31 December 2025 Volume XIII, Issue 12

THE METRO DETROIT METEOR

MOAA Military Officers Association of America

Chapter Board Members

President - LCDR Rich Higgins, USN (Ret)
Vice President - 1LT Rob Kull, ARNG
Treasurer - Vacant
Secretary - LTC Larry Powell, USA (Ret)
Surviving Spouse Liaison - COL Noreen Diedo, USA (Ret)
Past President - CDR Roy Yaple, USN (Ret)

Chapter Address

Chapter Digital links:

- Chapter web site, www.semimoaa.org
- MOAA web presence.

https://www.moaa.org/chapter/southeasternmichigan/

For all non-digital correspondence use the following address:
560 Barrington Rd. Grosse Pointe Park, MI 48230

Merry Christmas

It's time to renew your Chapter dues

Chapter dues are payable by January 15th. See page 7 below for more information.

Disclaimer

- The Military Officers Association of America (MOAA) is a nonprofit military and veterans association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.
- The Southeastern Michigan Chapter of MOAA (SEMI M OAA) is affiliated with the Michigan Council MOAA and the national MOAA Organization and are all nonpartisan
- All material or other information - including links - contained in the SEMI MOAA newsletter is provided as a public service to military service members and their families.
- The contents of this publication is subject to periodic updating.
- Although every attempt is made to ensure that information is accurate and timely, the content is presented "as is" and without warranties.
- Use of the information is strictly voluntary and at the user's sole risk.

Membership

Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration and their surviving spouses.

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving. Although membership in the national MOAA organization is not a requirement to join this Chapter, we strongly encourage you to join. The basic level of MOAA membership is free.

To become a member click HERE

US Representative Names and Districts

Click to open webpage

5 - Tim Walberg
6 - Debbie Dingell
7 - Tom Barrett
8 - Kristen Rivet
9 - Lisa McLain
10 - John James
11 - Haley Stevens
12 - Rashida Tlaib
13 - Shri Thanedar

119th Congress

MOAA INSURANCE PLANS
Standing with you at every stage.
1-800-247-2192
www.moaainsurance.com/plans
100392

Southeastern Michigan Chapter, MOAA – 2025 Year in Review

As we close out another successful year, I am pleased to reflect on the many accomplishments made possible through the dedication of our members and supporters.

This year, the Chapter hosted four in-person meetings–now held at a standardized location–along with several virtual sessions. Members also enjoyed two outstanding guest speakers: a representative from Congressman John James' office in January, and VADM Fred Midgette, USCG (Ret.), MOAA Board Member, who helped us celebrate our chapter's 65th anniversary in May.

Membership remained strong with an 88% retention rate, and more than 80 National MOAA members across metro Detroit were personally contacted and invited to join our ranks. MOAA also launched the new Committee Module, strengthening our ability to identify and welcome prospective members.

Communications were another bright spot, with our website and newsletter earning the MOAA Communications Excellence Award–our first recognition since 2003. Advocacy remained central to our mission as well, with members actively supporting MOAA and Michigan Commanders Group legislative priorities. I was also honored to represent the Chapter at MOAA's Advocacy in Action event in Washington, D.C. in April.

The Chapter continued its strong partnerships with the Chesterfield VA Home, Michigan Freedom Center, and MiSIDE's Trunk or Treat, while exploring new opportunities with the Michigan Maritime Manufacturing (M3) Initiative, the Coast Guard Auxiliary University Program at the University of Michigan, and Operation Triage. Additional achievements included our annual membership survey, a positive internal financial review, steady use of CheddarUp, and ongoing support to ROTC/JROTC programs.
As we celebrate this season of hope and gratitude, I wish all our members and their families a Merry Christmas and a Happy New Year.

Looking ahead, 2026 promises to be a year of continued growth, stronger outreach, and expanded service to the veterans' community. Together, we will keep building momentum and living out MOAA's motto: Never Stop Serving.

Best regards,
Rich

Rich Higgins, LCDR, USN (Ret.)
President

2026 Meetings

Board Meetings			Chapter/Other Meetings		
None	Feb 17	Mar 17	Jan 29 Chapter Lunch	Apr 6-9 Advocacy in Action	April 16 Chapter Lunch TACOM Guest Speaker
None	May 19	Jun 16	May 9 International Armed Forces Dining out	Jun 16 Chapter Zoom	Jul 16 Chapter Lunch Guest Speaker
None	Aug 18	Sep 15	Sep 19 Retiree Appreciation Day	Oct 20 Chapter Zoom Mtg	Nov 5 Chapter Mtg / Election of Officers
Oct 20	None	Dec 15		Nov 9 Veteran's Day Remembrance	Dec 12 Wreaths Across America

Our in-person meetings take place at "The Rusty Bucket" 30450 Telegraph Rd, Bingham Farms, MI 48025. The meetings are announced well in advance via email, our website and this newsletter. If you need information about chapter happenings, contact one of our Board members at this link.

Legislative Corner

The MOAA Advocacy Update

Every week, MOAA's advocacy leaders and other experts discuss issues of importance to our members and the uniformed services community. Watch the latest **here**.

To stay informed, you can subscribe to the MOAA YouTube channel **here**.

To contact your legislators and to learn about what MOAA is working on with Congress, click **here**.

MOAA's Leadership in Advocacy

For more than 95 years, MOAA has been at the forefront of advocating for the benefits of Service members. Through active collaboration with the Military Coalition, as well as the voices of MOAA members and other organizations with similar goals, MOAA has achieved significant successes throughout its history.

Key Areas of Progress

- Pay and Benefits Protection: MOAA has consistently worked to safeguard the pay and benefits of Service members, ensuring that their compensation remains competitive and secure.

Advocacy Cont'd.

- Access to Quality Medical Care: The association has promoted improvements in medical care access for Service members, striving for high standards in healthcare provision.
- Housing Costs: Addressing the challenges of housing affordability, MOAA has advocated for measures that help Service members manage housing expenses.
- Spouse Employment: Recognizing the importance of supporting military families, MOAA has pursued initiatives to enhance employment opportunities for spouses of Service members.

In addition to the above, MOAA has made meaningful progress on a range of other concerns impacting Service members and their families.

To explore a more comprehensive list of MOAA's achievements and ongoing initiatives, please visit the MOAA website through the following **link**.

Advocacy at the State Level

The Michigan Commanders Group, a coalition of Congressionally Charted Veterans Services Organizations, has identified its most critical issue, namely combating veteran suicide.
133,867 U.S. Military veterans died by suicide between 2001 and 2021. Over 40,000 of these suicides occurred for veterans who had been using the U.S. Department of Veterans Affairs (VA) for their care. More than 68% of all veterans treated at the VA are prescribed psychiatric drugs and 28% are prescribed antidepressants.
Urgent action is needed by the Michigan Legislature and the Governor to save lives and ensure more Michigan families do not suffer further tragedies.
To learn more about this subject, go to this **link** and ask your representative to get involved.

Eastern Region Workshop

Chapter President Rich Higgins represented the Michigan Council of Chapters at MOAA's Eastern Region Leaders Workshop in Hershey, PA, for a deep dive into what's working–and what's ahead–for our councils and chapters. The sessions were packed with useful takeaways.

One of the biggest themes was strengthening chapter operations. MOAA emphasized the "*four pillars*" of a healthy chapter: **strong legislative engagement, meaningful community service, active membership growth, and solid administrative practices**.

We also received updates on new tools that can make our lives easier–like the Committee Module, Near Real-Time Reports, and a number of resources aimed at helping us recruit, retain, and communicate more effectively. Chapters were encouraged to get creative with meeting formats, expand community partnerships, and develop solid succession plans.

The Legislative Update described where MOAA is making progress on Capitol Hill. Recent wins include protecting TRICARE for Life from new fees, and advancing toxic-exposure reforms. Current priorities remain focused on pay comparability, military housing, health care access, Guard and Reserve issues, and improved benefits for survivors and families. We were reminded that local engagement–especially district-level outreach–continues to be one of the most powerful tools we have. Notably, our participation in MOAA's Legislative Action Center will be part of the criteria for 2026 Level of Excellence awards, so please sign up and participate next year.

Finally, the Surviving Spouse Liaison Training underscored how important surviving spouses are to MOAA's mission. Liaisons are helping lead advocacy on issues like improving DIC benefits and correcting re-marriage penalties, while also offering personal support and guidance during difficult times. The message was clear: surviving spouses are full voting members, and their involvement makes our chapters stronger. Welcoming them into all chapter activities and ensuring ongoing support before, during, and after times of loss remains a top priority.

Overall, it was an energizing workshop–and I'm looking forward to bringing these ideas back to strengthen our council and chapters here in Michigan.

Military Academy Interviews

Chapter members participated in interviewing applicants to the military academies. in early December, seven candidates were interviewed, hoping to secure one of the nominations awarded by their Congressman Shri Thanedar. The candidates displayed remarkable qualifications and achievements, demonstrating a high level of commitment and preparedness for service in the armed forces.

VETERANS POSTCARD SCAM

Scammers are sending fake postcards to Michigan veterans, claiming they're eligible for extra benefits and urging them to call a number-only to steal their
personal information.

If you receive a post card, contact your Veteran Service Officer, county veterans affairs office, or the MVAA at 800-MICH-VET (800-642-4838) to confirm legitimacy

MICHIGAN VETERANS TRUST FUND

The Michigan Veterans Trust Fund provides emergency grants to Michigan veterans and dependent family members to help them weather short-term financial crisis.

“As winter descends upon us, shelter, heat and electricity take on even greater significance. The MVTF has a proven track record of providing timely assistance to veterans and their dependents facing situations where they are unable to sustain these potentially life-saving necessities,” said MVTF Director Lindell Holm. “We encourage those facing financial emergencies who are eligible to apply for assistance to contact their county veteran services office to begin an application.”

For additional information go to the Trust Fund home page at this **link**

Do you have a Uniformed Services ID card with an “indefinite” expiration date?

Recent messages have caused some confusion regarding whether or not you need a new ID card. This **link** will take you to MOAA’s ID card webpage that can answer your questions.

You can also contact your local ID card office by going to this **link**. At this site you can view site specific information including address, phone number, services provided, appointment availability, and Walk-in hours.

2026 TRICARE Plan Costs Revealed: Find Out How Much You'll Pay

TRICARE Prime and Select users will see an increase of about 3% or less, in most cases, in copays, premiums, and other payments in 2026, according to a Nov. 7 announcement. Beneficiaries enrolled in other TRICARE plans will see more significant cost hikes, as they have in previous years.

The Prime and Select increases are informed by the retiree cost-of-living adjustment (COLA), which will be 2.8% in the upcoming year. A full cost sheet is available at TRICARE.mil.

TRICARE Prime
Annual premium, individual: $381.96 (up from $372 in 2025)
Annual premium, family: $765 (up from $744)
Deductible: $0 (same as 2025)
Primary care copayment: $26 (up from $25)
Specialty care copayment: $39 (up from $38)
Catastrophic cap: $3,000 (same as 2025)

TRICARE Select
Annual premium, individual: $186.96 (up from $181.92 in 2025)
Annual premium, family: $375 (up from $364.92)
Deductible, individual: $150 (same as 2025)
Deductible, family: $300 (same as 2025)
Primary care copayment (in-network): $38 (up from $37)
Specialty care copayment (in-network): $52 (up from $51)
Catastrophic cap: $4,381 (up from $4,261)

MEMBERSHIP

Chapter Seeks New Members

Our active member roster remains at 34 and we are always looking to add new members. *Our chapter recently approved a member incentive for new chapter members. Any new chapter member signing up in 2025 will be credited for calendar year 2025 and 2026.* Note also that if you know an officer who has never been a MOAA national member, national MOAA is still offering a free one-year MOAA BASIC membership. If you have questions about membership, please contact Roy at yapler@comcast.net The chapter Join Form is available on the chapter **website**.

It's time to renew your membership dues — keep our chapter strong for the year ahead.

Dues for national MOAA and the chapter membership are separate. We encourage a member to join both organizations.

Chapter dues are $20 for the calendar year and are due each year in January. Dues can be paid via the dues link on the website, or by check for $20 made out to Southeastern Michigan Chapter MOAA, (mail to 560 Barrington Rd. Grosse Pointe Park, MI 48230).

Please note that the main source of revenue for the chapter is member dues. Paying dues on time at the start of the calendar year allows the chapter to operate within the annual budget with confidence. We are grateful for timely payment of member dues.

Chapter Leaders Elected

At our meeting of November 6, the below officers were elected to serve a one year term beginning in January. The induction ceremony will take place at our lunch in January.

President: Rich Higgins
Vice President: Roy Yaple
Secretary: Larry Powell
Treasurer: Rich Higgins

Upcoming Events

Chapter Luncheon

On January 29th, we will meet for lunch and the swearing in of our 2026 slate of officers. We'll meet at the Rusty Bucket at 12:00. Hope to see you there. Our last few meetings have had low attendance. It would be great to see you all again.
The Rusty Bucket is conveniently located at 30450 Telegraph Rd, Bingham Farms, MI 48025

TRICARE GUIDE

MOAA INSURANCE PLANS | Sponsored by MOAA Insurance Plans
Administered by AMBA Administrators Inc.

You can also check out the TRICARE Guide provided by MOAA. The guide provides information for Officers transitioning into retirement, those on TRICARE for Life and TRICARE Prime and Select users. There is also information regarding the FEDVIP programs for dental and vision coverage. Click **here** to see the guide.

Chapter Opportunities for Service

The chapter **Treasurer** position remains open. If you are interested in serving in this position, please contact rlhigginsjr@yahoo.com We will be happy to answer questions and provide training. The major activity for this position is tracking and crediting member dues payments.

The chapter is also looking for a person to manage the chapter **ROTC/JROTC MOAA medals program**. The main period of activity for this responsibility runs from January to the end of May and involves purchasing medals and certificates and communicating with schools for delivery of medals. Note that if you are aware of a school with a JROTC program that does not have an MOAA medal, please contact yapler@comcast.net and will can almost certainly add them to our list of high schools. We currently work with the University of Michigan, Eastern Michigan University and 12 metro area high schools.

Surviving Spouse Info

House Bill Would Support Military Spouses During PCS Moves

By: Kevin Lilley

A bipartisan House bill would provide additional leave to military spouses employed by the federal government who are facing a PCS move, offering much-needed support during an unstable time for families who serve.

The PCS Leave for Military Spouse Federal Workers Act, introduced Nov. 25 by Reps. Andrea Salinas (D-Ore.) and Gabe Evans (R-Colo.), requires the government to provide these spouses with at least 40 additional hours of paid leave to address "activities directly related to … the employee's move to a new geographic location where the employee's spouse will be assigned to work." Existing guidance in multiple federal departments encourages such leave, but the legislation would codify it.

More than 8,000 military spouses are employed by the federal government, according to a 2024 Office of Personnel Management (OPM) demographic report. A 2022 OPM report noted more than 5,500 employees married to active duty servicemembers.

This article appeared on the MOAA webpage. Click the **link** to read the rest of the article.

VA Healthcare, Pension and Compensation; Weekly Zoom Calls

If you are in the White Lake or Milford area, please feel free to contact Henry Storm or Roy Yaple (yapler@comcast.net) about the VA breakfast meetings, Monday and Friday at 7AM at Leo's Coney Island in White Lake and Wednesday at 7AM at the Americus Grill in Milford. Breakfast is pay as you go and a wonderful place to enjoy fellowship with other veterans and ask questions on VA-related topics.

If you are applying for VA Healthcare or considering filing a VA disability claim, and are looking for help, please consider attending the weekly 4PM Thursday Zoom coffee or the noon Sunday Zoom podcast on VA Healthcare and Disability Claim topics.

This is the **link** for you to save to access the Website. Here you will find all of the links that are individually listed below :

- 12:00 - 1:00 PM EST Sunday Noon Veteran Sitrep Podcast
- 4:00 - 5:00 PM EST Thursday Vet Talk
- Facebook Page Trusted Helpers: A daily update on what is happening with your VA benefits
- 550+ Videos, created by Air Force Veteran Ed Ruckle, answering questions veterans, like you, have asked.

Please note that the VA 1010EZ, the form for applying for VA Healthcare has been revised as of this month (July 2024). If you applied in the past and were denied VA Health Care, another look with the new form may be appropriate to see if you qualify for VA Healthcare).

The end of a relationship. Loss of a job. Housing instability. Feeling a loss of purpose. At some point, everyone will face a challenge. Some of those challenges may develop into a crisis.

Recognizing a crisis in yourself or those you care about can help you know when to find support.

24/7 Confidential, Crisis Support, for Veterans and Their Loved Ones

Dial 988 then Press 1

Or text 838255