



SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

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THE MARINERS LOG

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April 2026

FUTURE HAPPENINGS

****First Monday, April 6, 2026: Chapter Board meeting at 9:00 A.M.** at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

****Second Wednesday, April 8, 2026: MOAA, Sweetwater Chapter luncheon meeting at 11:00 AM,** at IHOP Restaurant, 1430 E. Plaza Blvd., National City, CA 91950.

**** April 5, 2026 – Easter Sunday Holiday**

**** April 15, 2026 – Tax Day**

PRESIDENT'S MESSAGE

***** The following is a memo from the MOAA Affiliated Councils and Chapters regarding Chapter liability insurance. We will address this matter at our next board and general membership meetings.**

MOAA Chapter Liability Insurance

Liability insurance provides coverage for lawsuits resulting from bodily injury and property damage at Chapter-sponsored activities. Also, if your Chapter typically rents space when it needs to gather for a meeting or special event, you may have discovered the owner of the property requires "special event" insurance. A liability policy can help you protect your chapter and may also meet the requirements of a facility you rent.

As needs can vary by chapter and types of activities, you will want to do your research and discuss your chapter's specific events and needs with a local agent to ensure you are properly protected. MOAA does have two options that may help you meet your liability needs:

- MOAA has partnered with a new broker, Lockton Affinity, to provide a cost-effective option for your liability insurance needs. Available policies for your chapter include General Liability and Property, Hired and Non-Owned Auto, Sexual Misconduct and Molestation, and more. Learn more about the plan overview or complete an application and send to MOAA@LocktonAffinity.com to receive a quote. You may also contact Lockton Affinity at (913) 652-7500 Monday-Friday, 8 a.m. to 5 p.m. Central time.
- AMBA (a MOAA affinity partner) remains another option for coverage through Philadelphia Insurance Companies offering up to \$1 million in coverage for each event,

and \$2 million in aggregate coverage each year. You may contact Dave Shidler, MOAA Client Executive for MOAA Insurance Plans, at (515) 721-7034, Monday-Friday, 8 a.m. to 5 p.m. Central time, or by email at dave.shidler@getamba.com.

AI, the VA, and Fraud: What You Need to Know

March 17, 2026 MOAA Newsletter



VA Photo

By MOAA Staff; updated March 18

The VA recently announced plans to review more than 1 million disability benefits questionnaires (DBQs) as part of efforts to identify signs of fraud in future claims. Initial reports on the plan raised concerns over whether automated processes, or those relying on artificial intelligence, could reduce veterans' benefits or make them more difficult to obtain.

The DBQ review would "flag claims with potential problems dating back to 2010," according to an initial

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2026 OFFICERS

EXECUTIVE COMMITTEE

PRESIDENT:	CWO2 ERNESTO LIWAG, USN Ret.	619 690-2157	ernieliwag@gmail.com
1st VICE PRES.:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com
2nd VICE PRES.:	VACANT		
SECRETARY:	CDR Richard Wilson, USN, Ret.	619 472-5615	mustangrich@att.net
TREASURER:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com

BOARD OF DIRECTORS

CHAIRPERSON:	VACANT		
AIR FORCE:	CWO2 ERNESTO LIWAG, USN Ret.	619 690-2157	ernieliwag@gmail.com
ARMY:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com
COAST GUARD:	CDR Bienvenido Valerio, USN, Ret.	619 889-3420	valeriobenny@gmail.com
MARINE:	VACANT		
NAVY:	CDR Richard Wilson, USN, Ret.	619 472-5615	mustangrich@att.net

SPECIAL OFFICES

SURVIVING SPOUSES REP:	Mrs. Vivian Rinehart	619 818-4238	evrinehart@cox.net
CHAPLAIN:	Mrs. Marvelyn Hoyt	619 479-7092	hoytmarvelyn@gmail.com
JROTC CHAIR	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
LEGISLATIVE REP:	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
EDITOR:	Mrs. Jean Wilson	619 472-5615	jeangraph@att.net
PERSONAL AFFAIRS:	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
SUNSHINE CHAIR:	Mrs. Marvelyn Hoyt	619 479-7092	hoytmarvelyn@gmail.com
MEMBERSHIP CHAIR	VACANT		

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Stars and Stripes report, with a process designed to “use artificial intelligence to look for signs that medical evidence was exaggerated or invented.” But VA officials instead plan to use a “data collection tool” on the DBQs that would help flag false or exaggerated claims in future filings, a spokesman said March 16. A follow-up article noted the tool would be powered by a program with AI features, but it would not use those features as part of the review, per the VA.

The initial report triggered negative responses from veterans and concerns from veterans groups, some of whom said the process could be used to reduce disability ratings and payments. The VA issued more details in follow-up press statements and communications with MOAA and fellow veterans groups, saying no plans called for using the tool in a way that could result in a reduction or denial of benefits.

How MOAA Works to GUARD Your Benefits

MOAA appreciates the assurances from the VA regarding the preservation of VA-approved disability compensation. We will remain watchful as the new

data-collection process unfolds to ensure all who have earned these benefits receive them in a timely manner.

We also want to ensure all legal avenues are available to combat fraud in the VA system, including criminal proceedings for bad actors who siphon benefits from veterans under the guise of “helping” with a VA claim. The Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act, a key part of MOAA’s Advocacy in Action campaign, restores such criminal penalties, protecting veterans from paying for services that are available for free from accredited agencies.

Beyond AI

Fraud takes place in any large system, including VA disability compensation. MOAA applauds efforts to find out these bad actors, including the use of new technology as part of the department’s wider AI strategy.

But finding these actors is only part of the solution. In fact, dozens of companies providing unaccredited services to veterans as part of the VA claims process have been found already and have received cease-and-desist letters ... only to continue advertising their programs. The

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GUARD VA Benefits Act moves from detection to protection – allowing enforcement beyond a simple letter, and allowing veterans to keep the benefits they've earned through service.

Keep up with the latest on Advocacy in Action and other MOAA legislative priorities by registering at our Legislative Action Center.

Give Smart: What New Tax Laws Mean for Your Charitable Contributions

By: Lila Quintiliani March 25, 2026 MOAA Newsletter



CatLane/Getty Images

Last year's One Big Beautiful Bill Act (OBBBA) made several changes to the tax code that might affect the way taxpayers choose to give to charities.

These changes, and their impact on charitable giving, were the topic of a recent MOAA webinar which not only reviewed their impacts, but also explained how charitable giving can be done in tax-efficient ways.

"It's exciting to see when people want to be generous, and the military community can be very generous, but let's also do it in a way that is smart and tax savvy," said guest presenter Daniel Kopp, CFP, MQFP, founder of Wise Stewardship Financial Planning and a longtime MOAA member, during the live webinar. A recording is available for download for MOAA Premium and Life members, part of our extensive webinar archive.

New for 2026

There is a new, above-the-line charitable deduction of up to \$1,000 for single taxpayers and \$2,000 for those filing jointly. This means that even if you don't itemize, you can still deduct your cash contributions to charities. Since only about 8% of individual income tax returns included itemized deductions in 2022 (the last year for which figures are readily available), this is good news for most Americans.

Also new for the 2026 tax year, those who itemize will now only be able to claim a tax deduction for charitable contributions that exceed 0.5% of their adjusted gross income (AGI).

For example, those with an AGI of \$100,000 can only deduct contributions above \$500.

Additionally, those in the top tax bracket will have a new cap on the amount of deductions they can take. Known as the "2/37 rule," it limits the value of deductions of those in the 37% bracket to 35 cents for each dollar of deductions.

Cash Is Not Always King

Cash is not always the most tax-efficient way to give to charities, Kopp explained. Often, donating appreciated securities can be more beneficial.

Using a donor-advised fund (DAF), a charitable gifting account administered by a charity, is one way to streamline donating securities.

For those who aren't typically able to itemize, Kopp also mentioned a strategy called "charitable lumping," which involves making larger donations in a single tax year, most often to a DAF, and then distributing funds from the DAF to charities over time.

This strategy can be particularly effective for those looking to reduce their taxable income in one specific year.

Gifting From Your IRA

Qualified charitable distributions (QCDs) are a direct transfer of money from your IRA provider to a qualified charity. Not only can you contribute to a cause you care about, you can lower your taxable income, and it can count toward your required minimum distribution (RMD). You don't have to itemize your taxes to donate via a QCD, but you must be at least 70½ years old.

However, you can't "double dip" with a QCD and the new above-the-line charitable tax deduction – you could make a direct transfer from your IRA to a qualified charity, but then you cannot count that same donation toward the \$2,000 deduction.

Planned Giving

The webinar also included details on how planned giving can fit into an estate plan, provided by Jeff Angers, MOAA's director of Development, Fundraising. Sometimes known as legacy giving, planned giving is the process of gifting charitable donations, such as cash, stocks, or real estate, upon death or through structured lifetime giving.

"Planned giving allows you to make a future gift – or a gift that provides income or tax benefits during your lifetime – while still meeting your personal, family, and philanthropic goals," Angers said.

While many people make bequests through a will or a trust, Charitable Gift Annuities (CGAs) and Charitable Remainder Trusts (CRTs) are more structured and can generate a potential income stream for donors.

Whatever your giving and gifting approach, Kopp

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SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

FEBRUARY 2, 2026

I. 9:39 A.M. – The Board meeting was called to order by President Ernie Liwag.

II. Ernie Liwag led the Pledge of Allegiance. Attendees were Ernie & Remy Liwag, Vivian Rinehart, Oscar & Veronica Garcia, Marvelyn Hoyt, Rich and Jean Wilson.

III. Secretary's Report – Submitted by Secretary, Rich Wilson. Motion made by by Marvelyn Hoyt, 2nd by Vivian Rinehart, minutes approved as corrected.

IV. Treasurer's Report – Submitted by Treasurer, Oscar Garcia: January 1, 2025 - January 31, 2025 Ending Balance brought forward: \$ 4117.49. INCOME: Membership Dues from Oscar Garcia, William D. Kahl, Ernesto Liwag, Richard Wilson, Jr. for \$15.00 each, Veronica Garcia, Marvelyn Hoyt, Remy Liwag, Jean Wilson for \$7.00 each and Elain Liucca for \$12.00 totaling \$100.00. Donations were Oscar Garcia \$10.00, William D. Dahl for N/L of \$25.00 and \$25.00 for scholarship, Marvelyn Hoyt for scholarship \$13.00, Ernesto Liwag \$28.00 for scholarship, Richard Wilson N/L \$10.00 and \$50.00 scholarship, OD \$38.00 Totaling \$299.00. January 31, 2025 Ending Balance: \$4416.49. Motion to approve by Rich Wilson, 2nd by Jean Wilson, Motion Approved.

V. Presidents Report – Submitted by Ernie Liwag:

a. Next Board meeting: Monday, March 2, 2026 at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

b. Next Luncheon meeting: Wednesday, February 11, 2026 at 11:00 AM at IHOP Restaurant, 5540 Plaza Blvd, National City, CA 91950.

c. CALMOAA dues at \$6.00 per member: \$156.00.

d. IRS Form 990 and Form 199 to be filed this month.

e. Membership dues deadline: March 31, 2026.

VI. Newsletter Editor Report (Jean Wilson): N/A

VII. Sunshine Report (Marvelyn Hoyt): Nothing from Jillian or Dick

VIII. Surviving Spouses Report (Vivian Rinehart): 4 remaining but all others have paid their dues.

IX. Old/New Business N/A

X. Adjournment: Motion to adjourn by Rich Wilson, 2nd Marvelyn Hoyt

Adjourned 10:11 A.M.

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emphasized that while coordinating your plan with your financial and tax preparation is important, you also have to have a desire to contribute to a cause you care about ... and not let the "tax tail" wag the dog.

Surviving Spouse Corner: Strengthening Emotional Well-Being

By: Roy Yenchesky March 27, 2026 MOAA Newsletter

The death of a military spouse reshapes emotional well-being in ways that reach far beyond grief itself. It is a loss that touches identity, daily rhythm, and the quiet sense of safety that comes from sharing life with someone who understood both the burdens and the pride of service.

For many, the brain responds to this kind of profound disruption with a mix of numbness, hypervigilance, and deep fatigue – natural reactions to a heart trying to make sense of a world suddenly changed. Yet within that upheaval, emotional well-being becomes not just a hope but a necessity: a steadying force that helps the mind process sorrow, rebuild resilience, and slowly rediscover moments of connection, purpose, and peace. This journey is neither quick nor linear, but it reflects the same courage

and endurance that military families have always carried.

Emotional well-being and brain health are deeply interconnected, shaping how we think, cope, and experience daily life. Strong emotional balance supports healthier brain function, while a well-nourished brain strengthens our ability to manage stress, build relationships, and maintain resilience.

Research shows that chronic stress can harm key brain regions involved in emotional control, memory, and decision-making, including the prefrontal cortex, amygdala, and hippocampus. When these areas are disrupted, people might experience anxiety, irritability, or difficulty concentrating.

How Emotions Shape the Brain

Positive emotional states – such as purpose, connection, and calm – help regulate stress hormones and support cognitive performance. People who report higher emotional stability and life satisfaction tend to support stronger memory and decision-making abilities as they age.

Conversely, chronic stress elevates cortisol, which can shrink the hippocampus and overactivate the amygdala, making emotional regulation more difficult and increasing vulnerability to depression or anxiety.

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The Brain–Body Connection

The brain communicates constantly with the body through neural pathways and chemical messengers. Neurotransmitters like serotonin, dopamine, and norepinephrine influence mood, motivation, and focus. When these systems are imbalanced, emotional well-being can suffer.

Physical factors such as sleep, inflammation, and fatigue also affect how the brain processes emotions, reinforcing the need for whole-body care.

Strengthening Emotional and Brain Health

Several habits support both emotional balance and neurological resilience:

- **Regular physical activity** boosts serotonin and dopamine, improving mood and cognitive flexibility.
- **Quality sleep** helps the brain detoxify and consolidate memories.
- **Social connection** reduces stress responses and protects cognitive health.
- **Mindfulness and gratitude practices** calm the nervous system and enhance emotional regulation.
- **Balanced nutrition**, especially omega-3s and antioxidants, supports neural communication.

Together, these practices create a reinforcing cycle: A healthier brain supports stronger emotional well-being, and emotional well-being protects the brain.

Suggested reading: *Dial Down: Holistic Strategies to Move from Chaos to Calm* by Lt. Col. Raquel Durden, USA (Ret), a transformative guide offering simple, actionable wellness practices, interwoven with real-life stories. (Note: MOAA is an Amazon Associate and earns money from qualifying purchases, with the revenue supporting The MOAA Foundation.)

I'm thinking about an early IRA withdrawal. How can I avoid penalties?

From the Expert: An individual retirement account (IRA) allows you to save for retirement with tax-free or tax-deferred growth. They are intended to be long-term accounts. If you tap into them before age 59½, you will incur a 10% early withdrawal penalty in addition to paying income taxes on the withdrawal.

However, a few situations, known as hardship withdrawals, might allow you to take money from these accounts early without incurring the penalty, although you might still be subject to income tax.

These hardship withdrawals, defined by the IRS as being made because of an “immediate and heavy financial need,” include scenarios like birth or adoption of a child, distributions to certain military reservists called to

active duty, unreimbursed medical expenses that exceed 7.5% of adjusted gross income, financial emergency expenses (up to \$1,000 once per year), qualified education expenses, and first-time home purchases up to \$10,000.

Hardship withdrawals from an IRA differ in several ways from those that can be taken from an employer-sponsored plan like the Thrift Savings Plan (TSP) or a 401(k). IRAs generally offer more hardship withdrawal options. For example, employer-sponsored plans do not count medical expenses, education expenses, or first home purchases as hardships.

Unlike 401(k)s or the TSP, IRAs do not allow participants to take a loan. Once the money is withdrawn, there is no option to pay it back the way most employer-sponsored plans allow. Less money in the account lowers the earning potential of your IRA. Withdrawal from your IRA should be the last resort when you have exhausted all other options.

More Options

If you have a Roth IRA, you can withdraw contributions at any time without tax or penalty since those contributions were made post-tax. However, withdrawal of earnings from a Roth IRA when you are under 59½ would trigger a 10% penalty plus taxes. The penalty could potentially be avoided if you have a hardship withdrawal.

If you've had the Roth IRA for five or more years and withdraw earnings, the taxes could be avoided if you use the withdrawal for a first-time home purchase or become disabled.

If you have an employer-sponsored retirement plan, you could potentially borrow money from it and pay it back via payroll deduction. You would need to check with your employer first, since not all plans permit loans.

You could also look at a Substantially Equal Periodic Payment Plan, or SEPP, for distributing funds from your IRA or other retirement plan (except from your current employer) and avoid incurring early withdrawal penalties. Funds are withdrawn through annual distributions for five years or until the account holder turns 59½, whichever happens later.

Income tax must still be paid on withdrawals. The amount you withdraw is determined by the IRS.

SEPP plans are best suited to those who need a steady stream of income. If you quit the plan early, you'll pay all the penalties that were avoided plus interest.

Taking an early withdrawal from your retirement account should not be taken lightly and all consequences should be considered, said Adrienne Ross, CFP®, ChFC®, AFC®, fiduciary financial advisor at Clear Insight Wealth Management.

The tax implications and potential penalties “are the obvious costs,” Ross said. “The less obvious cost is the

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lost opportunity for growth when you withdraw from your IRAs. Once you take a withdrawal and keep the money out of the account for more than 60 days, your chance to put the money back is gone forever.”

I began taking Social Security benefits early, and I'm regretting it. Is there a way to change my claim?



Getty Images

From the Expert: About 63% of retirees claim Social Security before their full retirement age (FRA), even though this reduces their monthly benefit as well as their survivor benefit. Perhaps they feel they might not live long enough to make the wait “worth it.” Or perhaps they need the extra income.

Then there are those who claim Social Security but end up going back to work. If they earn more than a certain amount, they are charged a penalty by Social Security until they reach full retirement age.

These retirees might later regret their claiming strategy. But once you have made the decision to claim Social Security, can you go back?

In fact, there are two separate ways you can ask Social Security for a “do over” if you claim benefits and later change your mind.

Withdrawal of Benefits

You can cancel your benefits application up to 12 months after the Social Security Administration approves your benefit. You can only do this once.

If you received payments, you'll have to repay them as well as any money that was withheld for taxes, payments made to spouses or children on your account, Medicare premiums, or garnishments.

Once you withdraw your benefit, it's as if you never filed in the first place. Your potential benefit will continue to grow, and you can refile for benefits at a later date. If you wait until your FRA to file, you will receive your full benefit; if you wait beyond retirement age, your benefit will

continue to grow by 8% a year until you reach age 70.

To cancel your application, you must either mail or bring in Form SSA-521, Request for Withdrawal of Application, to your local Social Security office.

Suspend Your Benefit

If you took benefits before your FRA and you have now reached full retirement age but are not yet 70 years old, you can suspend your benefit and earn delayed retirement credits for each month they are suspended until you reach 70 years of age.

For each month between FRA and 70, your benefit increases by 0.666 percent (the 8% annual rate). That's in addition to any cost-of-living adjustment there might be. If you were to suspend your benefit for three years between ages 67 and 70, your benefit would grow by 24% once you resume claiming benefits.

This strategy does not require you to repay any payments you've taken, although suspending your benefit does affect a spouse or minor child claiming on your record. Suspending your retirement benefits will also suspend Supplemental Security Income payments.

You can ask to suspend your benefits verbally or in writing, and it will take effect the month after you make the request.

Note that if your Medicare premiums were being deducted from your benefit, you'll have to pay the premiums separately or you might lose your Part B and TRICARE For Life coverage.

If you suspend your benefit and find yourself missing the extra money, you can restart it at whatever the new payout amount would be. It restarts the month after you submit your request. Benefits will automatically restart at age 70.

Legal Case Seeking GLP-1 TRICARE For Life Reversal Makes Headlines After Lawyer's Firing

By: Kevin Lilley March 17, 2026 MOAA Newsletter

A legal case seeking to reverse the Pentagon's revocation of some GLP-1 drug coverage for TRICARE For Life beneficiaries has made headlines thanks to courtroom drama ... but the unfair underlying policy remains the real story for MOAA and all military retirees, both present and future.

Rudy Renfer, a Justice Department lawyer assigned to the case, was fired March 13, a day after he attempted to resign upon the court's discovery of his error-filled court filing produced with the help of artificial intelligence (AI). The retired officer who filed the suit – Col. Derence Fivehouse, USAF (Ret), a MOAA member and a former Air Force lawyer – reported the errors to Judge Robert T. Numbers, who expressed “serious concerns” about

(GLP-1 Continued on page 7)

(GLP-1 Continued from page 6)

Renfer's explanation of the filing, which included fabricated quotations and other inaccuracies.

The high-profile firing and the ongoing concern in the legal community surrounding "AI hallucinations" led to a flurry of news reports. Few of the reports looked into the heart of the case: The Pentagon's 2025 decision to end coverage of GLP-1 drugs under TRICARE For Life while maintaining it in similar circumstances for other TRICARE users.

Since the move, which took effect Aug. 31, MOAA has worked to reverse the coverage change, engaging with lawmakers and Defense Health Agency officials.

Some non-AI-generated background:

- The change effectively establishes two classes of drug coverage: One for TRICARE, one for TRICARE For Life. MOAA believes this setup goes against the intent of Congress in its establishment of the TRICARE Pharmacy program.
- Should this dual-track coverage move forward, it would set a dangerous precedent – other drugs could be added to the TRICARE-approved list but remain excluded from the TRICARE For Life coverage, weakening an earned benefit relied upon primarily by uniformed services retirees and their families.
- GLP-1 users who've seen improvements while taking this medication face a stark choice: Pay sometimes-exorbitant costs to continue the medication outside of their prescription plan or risk the progress they've made ... and their overall health.

GLP-1 Basics

All TRICARE users, to include those using TRICARE For Life, retain GLP-1 coverage if the drug is prescribed to treat Type 2 diabetes. But only TRICARE Prime and Select users retain GLP-1 coverage for weight loss; they must meet strict prior-authorization standards and have a comorbid condition such as sleep apnea or metabolic dysfunction.

TRICARE For Life users also needed to meet those requirements prior to the Aug. 31 discontinuation of coverage, and would need to do so again if the coverage is restored.

Confusion over the use of GLP-1 medication for cosmetic purposes – a benefit not covered under any TRICARE plan and not sought by MOAA – may hinder efforts to reverse the Pentagon's decision. And the recent AI-generated publicity may spotlight a court case involving this unfair policy change.

But the bottom line for MOAA remains the same: We will fight to reverse this move and restore drug coverage parity for TRICARE and TRICARE For Life users not just for the hundreds of beneficiaries who've already shared

their story with us, but for future retirees and family members who will transition into TRICARE For Life coverage in the coming years.

Planning International Travel? What to Know Before You Go

By: Lila Quintiliani MOAA Newsletter

Four in 10 Americans say they travel internationally once every five years, and 25% of high-income Americans do so yearly, according to a recent survey. Here are some things to keep in mind if your travel plans include an international destination.

Travel Documents

Some international destinations require visas. The United Kingdom, for example, instituted a requirement last January that all American citizens traveling to or transiting through the country obtain an Electronic Travel Authorization prior to travel. The European Union is set to implement the European Travel Information and Authorization System (ETIAS) in the last quarter of 2026. You can find visa requirements for other countries on the State Department's Learn About Your Destination page.

You'll also want to make sure your passport has sufficient validity. Many countries require three months' validity past travel dates, while some require six months.

Travel Insurance

When it comes to medical care, all TRICARE beneficiaries are covered while traveling overseas, although you should always get all routine care and fill prescriptions before you leave. If you do seek medical care, you may have to pay up front and then file with the appropriate TRICARE Overseas contractor to be reimbursed (minus your cost share or deductible).

TRICARE is a health care program, not travel insurance. There are a number of valid reasons why you might want to purchase either a standalone travel insurance plan or an annual plan (if you have several trips planned).

What if you get sick and need to extend your stay? You might run up a large hotel bill and have to pay to change your return flight. What if the airline loses your bags and you have to purchase a new wardrobe? Or what if your plane is delayed by weather and you have nonrefundable reservations for hotels and excursions that you miss? Travel insurance benefits like trip delay, lost/damaged baggage, and trip interruption can mitigate these losses.

Or what if you are on a cruise ship or hiking in a remote area and need to be evacuated due to a serious illness or injury? TRICARE covers air evacuation to the "nearest, safest location that can provide the required care," but that location may not be your hometown, or

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even within the U.S.

Trip insurance with medical evacuation and repatriation benefits can help you get back to your point of origin or home and may even pay for a medical escort to accompany you. If you're alone and hospitalized, these type of benefits might pay for a loved one to come and visit your bedside.

If you think that there is a chance you might need to cancel a trip completely, you'll want to opt for trip cancellation coverage.

Always read the fine print on the plan documents to make sure of the type and amount of coverage you are receiving. Pay attention to exclusions, which typically include things like pre-existing conditions, extreme adventure activities, and acts of war.

Some credit cards carry travel insurance protections if you use that card to pay for your trip. You'll want to check your card's guide to benefits to see if you have coverage.

Vaccination Requirements

The Centers for Disease Control and Prevention (CDC) maintains a Travelers' Health webpage featuring travel health notices and vaccination requirements.

It's also a good idea to check travel requirements on an official website of the country you are planning on visiting, as regulations change frequently.

A Good First STEP

The Smart Traveler Enrollment Program (STEP) is a free State Department service allowing you to enroll your overseas trip with the nearest U.S. embassy or consulate. This lets you receive information from the embassy about safety conditions in your destination country. You'll also help the embassy (and your family and friends) be able to contact you in an emergency.

Consular officers at embassies and consulates can assist U.S. citizens who encounter serious legal, medical, or financial difficulties overseas.

This article was first published in July 2025 and has been updated. Last update: March 27, 2026.

MOAA Members Produce Vietnam Film

By: Mike Morones March 20, 2026 MOAA Newsletter

(This article originally appeared in the March 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our digital version and archive. Basic members can save on a membership upgrade and access the magazine.)

In 2019, the Atlanta Vietnam Veterans Business Association (AVVBA) hosted Vietnam War Symposium: Truths and Factual History to a full auditorium at the Atlanta History Center, inviting historians to unpack misconceptions about the public's understanding of the war.



An image from "Truths and Myths About the Vietnam War," a documentary produced by the Atlanta Vietnam Veterans Business Association. (Screengrab via YouTube)

MOAA member Alan Gravel, a former Air Force captain who flew C-7A Caribous and KC-135s during the war, said he and fellow AVVBA members had mixed feelings following the event: happy they held the symposium but frustrated that aside from a 4½-hour-long recording, they didn't have anything students could easily digest.

"We wanted something that was under an hour long and could be shown in a classroom," said retired Army Col. Carl "Skip" Bell, a MOAA Life member and a member of AVVBA.

So the group decided to produce a documentary. That 47-minute film, *Truths and Myths About the Vietnam War*, focuses on five misconceptions about the war. The video has garnered over 1 million views on YouTube and has been shown on television stations across the country.

Gravel said he's often asked why the AVVBA is doing this now, 50 years after the end of the war.

"Two reasons," said Gravel. Due to newly available Vietnamese records and accounts, "we know things now for sure that we didn't know back then. Now we know what the North Vietnamese were thinking and what they were doing. Second, some of the themes here about how the government mismanaged and misrepresented this thing, a lot of these things are going on now."

Former Navy Lt. j.g. James Dickson, who served aboard USS Ticonderoga during the war and is chairman of the AVVBA's film committee, stresses the AVVBA makes no money from the project and the participants accepted no payment, including actor Sam Elliott, who provided a voiceover for the film.

"We consider it to be our enduring legacy," said Dickson, a Premium MOAA member. "We don't get a penny. All we're trying to do is get people to see the information."

Bell added: "It was done from the heart – none of us get paid for this. It was a labor of love. We're at a stage in life where we're looking at legacy. At AVVBA, that film and our scholarships are part of our legacy."

MOAA 2026 California Friends and Family Cruises

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