



What Is MOAA Membership Worth?

The legislative successes won by MOAA and others over the past five years are significant and impressive against any benchmark and have substantially improved the lives of almost everyone in the military community.

As we highlight one priority or another in any particular year, we regularly get questions from members along the lines of, "I support what MOAA is pushing this year for survivors (or last year for disabled retirees, etc.), but what has MOAA been doing for the (non-disabled retiree/active duty/Guard-Reserve/other) group of people I care most about?" We think even a cursory review of the accomplishments from 1999 to 2004 demonstrates we've been able to win major gains for every part of the military community. Check out the highlights on MOAA's Web site at <http://www.moaa.org/Legislative/GainsSince1999.asp>.

Obviously, these successes weren't achieved by any single organization. They were won by the combined efforts of MOAA, The Military Coalition, other military and veterans associations, and many thousands of individual members who pressed their legislators for action - and by the senators and representatives who acknowledged the pressing needs and did something about them. In certain cases, the Department of Defense played a strong supportive role, but many of the greatest victories (including TRICARE For Life, concurrent receipt, and repeal of the SBP "widows tax") were accomplished despite strong Executive Branch opposition.

But anyone associated with the process will acknowledge MOAA's leadership role in most of these efforts. So we think it's worth taking a minute to highlight what kind of return MOAA members have received on their \$24 annual investment in MOAA dues.

TRICARE For Life: \$2,000 annual savings for life (\$4,000 per couple) for Medicare-eligible members who no longer need to carry supplemental Medicare insurance.

TRICARE Senior Pharmacy: An average of \$1,300 per year that Medicare-eligible members would have spent out-of-pocket on prescription drugs that are now covered by TRICARE.

Combat-Related Special Compensation (CRSC): For a 100% combat-disabled retiree, this can amount to \$27,000 a year or more, tax-free.

Concurrent Receipt: A retiree 100% disabled from other service-connected causes also may get back the same \$27,000 per year or more, starting in 2005. 50% to 90% non-combat disabled retirees will get back \$1,800 to \$7,000 or more, respectively, in 2005, and these amounts will rise substantially in the years ahead.

REDUX Repeal: Members who entered service after August 1986 are no longer forced to give up 20% or more of all future retired pay, as they would have been if the onerous REDUX penalties had not been repealed. This can mean hundreds of thousands of dollars over an officer retiree's lifetime.

Military Pay Raises: Years of effort to restore military pay raise comparability have added an extra 11% to active duty, Guard, and Reserve pay since 1999. And that means 11% more retired pay for the rest of these members' lives.

Military Homeowner Tax Relief: MOAA-led efforts saved thousands of military homeowners from being penalized tens of thousands of dollars in capital gains taxes simply because they were assigned away from home on military orders since 1997 - including refunds of taxes paid by many who had to sell their homes since 1997.

Tax Deduction for Guard/Reserve Drill Expenses: The same legislation restored a tax deduction for overnight lodging, travel, and other expenses directly associated with inactive duty training -- worth hundreds and even thousands of dollars a year for members who travel long distances to drill sites.

Guard/Reserve TRICARE: Guard/Reserve members now get 90 days pre-deployment coverage and 180 days post-deployment coverage with no deductible or enrollment fee. Selected Reserve members not on active duty will be able to purchase a year of subsidized TRICARE coverage for each 90 days served in a contingency operation since 9/11. Even the most conservative estimates value this coverage at \$1,000 to \$3,000 per year, depending on family size.

SBP Benefit Increase: By 2008, elimination of the "military widows tax" for survivors age 62 and older will mean an additional \$4,000 to \$8,000 or more in SBP benefits for survivors of most retired officers, depending on grade, length of service and level of participation in SBP.

VA Survivor Annuity Improvement: Survivors of members who died of service-connected causes now can keep VA survivor benefits if they remarry at age 57 or older, and the benefit is reinstated for those who remarry at younger ages if the second marriage ends in death or divorce. This protects almost \$12,000 a year for the affected survivors.