

Na Leo O Na Koa

(Voices of Warriors)



Newsletter of the Hawaii Aloha Chapter, Affiliate of the Military Officers Association of America,

a nonpartisan, nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.

Hawaii State Chapter — Chartered **23 July 1959**; Aloha Chapter — Chartered **27 January 2000**

Hawaii Aloha Chapter — Established **1 May 2015**

Both the national Military Officers Association of America and the Hawaii Aloha Chapter are non-partisan organizations

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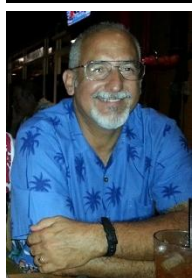
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President's Message



Welcome to summer! We've got an exciting list of speakers for our general membership meetings for the rest of the year. **Dave Perrine**, chairman of the Programs Committee, provided an updated calendar of events (see that calendar near the bottom of this newsletter). It includes meetings with guest speakers in July, September, and November (and, not all are at the OVC...read carefully!). Plus, our annual General Membership meeting (normally in November) will combine with the Christmas Brunch into a single event to be held on Sunday, 14 Dec, at the Tradewinds Club on Hickam Field. The Scholarship Committee is in the planning stages of a chapter brunch with our award-winning ROTC and JROTC cadets sometime in the spring of 2026.

There will be two Retiree Appreciation events this year, and, thanks to **Fred Brunson**, your chapter is planning on being represented at both with a table and MOAA promotional items as we try to recruit new members. On Saturday, 18 Oct, we'll be set up at the Army's event at the Hale Ikena, Ft Shafter. And, on Saturday, 1 Nov, we'll participate in the AF/Navy's event at the MSFC Bldg, right behind the Ruby Tuesday restaurant in Moanalua Shopping Center. Stop by our booth and say Hi! If you'd like to help out, please contact **Fred Brunson**.

Three board members have terms which will expire at the end of this year. They are **Fred Brunson, Kelly Lau, and Json Seal**. We will soon form a chapter nominating committee to contact potential candidates for election to the chapter's Board of Directors and to form the slate of candidates for our elections in December. Should you be willing to serve on our board, please feel free to step-up and let me know.

Finally, as always, your Hawaii Aloha Chapter, MOAA, continues to look for new members—active duty and retired officers and surviving spouse members. All are welcome and will enjoy the camaraderie of our chapter. Make it your goal to recruit at least two new members this year. Print out the Membership Form at the bottom of this newsletter, or on our website (<http://www.moaa-hawaii.org/>), and carry it with you to be readily available whenever an opportunity for recruiting arises.

Hope to see you all at our next meeting, on Friday, 25 July (see below for more info). RSVP suspense is 9 July.

- Mike



Our Previous Meeting

Our meeting on Friday, 23 May, at the OVC, marked another successful event for the chapter. After the Invocation by Chaplain **Debby Fricano**, Cecilia Fong, Administrator of the Griswold Home (and **Wes Fong's** daughter) provided a presentation on the “**Griswold Home Care Overview.**” **Dave Perrine** arranged for a wonderful lunch, and Chaplain **Debby** provided a benediction to close out the event.



July 2025 General Membership Meeting

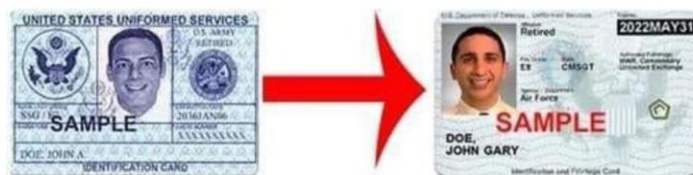
Our next meeting is scheduled for Friday, 25 July 25, 11:15 AM at the Hale Ikena, Pikake 3, Ft Shafter (**NOTE THE LOCATION CHANGE**). Our guest speaker will be LTC Patrick R. Kelley, Director, Department of Military Science, UH Manoa, and he'll provide a presentation on the “**US Army Today/US Army ROTC Overview.**” A reservation form is attached at the end of this newsletter. Please fill it out and mail it, along with a check for the appropriate amount, to our mailbox, by Wednesday, 9 July. **PLEASE GET YOUR RSVP FORMS IN ON TIME! Please do not mail, email, text or call your RSVP in to Mike Fricano or Dave Perrine.** Send them by mail to the chapter PO Box.

Future Events

All of our scheduled meetings for 2025 are listed in the Events Calendar, below. There have been some changes since the last newsletter. Please block your calendars now to ensure you can attend. As mentioned, we will combine our annual General Membership meeting (normally in November) and the Christmas Brunch into a single event to be held on Sunday, 14 Dec, at the Tradewinds Club on Hickam Field. At this meeting, we will conduct elections.

Next Generation USID Card for Retirees, Spouses, & Dependents

Provided by DFAS



Military retirees are required to update their Uniformed Services Identification (USID) cards to the new Next Generation USID card by December 31, 2025. The paper-based USID cards with indefinite expiration dates will no longer be accepted after this date. The new cards are more secure and durable, incorporating features like plastic cardstock and enhanced security measures.

According to the DoD Common Access Card website, USID cards are issued to retired military and Reserve members, dependent family members of uniformed Service members, and other eligible individuals in accordance with DoD policy.

It's important for military retirees/dependents/surviving spouses to know these old forms of ID will not be valid to access a military installation, and you will need issuance of the NextGen ID card. This will be true even if your old ID card has an INDEF expiration date on it - the ID will still be invalid. The deadline is 31 December 2025

DFAS has Redesigned the Forms Library Website with YOU in Mind

Provided by DFAS

We're pleased to share another improvement that you have been requesting – a fully redesigned Forms Library is now available on our website! Find it in the same place it has always been: <https://www.dfas.mil/RetiredMilitary/forms/>

Previously, the Forms Library was a lengthy table that was organized by abstract form numbers and titles. You could easily get confused trying to remember if the form you needed was DD Form 2894 or 9284 or 2498. The page has improved accessibility by removing the table layout. As part of the redesigned Forms Library, documents are now organized by customer and purpose.

Retirees may still scroll down the page to locate what you need. As an alternative convenience, the redesigned Forms Library features helpful tiles that allow you to jump to the relevant section to achieve your request with just a couple clicks or taps on your device.

The redesigned Forms Library is, of course, the home to find forms and documents (and our helpful Form Wizards, when available) to achieve your requests. However, the redesigned webpage also features helpful tips and supporting resources concerning the forms and documents you're seeking. For example, if there is a common error or issue on a form, there are new tips to avoid these pitfalls. Once you arrive at the form or document you're seeking, you'll also find links to explainer webpages to help you ensure your request is successful.

Certain requests can also be achieved in other ways. For example, certain self-service requests can be completed by entering a request on askDFAS or myPay instead of submitting a form. The new Forms Library provides all your options at-a-glance

We are very excited to debut the redesigned Forms Library webpage. We hope you will visit and take it for a spin today. As always, we are looking for every opportunity to improve our service to you.

Thank you for consistently providing feedback that helps us deliver improvements like this. We look forward to more improvements through our collaboration.

Assisted Living Options in Honolulu

Esleie Apolinaria, editor for "Assisted," a premier senior living resource and guide covering the entirety of the US, contacted us with a recommendation that we include mention of their free, high-quality information and content website, designed to help families and individuals across the country make the best decisions when it comes to senior care.

She thought we would find <https://assistedlivingmagazine.com/featured/assisted-living-in-Honolulu-HI/>, intriguing. It highlights assisted living options in Honolulu, and she believes this resource would be very beneficial to our members.

Senate Hearing Spotlights MOAA-Backed Bill to Support Veteran Caregivers

By: Terry Waters

A recent Senate Veterans' Affairs Committee hearing highlighted growing interest in a MOAA-supported proposal designed to provide critical transitional support for military caregivers.

The committee reviewed and discussed the Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act alongside other legislation in a May 21 meeting, which featured testimony from the VA and various veterans service organizations (VSOs), including MOAA.

“Despite their vital role, caregivers face significant financial, professional, and emotional burdens,” MOAA told the committee in written testimony. “Many forgo careers, retirement savings, and personal well-being to provide care.”

The 3R Act addresses key concerns raised by caregivers transitioning out of the VA’s [Program of Comprehensive Assistance for Family Caregivers](#) (PCAFC), including job reentry, retirement planning, health care access, and financial stability. These caregivers often sacrifice income, career advancement, and long-term financial security to care for their loved ones ... and are met with significant gaps in support.

The bill proposes a comprehensive package of support tools, such as job training assistance, counseling, continued health care coverage, and help with professional relicensing costs, all aimed at easing the shift into post-caregiving life.

What’s Next

With congressional interest building, the 3R Act represents an opportunity to ensure caregivers are recognized and supported long after their caregiving duties conclude. As this legislation progresses, MOAA continues to work closely with lawmakers to ensure the bill’s provisions reflect the real needs of military families.

“By offering education, employment, and retirement opportunities, the act would empower caregivers to achieve financial security while potentially reducing the federal government’s long-term economic burden by decreasing their future reliance on government assistance programs,” MOAA told the committee in written testimony.

What’s Next for the Budget, the NDAA, and More From Congress

By: *Terry Waters*

The [historic trillion-dollar defense budget proposal](#) marked an initial step in a lengthy appropriation and authorization process, one that will serve as the backbone for funding critical programs and services that support our nation’s uniformed services and veteran communities.

As Congress makes headway on the FY 2026 budget, it’s essential to know where we are in the annual process, both for the overall funding bill and for measures like the annual National Defense Authorization Act (NDAA), which often serves as a vehicle for [key MOAA legislative priorities](#). Here’s a look at the overall timeline:

The President’s Budget Proposal: The process begins with the president’s budget request, usually released in February or March, which outlines proposed funding levels for all government agencies. It’s not uncommon for this request to be delayed during the first year of a presidential term and new Congress; this year’s so-called “skinny” budget request [was announced May 2](#).

Congressional Budget Resolution: After receiving the president’s request, Congress creates a budget resolution, which sets the overall spending limits for the government. This resolution acts as a framework for future spending decisions, specifying how much money should be allocated for defense and non-defense programs, including military personnel, benefits, and VA health care.

Authorization Bills: Once the budget resolution is in place, Congress begins working on authorization bills, like the NDAA. The NDAA authorizes policies, programs, and funding levels for defense-related programs, ranging from military readiness and modernization to benefits for military families and survivors. It often incorporates many pieces of defense-related legislation, making it a useful vehicle to advance MOAA-supported bills and priorities, as evidenced by [last year’s “quality-of-life” NDAA](#).

Appropriations Bills: While the NDAA sets policy, appropriations bills, such as the Defense Appropriations Act and the Military Construction, Veteran Affairs, and Related Agencies (MilCon-VA) Act provide the funding to implement those policies. Appropriations bills must be passed by both chambers of Congress and signed into law by the president before agencies can access the funding.

Where Do Things Stand for FY 2026?

We can expect a more detailed budget request from the administration in the coming weeks. This will act as an essential input for Congress and lawmakers in both chambers.

Both the House and Senate are well into the process of shaping the authorization and appropriations bills for FY 2026, with amendments from advocates and constituents now under review in committees and subcommittees.

Each chamber has passed its own budget resolution. While they haven't been reconciled, they are crucial to guiding ongoing budget negotiations. [More detailed legislation](#) – known as a reconciliation bill, in conjunction with the initial resolution – passed House by a 215-214 vote [early May 22](#) and will move to the Senate, where leaders reportedly hope to have a vote [before the July 4 holiday](#).

While the NDAA and other authorization bills were passed and signed into law in 2025, they're funded through a full-year continuing resolution enacted to ensure government operations continue without disruption. Despite the [challenges associated with continuing resolutions](#), the practice has become increasingly common.

With a compressed timeline for debating, amending, and reconciling the NDAA this year, there remains a significant risk of further stopgap funding measures.

How Can Advocates Help?

As Congress gets further into the process of shaping the FY 2026 budget, it's critical to stay informed of the latest updates regarding the NDAA and other relevant legislation.

You can review MOAA's legislative priorities on [our spring Advocacy in Action page](#). In addition to these issues, MOAA remains fully prepared to adapt our focus and leverage every available resource to ensure promises made to those who serve and have served, along with their families and survivors, are honored.

Grassroots advocacy is critical to determining what will make its way into final authorization and appropriation bills, and lawmakers want to hear what's important to their constituents. To support these efforts, stay up to date with [MOAA's advocacy news](#), and register and take action using the [Legislative Action Center](#).

Help MOAA Protect Student-Veterans: Stop the Repeal of the '90-10 Rule'

By: Kevin Lilley

Instead of maintaining a regulation that's helped keep student-veterans safe from predatory for-profit education sales pitches – putting hard-earned benefits at risk – Congress instead could repeal hard-won protections ... and spend \$1.6 billion to do it.

MOAA joined 30 advocacy groups in a May 28 letter to House and Senate leadership urging a "No" vote on ending the so-called "90-10 rule," which mandates for-profit schools receive no more than 90% of their revenue from federal education assistance.

Before a bipartisan 2023 change to this rule ensuring VA and DoD education benefits counted toward federal limits, student-veterans served as ["dollar signs in uniform"](#) for unscrupulous schools seeking to land GI bill benefits with often-unfilled promises.

The bipartisan rule helps "ensure quality in higher education programs," the letter states, with the measure serving as "a market viability test to protect taxpayers from artificially propping up a failing college of such low quality that no employer or private-paying student is willing to pay for it."

Repealing the rule would cost \$1.6 billion over 10 years, according to a Congressional Budget Office estimate. The regulation would be replaced by a "sector-neutral accountability plan," according to a statement from House Education and Workforce Committee Republicans. In a statement, a representative from Veterans Education Success called it a ["high-risk, complicated, and untested model."](#)

Despite the cost and the consequences, the repeal is included in the House budget reconciliation bill, which is now under consideration in the Senate.

That chamber may make [significant changes to the legislation](#) in the coming weeks, with a vote likely coming before the July 4 holiday. MOAA members and others can help raise the importance of protecting student-veterans with their lawmakers by [sending a prewritten message](#) via our Legislative Action Center.

What the Proposed \$1 Trillion Defense Budget Means for Servicemembers, Families, and Retirees

By: MOAA Government Relations Staff

The first-ever proposed \$1 trillion defense budget includes \$150 billion in new spending that addresses key MOAA priorities, including \$2.9 billion to restore the Basic Allowance for Housing (BAH) and end the need for servicemembers to pay 5% of their anticipated housing costs out-of-pocket.

The House Armed Services Committee's budget reconciliation draft would also fund improvements to unaccompanied housing, address child care and spouse employment concerns, and add \$2 billion to the DoD health care budget, along with the temporary BAH increase. The legislation passed the panel April 29 by a 35-21 margin and heads to the House Budget Committee, but as it moves forward under the budget reconciliation process, the final bill remains uncertain while Congress seeks to capture \$1.5 trillion in spending cuts across the government.

Other key provisions addressing MOAA priorities found in the \$150 billion spending increase:

Active Component

- Unaccompanied Housing Funding: Over \$1.2 billion in increases for facilities sustainment, restoration, and modernization.
- Tuition Assistance: A \$100 million boost to tuition assistance programs.
- Temporary Lodging Expense (TLE) Expansion: \$590 million to extend the time to house-hunt from 14 to 21 days.

Families

- Child Care Fee Assistance: As DoD continues to find solutions to address child care shortages, the bill includes \$100 million to provide fee assistance to more military families.
- Military Spouse Licensure: The development of interstate compacts is a key component of ensuring military spouses working in licensed or credentialed fields can PCS across state lines with minimal interruptions. The bill includes \$10 million for continued efforts to enhance license portability.

DoD Health Care

- Defense Health Program (DHP) Funding Increase: DHP will see \$2 billion more in funding, designed to address challenges across the military health system. However, the funds will not address TRICARE parity gaps or otherwise expand the military health care benefit.

What Is Budget Reconciliation?

Budget reconciliation is a limited, but expedited, legislative process for Congress to align spending with the budget resolution. In early April, Congress adopted a budget resolution agreeing to a reduction in federal spending. Now, lawmakers are using the budget reconciliation process to conform with the budget resolution they passed.

This process can only be used to pass provisions that directly affect federal spending, revenues, or the debt limit – discretionary spending remains subject to the annual appropriations process. Additionally, this process cannot be filibustered, meaning a simple majority is needed in the Senate. And any adjustments cannot be in perpetuity – no permanent changes for issues like concurrent receipt, for example, can be made through this process. Even with these guardrails, lawmakers have a lot of latitude to reshape spending for the next decade.

The \$150 billion increase in defense spending has answered the call on many MOAA priorities, which will have positive effects for servicemembers, their families, and retirees. However, the potential impact on the network of services our community relies on through other departments and agencies remains uncertain. MOAA will continue advocating for improvements to our community's quality of life while striving to preserve the benefits we have earned.

What REAL ID Rules Mean for Military-Connected Travelers

By: Kevin Lilley

All DoD-issued identification – to include IDs with indefinite expiration dates – will remain valid for airline travel after new REAL ID compliance rules take effect May 7, Transportation Security Administration (TSA) officials confirmed with MOAA.

DoD IDs, including those issued to dependents, are on the official TSA list of acceptable identification “and will still be an acceptable form of ID following the implementation of REAL ID,” an official said via email. VA-issued Veteran Health Identification Cards (VHICs) are also on the approved list.

MOAA has fielded concerns from members who have encountered long delays or other challenges when using DoD-issued IDs at airports. Military.com first reported on issues faced by holders of IDs with “INDEF” expiration dates in 2024; at the time, TSA reportedly was considering removing “INDEF” IDs from the approved list because of issues with screening technology.

A recent Military.com report noted confusion surrounding the issue, including a since-deleted social media post from an Army installation falsely stating retiree and family member IDs would no longer be accepted after the REAL ID changeover.

Rejected ID?

Asked what a military-connected traveler should do if their ID card is rejected, a TSA spokesman told MOAA via email that “[a] military ID should not be rejected, as it’s an acceptable form of ID. If this does happen, they should ask for a Supervisory Transportation Security Officer (STSO).”

For more about the REAL ID changeover, travelers can:

- Access state-specific guidelines and other REAL ID implementation information.
- Get answers to frequently asked questions about the REAL ID process.
- Contact TSA Customer Service.

What’s in the House Version of the VA Budget Bill

By René Campos and Jeff Goldberg

The House version of the FY 2026 VA appropriations bill reflects a \$67 billion increase over FY 2025 and includes critical investments across health care, benefits, infrastructure, and toxic exposure programs — many of which align directly with [MOAA’s veteran priorities](#).

[The legislation](#), which passed the chamber June 25 by a 218-206 margin, also includes advance appropriations for the VA’s health and benefits programs. These funds are authorized by Congress a year ahead of time, ensuring veterans continue to receive uninterrupted medical care and benefits even during delays in the federal budget process. This approach ensures consistent funding and enhances the VA’s ability to plan and deliver essential services such as health care, compensation, and pensions with greater reliability.

The \$435 billion funding level rivals the combined annual budgets of the Army, Marine Corps, and Air Force for FY 2025, underscoring the growing demand among veterans for VA health and benefits programs. While the full president’s budget justification is still pending, Congress acted on the bill to ensure funding stability heading into the next fiscal year. Here’s a breakdown:

VA Health Care

Funding Totals: About \$154 billion for FY 2026, plus \$122 billion in advance appropriations for FY 2027.

Purpose: Covers a full continuum of medical services, including primary, specialty, and inpatient care; mental health and substance use treatment; women veterans’ care; community care; infrastructure; and medical and prosthetic research.

Key Provisions:

- **Toxic Exposure Care and Research:** Supports ongoing research and improved treatment protocols for veterans affected by military environmental exposures.
- **Mental Health and Suicide Prevention:** Expands access to mental health treatment options, including research into psychedelic-assisted therapies and support for veterans participating in state-approved medical marijuana programs. Strengthens suicide prevention initiatives, post-traumatic stress disorder and substance use treatment, and the Veterans Crisis Line.
- **Cancer and Rare Diseases:** Enhances VA’s ability to screen for and treat complex conditions.
- **Homeless Veterans Programs:** Provides increased funding for housing and health care support for at-risk veterans.

- **Support for Survivors of Sexual Assault and Intimate Partner Violence:** Expands programs to identify, prevent, and treat sexual assault and intimate partner violence among veterans, including dedicated services for survivors and enhanced staff training across VA medical facilities.
- **Family Caregiver Support:** Directs VA to evaluate the feasibility of expanding the Program of Comprehensive Assistance for Family Caregivers (PCAFC) and the Program of General Caregiver Support Services (PGCSS) to include veterans with lower disability ratings and care needs.

VA Benefits

Funding Totals: About \$227 billion in FY 2026 funding, plus about \$242 billion in advance appropriations for FY 2027.

Purpose: Covers a full spectrum of benefits services to include improved customer experience, increased Veterans Benefits Administration (VBA) access for veterans, GI bill benefits, and transition coordination.

Key Provisions:

- **Customer Experience:** Supports the implementation of proper customer experience standards. Also supports the identification of target customers, establishment of effective experience standards, and tracking internal performance against those standards.
- **VBA Access for Veterans:** Directs the VA to report VBA offices at risk of closure 180 days prior to VBA realignment, including analysis used as justification of closure, necessary resources needed to prevent closure, and the projected realignment of VBA staffers to nearby facilities to impacted congressional districts, as well as VA's corresponding efforts to ensure continued services for impacted veterans in the area.
- **Veteran Readiness and Employment Program (VR&E):** Requests additional information and briefing from the VA on the 15 regional offices with the longest VR&E wait times, outlining steps that have been taken to date to reduce wait times and providing policy recommendations to address the problem.
- **GI Bill:** Provides funding for the online [GI Bill Comparison Tool](#) so veterans have all of the necessary information to make informed decisions when selecting institutions of higher education. **Transition Assistance:** Supports ongoing efforts to ensure a successful transition to civilian life. Encourages VA collaboration with DoD and the Labor Department, including the sharing of resources and information.

What's Next

The Senate must now act on its version of the bill. Additional hearings and negotiations between chambers will shape a final compromise package before the measure is sent to the president.

MOAA is pleased to see the House address several of our priorities with its version of the appropriations legislation, and we will monitor progress on the bill through the Senate. We urge swift passage of VA funding to avoid any delay in critical VA programs and services.

René Campos is MOAA's senior director of Government Relations. Jeff Goldberg is MOAA's director of Government Relations for Veteran and Retired Affairs.

MOAA Leaders Meet With House Armed Services Chair as NDAA Takes Shape

By MOAA Staff

MOAA advocacy leaders met with a key House member June 26 on Capitol Hill as part of ongoing engagement on a number of legislative priorities leading up to the annual defense authorization process.

MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), joined Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations, to discuss these priorities with Rep. Mike Rogers (R-Ala.), chairman of the House Armed Services Committee (HASC). His committee is expected to begin the markup session for the FY 2026 National Defense Authorization Act (NDAA) in July, to address the many needs of the all-volunteer force, along with retirees, military families, and other stakeholders.

Rogers has chaired the committee since 2023. That year, he established its quality of life panel, which fielded [input from MOAA](#) and other stakeholders in crafting the initial FY 2025 NDAA. That legislation would [address several key MOAA priorities](#), such as a generational pay raise for junior enlisted members, improvements to health care and child care services, and more.

For this work and other efforts on behalf of those in uniform and their families, Rogers was one of four recipients of [MOAA's 2024 Arthur T. Marix Congressional Leadership Award](#).

Kelly stressed MOAA's support for ongoing efficiency efforts, along with the need to ensure any cuts aren't made at the expense of those in uniform, or their families, he thanked Rogers for listening to MOAA's top concerns, and for his continued support.

"MOAA's mission is to protect service-earned benefits as we maintain a strong national defense," Kelly said. "We thank Congressman Rogers for his tireless work on behalf of those who serve and have served, and their families, and we look forward to working with all HASC members and the rest of Congress to pass bipartisan legislation that protects service-earned benefits and makes a real difference for those in uniform.

But work on the Hill is only part of MOAA's fight.

"Our membership opens the doors wider for our advocates in Washington," Kelly said. "We need your voice not just as current, former, or retired officers and surviving spouses, but as constituents – by making [your priorities known to your lawmakers](#), you can help us ensure the NDAA reflects MOAA priorities.

Check Out Your Lower VA Life Insurance Premiums

By: Kevin Lilley

Lower premiums for VA life insurance plans took effect July 1, with the savings set to benefit millions of policyholders.

The discounts will be automatic for Veterans' Group Life Insurance (VGLI), Servicemembers' Group Life Insurance (SGLI), and Family Servicemembers' Group Life Insurance (FSGLI) policyholders. Savings vary across plans.

A brief breakdown of each policy type is below. For information about accessing your VA life insurance account online, [visit VA.gov](#).

VGLI

- **Savings:** Between 2% and 17%, depending on age bracket and coverage amount. The average premium will fall 11%.
- **Premiums:** See [the full chart here](#).
- **Questions:** Visit the [VA's FAQ page](#), call (800) 419-1473, or email osgli.osgli@prudential.com.

SGLI

- **Savings:** Policyholders will pay 5 cents for every \$1,000 of coverage, down from 6 cents. A monthly \$25 premium will result in the maximum \$500,000 coverage.
- **Premiums:** See [the full chart here](#).
- **Questions:** Visit the [VA's FAQ page](#) or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

FSGLI

- **Savings:** Between 11% and 22%, depending on age bracket and coverage amount. The average premium will fall 13%.
- **Premiums:** See [the full chart here](#).
- **Questions:** Visit the [VA's FAQ page](#) or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

Find more financial resources – including member-exclusive publications, tax and investment articles, and more – at [MOAA's Financial Resources page](#).

CALENDAR OF EVENTS

21 Jul 25	0900	Golf Outing, Barbers Point GC, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
25 Jul 25	1115	General Membership Meeting (Friday)	Hale Ikena, Ft Shafter, LTC Patrick R. Kelley, UH Army ROTC PMS, US Army Today/US Army ROTC Overview
22 Aug 25	0904	Golf Outing, Klipper GC, (Friday)	Kaneohe Marine Corps Air Station
19 Sep 25	1115	General Membership Meeting (Friday)	Navy Lodge, Ford Island, CAPT Paul 'Veg' Bandini, UH Navy ROTC PNS, US Navy Today/US Navy ROTC Overview
26 Sep 25	1038	Golf Outing, Leilehua GC, (Friday)	99 Leilehua Golf Course Road, Wahiawa
18 Oct 25	0700	USA Military Retiree Appreciation Day	Hale Ikena, Ft Shafter
20 Oct 25	0904	Golf Outing, Barbers Point GC, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
1 Nov 25	0730	USN/USAF Military Retiree Appreciation Day	MSFC Bldg, JBPHH
7 Nov 25	1115	General Membership Meeting (Friday)	OVC, Laura Ingenluyf, Hawaii State Regent, DAR, DAR Overview
21 Nov 25	0910	Golf Outing, Klipper GC, (Friday)	Kaneohe Marine Corps Air Station
14 Dec 25	1000	Annual General Membership Meeting and Christmas Brunch, (Sunday)	Tradewinds Club, Hickam Field
22 Dec 25	0900	Golf Outing, Mamala Bay GC (Monday)	Hickam Field

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2025 Hawaii Aloha Chapter Leadership

Board of Directors

(Term Expires Year Indicated)

Fred W. Brunson, CDR, USN (2025)
808-234-8431

Toni Correia, LTC, USA (2027)
808-721-0401

Kathy Ebey, Surviving Spouse (2027)
808-271-2826

Wesley F. Fong, COL, USA (2026)
808-595-6127 & 808-220-5266

Mike Fricano, Col, USAF (2026)
808-386-8575

John S. S. Kim, Lt Col, USAF (2026)
808-988-3349 & 808-780-5901

Calvin "Kelly" Lau, MG, USA (2025)
808-373-7938

Jason C. Seal, Col, USMC (2025)
808-277-7536

Tom Stirling, LTC, USAR (2027)
808-383-1454

Officers & Committee Chairs

President: Mike Fricano, Col, USAF
808-386-8575

Vice President Fred W. Brunson, CDR, USN
808-234-8431

Secretary: Toni Correia, LTC, USA
808-721-0401

Treasurer: John Kim, Lt Col, USAF
808-988-3349

Surviving Spouses: Kathy Ebey,
808-271-2826

Chaplain: Debby Fricano, Spouse
808-386-8577

Community Affairs: John Ma, BG, USA
808-486-4805

JROTC/ROTC Awards: Toni Correia, LTC, USA
808-721-0401

Legislative Liaison: Robert Lee, MG, USA
808-486-1488

Committee Chairs & Activities

Membership: Jenn Kishimori, COL, USA
808-679-5564

Membership Deputy: Kathy Ebey, Surviving Spouse
808-271-2826

Personal Affairs: Lou Crompton, Lt Col, USAF
808-526-3022

Programs: Dave Perrine, COL, USA
808-679-5401

Publications: Vacant

Veterans Affairs: Vacant

Golf: Leslie Bise, LTC, USA
808-625-1010

Webmaster: Bob Rinaldo
203-758-1898

Scholarship Fund Trustees

Chairman: Jason Seal, COL, USMC
808-277-7536

Hawaii Aloha Chapter, MOAA, Membership/Application Form

Revised: March 2024 . All prior forms obsolete. Check All Applicable Boxes

Enroll me as a Regular Member: ☐ Each year of membership = \$20 ____ = No. of Years Five Years = \$90 ☐

Enroll me as a Spouse Member: ☐ (i.e., spouse of a Chapter Regular member, or Surviving Spouse of a deceased officer)

Each year of membership = \$15 ☐ Five Years = \$60 ☐ NOTE Include Regular Member/deceased officer RANK Below

PLUS Partial Year Membership: ☐ APR - JUN = \$15; ☐ JUL - SEP = \$10 ☐ OCT-DEC = \$5 = Total

Active Duty or 90 Years and Older = FREE

Current/Retired/Last Rank held: _____

Name Last, First Middle/Initial(s) (PLEASE PRINT) **DOB** MM/DD/YYYY

Address

City, State, Zip

Spouse's Name

H

C

Telephone Numbers

H=Home/C=Cell

E-mail

Applicant's Signature

Recruiter/Sponsor's Name

Mail Application Form and Membership Dues Check to
Hawaii Aloha Chapter, MOAA
P. O Box 201441
Honolulu, HI 96820

CHECK APPLICABLE BOXES

STATUS

☐ Active

☐ Reserve

☐ National Guard

☐ Retired from AD

☐ Retired from Res.

☐ Former Officer

☐ Surviving (indicate

SERVICE

☐ US Army

☐ USAF

☐ US Navy

☐ USCG

☐ USMC

☐ USPHS

☐ NOAA

Rank above and check Service of Spouse)

☐ National MOAA Member:

MOAA No. _____

ACTIVE DUTY WAR VETERAN

☐ KOREA 06/27/50 - 01/31/55

☐ VIETNAM 02/28/61 - 05/07/75

☐ OIF/OEF 08/02/90 - TBD



Hawaii Aloha Chapter, MOAA

RESERVATION FORM

Luncheon Meeting

Catered Buffet Luncheon

1115, Friday, 25 Jul 2025

Hale Ikena PCC-Pikake 3

711 Morton Drive, Fort Shafter, HI 96858

**Lunch: Oriental Chicken Salad, Sliced Teriyaki Chicken, Steamed White Rice,
Teriyaki Meatballs, Fresh Baked Chocolate Chip Cookies, Hot Coffee, Hot & Iced
Unsweetened Tea, Iced Water**

**Guest Speaker: LTC Patrick R. Kelly, Director, Department of Military Science,
UH Manoa**

Topic: US Army Today/US Army ROTC Overview

Member: _____ Spouse: _____

Guest(s): _____

Cost = \$16.00 per person _____ x \$16.00 = \$_____ +

Donation to your Chapter's General Fund for Sustaining Operations: \$_____

Total = \$_____ Payable in Advance. A firm head count is required.

Please send in your reservation ASAP to arrive NLT **Wednesday, 9 Jul 2025**

Make Checks Payable to: Hawaii Aloha Chapter, MOAA
Mailing Address: P. O. Box 201441
Honolulu, HI 96820

For more information, contact Dave Perrine at 808-679-5401

**Please do not mail, email, text or call your RSVP in to Dave Perrine.
Send them by mail to the chapter PO Box.**