Trump said.

The Navy plans to begin by constructing two Trump-class ships, with the first to be named the USS Defiant, according to Navy Secretary John Phelan. Trump also announced plans to meet with top defense contractors next week to speed up the construction process, encouraging them to build new



production facilities.

Phelan said the first Trump-class battleship could be commissioned in roughly two and a half years, with the ultimate goal of expanding the fleet to between 20 and 25 vessels. Cost projections have not yet been released.

This announcement follows a recent decision by the Air Force to name its upcoming sixth-generation fighter jet the F-47, in honor of Trump as the 47th president — departing from traditional aircraft naming conventions.

The Trump administration's proposed naval fleet, dubbed the "Golden Fleet," is expected to include larger ships, unmanned vessels, and a new class of supercarriers even bigger than the 100,000-ton USS Gerald R. Ford, currently the world's largest warship.

Historically, battleships have

represented the pinnacle of naval firepower — heavily armored ships equipped with large-caliber guns. The Navy commissioned its first battleships in the 1890s and built 59 in total. The last active battleship, USS Missouri, was decommissioned in 1992 and now serves as a museum in Pearl Harbor, Hawaii.

The new Trump-class ships are expected to weigh between 30,000 and 40,000 tons and be constructed primarily from steel.

Phelan said Trump's push to resurrect the battleship began before he accepted the role of Navy secretary. He added that combatant commanders and Navy leadership were aligned in supporting the plan.

"The Trump-class battleships will be the most advanced, lethal, and visually striking ships on the oceans," Phelan said. "These aren't just designed to defend — they're designed to dominate."

Pentagon fails eighth straight audit, citing longstanding challenges

By ChatGPT, adapted from original reporting by Tanya Noury, Military Times

The U.S. Department of Defense has once again failed its annual financial audit, marking the eighth consecutive year it has been unable to fully account for its assets, according to the agency's latest financial report.

The audit findings, released Friday in the Department of Defense Agency Financial Report for fiscal year 2025, underscore ongoing difficulties in managing the Pentagon's vast and complex budget. Since Congress began requiring yearly audits in 2018, the Defense Department remains the only one among 24 major federal agencies that has never passed.

This year's audit identified 26 material weaknesses and two significant deficiencies in financial reporting. One of the more serious issues involved the Joint Strike Fighter Program — a high-profile initiative to develop a next-generation combat aircraft for the Air Force, Navy, Marine Corps, and allied nations.

Auditors reported that the Pentagon failed to accurately account for assets in the



program's Global Spares Pool, leading to a misstatement in the department's agency-wide financial statements.

"The DOD could not provide or obtain accurate and reliable data to verify the existence, completeness or value of its Global Spares Pool assets," the report stated, pointing to significant data omissions in one of the military's most expensive acquisition programs.

Defense Secretary Pete Hegseth responded by reaffirming the department's commitment to financial transparency and reform. "The department cannot resolve decades of war, neglect of America's defense industrial base, and soaring national debt through unchecked spending,"

Hegseth said in a statement accompanying the audit. "We are dedicated to openly sharing audit results and using them as a guide for continuous improvement."

The audit also noted that the Defense Department manages \$4.65 trillion in assets and \$4.7 trillion in liabilities spread across all 50 states and over 40 countries — further complicating accounting efforts.

Despite the setback, officials stressed their intent to make progress. In a letter included in the report, Pentagon Chief Financial Officer Jules Hurst said the department is addressing "critical issues" and remains focused on obtaining an unqualified, or "clean," audit opinion by 2028.

Army launches Western Hemisphere Command in major restructuring

By ChatGPT, based on reporting by Eve Sampson, Military Times

The U.S. Army will officially activate a new Western Hemisphere Command on Dec. 5, a move that consolidates three major commands and reshapes the force structure as part of a broad modernization effort.

The new command, headquartered at Fort Bragg, North Carolina, will merge U.S. Army North, U.S. Army South, and Army Forces Command into a single entity. According to a memo issued Tuesday by Secretary of the Army Dan Driscoll, those existing commands will be formally inactivated by Oct. 15, 2026.

The restructuring will also place several key units — including the 18th Airborne Corps, Air Traffic Services Command, and the 1st Army — under the new Western Hemisphere Command, which is described as “regionally focused.”

In addition, the Army Reserve Command

will now report directly to the Chief of Army Reserve through Headquarters, Department of the Army. Meanwhile, I Corps will shift under U.S. Army Pacific, and III Corps will report to U.S. Army Europe-Africa. The 4th Infantry Division will also realign under I Corps, placing it within the Army’s Pacific-focused force alignment.

These changes follow the October disbandment of Army Training and Doctrine Command (TRADOC) and Army Futures Command. Their functions were absorbed into a newly created Transformation and Training Command.

In a letter to the force earlier this year, Driscoll and Army Chief of Staff Gen. Randy A. George said

the reforms fall under the Army Transformation Initiative, which aims to streamline operations, cut outdated programs, and position the Army for future conflicts.

The initiative also includes plans to eliminate roughly 1,000 positions at the Pentagon as part of the broader effort to reduce bureaucratic overhead.

Defense Secretary Pete Hegseth ordered the restructuring in April, emphasizing the need to create a “leaner, more lethal force.” The Pentagon’s modernization campaign is expected to improve agility, integrate advanced capabilities, and reorient the Army’s global posture for evolving threats.



The new U.S. Army Western Hemisphere Command patch. (Photo by Pfc. Alexis Fischer/Army)

VA launches huge reorganization

The Department of Veterans Affairs has announced its intent to reorganize the management structure of the Veterans Health Administration (VHA), with the goals of improving health

care for Veterans, empowering local hospital directors, eliminating duplicative layers of bureaucracy and ensuring consistent application of VA policies across all department medical facilities.

VA has briefed Congress of its intent and provided official congressional notification. In early 2026, the department will announce precise organizational and personnel changes, which will take place over the next 18-24 months.

Multiple independent reviews from VA's Inspector General, the Government Accountability Office and others have underscored the need for reorganizing VHA. Those reviews highlighted governance weaknesses and how the organization's management structure is rife with middle managers who have overlapping responsibilities, slowing decision making and creating unnecessary burdens to serving Veterans.

VHA's reorganization will incorporate this feedback by reducing duplicative management layers and putting the right people in the right places without reducing staff. As part of the reorganization:

- VHA Central Office will have responsibility for setting policy goals and conducting financial management, oversight and compliance.
- Operations Centers and Veterans Integrated Service Networks (VISNs) will take policy direction from VHA's Central Office to



develop operational, quality and performance standards that will guide VA's more than 1,300 medical facilities.

- These changes will result in clearer guidance and more decision-making authority for VA Health Care Systems, which deliver health care through more than 170 medical centers and nearly 1,200 outpatient sites of care.

- Staffing and operations at VA medical centers and clinics will not be changing as part of this reorganization.

VHA's reorganization will better position the organization to focus on care delivery — not bureaucracy — and result in more defined roles and faster decision-making for all VHA employees.

This initiative is not a reduction in force or an attempt to reduce staffing levels at VHA, and VA does not expect a significant change in overall staff levels once it's complete.

"The current VHA leadership structure is riddled with redundancies that slow decision making, sow confusion and create competing priorities. In other words, when everyone's in charge of everything, no one's in charge of anything," said VA Secretary Doug Collins. "Under a reorganized VHA, policymakers will set policy, regional leaders will focus on implementing those policies, and clinical leaders will focus on what they do best: taking great care of Veterans."

Why Reorganization

"Recent internal and external reviews of Veterans Health Administration (VHA) operations have identified deficiencies in its organizational structure and recommended changes that would require significant

restructuring to address, including eliminating and consolidating program offices and reducing VHA central office staff." – Government Accountability Office, September 2016

"VHA does not have an effective oversight process for ensuring and assessing the progress of VISNs and VAMCs in meeting VHA's strategic goals and objectives." – Government Accountability Office, Oct. 21, 2016

"This review highlights that the VISN organizational structure lacked clearly defined roles and standardized responsibilities and did not ensure accountability..." – VA Office of Inspector General, March 31, 2025

"...weaknesses in VA's governance and oversight have affected many aspects of program performance and operations." – VA Office of Inspector General, Semiannual Report to Congress, April 1-Sept. 30, 2023

"The OIG concludes that governance, with respect to staffing models, could be improved." – VA Office of Inspector General, Aug. 19, 2021

Regional Networks Need Improved Oversight and Clearly Defined Roles and Responsibilities – Government Accountability Office, June 19, 2019

"...the Commission strongly recommends a new [VHA] governance model..." – Commission on Care, June 30, 2016

MOAA gives response to Veterans Administration restructuring plan

MOAA is following recent VA announcements regarding restructuring within the Veterans Health Administration. This latest announcement is consistent with information we heard during our introductory meeting with VA Secretary Doug Collins and during the early Department of Government Efficiency efforts.

MOAA has been, and remains, supportive of identifying efficiencies and saving taxpayer

money — as long as those savings do not come at the expense of our veterans. Effective and cost-efficient government operations are a shared objective.

When it comes to veteran health care, maintaining standards for access and quality remains the benchmark, and Secretary Collins has assured all stakeholders that these standards will be upheld, even amid significant billet reductions.

We will continue to root for this

restructuring to be a success, but the ultimate report card does not come from MOAA or any VSO; it comes from the veterans who have EARNED the right to timely access to quality health care. Their judgment is the most important verdict on these restructuring efforts, and MOAA will be listening closely for their feedback and sharing those insights with VA and congressional leaders.

VA to improve choice, quality for veterans

The U.S. Department of Veterans Affairs has released a request for proposals (RFP) for new community care contracts that will improve health care choice and quality for Veterans over the next decade.

VA's community care program enables Veterans to access health care from non-VA medical providers at the department's expense. Community care has been an integral part of caring for Veterans since the World War II era. In 2018, President Trump enshrined this right for Veterans by signing the bipartisan MISSION Act. Today, about 40% of all VA care is provided through community care.

In 2018, VA signed contracts with health plans to serve as third-party administrators and manage VA's community care program. Many of these contracts are set to expire in 2026, and a new round of contracts is needed to ensure Veterans have continued access to the community care program.

The RFP VA announced today will lead to new community care

contracts that will improve health care choice and quality for Veterans over the next decade in the following ways:

- More Choices for Veterans – The new indefinite delivery/indefinite quantity (IDIQ) contract structure will provide more choices by allowing multiple national and regional health plans to compete to serve Veterans. Selected health plans will provide care and benefits uniquely adapted to Veterans and their communities.

- Improved Quality of Care for Veterans – The contracts will require health plans to adhere to broad industry standards of care used by all other major health care systems. This will ensure Veterans get care that has been shown to directly address their medical conditions and maximize their health and wellness.

- Improved VA Oversight of Community Care – The contracts will provide VA with the data, technology and systems to manage Veterans' care in real-time, drive innovation, and collaborate with the selected health plans to ensure

that Veterans receive the highest quality health care.

- Contract Flexibility – The new IDIQ contract structure allows VA to issue multiple, competitive task orders over the life of the contract in order to adjust health plans, regions, contract requirements, and deliverables and ensure that health plans are empowered and accountable. Contractors that do not meet VA requirements can be off-ramped and replaced by other IDIQ health plans to ensure continuity of services and no disruption of care to Veterans or VA operations.

“VA has learned a lot about community care over the years, and we are putting that knowledge to use to help Veterans with the next generation of community care contracts,” said VA Secretary Doug Collins. “This RFP will result in contracts that dramatically improve our ability to provide quality health care while ensuring Veterans can choose the care that’s best for them.”

Governor DeSantis budget provides funding for Florida's veterans

By Florida Department of Veterans' Affairs

Florida Gov. Ron DeSantis' Floridians First Budget for Fiscal Year 2026-27 provides the nation's highest premier services and support to the state's Veterans, their families and survivors through the Florida Department of Veterans' Affairs (FDVA).

FDVA is 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.

"We are the premier destination for our nation's Veterans and their families, thanks to the powerful leadership and bold advocacy of Florida Governor Ron DeSantis," said retired Marine Corps Major General James S. Hartsell, Executive Director of the Florida Department of Veterans' Affairs. "As a Navy Veteran, Governor DeSantis



provides a clear vision and effort to ensure Florida remains a national leader in honoring and supporting our Veterans. Working together toward a positive future for

Florida Veterans and their families, Florida continues to be the most Veteran friendly and sought after state in the Nation."

The Governor's Budget invests \$8.6 million for maintenance and repairs necessary to provide FDVA's State Veterans' Home residents with a safe, compassionate state-of-the-art facility that meets their needs.

The budget invests \$3.1 million in cybersecurity, and hardware and software infrastructure updates, to support FDVA's round-the-clock operations.

The budget also invests \$2.3 million to support enhancing safe and secure medication management for residents in its State Veterans' Homes.

FDVA
FLORIDA DEPARTMENT OF VETERANS' AFFAIRS
Honoring those who served U.S.

HELPLINE

- Disability and Pension
- Access to Health Care
- Property Tax Relief
- Education Benefits

FDVA.VSO@FDVA.FL.GOV
727-319-7440

To contact a State Veterans' Service Officer from anywhere in Florida, call (727) 319-7440 or send an email to FDVA.VSO@FDVA.FL.GOV. A reminder that all services provided by the Florida Department of Veterans' Affairs are free to the client.

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



Verify with **ID.me**

Florida Veteran Affairs



The Florida Department of Veterans' Affairs and Collier County will host a Property Dedication Ceremony for the planned 120-bed Collier County State Veterans' Nursing Home in Naples on Jan. 9, 2026, at 1 p.m. The outdoor ceremony will be held near the corner of Golden Gate Parkway and Collier Boulevard. A reception will follow at VFW Post 7721 at 800 Neffs Way in Naples.

VETERAN RESOURCES

ANY VA-RELATED QUESTIONS

call
1-800-MyVA411
24/7/365

or submit your
question to

ask.va.gov

VETERANS CRISIS LINE

Are you a Veteran in crisis
or concerned about one?

**Dial 988 and
press 1.**

It's confidential and
available 24/7/365.

For more information, visit
veteranscrisisline.net

VETERAN HOMELESSNESS

If you are a Veteran
at risk of homelessness or a
family member, friend, or advocate,

call
1-877-4AID-VET
24/7/365

Or chat online:

va.gov/HOMELESS/NationalCallCenter.asp

BENEFITS RESOURCES

Log in to
www.va.gov

Use the
**VA Health &
Benefits App**

to directly message your
health care provider

or schedule 1-on-1 help
with a VA benefits expert at

va.my.site.com/VAVERA

TO FIND A VA FACILITY NEAR YOU:

visit va.gov/find-locations

Florida Veteran Affairs

Nominations sought for Florida Veterans' Hall of Fame

Nominations are open for the Class of 2026 Florida Veterans' Hall of Fame. If you know a Veteran who

has made a significant civic, business, or public service contribution to the state of Florida, nominate them

today. Nomination forms are available at: <https://bit.ly/4oMjerG>



Did you know? A portion of the proceeds from the sale of the U.S. Marine Corps license plate goes into a trust fund for the operation and maintenance of Florida's nine State Veterans' Homes. There are nearly 49,000 Marine Corps plates in circulation. Our residents and staff thank you for your patriotism and support. To learn more, visit: <http://bit.ly/4fatAyc>.



Membership

Cape Coral
Military Officers Association of America
(CCMOAA)
PO Box 100508, Cape Coral, FL 33910-0508

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.

Mail to:
CCMOAA, ATTN: Secretary,
PO Box 100508, Cape Coral, FL 33910-0508