



MOAA®

Military Officers Association of America
PENSACOLA CHAPTER

THE BEACON FEBRUARY 2026

MOAA PRINTED
NEWSLETTER
5-STAR AWARD



MOAA 5-STAR CHAPTER
2003-2019, 2021-2024

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PRESIDENT'S MESSAGE

My hope is that all of you have been able to keep yourselves warm and comfortable in the last week of January and first week of February. I know for me, walking the dog is a major undertaking to get both Charley and me bundled up enough to not freeze to death during our 15 minutes of required "exercise" outdoors.

Our next meeting is a luncheon from 1100-1300 on February 19 at The Oaks Restaurant aboard NAS Pensacola at the A.C. Reed Golf Course. Our very special guest speaker for the day will be the Commanding Officer of NAS Pensacola, CAPT Chandra "MamaSan" Newman, USN. She is a very dynamic, straight-shooter who will give us an update of the current happenings at the Base. Please find a way to attend this meeting if you can. Should be very interesting and informative. In addition, February 19 happens to be the 81st anniversary of the USMC landings on the island of Iwo Jima during World War II, one of the bloodiest battles of the entire war. CAPT Bill Cuilik, USN (ret) served as Chief of Staff to the Commander, Naval Forces Japan during his career and will narrate a brief set of slides of some of the landmarks of that battle.

We had a touchingly wonderful Memorial Service and Installation of Officers at the January 15th Chapter meeting. RADM Joan Engel, USN (ret) planned and led our Memorial Service with the help of Father John Licari and Maj Charlie Booton, USAF (ret). We had five Chapter and four Surviving Spouse members pass away in 2025. In a change from past services, Maj Booton read a brief excerpt from each person's obituary. This addition to our script personalized the ceremony and reminded us of the lives well-lived as they served their country, raised families and continued to serve in the civilian phases of their lives. May they rest in peace.

We swore-in two officers and four directors of the Chapter during the Installation Service. Captain Sue Varenholt, USN (ret) assumed the duties of 2nd Vice President (Membership) and Commander Susan Ulloa, USN (ret) continued as Secretary while also assuming the duties as Treasurer. New Directors are: RADM Joan Engel, USN (ret), Major Molly Werner, USA (ret), and CDR Ida "Shatzi" Clemons. Thanks to all of these members who stepped-up to "Continue to Serve" our Chapter in leadership roles. May God Bless you all.

Happy Valentine's Day! Enjoy life and do whatever you can to assist and serve those less fortunate than us. You and they will never forget your acts of kindness. Peace

Your President,
Ken Pyle

UPCOMING EVENTS - Mark your calendar and enjoy the camaraderie:

- * Feb 19 Luncheon at the Oaks - NASP Commanding Officer, CAPT Newman, USN**
- * Mar 19 Dinner at PYC**
- * Apr 16 Dinner at PYC**
- * May 21 Dinner at Oaks**



PROGRAMS

by Karen Vinson-VanHouter, 1st VP

Feb 19th - Luncheon at the NAS A.C. Read GC Oaks restaurant (2nd floor).

Menu: Buffet w/ Stuffed Grouper, Roast Beef, Mashed Potatoes, Veggies, Mixed Salad, and Dessert: Apple & Cherry pie

Cost: \$35 per person



Special Guest is CAPT NEWMAN, USN CO NAS PENSACOLA.

She is a very dynamic, straight-shooter who will give us an update of the current happenings at the Base. Please find a way to attend this meeting if you can. It should be very interesting and informative.



February 19 is also the 81st anniversary of the USMC landings on the island of Iwo Jima during World War II, one of the bloodiest battles of the entire war. CAPT Bill Cuilik, USN (ret) served as Chief of Staff to the Commander, Naval Forces Japan during his career and will narrate a brief set of slides of some of the landmarks of that battle.

To make your reservation, sent email to RSVP@pmoaa.org.

INDUCTION of the 2026 NEW BOARD MEMBERS



President – CAPT Ken Pyle, USN (Ret)
2nd VP – CAPT Sue Varenholt, USN (Ret)
Treasurer/Secretary – CDR Susan Ulloa, USN (Ret)
Director – RADM Joan Engel, USN (Ret)
Director – CDR Shatzi Clemons, USN (Ret)
Director – MAJ Molly Werner, USA (Ret)

Many more photos are on the website PHOTO page.



MEMBERSHIP

by Sue Varenholt 2nd VP

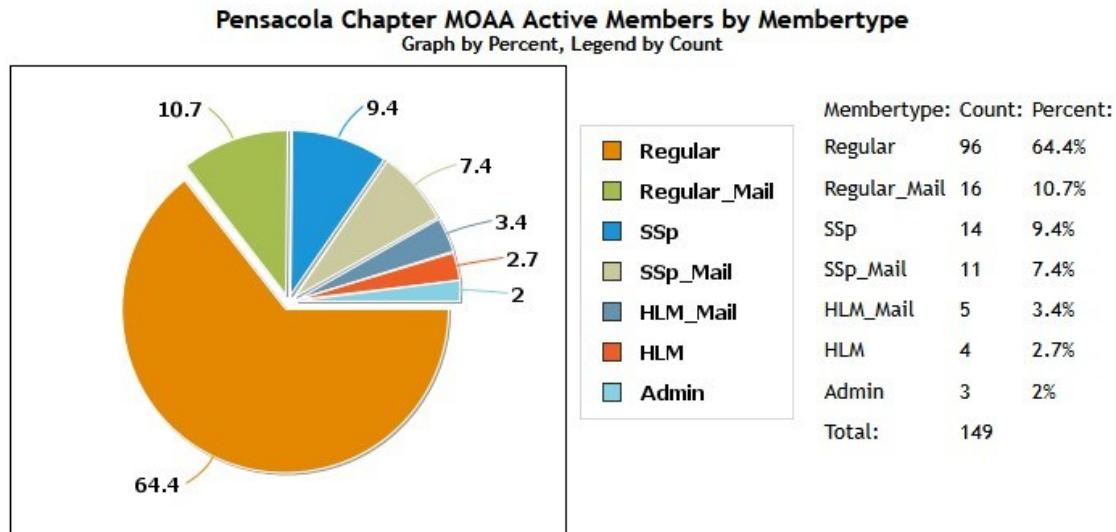
Arrival of the New Year means it's time to RENEW your Chapter Membership.

Your active membership in the Pensacola Chapter of MOAA is important to the mission of this organization. Members like you give our Chapter a very special blend of military experience that is so important to the success of our PMOAA Chapter and its contributions to the Pensacola Community. With your continued participation in the PMOAA Chapter and national MOAA, you add support to advocate for a strong military and the protection of our well-earned benefits.

Please use the form on page 11 to renewal by mail. -OR-

Renew ONLINE: login to Chapter website and select "My Account" ->"Renew"

MEMBERSHIP DIRECTORY, updated, searchable and printable is available to 'Members Only' on the Chapter website (login required to protect your privacy).



Surviving Spouse Committee

by Judy Dickson

A great time to take advantage of the colder weather and review your estate files. This will assist your surviving spouse or whoever will be settling your estate.

By: Renée Brunelle - JANUARY 02, 2024

When is it ever the right time to get your important documents and information in order? Most of us think about it after someone we care for has had an incident and/or has passed away. Additionally, events such as hurricanes, fires, floods, tornadoes, and even burglary can make the actual paperwork unusable.

But through MOAA partner Everplans, members have access to a platform allowing cloud-based storage of important documents and information. With controlled access to each area, we are able to share details — at a minimum, to begin the discussion about what we prefer for our health care and our final arrangements.

[LEARN MORE: MOAA.org/Everplans]

Also, if you do not want to keep your personal information online, you may find very helpful the following booklets available at this link for free if a Premium or Life member of MOAA:

<https://www.moaa.org/content/publications-and-media/moaa-publications/moaa-publications/#survivor>

As a reminder, your estate files should include:

Military Files: Should include the DD214, SBP info, military retirement forms, badges, awards, etc.

Insurance Files: Folder of insurance policies

Contact information: This list should include family members and friends.

Legal Papers: Wills & Power of Attorney, etc, contact info. Also, in Florida, in order to serve as an executor of an estate a person has to live in Florida or be a close relative such as a spouse, sister, brother, mom, child.

Property Info: List of property, Deeds, mortgages, property tax,

Finance Files: Utility Account #'s, Statements - Bank, Credit Union, Credit Cards, brokerage account, SBP, SSI, Sources of Income such as your IRA's, 401K's, and Life Insurance Policies. List of Expenses, checking account info if auto-billed and then whether monthly or annually.

Tax Files: Current year paperwork for taxes. Copy of prior years' taxes organized in folders

Medical Records: Lab reports, medical insurance files, medical reports, contact info for doctors, preferred hospital

Digital Estate: In a secure place, keep a list of your digital accounts, Log in ID's and passwords. This should include email and computer login addresses, passwords and secure pass

Discretionary Info: Thoughts about where to be buried, what songs, what to wear, etc. for funeral. List of Items of importance and to whom they are to be given.

Care should be given to keep this information under lock and key, in a secure place.

Happy February!

Judy Dickson, Chair, Surviving Spouse Committee

Karin Wiseman, Karen Vinson-VanHouter, Carol Olsen, Christine Cook, Bill Mayer, and Melinda Connell

Link to PMOAA Digital Asset & Quicklist files on our website:

<https://pmoaa.org/upload/Digital%20Estate%20info.pdf>



LEGISLATIVE AFFAIRS

Compiled and Edited by CAPT Dave Mitchell, USN (Ret)

Time waits for no one, that is an absolute certainty. Sometimes it may seem to drag, other times it flies but in fact, it is always moving at the same pace, it is our life experiences that at any given moment that makes it seem otherwise. Certainly, the loss of a loved one slows everything down as we process grief and try to continue our lives without them. Memories, photos, stories all help in that process. I had the opportunity at our January meeting to take part in the memorial of our chapter members who passed during 2025. It was my first attendance at this event, and it was very

moving. The presence of Father John Licari, Pastor of St. John the Evangelist and the reading of each name, along with a memory of the person's life, added reverence to the ceremony. Finally, the ringing of the bell signifying a final farewell to our friend and comrade. For me it was very meaningful and if you haven't had the opportunity, I encourage you to attend next year.

I have chosen a few articles from recent weekly MOAA newsletters, I hope you enjoy them and take action where appropriate.

You can support those efforts by being part of the action. A way to do that is to sign up for the MOAA legislative alerts visit https://moaa.quorum.us/sign_in/ .

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays via email. You can sign up at www.moaa.org. Please let me know how you think I can make this column better for you by sending an email to me at dave.mitchell@pmoaa.org .

Become an advocate and **Take Action NOW!** at <https://moaa.quorum.us/>

In this issue:

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1) MOAA Shares Legislative Priorities at Congressional Reception

By MOAA Staff

From January 22nd MOAA Newsletter

MOAA hosted members of Congress, executive branch officials, Hill staffers, and valued supporters Jan. 14 for a reception marking the start of the second session of the 119th Congress.

The event, held at The Monocle Restaurant on Capitol Hill, also served as an opportunity to share MOAA's top legislative priorities for the upcoming year.

"Bringing stakeholders together on Capitol Hill fosters the collaboration required to move shared priorities forward," said Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations. "This reception created space for constructive dialogue, strengthened relationships, and kept the focus where it belongs: on servicemembers, veterans, their families, and survivors."

Every attendee also received a list of "MOAA's New Year's Resolutions for Congress." These bills will serve as top focus areas for our association's advocacy efforts in 2026.

Learn more about these bills, and how you can support MOAA's work to pass them below.

Note: This is not an all-encompassing list of MOAA's legislative efforts. For more, visit our [Legislative Action Center](#).

Shutdown Fairness Act (S. 3168)

What it does: Allows the Pentagon and the Department of Homeland Security to continue paying service members during any future funding lapse

Who it supports: Currently serving, including National Guard and Reserve members.

MOAA's take: The best solution remains a timely appropriations process. The bills does NOT include members of the U.S. Public Health Service Commissioned Corps or the NOAA Commissioned Corps; MOAA continues to advocate for their inclusion.

Improve and Enhance the Work Opportunity Tax Credit Act (H.R. 6231 | S. 3265)

What it does: Modernizes the Work Opportunity Tax Credit (WOTC), a nonrefundable tax credit employers can take for hiring target group members during the employee's first year on the job, by increasing the amount of the credit and adding military spouses as a target group. The program is intended to reduce the unemployment rate of "job seekers who have consistently faced barriers to employment" by incentivizing employers with a tax credit, according to the Labor Department.

Who it supports: Unemployed veterans and military spouses.

MOAA's take: MOAA has long championed this program, and the addition of military spouses. Continuing to offer this tax credit to employers while enhancing the program will ensure the veteran unemployment rate remains low. Expanding this benefit to military spouses improves financial stability for the currently serving military family, increasing military readiness and retention rates.

Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act (H.R. 1732)

What it does: Reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting veterans with filing a claim for VA disability compensation benefits.

Who it supports: Veterans and retirees.

MOAA's take: Veterans deserve trusted, ethical, and accountable support when filing disability claims – support that protects their privacy, respects their service, and preserves their earned compensation. The goal is not to limit veterans' ability to seek help, but to guarantee that when they do, the assistance comes from accredited professionals bound by high ethical and professional standards ... and that our veterans will not be forced to surrender a portion of the benefits they earned in service to the nation.

How you can help: Keep following MOAA advocacy news. A call to action is coming soon.

Military CARE Act (H.R. 6796)

What it does: Requires the Pentagon to establish a digital system designed to improve access to care at military treatment facilities (MTFs) by providing beneficiaries with a standardized platform to report barriers to MTF care and creating a data record that does not exist today to give Defense Health Agency leadership and Congress the insights needed to address systemic access challenges.

Who it supports: All TRICARE beneficiaries, but especially military families.

MOAA's take: We advocated aggressively for this priority in 2025 as part of our spring Advocacy in Action campaign. Military families must have a more effective option for reporting access problems — an option that also increases transparency to beneficiary challenges and leads to greater accountability and oversight of the MHS.

Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148 | S. 879)

What it does: Expands health care coverage and career transition support for caregivers, and would require a study designed to provide caregivers with a path toward financial security in retirement.

MOAA's take: "Just as our veterans answered the call to serve our nation, their caregivers also answered the call to step up and serve them," said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA's president and CEO. "These dedicated individuals put their own futures on hold — sacrificing financial security, career advancement, and personal well-being — to fulfill the nation's promise to take care of our veterans and provide the care veterans deserve."

2) New Law Will Preserve Value of VA-Issued Life Insurance

By Kevin Lilley

From January 15th MOAA Newsletter

A new law will protect VA insurance programs for servicemembers and veterans from inflation, allowing for regular adjustments of the maximum coverage amount and ensuring meaningful peace of mind for those who've earned access to these plans.

The president signed the MOAA-backed Fairness for Servicemembers and Their Families Act into law Dec. 12. The bipartisan legislation passed the House by a voice vote in the spring, then cleared the Senate by unanimous consent in November.

“Bipartisan, commonsense improvements to trusted programs like this make a real difference,” said Jen Goodale, MOAA’s director of government relations for veteran and retired affairs. “Protecting the value of these benefits is the core of MOAA advocacy — we thank the lawmakers from both sides of the aisle who made this change possible.”

The law requires the VA secretary to report to House and Senate Veterans’ Affairs committees on cost-of-living (COLA) increases and inflation rates every five years in relation to the maximum coverage allowed under the Servicemembers’ Group Life Insurance (SGLI) and Veterans’ Group Life Insurance (VGLI) programs. It links the Consumer Price Index for All Urban Consumers (CPI-U) to the current maximum of \$500,000 as a benchmark.

“Our servicemembers put their lives on the line for their country, and we must protect the well-being of their families in the event of a tragedy,” said Rep. Marilyn Strickland (D-Wash.), who introduced the House bill. “This new law makes it clear that our nation will always stand by our military families.”

Senate supporters included Sen. John Cornyn (R-Texas), who led that chamber’s version of the bill. He said the bill would “help ensure the Veterans Affairs Department can offer competitive life insurance packages that keep pace with the current cost of living.”

SGLI launched in 1965 with a \$10,000 coverage maximum. VGLI began nine years later, allowing veterans to convert SGLI to a five-year term policy. It would later become a renewable, premium-based plan.

Maximum coverage levels for both plans have increased over the decades, but not in regular fashion. It rose from \$200,000 to \$250,000 in 2001 and to \$400,000 in 2005 but remained at that level for nearly two decades until a 2023 law boosted the limit to the current \$500,000.

By indexing the coverage maximum to inflation figures, the new law will preserve the value of the insurance program against inflationary threats, strengthening a safety net that has been used by millions of servicemembers and veterans throughout the decades.

Learn more about SGLI, VGLI, and other VA life insurance options on the VA website.

3) MOAA Leaders Meet With Military Health Officials to Discuss GLP-1 Coverage Change

By Karen Ruedisueli

From January 8th MOAA Newsletter

MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), and members of MOAA’s Government Relations team met with senior military health system (MHS) leaders last month and urged them to reconsider the decision to revoke TRICARE For Life (TFL) coverage of some GLP-1 drugs.

MOAA requested the meeting after the White House announced agreements with pharmaceutical manufacturers Eli Lilly and Co. and Novo Nordisk to dramatically reduce the prices of GLP-1 drugs that help adults struggling with diabetes, heart disease, obesity, and other medical conditions.

TRICARE will benefit from the administration’s newly negotiated lower prices for GLP-1 medications, Pentagon officials said. They indicated analyses are underway to determine how these reduced prices may affect the Defense Health Program budget and TFL coverage policy moving forward.

Kelly emphasized the extraordinary levels of engagement and outreach from both impacted patients who have lost GLP-1 coverage and other beneficiaries who fear future cuts to the retiree health care benefit. More than 600 TRICARE beneficiaries have contacted MOAA to share their feedback on the MHS decision to revoke coverage of certain GLP-1 drugs from TFL beneficiaries.

Under the administration’s new pricing framework, Medicare costs for Ozempic, Wegovy, Mounjaro, and Zepbound will be \$245, less than half the previous cost. State Medicaid programs also will have access to these medications at these

prices. Lower negotiated prices for Medicare and Medicaid patients may prompt expanded access through pilot programs as early as this spring.

For Medicare patients, pilot program coverage of GLP-1 medications will be under Medicare Part D prescription drug plans.

Before the Aug. 31, 2025 policy change that revoked GLP-1 coverage for TFL, beneficiaries who met stringent prior-authorization criteria — including documented comorbid conditions such as hypertension, sleep apnea, or metabolic dysfunction — could be approved for GLP-1 medications. TRICARE Prime and Select users retain this coverage with prior authorization, and all beneficiaries still receive GLP-1 coverage when the drug is prescribed for Type 2 diabetes.

MOAA continues to be a steadfast advocate for restoring GLP-1 coverage under TFL. Creating separate pharmacy tiers for TRICARE and TFL beneficiaries sets a troubling precedent that could weaken the promise of lifelong earned benefits and is inconsistent with congressional intent for TFL and the TRICARE pharmacy program.

As MOAA continues its advocacy, we encourage affected beneficiaries and their families to share their stories and engage through MOAA's Legislative Action Center to support efforts to restore full GLP-1 coverage for TFL beneficiaries.

4) New VA Survey Targets Toxic Exposures, Other Hazards of Service

By Kevin Lilley

From January 8th MOAA Newsletter

A new VA survey will gather details from veterans on toxic exposures and other military experiences as part of work to detect and treat related illnesses.

The VA's **Million Veteran Program** (MVP) will administer the survey to MVP members, asking questions about service and deployment history, jobs and activities both in and out of uniform, exposure to hazards ranging from toxic chemicals to loud sounds, and more.

MOAA and other military and veterans groups will use data from the survey to inform advocacy efforts, to include ongoing work supporting an improved toxic exposure benefits system at the VA. MOAA and Disabled American Veterans (DAV) partnered in 2024 on an extensive report outlining the decades-long delays regularly faced by toxic-exposed veterans and offering a comprehensive plan for the VA to provide service-earned care and benefits in a timely manner.

The report came after the passage of the Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act, which expanded VA health care and benefits to millions of veterans, added to the list of health conditions and service locations connected to toxic exposure, and boosted VA screening and research efforts.

To participate in MVP, veterans must allow the program to access health records and provide a blood sample by mail or through a VA appointment



PMOAA BOARD MEETING MINUTES AND TREASURER'S REPORTS:

* Now restricted to "Members Only" for security and privacy.

Login to the Chapter website and select "My Account" to view Board Minutes.

WHO WE ARE: The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC and an affiliate of the Military Officers Association of America (MOAA) who together are the nation's largest and most influential association of military officers. "Never Stop Serving"

We are an independent, nonprofit, politically nonpartisan organization and Veterans Service Organization incorporated under IRS 501(c)(19) rules. Email MEMBERSHIP@pmoaa.org to learn more and join us.

FEEDBACK: We welcome your comments/suggestions. Please email Beacon@pmoaa.org

BEACON EDITOR *STILL* needed. Previous long-time editor, Jean Booton, resigned in September. The Chapter really needs a dedicated member to "fill her shoes". If you are familiar with desktop publishing and want to help in this worthwhile endeavor, contact me by email at Beacon@pmoaa.org.

Your "interim" editor,

Bob Nelson

Bob.Nelson@pmoaa.org



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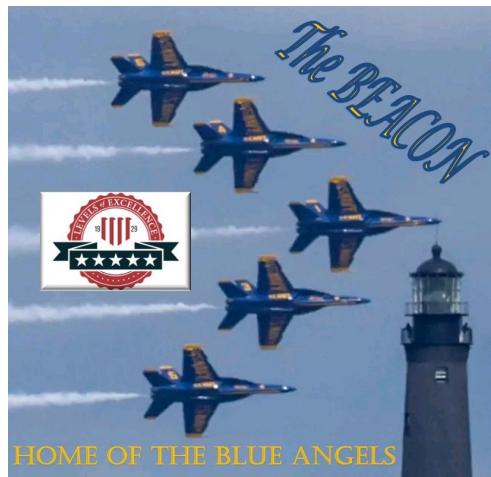


PENSACOLA CHAPTER - MOAA	
Dues Renewal Form	
NEVER STOP SERVING	
Annual Dues: (\$30) \$ _____	To remain a member of the Pensacola Chapter MOAA please remit your annual dues payment by providing this information.
Optional items: Add Beacon by Mail (\$20) \$ _____ Scholarship fund \$ _____ JROTC donation \$ _____	Full name _____
Total Amount \$ _____	Rank _____ Service _____
Please make check payable to PMOAA	mail to PMOAA, Attn: Membership P. O. Box 17728, Pensacola, FL 32501-17728
THANK YOU for your continued support of Pensacola Chapter MOAA!	





PENSACOLA CHAPTER—MOAA
PO BOX 17728
PENSACOLA, FL 32508



PMOAA MEETING PLANS for 2026

DATE	EVENT	VENUE
JAN-15	MEMORIAL SERVICE	PYC
FEB-19	LUNCHEON	OAKS at NAS
MAR-19	DINNER	PYC
APR-16	DINNER	PYC
MAY-21	DINNER	OAKS at NAS
JUN-18	PICNIC/BINGO	OAKS at NAS
JUL-30	SCHOLARSHIP AWARDS	PYC
AUG	(no meeting)	
SEP-17	DINNER	PYC
OCT-15	DINNER	OAKS at NAS
NOV-19	BUSINESS-MTG	PYC
DEC-3	CHRISTMAS GALA	PYC