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## MOAAJAVC AT ADVOCACY IN ACTION

Our chapter represented well at the 2025 Advocacy in Action event on Capitol Hill. Chapter members led MOAA teams working with Congressional delegations from Nevada, Ohio, New Mexico, and Nebraska advocating on behalf of military members, veterans, and families.

Our chapter members worked with members of Congress on a host of issues including adding military spouses as a target group for the Work Opportunity Tax Credit to improve hiring and improve the 21% unemployment rate. Chapter members also advocated for improved oversight of unaccompanied housing repairs and access to care issues in the Military Healthcare System.

Additionally, MOAAJAVC was recognized by MOAA with three prestigious annual awards. We received a five-star Level of Excellence (LOE) Award. This award is



Photos courtesy of Jen Goodale & Walter Paul.

the highest honor a chapter can receive for excellence across the full scope of MOAA's mission and is awarded to selected recipients at the five, four, and three-star levels.

We also received two Harris Communication Awards for our chapter newsletter and

website. These two awards recognize chapters that do an outstanding job communicating with their members.

We congratulate our members on a job well done and if you'd like to read more on the issues we are fighting for, check out: [moaa.org/takeaction](http://moaa.org/takeaction).



## APRIL 29, 2025 CHAPTER MEETING

Our next chapter meeting will be Tuesday 29 April at 8pm EST/ 7pm CST/ 6pm MST/ 5pm PST on Zoom.

We will welcome Colonel Mike Brazelton, USAF (Ret.). Col Brazelton is a recipient of the Distinguished Flying Cross and

Silver Star and a Prisoner of War from 7 Aug. 1966 to 4 March 1973 in North Vietnam.

We are very fortunate Col Brazelton is spending an evening with us and look forward to seeing you there!

Join Zoom Meeting  
<https://us02web.zoom.us/j/81720059907?pwd=5Kc8MYJjkHktFKcYNk9UyWPyS3lnJG.1>

Meeting ID: 817 2005 9907  
 Passcode: 865150



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](http://www.moaa.org/takeaction)

## TRICARE Changeover Update: Another Extension for West Region Beneficiaries

*By: Kevin Lilley*

TRICARE Beneficiaries in the West Region will have more time to set up payment plans and to access specialty care without a contractor-approved referral, according to [a March 27 press release](#).

The payment setup had been set to expire March 31, as had the referral waiver. Beneficiaries now have until April 30 in both instances. Learn more about the changes below (Note: TRICARE For Life, US Family Health Plan, and TRICARE overseas plan users, as well as those in the East Region, are not affected.)

**[FROM TRI-CARE.MIL: [How TRI-CARE Regions Are Changing in 2025](#)]**

### Payment Plan

**What:** Beneficiaries must make a payment to TriWest by April 30 or

they will be disenrolled from TRICARE dating back to Jan. 1.

**Who:** Those who pay by allotment or who have already established a payment plan with TriWest should check to ensure the payments are being processed. Those who have not established a payment plan can do so via the [TriWest web portal](#) or by completing and submitting [this form](#).

**Questions:** TriWest beneficiaries can contact TriWest customer service at 888-TRIWEST (888-874-9378) for answers to their questions or to provide payment information over the phone.

### Referrals and Waivers

**What:** Beneficiaries who receive a referral for specialty care from a primary care provider do not have to wait for TriWest approval to see the specialist. This policy will remain in place

until April 30. Waivers do not apply to inpatient care, lab tests, applied behavior analysis or [Autism Care Demonstration](#) services, or services under the [Extended Health Care Option](#) (ECHO). The specialist must be TRICARE-authorized.

**What Else:** TRICARE Prime users seeing a provider who is no longer in the TRICARE network – but is a TRI-CARE-authorized provider – may continue to see that provider and pay regular TRICARE Prime copayments instead of higher [point-of-service fees](#). This fee waiver also expires April 30.

**Questions:** Unsure whether your provider is authorized, or whether they are in or out of the TRICARE network? Learn more about how providers are classified [at this link](#), and check out the [TriWest provider directory](#). Contact TriWest customer service (888-TRIWEST) for further information.

## SPOTLIGHT: SERVICE TO SCHOOL

Service to School (S2S) is a 501(c)(3) non-profit organization. Their mission is to prepare transitioning military veterans for their next chapter of leadership by helping them gain admission to the best college or graduate school possible.

S2S was founded by veterans and is led by veterans who are committed to transforming the veteran community through the power of higher education.

S2S empowers veterans to take control of their

education by helping them throughout the entire application process: testing to acceptance. For more information please see:

<http://service2school.org/>

## Your Guide to TSP Investments

By: MOAA Magazine

The Thrift Savings Plan (TSP) has long been known as a low-cost way to save for retirement in a tax-advantaged account, offering investing options that aren't available anywhere else. Recent changes make it even better.

Here's how to make the most of the TSP investments and how to build your portfolio.

**[RELATED: [Thrift Savings Plan Planning to Unveil Roth Transfer Option in 2026](#)]**

The TSP includes three funds that invest in stocks and two that focus on fixed-income investments:

**C Fund:** Large-company stock index fund, designed to match the performance of the S&P 500 index

**S Fund:** Small-company stock index fund

**I Fund:** International stock index fund

**F Fund:** Fixed-income index fund, tracking the Bloomberg U.S. aggregate bond index

**G Fund:** Government securities investment fund

The TSP also offers lifecycle funds (L Funds) that create portfolios of the five funds based on your investment time horizon, in five-year increments. The investments are automatically shifted as your withdrawal date gets closer.

**[STATE TAX UPDATES: [4 States Start 2025 With Movement on Retired Pay Exemptions](#) | [News from 6 States on Military Retirement Pay](#)]**

### Changes and Options

"The TSP makes things easy, and the descriptions are pretty true to form," said Lt. Col. Patrick Beagle, USMC (Ret), CFP®, owner of [WealthCrest Financial Services](#) in Springfield, Va. "With the recent revamp of the index tracking in the I Fund, it has improved even more."

In the past, the I Fund invested only in companies from developed countries, but the benchmark changed in 2024 to add developing economies, too.

"Now it includes emerging markets, which is an important part of a diversified portfolio," said Lt. Col. Amy King, USA (Ret), CFP®, [Instar Financial Planning](#) in Fallston, Md.

One special TSP option is the G Fund.

"The G Fund is unique," said Col. Curt Sheldon, USAF (Ret), CFP®, in Alexandria, Va., and a MOAA Life member. "The fund buys government bonds that are only issued to TSP."

The G Fund tends to have higher yields than stable value funds offered by other employer plans because it can invest in longer-term bonds, King said.

Even though the G Fund can be a good place to invest the cash portion of your portfolio, King warns against keeping too much long-term money there, which might not keep up with inflation.

### How to Create a Portfolio

When deciding how much to invest in the TSP funds, consider when you need the money.

"It's all based on your investment time horizon, risk tolerance, financial goals, and cash flow needs," said King.

If you won't need the money for a long time, she recommends investing most in the stock funds, but keeping some in the F Fund and G Fund, too.

"Diversification is really key," King said.

If you receive military retirement pay, you may feel comfortable investing more aggressively, said Beagle. With that steady income, you can ride out downturns in a market and take "more risk for potentially more gain in the longer term," he said.

The L Fund makes these moves automatically. Choose a date closest to when you plan to withdraw the money, and the fund gradually shifts the investments. The TSP L Funds tend to be more conservative than other target-date funds, but you can choose a later target date if you want more stock funds for longer, said Beagle.

*"The TSP makes things easy, and the descriptions are pretty true to form...With the recent revamp of the index tracking in the I Fund, it has improved even more."*

## Board of Directors

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Chapter Website  
<https://moajavc.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](mailto: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. This week, CAPT Welsh welcomes Peter Dutton explaining how curiosity has taken him from aviation to the JAG Corps to a post-military career as an academic, obtaining his PhD and now becoming a member of the Yale Law School Faculty.

<https://podcasts.apple.com/us/podcast/145-dr-peter-dutton-the-accidental-academic/id1602234623?i=1000702314088>



## UPCOMING EVENTS IN APRIL

### MOAA's Virtual Career Fair featuring flexible work arrangements

24 April 2025

11:30-1pm (EDT) Online

Transitioning from uniformed service? Military spouse with a career on the move? Making a foreseen or unforeseen career pivot?

No matter where you are along your career journey, join us for a virtual networking, career, and hiring event! Let MOAA help you:

Market your education, experience, and skills.

Connect with employers looking to hire.

Land the position!

Throughout the event, you'll be able to engage in 1-on-1 chats with talent acquisition professionals and recruiters from military-friendly and veteran-ready companies across various industries and sectors. Be sure you are camera-ready, as our platform supports audio and video functionality: The employer may want to interview you on

the spot!

Participating employers include:

- ClearanceJobs (Featured Employer)
- Amazon
- American Corporate Partners (ACP)
- Booz Allen Hamilton
- CACI International, Inc.
- Exelon Corp./Pepco Holdings
- Idea Entity
- Magellan Federal
- ManTech
- Sirva Worldwide, Inc.
- Strategic Resources, Inc.

Don't miss this unique opportunity to get connected, make a great first impression, and have a conversation with your potential future employer! Register today!

<https://www.moa.org/content/events/transition-and-career/virtual-career-fair-april-2025/>

### MOAA's Legislative Update

29 April 2025

2-3pm (EDT) Online

Want to know more about recent legislation that may impact your service-earned benefits, or about MOAA's legislative priorities for the upcoming National Defense Authorization Act, the 119th Congress ... and beyond?

Join MOAA's financial and benefits professional – Capt. Paul Frost, USN (Ret), AFC® -- for a comprehensive review of these topics and others, including:

A recap of MOAA's April 2025 Advocacy in Action event, where members from across the nation will join MOAA staffers on Capitol Hill to bring our legislative priorities to congressional offices in person.

A look at where our federal dollars are spent.

A review of the military experience of our legislators.

A compilation of recent legislative wins and losses involving veterans' benefits.

A deep dive into resources from MOAA to help you understand your benefits and our advocacy efforts, including our COLA Watch and Legislative Action Center.

<https://www.moa.org/content/events/healthcare-and-benefits/moaas-legislative-update-april-2025/>