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**TIMELY TOPICS**

Capitol Area Chapter  
Military Officers Association of America  
Chapter Website: [www.cacmoaa.com](http://www.cacmoaa.com)

Vol 2025 No 7

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**September Picnic**

Join us for the September picnic as we leave the dog days of summer and usher in the fall beauty of Michigan! Bring your appetite and summer stories with you to the Meridian Central Park pavilion as we kick off another season of fellowship and camaraderie.

**September 2025 CAC MOAA Meeting Picnic**

When: Thursday, 11 September 2025

Where: Meridian Central Park Pavilion, 5151 Marsh Rd, Okemos (Just north of the Meridian Mall)

SOCIAL MIXER (beverages and snacks provided): 5:30 p.m.

BUFFET: 6:30 p.m. Hamburgers and hot dogs with chips, salad, and drinks. Cost is \$25

Please RSVP by Monday, 8 September to [www.cacmoaa.com](http://www.cacmoaa.com) or contact: Tony Kruckeberg at (517) 575-9386, or email at [armyblkhawk@yahoo.com](mailto:armyblkhawk@yahoo.com)



**How a Death in the Family May Affect Your TRICARE Coverage**

FALLS CHURCH, Va. – Note: If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat [988lifeline.org](http://988lifeline.org). This resource connects you with trained counselors who can help you get the help you need, 24/7.

When a family member passes away, it can feel overwhelming to deal with paperwork on top of the emotional burden. This article provides a few steps you should take in the weeks following your family member’s death. Taking these steps can help ensure your coverage continues without interruption. “After losing a family member, your health coverage may not be the first thing on your mind,” said Zelly Zim, senior analyst, TRICARE Policy and Programs at the Defense Health Agency. “But it’s important to understand how your loved one’s death may affect your TRICARE coverage, so you’re prepared for your family’s future.” A death in the family is a [TRICARE Qualifying Life Event](#). This means that surviving family members have 90 days to make eligible health plan changes, as described in the [TRICARE Qualifying Life Events Fact Sheet](#). Here’s what else you need to know.

(TRICARE coverage cont. on next page)

## Reporting the death:

If your sponsor dies: You only have to report the death to the TRICARE Pharmacy Program contractor, [Express Scripts](#). For medical and dental care, the Defense Manpower Data Center gets information from the [Social Security Administration](#) or the sponsor's service. It may take some time for DMDC to get the information. If you prefer, you may notify DMDC of the death by: Visiting a local [Uniformed Services ID card office](#) with a copy of the death certificate, Faxing a copy of the death certificate to 800-336-4416, Mailing a copy of the death certificate to:

DMDC/DEERS Support Office  
400 Gigling Road  
Seaside, CA 93955-6771.

If your sponsor was retired, there are [other steps you need to take](#) depending on their service.

If another family member dies: If a family member who wasn't the sponsor dies, contact the DMDC/DEERS Support Office to learn the necessary steps to report their death. Depending on your situation, your health plan options may also change from family to individual.

## Coverage following the death:

TRICARE continues to provide coverage for surviving family members. Plans and costs depend on:

If you're a spouse or a child: Spouses can keep TRICARE unless they remarry. If a spouse decides to remarry, their TRICARE coverage will end unless they marry another active duty or retired service member. Children can keep TRICARE up to [normal age limits](#). After that, if they qualify for [TRICARE Young Adult](#), they can purchase TYA coverage if their sponsor had TRICARE at the time of their death.

The sponsor's military status when they died: **Active duty:** Children and spouses are considered [transitional survivors](#) for the first three years after the sponsor dies. Transitional survivors are eligible for special programs like the [Extended Care Health Option](#). Spouses are covered as active duty family members (unless they remarry) for these three years. Then, they're covered as retired family members. Children remain covered as ADFMs until they age out or lose TRICARE eligibility for other reasons. **Retired:** Your health plan options and costs won't change. Surviving spouses remain eligible unless they remarry. Children remain covered until they [age out](#) or lose eligibility for other reasons. **National Guard or Reserve member:** Your sponsor's status at the time of their death determines your TRICARE benefits. Visit [Survivors of National Guard and Reserve Members](#) to read more about your specific situation. (Note: Beginning Oct. 1, 2025, you can buy or continue coverage for up to three years from the date of the sponsor's death. This is if your sponsor had TRICARE coverage at the time of their death.)

## Filing claims:

If you need to file a claim on behalf of the deceased, check out [Filing Claims](#) for forms and instructions. For TRICARE For Life beneficiaries, you need to submit the [TRICARE For Life Executor/Executrix of Estate Notification](#) with the claim. For beneficiaries with all other plans, submit an [Authorization for Disclosure of Medical or Dental Information \(DD Form 2870\)](#) with the claim.

## To learn more:

If you have questions about this process, call the DMDC/DEERS Support Office at 800-538-9552 (TTY/TDD: 866-363-2883).

Are you struggling to adjust following the death of a loved one? Don't wait to ask for help. Learn more about getting [mental health care](#) with TRICARE.

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## Support our Sponsors

These individuals and companies provide support for our Capitol Area Chapter. We encourage you to support them through your patronage. When doing so, please mention that you saw their advertisement in our monthly newsletter!!

## Executive Board Meeting

Thursday, September 4th 2025 @ 11:30 am - 1:00 pm @ Piazzano's restaurant, 1825 N. Grand River Ave, Lansing

2024-2026

### EXECUTIVE BOARD of DIRECTORS

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### State of Michigan Commanders Group

The Michigan Commanders Group is the coalition of Michigan's congressionally chartered Veterans Service Organizations. Collectively, these organizations represent Michigan's 550,000+ veterans and their families, and have been the state's leaders in successfully advocating for this population for nearly 100 years. The following link takes you to state and federal legislative priorities as well as the ability for you to contact your State and Federal legislatures: <https://michigancommandersgroup.org/Contact.php>



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#### Membership

For membership inquiries please use this link: [www.cacmoaa.org](http://www.cacmoaa.org). For questions regarding membership please contact Joe Mika at 517-719-3486 or email at: [jmika61@gmail.com](mailto:jmika61@gmail.com). **Why join?** <https://youtu.be/42YD9d8WI5Q>

#### CAC Mission Statement

Our mission is to support legislative and charitable initiatives at the local, state, and national levels to enhance our families, communities and country.

### Support our Scholarship Program with a Kroger Card!!

We continue to increase our enrollment in the Kroger Community Rewards Program! Thank you for all of your support in signing up and shopping with Kroger. For those interested in beginning the program, our chapter non-profit organization number is: JR311, use this number when contacting Kroger for admission to the program and Kroger will donate a portion of your purchase to the CAC MOAA chapter scholarship fund.

#### Veterans Crisis Line

The Veterans Crisis Line connects veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call (800) 273-8255 and press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for deaf and hard of hearing individuals is available.

Your local Capitol Area Chapter and National MOAA are nonpartisan groups representing all members regarding legislative issues and current events affecting you and your community! For more information regarding issues that affect you and your family members please use this link: <http://takeaction.moaa.org> or call (800) 234-6622/(703) 549-2311

#### \*\*REMINDER\*\*

Bring your cleaned and bagged bottles and cans to our next meeting to support chapter initiatives!