

Surviving Spouse Liaison Training

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**Surviving Spouse Liaison
Training
Northwest Regional Leadership Training
Reno, Nevada
November 15-16, 2024**



LUKE CHAPTER MOAA SURVIVING SPOUSE PROGRAM

The information shared today may be found on our Website:

<https://www.lukemoaa.org/Surviving-Spouse-Program>

- Luke Chapter MOAA has 36 members, age ranges from 50's-102 years of age.
- We are located near Luke Air Force Base.
- We have a very active group meeting in restaurant private rooms.
- We have speakers at each SS meeting. The speakers have a relationship to the military, they are military or provide services to the military such as RAO's, PCS assistance, grief sharing/chaplaincy, etc.
- We take a trip every year to a forum that has military connections.
- Our members range from very active to assisted living and hospice.



LUKE CHAPTER MOAA SURVIVING SPOUSE PROGRAM

lukemoaa.org/Surviving-Spouse-Program

- **Caregiver Helpful Information**
- **Planning For the Loss of a Loved One**
- **Wills and Trusts**
- **Planning for your Own Death**
- **Tax Preparation Assistance**
- **Casualty Assistance Programs – for all 8 Uniformed Services**
- **Surviving Spouse Program Overview**
- **MOAA References**

Today's Topic: Caregiving

Table of Contents:

1.	Elizabeth Dole Foundation Respite Care for Caregiver: 35 hours: free
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10.	What if the Veteran is not registered with the VA
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12.	Caregiver education by diagnosis
13.	Suicide Prevention
14.	Caregiver coaching
15.	Respite Care



ELIZABETH DOLE FOUNDATION – Respite Care *

* Not VA connected

WHAT: 35 hours a year of **RESPITE CARE** are available **FREE!**

For further information – link to the Elizabeth Dole Foundation is below:

<https://hiddenheroes.org/find-help/respite/>

WHO: The Elizabeth Dole Foundation is the coordinator of this program.

HOW: If you would like to pursue this, contact:
Abigail Haigh <abigailv@elizabethdolefoundation.org>

OR:

Elizabeth Dole Foundation,
600 New Hampshire Ave, NW,
Washington, DC 20037
202-221-7419 (Abigail Haigh direct line)



Information in this document

<https://www.va.gov/pension/aid-attendance-housebound/>

U.S. Department of Veterans Affairs | 810 Vermont Avenue, NW Washington DC 20420 Last updated: September 24, 2020



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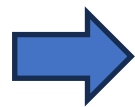
What is Respite Care?

Respite Care is a program that pays for care for a short time when family caregivers need a break, need to run errands, or need to go out of town for a few days. Respite Care can be helpful to Veterans of all ages, and their caregiver.

There are two types of respite:

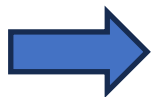
-  **1. Home Respite Care** is a service that pays for a *person to come to a Veteran's home or for a Veteran to go to an adult day health care* program while their family caregiver takes a break or runs errands.
-  **2. Nursing Home Respite Care** is a service that *pays for a Veteran to go to a nursing home* while the family goes out of town for a few days without worrying about leaving the Veteran alone at home.

VA Aid and Attendance benefits and Housebound allowance



VA benefits (like DIC) provide monthly payments added to the amount of a monthly VA pension for qualified Veterans and survivors.

If you need help with daily activities, or you're housebound, find out if you qualify.



Am I eligible for VA Aid and Attendance or Housebound benefits as a Veteran or survivor?

VA Aid and Attendance eligibility

You may be eligible for this benefit if you get a VA pension, and you meet at least one of the requirements listed below.

At least one of these must be true:

- ✓ You need another person to help you perform daily activities, like bathing, feeding, and dressing, or
- ✓ You have to stay in bed—or spend a large portion of the day in bed—because of illness, or
- ✓ You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, or
- ✓ Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)



What if the Veteran isn't enrolled in VA health care yet?

1. Have the veteran apply for VA health services.

You can also apply for VA Aid and Attendance or Housebound benefits

Nursing Home: If you're in a nursing home, you'll also need to fill out a Request for Nursing Home

I am a Caregiver/Family Member Caregiver



Health Care for Caregivers

General Caregivers do not need to be a relative or live with the Veteran.

VA Definition of Caregiver: A General Caregiver is a person who provides personal care services to a Veteran enrolled in VA health care who: needs assistance with one or more activities of daily living or needs supervision or protection based on symptoms or residuals of neurological care or other impairment or injury.

A. Eligibility:

You must be at least 18 years old and at least one of these must be true for you.

You must be either:

- ▣ A spouse, son, daughter, parent, stepfamily member, or extended family member of the Veteran, **or**
- ▣ Someone who lives full-time with the Veteran, or is willing to do so if designated as a family caregiver

Caregivers may receive payment. These payments are an add-on to the standard pension and can provide up to \$2,431 per month for care funding.

Check out the Eligibility information on the VA website.

General Caregiver Support Services (PGCSS) is one of two programs within the Caregiver Support Program.



Is PGCSS Right for You?

If you are a caregiver of a Veteran enrolled in VA health care and who is interested in connecting with other caregivers,

And you are:

- **receiving additional support** from a professional care team, or
- **looking to enhance your skills as a caregiver,**

Program of General Caregiver Support Services (PGCSS) may be right for you.

Program One (PGCSS) provides

- peer support mentoring,
- skills training,
- coaching,
- telephone support,
- online programs, and
- referrals to available resources to caregivers of Veterans.

Program 2 (PGCSS) provides

Caregiver Resources for:

- CHAMPVA Caregiver Resources
- Dementia Caregivers
- Fisher Houses
- HIV Caregivers
- Homemaker & Home Health Aides
- Hospice and Palliative Care
- Long Term Care
- Multiple Sclerosis Caregivers
- Polytrauma/Traumatic Brain Injury (TBI) Caregiver Support
- Respite Care
- Stroke Caregivers

VA Care Giver Support

How many caregivers can the eligible Veteran appoint?

- **The Veteran can appoint:**

- **1 Primary Family Caregiver** (the main caregiver), and
- Up to 2 **Secondary Family Caregivers** (people who serve as backup support to the primary caregiver when needed)

- **Eligible Primary and Secondary Family Caregivers can receive:**

- Caregiver education and training o Mental health counseling
- Travel, lodging, and financial assistance when traveling with the Veteran to receive care

- **Eligible Primary Family Caregivers may also receive:**

- **A monthly stipend** (payment)
- **Access to health care benefits**
- At least **30 days per year of respite care** for the Veteran



What if the Veteran I'm caring for doesn't meet the eligibility criteria for this program?

Family caregivers of Veterans who aren't eligible for this program **may still be able to get support and resources...**

Because the VA Caregiver Support Program

consists of 2 programs:

1. The program that you just read about, AND this program below

"What to do if they are not yet enrolled in a VA program"



Call the Caregiver Support Line at [855-260-3274](tel:855-260-3274), Monday through Friday, 8:00 a.m. to 10:00 p.m. ET, and Saturday, 8:00 a.m. to 5:00 p.m. ET

Discuss your options with your local Caregiver Support Coordinator (CSC)

[Go to the VA Caregiver Support Coordinator directory](#)



Program Two - Call VA's **Caregiver Support Line (CSL)** at 1-855-260-3274 to learn more about the support that is available to you, and for assistance connecting with the ...

Program of Comprehensive

Call VA's Caregiver Support Line (CSL) at 1-855-260-3274 to ...

Caregivers Support Line (CSL)

Call VA's Caregiver Support Line at 1-855-260-3274 to learn ...

Program of General Caregiver

The Program of General Caregiver Support Services (PGCSS) is ...

Caregiver Support Coordinator

Caregiver Support Program (CSP) Teams/Caregivers Support ...

VA In-Home and Support ...

Call VA's Caregiver Support Line at 1-855-260-3274 to learn ...

PCAFC decisions

Program Assistance Family Care Givers (PCAFC)

PCAFC appeals, PCAFC reviews, Beaudette ruling, ...

GENERAL INFORMATION

Steps for Enrollment –

Every Veterans Affairs medical center (VAMC) is staffed with a Caregiver Support Program (CSP) team. This team can help assist you with determining the resources and services available for you and assist you with enrolling in CSP programs.

There is no formal application required to enroll in PGCSS. To enroll, complete the following steps:

1. **Reach out** to the facility CSP team or request a referral from the Veteran's provider (see page: 16 - [Caregiver Support Coordinator](#))
2. **Complete an intake** with the facility CSP Team. The Veteran will need to agree to receive care from you as their caregiver, as you will be listed in their healthcare record.
3. **Enroll and begin** to utilize the [supports](#) and services offered.

🕒 For each of the 3 following items

- [PGCSS FAQs Flyer](#) - English (PDF)
- [Folleto de preguntas frecuentes sobre PGCSS](#) - Spanish (PDF)
- [Flyer ng Mga FAQ ng PGCSS](#) - Tagalog/Filipino (PDF)

SERVICES PROVIDED THROUGH PGCSS



Skills Training Classes For Caregivers

1. Building Better Caregivers (BBC)

Building Better Caregivers (BBC) is an **online six-week workshop** that helps caregivers in two key ways: training in how to provide better care, and helping caregivers learn how to manage their own emotions, stress and physical health. After the workshop, you can stay connected to other caregivers through the alumni community. This service is free and secure. Connect with other caregivers today! To learn more **Read** the [BBC Fact Sheet\(pdf\)](#) (Ctrl and Click mouse to follow link)

Mobile Support

2. Annie Caregiver Text Program (Ctrl and Click mouse to follow link)

Annie, the VA's text messaging service, has **several text programs for caregivers.**

Caregivers can receive messages to help them manage stress, take better care of themselves, manage dementia behaviors, and cope with bereavement. Messages may be educational, motivational or an activity to manage stress. You may stop the service at any time. Caregivers need a phone capable of text messaging to enroll. Talk to your Caregiver Support Coordinator to receive Annie messages.

One on One Coaching

Resources for Enhancing All Caregivers Health (REACH) VA

3. You can participate in REACH VA via individual sessions. Connect with a **coach who will provide you with a workbook** and help you with a variety of issues caregivers face. They will coach you in stress management, problem solving, selfcare and healthy behaviors, as well as Veteran safety, behaviors, problems or concerns linked to a diagnosis. Your assigned coach will call you for a total of four sessions, over a two to three-month period. If you participate in support groups, you and other caregivers will meet together with a coach. The same REACH sessions and training will occur during six group sessions over three to six months. Learn more about the [**REACH VA Program**](#)

SELF CARE CLASSES FOR THE PERSON WHO IS A CAREGIVER

Caregiver Health & Wellbeing Coaching

4. Whole Health is VA's cutting-edge approach to care and supports your **health and well-being. It centers around what matters to you, not what is the matter with you. **A Whole Health Coach is your personal guide who works with you to develop a personalized health plan based on your values, needs, and goals.** †**

Caregiver Self-Care/Resilience Courses

5. **Caregiver Self-Care courses** are in-person or virtual group trainings provided to caregivers with a focus on supporting and meeting their needs. The classes are led by trained facilitators. In these fun and interactive sessions, you might **learn about managing stress or coping with your emotions**, you may learn a new relaxation technique such as yoga, meditation, or qigong, you may listen to music or practice Zen doodling. Contact your Caregiver Support Coordinator to find out which classes are available for your facility.

Caregivers FIRST

6. **Caregivers FIRST (Caregivers Finding Important Resources, Support, and Training)**, is an evidence-based skills training program for caregivers of Veterans of all eras and diagnoses. Caregivers FIRST is a highly adaptable grab-and-go curriculum package that includes a series of four proactive group classes to help **caregivers build self-care and psychological coping, health system navigation, and hands-on clinical skills.**

WARNING SIGNS

Health Problems

Sleeplessness

Anxiety

Exhaustion

Irritability

Social Withdraw

Denial

Lack of concentration

Anger

Depression

Information presented was shared with Luke Chapter MOAA 10-02-2023 seminar on Caregivers by Cypress Homecare Solutions, Bob Roth- President by way of Renee Rizzo Care Services Coordinator.
Mr. Roth was a member of AZ Governor's Council on Aging.



Picture by FreePik

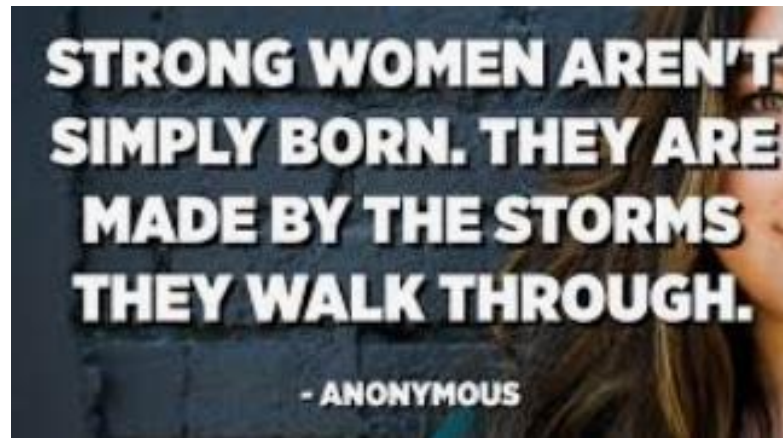
The Stress of Caregiving

IDENTIFY YOUR SYMPTOMS

- No energy reserves
- Difficulty sleeping
- Changing/irregular sleep patterns
- Easily irritated, angered, over-reacting
- Poor concentration
- Short-term memory problems
- Repeating actions or chores
- Being neglectful
- Changing eating habits
- Loss of interest in activities once enjoyed
- Frequent physical problems
- Increased alcohol/drug abuse
- Increased cigarette smoking

TIPS FOR DEALING WITH STRESS

- Accept your limits
- Create a caregiver support group
- Get organized
- Schedule time for yourself
- Make your own health your first priority
- Eat a balanced diet
- Get plenty of rest
- Exercise regularly
- Relax and do something fun
- Take a break
- See your doctor about health issues
- Use community resources
- Ask for and accept help
- Maintain your social ties



If you would like to review this PowerPoint online,
you can access it online at:

<https://www.lukemoaa.org/Surviving-Spouse-Program>

The Role of a Surviving Spouse Liaison & Eligibility Requirements

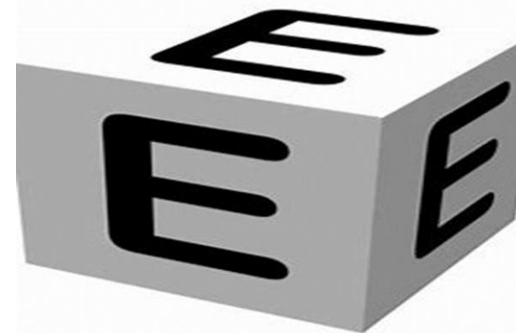
Who can be a Surviving Spouse Liaison?

- Any member – male or female – or a spouse can be appointed to the position
- Does not have to be a surviving spouse
- Councils & Chapters will get points on their LOEs for appointing a surviving spouse liaison with an email address and the name is in the data base.



Role of Surviving Spouse Liaison

- Primary Point of Contact for Surviving Spouse & Spouse legislative & benefits Issues
- Advise the council or chapter president on Surviving Spouse Issues
- Encourage, Engage & Educate surviving spouses and spouses of members to take an active role in the chapter/council and MOAA advocacy
- Assist members during times of loss



Promote Key Values of MOAA

5 Key Focus Areas



- Advocacy
- Membership
- Council & Chapters Support
- Engagement/ Resources
- Philanthropy-MOAA Foundation & Scholarship Fund

Advocacy

- Focus on issues important to surviving spouses & spouses
 - Improvement of DIC
 - Remarriage Issues
 - Loss of pay month of death





Advocacy Issues of Special Interest

SURVIVOR RELATED BILLS

1. **Military Retiree Survivor Comfort Act**
Bill #s: Pending reintroduction
 - Would allow survivors to avoid immediate takeaway of the last month's retirement pay upon the death of the veteran. Could gradually repay over 12 months or request debt forgiveness.
2. **Caring for Survivors Act**
Bill #s: Pending reintroduction. Would raise DIC to same levels as other federal survivor programs.
3. **Elizabeth Dole Home and Community Based Service for Veterans and Caregivers Act**
4. **Love Lives On—remarriage act**

ACT NOW!

- **CONTACT YOUR LAWMAKERS TO IMPROVE SURVIVORS' BENEFITS.**

Membership

- Grow surviving spouse membership in both National MOAA & local chapters
- **Currently, Surviving Spouses make up 12-14% of MOAA membership—that's over 46,0000 members who can vote, give and serve. The majority are over 70 years of age.**
- Constant reminder: A surviving spouse is a regular member!
- **If a spouse was a life member, membership passes without charge to the surviving spouse.**
- The spouse did not have to be a MOAA member—a surviving spouse can join on her own
- **Memberships available @ 3 levels: LIFE; Premium 1/2/3 yr available & Basic - Free**
- Encourage anyone eligible to join or increase membership and credit SSAC.

See website for more information, special rates

Membership (Con't)



Encourage a Surviving Spouse to join MOAA

- **Initiate post death contact— invite to chapter meetings**
- **Make phone calls; offer rides**
- **Welcome & include in ALL chapter activities**
- **Inform potential members about MOAA benefits**
- **Always use the term “Surviving Spouse” rather than “Auxiliary”**
- **Request Feedback**
- **When they join-credit SSAC**

Council & Chapter Support

Encourage	Encourage participation within the chapter
Apply	Apply for chapter/council board
Solicit	Solicit input to design programs of interest
Volunteer	Volunteer for leadership positions
Incorporate	Incorporate Surviving Spouses in all aspects of chapter management
Take	Take charge! Design. Develop. Direct A Special Project!

Council & Chapter Support (cont)

1

**Be an advocate.
Promote MOAA
legislative issues.**

2

**Educate about
personal affairs
& actions to take
before and after
a personal loss.**

3

**Recognize
outstanding
performance—local
& national, i.e.,
MOAA Surviving
Spouse Liaison
Excellence Award.**

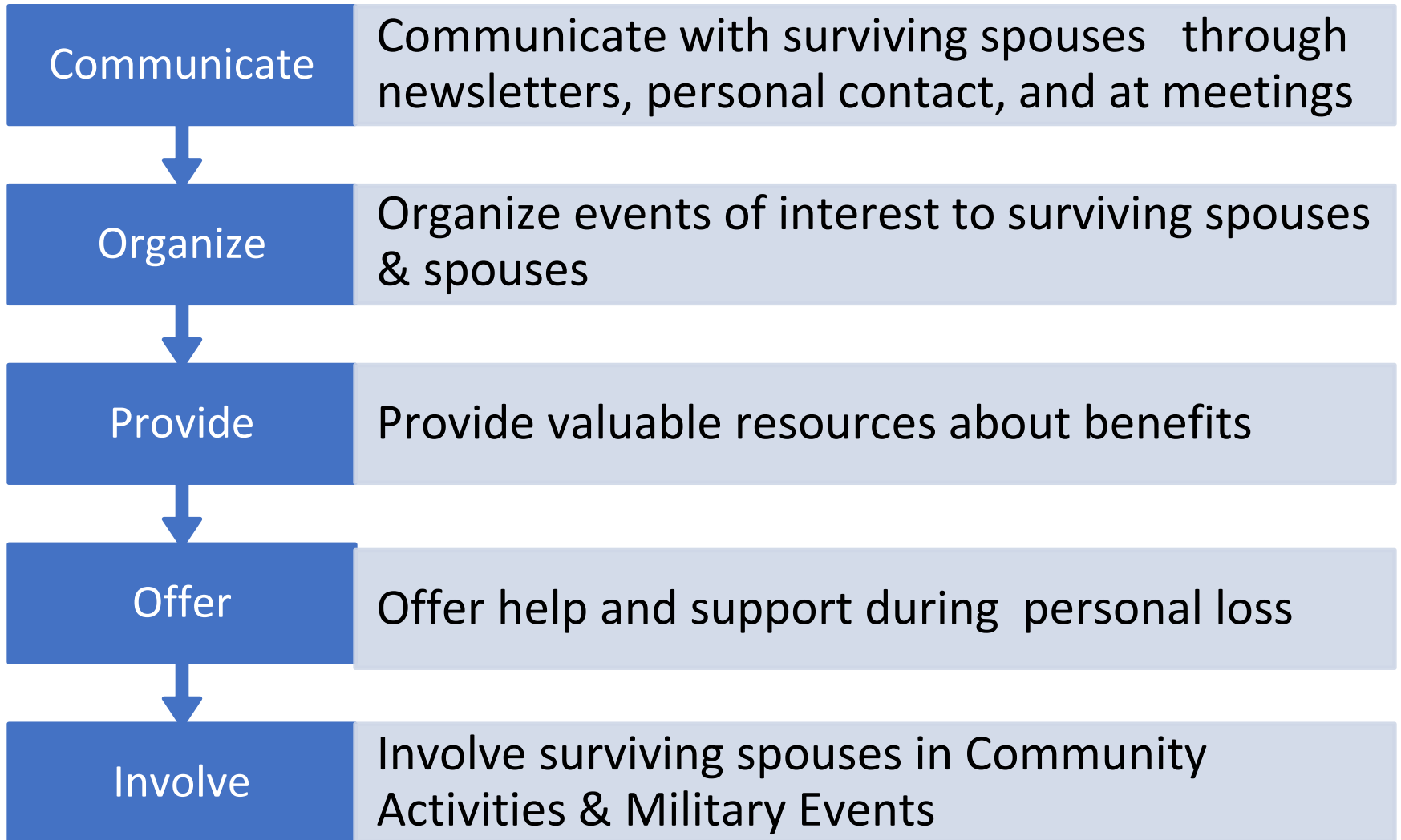
2024 Surviving Spouse Excellence Awardees



❖ **Linda Wolverton**
Luke Chapter AZ

❖ **John Glenn**
Missouri Council

Best Practices



Education of Surviving Spouses & Spouses: Planning Ahead!

**PLAN
AHEAD**

PLAN AHEAD!!

- Encourage members & spouses to talk to each other about death and ways to prepare



Help

Help your spouse be a surviving spouse before that time in your lives happens

- Gather important papers: DD214, wills, living will, durable power of attorney, insurance policies, passwords, birth/marriage certificates, passwords, etc.
- Check all signature cards
- Review all insurance policies
- Make sure utilities are in BOTH names
- Check state regulations for car registration requirements

MOAA PUBLICATIONS

PREPARING FOR THE LOSS OF A MILITARY SPOUSE

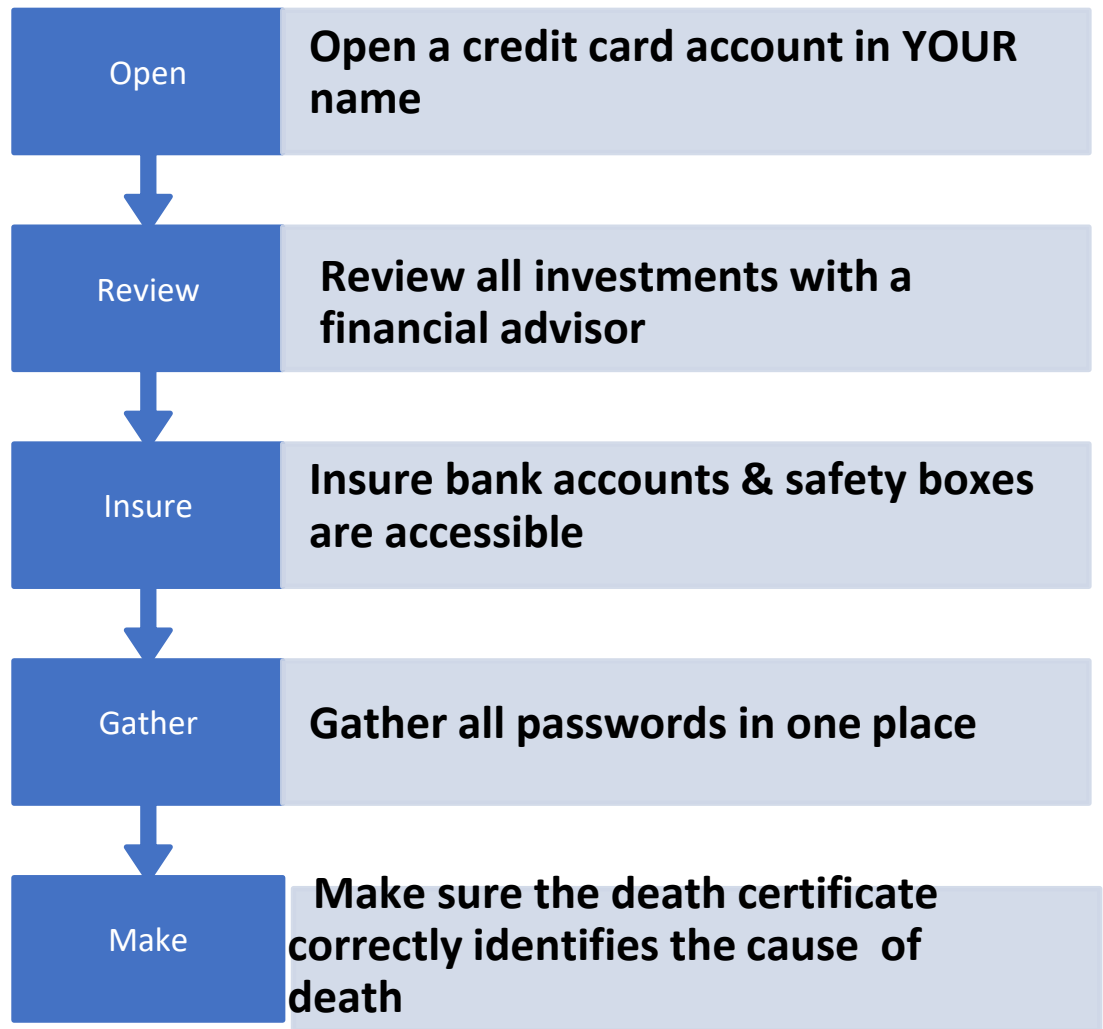
*A handbook for one of
life's toughest assignments*



Have a
Heart-to-
Heart!



Education of Surviving Spouses & Spouses: Planning Ahead!




STEPS TO PREPARE

- Mark a calendar date to assemble all important papers
- Make an appointment with your spouse/child/trusted friend to discuss paperwork.
- Make some personal decisions and list them, such as burial preferences.
- Assemble paperwork
 - ✓ Birth/marriage certificates, divorce decrees & property distributions
 - ✓ Insurance policies—check beneficiaries

.....MORE STEPS TO PREPARE

- ✓ Gather all passwords & user IDs. Share lock combinations
- ✓ Check Mortgages & brokerage reports—check beneficiaries
- ✓ List all credit cards & balances—personal & joint. Make sure each has one in her/his name alone
- ✓ Check bank statements, check registers. Check beneficiaries and co signers
- ✓ Check credit card statements for occasional expenses (ie, estimated taxes, HOA fees, charitable gifts, safety deposit box rentals, etc)
- ✓ Review utility bills----to include cable internet, phones—make sure both names are on the account when required.



EMERGENCY BINDER

- About me & my family
- Assets
- Liabilities
- Insurance
- Medical
- Other information
- Final Arrangements

OPTIONS FOR STORING IMPORTANT INFORMATION

- **Plastic File Box**
- **Cloud Based Storage**
- **Thumb Drive or External Drive**
- **Paperwork Binder or Document Book**
- **Sensitive Items from Lost Loved Ones**
- **MOAA's EverPlans**



BALANCE SHEETS

INCOME & EXPENSE EXERCISE

- **JOINT**
Include all incomes & expenses for both you and your spouse.
- **SPOUSE 1***
Include only your income & expenses.
- **SPOUSE 2***
Include only spouse's income & expenses.

**In Spouse 1 & 2 scenarios, include income that would be available to the other in case of death, i.e. insurance benefits or SBP. Also include any expenses that would apply to each, such as golf fees, season tickets to theater/sports, nail/hair expenses, club memberships, etc.*

Engagement & Resources

Take advantage of MOAA website, publications, weekly newsletters & articles

Share information with all members, spouses & potential members

Ways to stay informed:

- SSAC articles that appear on the website under Surviving Spouse Resources, Councils/Chapters & Newsletters
- **MOAA publications/brochures about Surviving Spouse issues**
- **Regional Leadership Training Workshops**
- MOAA Webinars on relevant topics
- **Legislative updates on all military issues: pay, housing, health care, commissary, etc.**
- Participation in the Surviving Spouse Virtual Chapter
- **Membership in the MOAA Facebook group – MOAA Surviving Spouses & Friends**

VA Benefits and Support

Get acquainted with
the Veterans
Administration Website
www.VA.gov

****Learn about
Agent Orange & the
PACT Act and other
causes of Veteran's
illnesses**

****Get latest
information on
Cemeteries and
Burials**

****Research Aid and
Attendance**

**** Check financial
assistance
available through
services**

****VA Home loans**



**STAY
INFORMED!**

VA-- OFFICE OF SURVIVOR ASSISTANCE

- **ADVISOR**
- **CONSULTANT**
- **CASE MANAGEMENT**
- **INFORMATIONAL**

“No closed door!”

202-461-9383 Adm Ann Duff
USN(R) Ann.duff@VA.gov

Stay Informed

- Additional information can be found in the following places:
 - www.DFAS.mil
 - www.AARP.org
 - www.Military.com
 - www.militarycoalition.org Health Care Committee- Survivors
 - www.militaryonesource.mil
 - Minnesota Chapter “The Day After Calls” on www.MOAA.org
 - USAA Survivors Relation Team
800-292-8294
 - www.Militarywidows.org
 - www.taps.org 800-959-TAPS (8277)
 - Info@goldstarwives.org 888-751 6350
 - Surviving Spouse Virtual Chapter
mssvc02@gmail.com
 - MOAA Surviving Spouses & Friends Facebook group

NOTE: As a surviving spouse, it is important that you think about yourself and YOUR survivors and the things they will need to know!

MOAA Foundation & Scholarship Fund

Scholarship Fund

- **Grants & no-interest loans available for children of active duty/retired military. A good incentive for many to join MOAA.**

MOAA Foundation provides funds for a variety of programs

- **Transition**
- **Employment assistance for spouses of currently serving**
- **Grants to chapters/councils for community programs**
- **Special grants for assistance in emergency situations—hurricanes, fires, floods, pandemics, etc.**

Surviving Spouses are eligible

Encourage all members to financially support these important programs

Engagement: Publications Updates



- Aging Into Medicare
- Estate Planning
- Benefits Planning Guide
- Guard-Reserve Retirement Checklist
- Remarriage Guide
- Help Your Survivors Now
- Survivor's Checklist
- Concurrent Receipt Update
- Marketing Yourself
- Military Spouse Career Guide
- And More>> www.moaa.org/publications

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Surviving Spouse Virtual Chapter

- **Connecting Surviving Spouses throughout the US and across the world**
- **Providing opportunities to Encourage, Engage, & Educate**
- **Must be a MOAA Member**
- **No dues**
- **Virtual Meetings are held monthly**

Surviving Spouse Virtual Chapter (cont)

Meetings are the 3rd Tuesday each month

Next Meeting: Tuesday, 05/21/2024
Speaker TBD 5:00 pm Eastern

Discussion can include:

- Legislative updates
- Health care issues
- Financial Planning
- Other issues important to surviving spouses & spouses
- Input from members – opportunity to share information/ask questions/offer comments

To join go to mssvc02@gmail.com

FUTURE MOAA SURVIVING SPOUSE/SPOUSE SUMMIT

Place, Date & Time to be determined



- 2nd Summit held during the 2022 MOAA General Membership meeting
- 80 Participants
- 5 Panelists
Discussed:
 - **Advocacy Issues
 - **Surviving Spouse/ Spouse Issues
 - **Finance/Benefits
 - ** VA Resources
 - **Downsizing
- 3RD Summit—
Date, place & time to be determined.

NEW ID CARDS

- Everyone must have a new ID card by date TBD in 2026.
- Even though your ID card says “Indefinite Expiration Date”
- No hurry as active duty military and their families take priority.
- Check with your local military installation to see what their requirements are.
- New ID cards will have new security features.



Never Stop Serving!



SURVIVING SPOUSE ADVISORY COUNCIL 2025

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FLORIDA

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NORTH CAROLINA

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ARIZONA

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BOD, MARYLAND

ROY YENCHESKY
KANSAS

SUSAN COLLINS
PENNSYLVANIA

CHERYL TOLAND
WASHINGTON

Surviving Spouse Contacts

MOAA Staff Advisor

LTC Suzanne Walker, USA (Ret),
Christin Morris, Member Service Rep

Surviving Spouse Virtual Chapter (SSVC)

Pat Green, President

Gail Joyce, Vice President

Roy Yenchesky, Membership Chair

Nora Durham, Secretary

Vivianne Wersel, Newsletter Editor