30 November 2025

Volume XIII, Issue 11

THE METRO DETROIT METEOR

MOAA Military Officers Association of America

Chapter Board Members

President - LCDR Rich Higgins, USN (Ret)
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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

Important Information

Chapter elections are completed!

It's time to renew your Chapter dues

Chapter dues are payable by January 15th. See 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

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I attended MOAA's inaugural TotalForce+ conference Oct. 28–29 at National Harbor in Maryland and came away energized by two days laser-focused on people—service members, veterans, families, and the leaders who support them. We opened Tuesday with a stirring National Anthem and remarks from MOAA President/CEO Lt Gen Brian "BK" Kelly, USAF (Ret), and Board Chair Gen Thomas D. Waldhauser, USMC (Ret), framing the theme: "People Outrank Everything." A powerful first plenary underscored why the All-Volunteer Force remains America's strategic advantage, followed by rapid-fire "Let's Talk" sessions on shaping the FY27 NDAA around talent, using data to strengthen next-gen recruiting, and expanding the Work Opportunity Tax Credit to support military spouse employment.

Midday, I joined the AI Learning Lab to explore how artificial intelligence is opening new career pathways for the military-connected workforce. The afternoon highlighted health, readiness, and the "human weapon system," and a mental health session—paired with USAA's Face the Fight initiative—modeled candid, stigma-busting conversations that can save lives. Networking at the Hold-My-Commute Reception and the MOAA Charities Roast & Toast capped an impactful first day.

Wednesday's sessions brought senior enlisted leaders to the main stage with practical, scalable ideas for readiness and retention. A standout panel shared state-level solutions for veteran employment, housing, and mental health that can be replicated nationally. Afternoon talks delivered high-octane leadership and resilience messages—from Former SEAL LT Jason Redman, USN (Ret.) on owning your post-uniform "American Dream" to Sergeant Major of the Marine Corps, Ramón "CZ" Colón-López, on accountability, trust, and performance. We closed by celebrating how service forges leaders who thrive in every sector.

Key takeaway: the future of the Total Force will be built by partnerships pulling together on talent, health, and purpose.

Best regards,

Rich

Rich Higgins, LCDR, USN (Ret.)

President

2025 Meetings

Board Meetings			Chapter/Other Meetings		
Jan 16	Feb 20	Mar 20	Jan 30 Chapter Lunch	Apr 7-10 Advocacy in Action	May 1 Chapter Dinner National MOAA Visit
Apr 17	May 14	Jun 19	May 10 International Armed Forces Dining out	Jun 12 Chapter Lunch	Jul 9 Chapter ZOOM Meeting
Jul 17	Aug 21	Oct 16	Sep 18 Chapter Luncheon	Sep 20 Retiree Appreciation Day	Oct 16 Chapter Zoom Mtg
			Nov 6 Chapter Mtg / Election of Officers	Nov 9 Veteran's Day Remembrance	Dec 13 Wreaths Across America

Due to the extensive geographic footprint of the chapter, we do not have a standard meeting location. Rather, we move the meeting location around to accomodate our members. 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**.

Tricare to increase pharmacy copayments, add new benefits in 2026

By Patricia Kime

Tricare health beneficiaries who fill prescriptions outside a military health facility will pay more for medications next year, but they will also have expanded access to new treatments for conditions like lung cancer and chronic back pain, under an announcement made by the federal government Tuesday.

According to a notice in the Federal Register, most Tricare prescription copayments for medications purchased at retail pharmacies and through the Tricare mail-order pharmacy will increase beginning Jan. 1.

In 2026, the rates for 30-day retail prescriptions will remain at $16 for generic drugs, but they will increase to $48 for brand-name medications. Ninety-day mail-order prescriptions will cost $14 for generic drugs and $44 for branded prescriptions. Non-formulary drugs will be $85 for the 30-day retail or 90-day mail-order prescriptions.
Prescriptions filled at military hospitals or clinics will continue to be available at no cost to patients, and active-duty personnel still won't pay cost-shares or copays at retail pharmacies for covered medications.
The new rates reflect a 12% to 15.8% rise over the current copays, which were set at the start of 2024. The increase is part of a plan initiated in 2018 by Congress and the Defense Department to increase the share patients pay for their medical services through the military health program.

To read the entire article go to the *Military Times* at this **link**.

Chapter Legislative Actions

MOAA tracks member engagement with legislators through the Legislative Actions Center. Although our chapter is small, we lead the state and rank highly nationwide. The following table compares our performance with other Michigan chapters from January 1 to September 30. Great work, keep it up!

Chapter Name	Number of Registrants	Number of Actions Taken
MI00 - Michigan Council of Chapters of the MOAA	Less than 10	12
MI01 - Capitol Area Chapter	23	25
MI03 - Southeastern Michigan Chapter	29	133
MI05 - Army and Navy Club of Grand Rapids	18	53
MI06 - Northwestern Michigan Chapter	17	39

MISIDE Trunk or Treat

On October 21, the Chapter donated over $100 worth of cookies and snacks to support the MiSide Trunk or Treat event held on October 30, 2025. This is the second year in a row that the chapter has supported this important and fun initiative. MiSide is a large Detroit area social service organization and supports a wide variety of effective and compassionate causes in the area include housing for veterans at Piquette Square on Brush Street in Detroit.

Past President Roy Yaple next to the Chapter's donations

Over 200 Trick or Treaters participated in the event.

MOAA Communications

You should have recently received the below email from National MOAA. As you may know, our Chapter has a membership of 34 people. Over the past two years MOAA has been working to update their system in order to make visible to the Chapter the number of officers in our region. This will enable us to reach out to them to invite them to our Chapter. (They may not know we exist). Part of the process is updating communication preferences with National MOAA. Follow the links below to review and update your preferences.

Thank you for your MOAA membership and steadfast support of the uniformed services and veteran communities. MOAA has updated its Privacy Policy. You can review the updated policy **here** to learn how we protect and use personal information provided to us. To ensure we serve you the best we can, these updates may result in additional MOAA-related communications.

To review and update your communication preferences about how MOAA communicates with you or shares your information with trusted MOAA chapters and partners, log into **www.moaa.org**, click on "Profile Information" in the top right corner, and then select "Communication Preferences" in the left-hand column. Email subscriptions can be updated by clicking the "Manage Preferences" link in the footer of most MOAA emails. If you are unable to access your preferences online, please call our Member Service Center at (800)-234-6622, Monday through Friday between 9:00 am and 3:00 pm EDT, for assistance.

Thank you for your continued support of MOAA and the over 22 million veterans, families, and surviving spouses whose earned benefits we hold dear.

Sincerely,

Team MOAA

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

Dues are payable by January 15th. You can pay at any time by going to our website at this **link**

Chapter Leaders Elected

At our meeting of November 6, the below officers were elected to serve a one year term beginning in January:

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

Upcoming Events

Revisiting the Revolution

Beginning on November 16th, PBS will premier "The American Revolution", a six-part series that explores the pivotal events and influential figures that shaped the nation's founding. Noted documentarian Ken Burns highlights the battles at Lexington and Concord and the creation of the Continental Army and subsequently, the Navy and Marine Corps. The program delves into the people, culture and politics of the era.

the Voices of Veterans

The Library of Congress Veterans History Project (VHP)has a goal of adding 4,000 new stories over the next year, bringing the total to 125,000. The VHP marked its 25th anniversary Oct. 27 by kicking off special exhibits and events. The VHP encourages all veterans to share their stories.

Individuals can go to the **website** for details on how to share their stories. "We want every veteran to understand that their story is valuable and their story is wanted," he added, "because we have over 3 million researchers a year accessing our collections, and they are not all looking for Medal of Honor, storming-the-beaches-of-Normandy, Saving Private Ryan stories."

This article appeared in the November 2025 edition of *The Military Officer.*

'Make Camo Your Cause' to help homeless veterans in 2025 and beyond

U.S.VETS' Make Camo Your Cause to #HONORUSVETS campaign seeks to establish the camouflage print as an official symbol of veteran support to show patriotism and pride. Through this effort, they look to engage millions of Americans on our mission to end veteran homelessness in the United States!
To learn more about how U.S.VETS is helping homeless vets and how you can join in the cause, click **here**.

TRICARE Open Season started this week. Check out this article to see what actions on your part are needed, if any. Click **here** to go to the TRICARE website.

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.

MEMBERSHIP

Chapter Seeks New Members

Our active member roster remains at 32 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**.

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

Chapter dues are for the calendar year of $20 are due each year in January. Dues can be paid by check for $20 made out to Southeastern Michigan Chapter MOAA or via the **dues link** on the website.

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 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

From TotalForce+: Tax Law Expiration Offers Chance to Boost Military Spouse Employment

By: Kevin Lilley

Military spouses seeking employment don't need charity.

But some of their prospective employers might need a nudge to say "you're worth it."

That simple message, at the core of an opening-day presentation at the inaugural TotalForce+ conference in National Harbor, Md., yields an approach for advocates and other stakeholders combating the persistently high military spouse unemployment rate, which has sat at 20% or higher since at least 2006.

The proposal: Expand the Work Opportunity Tax Credit (WOTC) to cover military spouses along with other targeted groups, including veterans, who face barriers to employment. Companies would get $2,400 (more in some cases) per eligible new hire, helping to offset onboarding costs, through pre-existing WOTC processes.

Ask Your Lawmakers to Support Military Spouse Employment

This article appeared in the November 2025 edition of *The Military Officer.* 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

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Or text 838255