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GETTING ACROSS THE FINISH LINE

By Stephanie Rose

It's not too late, **join the JAG Virtual Chapter** in pushing key legislation forward from the Summer advocacy program that directly impacts our military community. Each of the following bipartisan bills addresses critical gaps in care, compensation, and support – and your voice can help get them passed.

□ Major Richard Star Act (H.R. 2102 | S. 1032)

This bill seeks to stop the dollar-for-dollar offset of retirement pay against VA disability compensation received for combat-injured veterans that were medically retired before 20 years of service.

□ Military Spouse Hiring Act (H.R. 2033 | S. 1027)

This bill seeks to add military spouses as a target group to the Work Opportunity Tax Credit (WOT) to reduce the ~20% unemployment rate of Active Duty military spouses.

□ TOTAL Care Act (H.R. 1699)

This bill seeks to eliminate the TRICARE Prime referral re-



Courtesy of Brooks Rose.

quirement for OB-GYN care, reducing delays in prenatal care for military families.

□ Prenatal Access Act (H.R. 4381 | S. 2239)

This bill would make pregnancy a TRICARE qualifying event, enabling expectant families to switch plans outside of open enrollment season when timely access to care is critical.

MOAA's Legislative Action Center makes it easy to support legislation that improves the health, employment, and well-being of our military community. In under two minutes, you can contact your state's congressional members to let them know you support these critical bills. Add your voice today at moaa.org/summeraia

SEPTEMBER 30, 2025 CHAPTER MEETING

Our next chapter meeting will be Tuesday 30 Sept at 8pm EST/ 7pm CST/ 6pm MST/ 5pm PST on Zoom.

We will welcome Amber Sax, Executive Director of the Capt Sax Foundation and Gold Star Spouse to discuss her work advocating

on Capital Hill for military families and her work leading the Capt Sax Foundation.

The Capt Sax Foundation is a 501(c)(3) dedicated to providing aviation scholarships to military members and families.

Join Zoom Meeting
<https://us02web.zoom.us/j/89431698881>

Meeting ID: 894 3169 8881



The Military Officers Association of America (MOAA) is the country's leading nonpartisan organization protecting the rights of military servicemembers and their families.

To them, we have made the same promise that they have made to their country:

Never Stop Serving.

Join MOAA at:

<https://www.moaa.org>

Want to take action? Do it with a mouse click at:

www.moaa.org/takeaction

NDA Update: What the Senate Bill Says About TRICARE, Housing, and More

By Brenden McMahon

The full text of the [FY 2026 National Defense Authorization Act \(NDAA\)](#) version approved by the Senate Armed Services Committee (SASC) last month includes meaningful improvements to quality of life and readiness for the all-volunteer force, and there's still time to include even more MOAA-backed changes.

The committee approved the bill 26-1 – a level of consensus that's not unusual with the NDAA, but one that's worth acknowledging at a time when so many other legislative priorities remain gridlocked.

The NDAA shapes how the military is resourced, how servicemembers are compensated, and how their families are supported. MOAA will continue to advocate for these issues as the NDAA moves through the congressional process.

Full text of the Senate version was not available when MOAA [reviewed the House bill and the early stages of the NDAA process](#). Here are some of the important contents of the Senate version so far:

Currently Serving

PCS Contract Oversight and Accountability: Increases DoD oversight of Global Household Goods Contract renegotiations, including more rigorous requirements to meet capacity, performance, and compliance.

Basic Allowance for Housing (BAH) Transparency and Calculation: Improves BAH calculation transparency through an online calculator and requires an improved calculation methodology.

Unaccompanied Housing Conditions: Expands annual reporting requirements for barracks that fail to meet standards and mandates corrective action plans.

Military Families

Impact Aid and Support for Military Children with Severe Disabilities: Authorizes \$50 million in Impact Aid and \$30 million in additional funding for schools serving military

children with severe disabilities.

Report on Unmet Child Care Needs: Requires DoD to assess these needs for each installation with specific regard for the type of child care used and the development of a plan to address them.

Mold Mitigation in Family Housing: Requires DoD to study the health impacts of mold in military housing, take corrective action, and develop new construction standards for prevention.

Retirees and Veterans

Individual Longitudinal Exposure Record (ILER): Directs DoD to expand ILER to document all exposures, including within the U.S., and ensure the data is available to the VA for care, research, and benefits processing.

Nevada Test and Training Range Toxic Exposure Recognition: DoD will be required to classify the Nevada Test and Training Range as a location of contamination and identify servicemembers stationed there since 1951.

SPOTLIGHT: OPERATION SURF

Operation Surf is a non-profit founded in 2019 with a mission to channel the healing powers of the ocean to restore hope, renew purpose, and revitalize community.

Operation Surf's curriculum-based programs aim

to inspire injured military and veterans to seek wellness in all aspects of their lives while providing the necessary resources, tools, and peer-to-peer support to continue this mindset indefinitely.

By staying true to their core values of care, inclusion commitment, integrity, and communication; they change participant's lives—one wave at a time. To find out more:

www.operationsurf.org

NDA Update: What the Senate Bill Says About TRICARE, Housing, and More (Cont.)

DoD Health Care

Scope of Services Provided by a Military Treatment Facility (MTF): Enhances notification requirements prior to service changes at MTFs, including an assessment from the Defense Health Agency director that explains how servicemembers and beneficiaries receiving services at the facility will continue to receive care. This builds on MOAA's [previous work](#) to halt medical billet cuts and MTF restructuring.

Hearing Aids for Children of Retirees: Expands hearing aid coverage to retirees' children enrolled in TRICARE Select. TRICARE already covers hearing aids for children of active duty servicemembers. The FY 2024 NDAA expanded TRICARE coverage of hearing aids for children of retirees

enrolled in TRICARE Prime.

TRICARE Provider Directory Accuracy: Requires DHA to ensure the accuracy of the TRICARE provider directory for all specialty care provider types, and also requires the Government Accountability Office (GAO) to conduct an annual review of the TRICARE provider directory.

Amendments and More

As Congress returns after its summer recess, the NDAA's final form will depend on broader budget negotiations, competition for limited floor time, and what amendments lawmakers introduce throughout the legislative process.

One such amendment [already introduced is the Major Richard Star Act](#), which would end the offset between DoD retirement

pay and VA disability compensation for combat-injured veterans. The proposal has gained bipartisan momentum over the last several Congresses and remains an enduring priority for MOAA and other veteran service organizations.

MOAA will continue advocating for NDAA provisions that uphold service-earned benefits and strengthen the systems servicemembers rely on. Whether you served in uniform or stand in support of those who did, your engagement in this process matters. By lending your voice to MOAA's efforts, you help ensure that the needs of the uniformed services community remain front and center. Stay tuned for more information by visiting our [advocacy news page](#) and checking out the [Legislative Action Center](#).

"The NDAA shapes how the military is resourced, how servicemembers are compensated, and how their families are supported. MOAA will continue to advocate for these issues as the NDAA moves through the congressional process."

Chapter Legislation Focus: Lets make our voices heard on The FORWARD Act!

Last month Congresswoman Jen Kiggans (R-VA-02) and Congressman Wesley Bell (D-MO-01) introduced the Financial Opportunities for Retirees and Warriors Advancing Retirement Development (FORWARD) Act, which will enable military retirees and 100% disabled veterans to continue contributing to their retirement accounts even after separation from service.

Under current law, Thrift Savings Plan contributions stop when a service member separates from the military, forcing veterans to find and open a

new account to continue saving.

Under current law, contributions to a servicemembers TSP must stop when the individual leaves military or federal service. The FORWARD Act addresses this gap by allowing qualified retirees and veterans to continue making voluntary contributions from their retired pay or VA disability compensation.

This legislation directs the Federal Retirement Thrift Investment Board—working in coordination with the Department of

Defense and the Department of Veterans Affairs—to implement this change, giving retired service members and disabled veterans the ability to continue growing their TSP savings.

Rep. Kiggans concluded, "Our servicemembers have earned the right to retire with confidence. This bill gives them the freedom to keep growing their savings in the plan they know best, so they can focus on the next chapter of their lives."

Call your reps and tell them to support The Forward ACT, today!

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Chapter Website
<https://moaajvc.org>

Who We Are

We provide opportunities for career networking, professional education, and advocacy. Our organization is non-geographic and can go with you worldwide anywhere you are stationed.

The Military Officers Association of America Judge Advocate Virtual Chapter is here for you. Membership is free and is open to current and former judge advocates on Active Duty, Reserve, Guard, Retired, or Honorably Separated.

As an affiliate of the nationwide MOAA organization, we actively participate in non-partisan advocacy on issues of key importance to military members, veterans, and their families.

Join us at:

MOAAJAVC@gmail.com

AFTER THE JAG CORPS: Navigating Your Career Progression

After The JAG Corps: Navigating Your Career Progression, is a podcast for separating and retiring Judge Advocates. CAPT Tom Welsh talks to former Judge Advocates and others to learn about their respective career journeys after military service and gain insights into marketing the skills developed while in uniform. The Podcast is available on Apple, Google, and Spotify and is published each Saturday morning. In this episode, we hear from former Air Force Judge Advocate and current Compliance and Data Privacy Counsel Doug Moquet on how he leveraged his 10 years of experience in the JAG Corps into his role.

<https://podcasts.apple.com/us/podcast/156-doug-moquet-compliance-and-data-privacy-counsel/id1602234623?i=1000724148555>



UPCOMING FALL EVENTS

MOAA's TotalForce+

28-29 October
National Harbor, Maryland

Mission First, People Always: Bridging the Gap for a Stronger Military Future.

When it comes to national defense, we proudly say "Mission first, people always"—but turning those words into lasting impact is what counts. Behind every mission, there are real people with real challenges, from recruitment to retirement.

The question is: How do we truly support them?

At the inaugural Total-Force+ conference, we're calling all branches, all ranks, every supporting organization, and all industry partners to unite and advance meaningful solutions for our veterans, servicemembers, DoD civilians, and their families.

After all, better care leads

to stronger recruitment, which builds a more resilient force—driving a continuous cycle that strengthens and secures the future of America's all-volunteer fighting force.

Register now at:

totalforceplus.moaa.org

Salary and Benefits Primer: How to Maximize Your Compensation Package

25 September, Online

The salary and benefits negotiation process is unlike any other formal negotiating you might have done, such as with cars or homes. Moreover, your conduct during the negotiation process will directly influence your relationship with your future employer. The employer wants you to be happy, but it is up to you to articulate what will give you the greatest job and personal satisfaction.

Want to learn more to maximize your overall compensation package? Join MOAA's financial and benefits expert Capt. Paul J. Frost, AFC®, USN (Ret), and MOAA's senior director for transition services, Col. Brian Anderson, USAF (Ret), for a live and interactive virtual classroom.

The course will cover:

- The Value of Your TRI-CARE Benefit
- Composition of Employee Benefits Packages
- Preparing for Salary Negotiation
- When to Talk Money
- How to Respond to Salary Questions
- Evaluating the Salary Offer
- Closing the Deal

Register online at:

<https://www.moaa.org/content/events/transition-and-career/salary-benefits-primer-compensation/>