



Western New York Chapter

A Veterans' Service Organization

Fall 2026 Newsletter

**PO Box 472
North Tonawanda, NY 14120**

**Editor :
CDR M. Zuffoletto, CHC, USN (Ret.)**

President's Message

*By Frank J. Sparacino
LTC U.S. Army (Retired)*

I am looking forward to seeing as many members as possible to attend our annual meeting



December 19th at Classics V. Please take to time to invite additional guests or potential members to this event. I plan on getting additional raffle items again and I welcome others to get raffle items as well. This is our only fundraising event for the year.

The Advocacy in Action program began last April and we had two districts to cover. I'd like to believe our fellow MOAA Chapters made some impact on encouraging Congressional support on all three Legislative priorities. Anyone willing to join us in the future to meet our representatives just contact me. Hopefully by our meeting we will have the results!

The 2026 NYS CoC MOAA Annual Convention was held at Hotel Saranac, Saranac Lake, NY from **27 September – 30 September 2026**. We had about 60 folks from all over the State and all had a wonderful time. Everyone visited Whiteface Mountain and a few of us dared to reach the highest peak, 4867' above sea level. There wasn't much to look at as we were in the clouds, LOL.

During the business meeting the 2025 **Five-Star** Level of Excellence Award was presented to our chapter. This award is to our Chapter, not the President, as all had a part of this one

way or the other. The newsletter, AiA, membership, legislative action, ROTC/JROTC, finance, public affairs, etc. Thank you to one and all.

MOAA Chapter dues are due again this year, please make every attempt to renew your membership so we can support our Chapters initiatives such as the VA tailgate social, ROTC & JROTC awards, and our newsletters. The dues are very economical especially if you pay for 3 years at a time and donations are always appreciated. Dues can be paid online or mailed to Stan Lichwala. PS. Chapter dues are in addition to the National membership dues.

If you know of anyone that does not have an email, please have him or her contact us for paper copies. Also, make every attempt to contact me at fjspa26@gmail.com, to update your contact information. It makes it easier for us to reach out to you on upcoming events. Please forward this newsletter to anyone you feel would be interested in MOAA.

Dec 19, 2026: Annual Business Mtg

At Classic V on Niagara Falls Blvd.

Tonawanda, NY

Legislative Liaison Report – Fall 2026

by BG Tony Caruana, U.S. Army (Ret.)

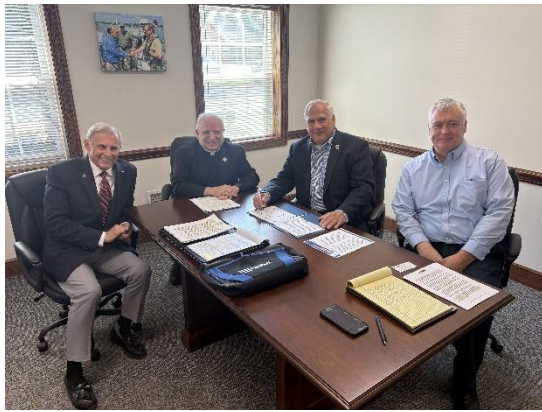
We completed MOAA's recommended summer **Advocacy in Action** (AIA) legislative campaign by meeting with our local federal lawmakers. On August 20, we met with Congressman Tim Kennedy's senior case worker at his Buffalo office in New York's 26th District. Colonel Bob Pecoraro and our chapter president, Lieutenant Colonel Frank Sparacino, joined me in this effort.

On August 27, Commander (Chaplain) Fr. Mike Zuffoletto and Lieutenant Colonel Sparacino joined me for a meeting at Congressman Nick Langworthy's

Clarence office in New York's 23rd District. We met in person with the congressman's senior case worker, while his senior Washington, D.C., legislative aide participated by phone.



We discussed three major priorities. The first was the **Major Richard Starr Act** (H.R. 2102/S. 1032), which would eliminate the VA disability offset for combat-disabled military



retirees. Under current law, these retirees forfeit one dollar of retirement pay for every dollar of VA disability compensation they receive. The measure would affect nearly 59,000 combat-disabled veterans, has more than 400 combined cosponsors, and is advancing through multiple legislative vehicles. Both of our representatives are cosponsors, but continued support is needed to secure passage. The proposal is also included in the **Take Care of American Veterans Act**

(TCAVA) (H.R. 9237/S. 3654), which contains dozens of provisions supporting veterans, caregivers, survivors, and military families. It is expected to be one of the 119th Congress's most significant votes on veterans' policy.

The second priority was the **Improve and Enhance the Work Opportunity Tax Credit Act** (H.R. 6231/S. 3265), which would help retain service members by improving employment opportunities for military spouses. The measure would reauthorize the Work Opportunity Tax Credit, which expired at the end of 2025, and extend eligibility to military spouses. Their unemployment rate remains approximately five times the national average, largely because of frequent permanent change of station moves.

The final priority was a request to **Restore GLP-1 Coverage for TRICARE For Life**

Beneficiaries. Coverage of these medications for obesity-related conditions ended in August 2025, creating a two-tier system based on beneficiary category rather than medical need. More than 800 beneficiaries have contacted MOAA about this change. Individuals who began treatment through TRICARE before age 65 may continue receiving the medication, while beneficiaries who turn 65 and transition to TRICARE For Life may lose access to a medication already prescribed to them. Those who first need treatment after age 65 may also be denied



coverage. MOAA considers the removal of GLP-1 coverage from TRICARE For Life unprecedented and inconsistent with congressional intent. The statute authorizing TRICARE coverage for obesity treatment applies to all covered beneficiaries and plans, including TRICARE For Life, while the legislation extending TRICARE pharmacy benefits to Medicare-eligible retirees requires equivalent pharmacy coverage and cost-sharing. We asked our representatives to consider leading a letter to Defense Health Agency leadership urging the restoration of GLP-1 coverage, compliance with congressional intent, and alignment with federal efforts to expand seniors' access to these medications. MOAA is prepared to draft a letter for their consideration.



Both meetings were well received. The congressional aides appreciated our presentations and issue papers, which they will share with the representatives and their staffs for further consideration.

I extend my personal thanks to Lieutenant Colonel Frank Sparacino, Colonel Bob Pecoraro, Commander (Chaplain) Fr. Mike Zuffoletto, and Lieutenant Colonel Mark Onesi for serving on our Legislative Action Committee and supporting these efforts.

Now it is **your** turn to help advance MOAA's national legislative priorities. As a nonpartisan organization, MOAA is committed to maintaining a strong national defense and ensuring that our nation fulfills its obligations to uniformed service members—past and present—as well as their families and survivors. With the current congressional session nearing its end, every member's support is essential.

Visit **MOAA.org** and select **MOAA Advocacy in Action**. Under **Advocacy**, open **Featured Campaigns** to send email letters directly to your three congressional lawmakers about each issue discussed above. Additional campaigns and explanatory videos on other important issues are also available on the page.

We all thank you for your support of Advocacy in Action!

Tailgate Party at VA Hospital



By Stanley Lichwala CDR U.S. Navy (Retired)

On NOV 15 our chapter will host our 17th Annual Tailgate Party in Freedom Hall at the Buffalo VA Hospital. The Bills will be playing the NY JETS and we will once again partner with the Home Of The Brave. Chapter members are invited arrive at the hospital before the 1:00 PM kickoff to assist in the serving of pizza, wings and pop to the patients who

greatly appreciate our outreach.

Online Dues Payment

By Stanley Lichwala
CDR U.S. Navy (Retired)
WNY Chapter Treasurer

MOAA National has subcontracted to a specialty web service known as “Cheddar” for handling members ability to pay CHAPTER DUES in a simple and easy way. You are HIGHLY encouraged to use this system – it eliminates a great deal of mail-in payment issues, trips to the bank and is more secure than sending checks through the mail. Go to www.MOAA.org and log in using your login and password. Click on About MOAA, then click on Councils and Chapters. Go to Fast Access Chapter Members and click on Chapter Dues Payment System. Scroll down to New York, click on MOA of Western New York and that will take you to the Cheddar Payment System. If you do not have a Log-in and Password you may just go to <http://www.MOAA.org> and put “Dues” in the search bar. Click on Online Chapter Membership Dues, Join and Renewal. Then click on "Pay Chapter Dues Online," scroll down to New York. Click on MOA Of Western New York and that will take you to the Cheddar Dues Payment System. You may also make any desired charitable contributions with your dues payment. Alternatively, you may mail a check made out to Western NY MOA to our Chapter Treasurer Stan Lichwala at 28 South Castlerock Lane, East Amherst, NY14051. Annual dues are \$16 and you may renew for 2 years for \$30 or 3 years for \$44. Please make every effort to keep your dues up to date!





Remember

***Members are always welcome to attend
our BOD meetings.***

***Meetings are at the Milton J. Brounshidle
Post***

3354 Delaware Avenue

Kenmore, NY 14217

Mar. 20; Jun. 26; Sept. 25

Start at 0830

*OPT-OUT – To unsubscribe receiving the newsletter by email contact
Capt. Mike Concannon at mconcannon.tha@gmail.com*

Personal Affairs

*By Richard A. Scalfani
CW4 U.S. Army (Retired)*

Taps:

No deaths to report.

Well Wishes:

We pray for a speedy recovery for all members and their family who are experiencing health issues.

Items of Interest:

Gray Area Retiree Spotlight: Navigating VA Disability, Regular, and Non-Regular Military Retirement

Figuring out a service member's military retirement can feel like untangling a web of acronyms and rules. Whether a service member is hanging up their uniform after 20 years of active duty, transitioning from the Reserves, or facing a medical retirement, it's crucial to know how their benefits work. Let's break down the different retirement paths so a service member can get the pay and benefits they've earned.

Active Duty (Regular) Retirement

This is the most straightforward path. After 20 or more years on active duty, a service member is eligible for an immediate monthly pension. For most, this is calculated using the High-36 system, which takes the average of a service member's highest 36 months of basic pay and multiplies it by 2.5% for each year the service member served.

Some may recall the Career Status Bonus (CSB)/REDUX option. If a service member took the \$30,000 bonus at their 15-year mark, their retirement calculation is slightly different, starting with a lower multiplier at 20 years. The good news is that it receives a one-time boost at age 62 to catch up, but annual cost-of-living adjustments (COLAs) will be slightly lower.

(Note: CSB is only offered to service members retiring under Active Duty (Regular) Retirement. Service members retiring in the gray area will not be offered the CSB.) For more details, visit the [Career Status Bonus \(CSB\)/REDUX Website](#).

Reserve (Non-Regular) Retirement & The "Gray Area"

For members of the Guard and Reserve, retirement works a little differently. After 20 "good years"—earning at least 50 points each year—a service member is eligible for retired pay, but they typically must wait until age 60 to start receiving it. The time between when a service member stops drilling and when they turn 60 is known as the "Gray Area."

A critical point: a service member's retirement pay doesn't start automatically. A service member must submit their application package to their Branch of Service approximately 9-12 months before their pay is set to begin.

A service member might not have to wait until age 60. For every 90-day block of qualifying active duty a service member served after January 28, 2008, the service member can start drawing their retirement pay three months earlier, down to a minimum age of 50.

Protecting a Service Member's Family: The Reserve Component Survivor Benefit Plan (RCSBP)

Once a service member receives their "20-year letter," also called a Notice of Eligibility (NOE), they have a critical, one-time decision to make within a strict 90-day window: choosing their Reserve Component Survivor Benefit Plan (RCSBP) coverage. This plan

ensures their loved ones receive a portion of their retired pay when the service member passes away. Service members must choose between:

- **Option A:** Declining coverage until age 60.
- **Option B:** Providing a deferred annuity starting on what would have been the member's 60th birthday.
- **Option C:** Providing an immediate annuity upon the member's death.

If a service member doesn't make a choice, they will automatically be enrolled in Option C, the maximum coverage option. Choosing less than full coverage requires written and notarized consent from the service member's spouse.

Disability Retirement

If a service member becomes disabled during their military service, they may be placed on the Temporary Disability Retired List (TDRL) or the Permanent Disability Retired List (PDRL).

- If a service member has under 20 years of service, they will be retired if their disability is rated at 30% or higher. If the service member's rating is below 30%, they will receive a one-time severance payment.
- If a service member has over 20 years of service, they will be retired regardless of their disability rating.

A service member's disability retired pay will be calculated using either their years of service or their disability percentage, whichever method gives them a higher monthly gross pay.

By law, a service member cannot receive both military retired pay and VA disability pay simultaneously. A service member must "waive" a portion of their retired pay dollar-for-dollar by the amount of their VA disability compensation.

VA Waiver, Concurrent Receipt, CRSC

To restore the pay a service member waived, there are two key entitlements:

1. **Concurrent Receipt (previously known as Concurrent Retirement Disability Pay (CRDP))**
 - Regular, Non-Regular, or disability retirees with 40% or less VA compensation are not eligible for Concurrent Receipt and are subject to the General Waiver Requirement and must waive dollar for dollar.
 - Regular & Non-Regular retirees with 50% or greater VA compensation. The law provides authority for military retirees to receive military retired pay without application of the VA waiver. These retirees are exempt from the VA waiver.
 - Disability retirees with 50% or greater VA compensation, who have less than 20 years of service are subject to the General Waiver Requirement and must waive dollar for dollar.

- Disability retirees with 50% or greater VA compensation and have more than 20 years of service. The law provides authority for military retirees to receive military retired pay with only limited application of the VA waiver. These retirees are partially exempt but will still be required to waive a portion of the disability gross pay.
- 2. **Combat-Related Special Compensation (CRSC):** If a service member's injuries are a direct result of combat, the service member can apply for this tax-free payment to negate the effect of the waived amount.

A service member can only receive one of these, either Concurrent Receipt or CRSC, at a time. If a service member is eligible for both, DFAS will mail them a letter in late December with instructions for changing their election during Open Season. This allows the service member to determine which is a better financial fit and switch between Concurrent Receipt and CRSC accordingly.

Understanding the intersection of military retired pay and VA disability ensures a service member receives every dollar and benefit they have rightfully earned. Because deadlines like the 90-day RCSBP window and the 9-12 months advance retirement application require proactive planning, do not wait until the transition date to organize records. Review points statements, stay informed on Concurrent Receipt/CRSC eligibility criteria, and consult the service branch's retirement services office (RSO) or retiree activities office (RAO).

Veterans burial allowance and transportation

What kind of burial benefits can I get?

If you're eligible, you may receive these benefits:

- Payments (called burial allowance) to help you cover some of the burial and funeral costs
- Payments (called plot or interment allowance) to help you cover some of the plot (gravesite) or interment costs
- VA transportation reimbursement for the cost of transporting the Veteran's remains to the final resting place (we'll pay you back for costs you paid directly if you have a receipt in your name)

VA provides burial benefits for all legal burial types, including cremation and burial at sea. It also provide burial benefits for donating the Veteran's remains to a medical school.

Is there a time limit for filing?

In some cases, there's a time limit for filing. Keep reading to learn more.

Note: If we changed the Veteran's discharge status after their death from dishonorable to another status, you must file a burial allowance claim within 2 years after the change.

If the Veteran's death was service connected

There's no time limit if the Veteran's death was service connected and you're claiming the burial or transportation allowance.

We consider a death service connected if it was due to an illness or injury caused—or made worse by—active-duty service.

If the Veteran's death wasn't service connected

You must file a claim within 2 years after the Veteran's burial, unless 1 of these is true:

Exception 1: There's no time limit for filing if the Veteran's death wasn't service connected and they died while under VA care either at a VA health facility or a facility contracted by VA.

Exception 2: There's no time limit for filing if the Veteran's death wasn't service connected and you're claiming the allowance for plot or interment, or for transportation.

What documents do I need to submit with my application?

You may need to provide copies of these documents:

- The Veteran's death certificate including the cause of death
- An itemized receipt for transportation costs (only if you paid transportation costs for the Veteran's remains)

We also recommend providing a copy of the Veteran's DD214 or other separation documents including all of their service periods.

As a surviving spouse, do I need to file a claim for burial costs?

No, you don't need to file a claim as a surviving spouse, as long as you're listed as the Veteran's spouse on the Veteran's profile. When we receive notice of the Veteran's death, we automatically pay a set amount to those eligible surviving spouses to help pay for the plot, the cost of interment, or transportation of the remains to the cemetery.

How do I apply?

By mail

Fill out an Application for Burial Benefits (VA Form 21P-530EZ).

Mail the application and copies of supporting documents to this address:

Department of Veterans Affairs
Pension Intake Center
PO Box 5365
Janesville, WI 53547-5365

What if I have more questions?

Call VA at 800-827-1000 Monday through Friday, 8:00 a.m. to 9:00 p.m. ET. Or call your VA regional office.

Burial allowance amounts

Burial allowance amounts for a service-connected death

Status	Maximum burial allowance
If the Veteran died on or after September 11, 2001	\$2,000
If the Veteran died before September 11, 2001	\$1,500
If the Veteran is buried in a VA national cemetery	We may pay you back for some or all of the costs of moving the Veteran's remains

Burial allowance amounts for a non-service-connected death

Status	Maximum burial allowance
If the Veteran died on or after October 1, 2026	We'll pay a \$1,032 burial allowance and \$1,032 for a plot
If the Veteran died on or after October 1, 2025	We'll pay a \$1,002 burial allowance and \$1,002 for a plot
If the Veteran died on or after October 1, 2024, but before October 1, 2025	We'll pay a \$978 burial allowance and \$978 for a plot
If the Veteran died on or after October 1, 2023, but before October 1, 2024	We'll pay a \$948 burial allowance and \$948 for a plot
If the Veteran died on or after January 5, 2023, but before October 1, 2023	We'll pay a \$893 burial allowance and \$893 for a plot
If the Veteran died on or after October 1, 2022, but before January 5, 2023	We'll pay a \$300 burial allowance and \$893 for a plot
If the Veteran died on or after October 1, 2021, but before October 1, 2022	We'll pay a \$300 burial allowance and \$828 for a plot
If the Veteran died on or after October 1, 2020, but before October 1, 2021	We'll pay a \$300 burial allowance and \$807 for a plot

If the Veteran died on or after October 1, 2019, but before October 1, 2020	We'll pay a \$300 burial allowance and \$796 for a plot
If the Veteran died on or after October 1, 2018, but before October 1, 2019	We'll pay a \$300 burial allowance and \$780 for a plot
If the Veteran died on or after October 1, 2017, but before October 1, 2018	We'll pay a \$300 burial allowance and \$762 for a plot
If the Veteran died on or after October 1, 2016, but before October 1, 2017	We'll pay a \$300 burial allowance and \$749 for a plot
If the Veteran died on or after October 1, 2015, but before October 1, 2016	We'll pay a \$300 burial allowance and \$747 for a plot
If the Veteran died on or after October 1, 2014, but before October 1, 2015	We'll pay a \$300 burial allowance and \$745 for a plot
If the Veteran died on or after October 1, 2013, but before October 1, 2014	We'll pay a \$300 burial allowance and \$734 for a plot

Note: If a Veteran's remains aren't claimed, we'll pay the person or organization responsible for the Veteran's burial a burial allowance based on the rates in this table. If the deceased qualifies, we may pay you back for the costs of moving the Veteran's remains to a VA national cemetery.

Burial allowance amounts for a non-service-connected death if the Veteran was hospitalized by VA at the time of their death

Status	Maximum burial allowance
If the Veteran died on or after October 1, 2026	We'll pay a \$1,032 burial allowance and \$1,032 for a plot
If the Veteran died on or after October 1, 2025	We'll pay a \$1,002 burial allowance and \$1,002 for a plot
If the Veteran died on or after October 1, 2024, but before October 1, 2025	We'll pay a \$978 burial allowance and \$978 for a plot
If the Veteran died on or after October 1, 2023, but before October 1, 2024	We'll pay a \$948 burial allowance and \$948 for a plot
If the Veteran died on or after October 1, 2022, but before October 1, 2023	We'll pay a \$893 burial allowance and \$893 for a plot
If the Veteran died on or after October 1, 2021, but before October 1, 2022	We'll pay a \$828 burial allowance and \$828 for a plot
If the Veteran died on or after October 1, 2020, but before October 1, 2021	We'll pay a \$807 burial allowance and \$807 for a plot
If the Veteran died on or after October 1, 2019, but before October 1, 2020	We'll pay a \$796 burial allowance and \$796 for a plot
If the Veteran died on or after October 1, 2018, but before October 1, 2019	We'll pay a \$780 burial allowance and \$780 for a plot
If the Veteran died on or after October 1, 2017, but before October 1, 2018	We'll pay a \$762 burial allowance and \$762 for a plot

If the Veteran died on or after October 1, 2016, but before October 1, 2017	We'll pay a \$749 burial allowance and \$749 for a plot
If the Veteran died on or after October 1, 2015, but before October 1, 2016	We'll pay a \$747 burial allowance and \$747 for a plot
If the Veteran died on or after October 1, 2014, but before October 1, 2015	We'll pay a \$745 burial allowance and \$745 for a plot
If the Veteran died on or after October 1, 2013, but before October 1, 2014	We'll pay a \$734 burial allowance and \$734 for a plot

We may also pay you back for some or all of the costs of moving the Veteran's remains if 1 of these descriptions is true:

- The Veteran was hospitalized or in a VA-contracted nursing home at the time of death, **or**
- The Veteran died while traveling to VA-authorized care

Headstone or marker allowance amounts

Headstone or marker allowance amounts based on when the Veteran died

Status	Maximum headstone or marker allowance
If the Veteran died on or after October 1, 2025	\$441
If the Veteran died on or after October 1, 2024, but before October 1, 2025	\$371
If the Veteran died on or after October 1, 2023, but before October 1, 2024	\$263
If the Veteran died on or after October 1, 2022, but before October 1, 2023	\$255
If the Veteran died on or after October 1, 2021, but before October 1, 2022	\$231
If the Veteran died on or after October 1, 2020, but before October 1, 2021	\$231
If the Veteran died on or after October 1, 2019, but before October 1, 2020	\$236
If the Veteran died on or after October 1, 2018, but before October 1, 2019	\$290
If the Veteran died on or after October 1, 2017, but before October 1, 2018	\$195
If the Veteran died on or after October 1, 2016, but before October 1, 2017	\$208
If the Veteran died on or after October 1, 2015, but before October 1, 2016	\$218
If the Veteran died on or after October 1, 2014, but before October 1, 2015	\$199
If the Veteran died on or after October 1, 2013, but before October 1, 2014	



Observances

October, 2026 through March, 2027

October

Oct. 07 – War in Afghanistan Begins

Oct. 11 General Pulaski Memorial Day

Oct. 12 Christopher Columbus Day/Indigenous People Day

Oct. 13 U.S. Navy Birthday

Oct. 26 Day of the Deployed

Oct. 27 U.S. Navy Day

November – Military Family Month & Warrior Care Month

Nov. 03 Election Day

Nov. 10 Marine Corps Birthday

Nov. 11 Veterans Day

Nov. 26 Thanksgiving Day

December

Dec. 01 Civil Air Patrol Birthday

Dec. 07 Pearl Harbor Remembrance Day

Dec. 13 National Guard Birthday

Dec. 20 Space Force Birthday

Dec. 20 National Wreaths Across America Day

Dec. 25 Christmas

Dec. 31 New Year's Eve

January

Jan. 01

Jan. 17

Jan. 18

New Year's Day, 2027

Operation Desert Storm Air War Begins

Martin Luther King, Jr, Day

February

Feb. 03 –

Feb. 04

Feb. 14

Feb. 15

Feb. 19

Feb. 28

Four Chaplains Day

USO Birthday

Valentine's Day

President's Day

Coast Guard Reserve Birthday

Desert Storm Ground War Begins

March

Mar. 03

Mar. 13

Mar. 25

Mar. 29

Navy Reserve Birthday

K-9 Veterans Day

Medal of Honor Day

Vietnam Veterans Day