



AFSA Retiree and Veteran Affairs Newsletter

MERRY CHRISTMAS AND HAPPY NEW YEAR AFSA FAMILY!

- HAPPY HOLIDAYS

Your AFSA Retired and Veterans Team along with AFSA International Board of Directors and AFSA Headquarters Staff wishes each and every person a very happy and festive holiday season. We hope your holidays are filled with joy and happiness. We ask that you keep our brothers and sisters (as well as their families and loved ones) who are serving in harm's way or serving overseas in your thoughts and prayers this holiday season and remember the sacrifices they are making, and you have made for our great country.

- AFSA LEGISLATIVE SURVEY

Help Us Help You by participating in our 2023 AFSA Legislative Survey. Your thoughts and comments help us learn more about you and your specific needs. The shared information helps to guide us as we legislate, advocate, and educate for improved quality of life benefits on your behalf. To participate in the survey, go to: <https://www.hqafsa.org/takeaction.html> then click on 2023 TOTAL FORCE SURVEY. Want to know more about AFSA then please visit the AFSA website at www.hqafsa.org to learn more about our global association and its local community impact.

- VETERANS GROUPS PRESS FOR LONG-SHOT EXPANSION OF GI BILL ELIGIBILITY FOR GUARDS AND RESERVES

Leading veteran organizations are pushing Senators to take up legislation to expand GI Bill eligibility for National Guardsmen and Reservists before the end of this congressional session, after which their efforts would have to go back to square one.

At issue is the fact that many National Guard deployments don't allow troops to accrue GI Bill benefits, nor does the time Guardsmen and Reservists spend on active duty for training -- something advocates for part-time service members say is unjust as those troops are increasingly relied upon for domestic missions, ranging from guarding the southern border to helping with pandemic response.

The House passed a Bill in January to fix the disparity. But the Senate has yet to take it up, and any Bill that hasn't cleared Congress by the time a new session starts at the beginning of the year has to be reintroduced and repassed.

"Given the shared focus on supporting our National Guard and Reserve service members, we implore you to come to a bipartisan agreement that passes GI Bill parity before the end of the 117th Congress," 15 veterans service organizations, led by the American Legion, wrote in a letter sent Thursday to Senate Veterans Affairs Committee Chairman Jon Tester, D-Mont., and Committee Ranking member Sen. Jerry Moran, R-Kan. "Our service members have earned it."

To be eligible for at least some GI Bill benefits, a service member had to serve for at least 90 days, not including basic training. To get a full scholarship, the time commitment increases to 36 months. Someone discharged for a service-connected injury is eligible for the full benefit if they served at least 30 days.

For the National Guard, so-called Title 32 orders do not count towards GI Bill benefits accrual unless they are in support of a presidentially declared national emergency. Title 32 orders are considered federal active-duty orders and are paid for by the federal government, but state governors remain in actual command of their National Guard forces.

The House-passed bill, called the Guard and Reserve GI Bill Parity Act, would allow any day a Guardsman or Reservist is paid and in uniform on federal orders, including training, to count toward GI Bill eligibility.

- TRICARE PHARMACY HOME DELIVERY: SAFE & CONVENIENT WAY TO GET PRESCRIPTIONS

Are you regularly filling a prescription for a medical condition? If so, choosing the right pharmacy option can save you a great deal of time and money. For many TRICARE beneficiaries, the cheapest, most convenient option is TRICARE Pharmacy Home Delivery. "Home delivery is a smart option for people who take maintenance drugs," said Lt. Col. Melissa Yates, a pharmacist with the Pharmacy Operations Division at the Defense Health Agency. "Maintenance medications are drugs you take regularly for chronic conditions, like high blood pressure. Other short-term use drugs should be obtained from a military or retail network pharmacy. This way, you can begin therapy as soon as possible." Here are some reasons why you may want to think about switching to home delivery. Home delivery is safe and reliable TRICARE Pharmacy Home Delivery will ship to any address in the U.S. or U.S. territories, including APO/FPO addresses. Express Scripts, the TRICARE pharmacy contractor, ships millions of prescriptions each year with greater than 99.99% accuracy. Your prescription will arrive in tamper evident, weatherproof packages. If you live outside the U.S. or U.S. territories, you can also use home delivery. However, you must have an APO or FPO address, or be assigned to a U.S. Embassy or Consulate. Home delivery isn't an option in Germany, so you must use a military pharmacy or host nation (overseas) pharmacy to fill your prescriptions. You can track the status of your order through the Express Scripts mobile app or by logging in to the Express Scripts website. The "Recent Order Status" screen will show you all about your prescription.

You can find out when Express Scripts shipped the order or if there are delays. You can even use home delivery when you're traveling. Update your address with Express Scripts to have your prescriptions sent to the address where you'll be staying. Remember to allow a few days for shipping. Also, be sure to update your address again when you return home.

Home delivery is the least expensive TRICARE pharmacy option after military pharmacies. Standard shipping is free. Home delivery also offers up to a 90-day supply for a single copayment. At retail network pharmacies, it costs three co-payments to get a 90-day supply.

Getting started with home delivery is easy. There are many ways to switch your prescription to home delivery. Some of your options include Online register or log in to your account on the Express Scripts website. <https://militaryrx.express-scripts.com/> e-Prescribe: Ask your doctor to submit your prescription electronically. Military pharmacy: Ask your military pharmacist to transfer your prescription to home delivery. Mobile app: If you have an existing prescription at a retail or military pharmacy, you can transfer it to home delivery using the Express Scripts mobile app. You can download the app for Android or Apple phones. Phone: Call Express Scripts at 1-877-363-1303. Make sure to have your prescription bottle ready.

- VETERAN ENTREPRENEURS CAN GROW THEIR BUSINESS WITH THE EXCHANGE

Serving takes courage, quick thinking, and perseverance—qualities that make retirees uniquely suited to entrepreneurship as they transition from active military service. The Exchange is recruiting small businesses owned by Veterans and retirees to help execute its 126-year mission to serve those who serve. The Exchange is the Department of Defense’s largest retailer, serving approximately 33.5 million Soldiers, Airmen, Guardians, retirees, Veterans, military family members, and DoD and Coast Guard civilians at military installations worldwide and online at ShopMyExchange.com. The Exchange can help Veteran business owners reach these shoppers and grow their brands, offering a proven environment for testing new products; a welcoming culture for entrepreneurs; and serving takes courage, quick thinking, and perseverance—qualities that make retirees uniquely suited to entrepreneurship as they transition from active military service. The Exchange is recruiting small businesses owned by Veterans and retirees to help execute its 126-year mission to serve those who serve. The Exchange is the Department of Defense’s largest retailer, serving approximately 33.5 million Soldiers, Airmen, Guardians, retirees, Veterans, military family members, and DoD and Coast Guard civilians at military installations worldwide and online at ShopMyExchange.com. The Exchange can help Veteran business owners reach these shoppers and grow their brands, offering a proven environment for testing new products; a welcoming culture for entrepreneurs; and flexible leases, fees, and formats. Models offered by the Exchange include mall kiosks, micro markets, storefronts, and e-commerce—all strong avenues for maximizing visibility in trusted PX locations and at ShopMyExchange.com.

Best of all, doing business with the Exchange allows Veteran entrepreneurs to stay connected with the military community and play a critical role in the Exchange’s enduring mission to enhance the quality of life for airmen and military families. Retail wholesale and non-retail procurement businesses, long- and short-term concessions, and vending and restaurant providers can learn more by visiting www.aafes.com/about-exchange/doing-business We look forward to helping more Veteran entrepreneurs grow their businesses and make military communities better for those who serve.

- 2023 MILITARY PAY RAISE WILL BE THE LARGEST IN 20 YEARS

The largest military pay raise in decades is coming in 2023 for active-duty troops as part of the annual defense authorization bill approved by Congress this month.

Under the plan, active-duty troops and drilling Guard and reserve members will receive a 4.6% pay raise, the largest bump in 20 years. The 2022 military pay raise sat at 2.7

That expected 2023 pay raise, which represents about \$1,300 more over the course of the year for many junior troops and \$2,500 for senior enlisted and junior officers, would take effect in January and is included in the 2023 National Defense Authorization Act, or NDAA. It will become law once signed by President Joe Biden.

The 2023 military raise is joined by a more than 11% bump to Basic Allowance for Subsistence rates, an allotment received by active-duty troops who live outside the barracks. In 2023, the monthly BAS payment will be \$311.68 for officers, up from \$280.29, while enlisted members will see their BAS increase from \$406.98 to \$452.56.

Still, the 2023 military pay boost does not match the pace of inflation, which sat at 7.7% in October, the last month for which data is available.

The NDAA does not include an additional inflation-specific bonus. A measure that extends qualification for the Pentagon's new Basic Needs Allowance (BNA) to troops with household income at 150% of the poverty line, up from 130%, was included.

- 2023 MILITARY VETERAN PAY RAISE

The 4.6% active-duty and Guard and reserve pay raise joins an 8.7% cost of living adjustment (COLA) given to military retirees and veterans who receive disability checks from the Department of Veterans Affairs. That boost is the highest since 1981. Retirees and veterans saw a 5.9% increase in 2022 and 1.3% in 2021; the annual adjustment has averaged 1.9% for the last 10 years.

That increase means that, for 2023, retired military members and veterans who receive disability payments will see an \$87 increase for each \$1,000 of military retirement pension they receive each month. Survivor Benefit Plan payments will increase by the same amount.

Military retirees who entered military service on or after 1 Aug 1986 and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%. That means they will see a smaller increase of \$77 per \$1,000 in 2023.

- ONE VISIT TWO VACCINES

Eligible Veterans can get a no-cost flu vaccine and the updated Covid-19 booster from a nearby VA clinic or from a VA community care network provider. To find a location, visit our VA locator and enter your zip code. You can choose a nearby VA facility or one of 70,000 in-network pharmacy or urgent care locations nationwide.

- THE PACT ACT AND YOUR VA BENEFITS

The PACT Act is a new law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances.

The PACT Act adds to the list of health conditions that we assume (or “presume”) are caused by exposure to these substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they’ve earned and deserve.

This page will help answer your questions about what the PACT Act means for you or your loved ones. You can also call us at 800-698-2411 (TTY: 711). And you can file a claim for PACT Act-related disability compensation or apply for VA health care now.

The PACT Act will bring these changes:

- Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- Adds 20+ more presumptive conditions for burn pits, Agent Orange, and other toxic exposures
- Adds more presumptive-exposure locations for Agent Orange and radiation
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care
- Helps us improve research, staff education, and treatment related to toxic exposures
- If you're a Veteran or survivor, you can file claims now to apply for PACT Act-related benefits.

Need more information visit: <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>

- SECDEF SAYS “NO” TO REMOVING VACCINE MANDATE

Defense Secretary Lloyd Austin said he wants to keep the military's COVID-19 vaccine mandate in place to protect the health of the troops, as Republican governors and lawmakers press to rescind it. Recently more than 20 Republican governors sent a letter to President Joe Biden asking that the administration remove the mandate, saying it has hurt the U.S. National Guard's ability to recruit troops. Those troops are activated by governors to respond to natural disasters or unrest.”

- NEW VA LIFE INSURANCE COMING SOON

VA Life Insurance policies have been serving our nation's Veterans, service members, and their families for over 100 years. Starting January 1, 2023, enrollment opens for Veterans Affairs Life Insurance (VALife)—a new program offering increased access for Veterans aged 80 or under with any level of service-connected disability (0-100%).

Life insurance is a key component for future financial planning. With the right policy and coverage amount, life insurance can cover end-of-life costs, provide an inheritance to family, serve as income to a spouse, or cover some outstanding debts.

Those currently enrolled in VA's current policy for service-connected Veterans, Service-Disabled Veterans Life Insurance (S-DVI), may keep their coverage or switch to VALife. Although S-DVI will be closed to new enrollments after December 31, 2022.

- RAISING YOUR VA COMPENSATION RATES

As the cost of living goes up, VA ensures that your benefit rates do too! Starting Jan. 1, 2023, all compensation benefit rates have increased by 8.7% to match adjustments made to Social Security benefits. This increase impacts disability benefits, clothing allowance, dependency, and indemnity compensation (DIC), as well as

other VA assistance programs. If you receive VA compensation benefits, learn your new rates today. Visit: <https://www.va.gov/disability/compensation-rates/veteran-rates/>

- OPERATION CHRISTMAS DROP DELIVERS 75,000 POUNDS OF HUMANITARIAN SUPPLIES TO THE PACIFIC

This year, the Air Force, alongside four other countries' militaries, parachuted more than 200 bundles of humanitarian supplies to 57 locations in the Federated States of Micronesia and Republic of Palau as part of its annual Operation Christmas Drop mission.

Between Dec. 4 and Dec. 13, aircrews from the Republic of Korea Air Force, Japan Air Self-Defense Force, Royal Australian Air Force, and the Royal New Zealand Air Force helped the U.S. deliver more than 75,000 pounds of supplies in the west Pacific, according to a news release.

- 6 STRATEGIES FOR MILITARY HOMEBUYERS IN THE CURRENT HOUSING MARKET

Compared to the explosive real estate scene that plagued homebuyers over the last couple of years, you might find it a little more feasible to buy a home soon. But, of course, this heavily depends on your location -- remember, there's still a vast shortage of available homes across the U.S.

The good news is that you won't compete with as many cash offers and bidding wars, and you could see homes for sale linger longer on the market, maybe even with a reduced price. However, the bad news is that you'll probably pay more over the long term, thanks to increasing interest rates.

You'll need to put in the time and effort to find a home you'll love, but with the help of an experienced real estate team and a heavy dose of flexibility, you can increase your chances for a successful house hunt.

Take advantage of these five tips to help you build your home-buying strategy. For more information visit: <https://www.military.com/money/va-loans>

- AFSA MEMBERSHIP INFORMATION

Founded in 1961, the Air Force Sergeants Association (AFSA) legislates, advocates, and educates America's elected, military and community leaders in support of the quality of life for our 70,000 military members and their families. AFSA continues to work long and hard to ensure the many benefit reductions being proposed are minimized or nullified. Your membership will continue to pay dividends in terms of fair and equitable pay increases, retirement programs, educational benefits, and affordable and available health care.

AFSA MEMBERSHIP is open to all: Visit: WWW.HQAFSA.org for more information and to join.

- ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255.)