The Sentinel

Arizona's First Chapter

The Military Officer's Association of America

The Arizona Chapter Scottsdale, AZ 85250

November 2026 CHARTERED Oct 1956 70 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

In This Issue

Page 1 Bruce Kosaveach - President's Perspective
Page 2 Announcements
Chapter Town Hall Meetings
Page 3 Member Luncheon Program
Page 4 Chapter Membership
Chapter Mission/Web Links
Member Dues Renewal Form
Page 5 Legislative Affairs
Luncheon Reservation Form
Page 6 Personal Affairs
Page 7 President's Perspective (cont)
Page 8 Personal Affairs (cont)
Legislative Affairs (cont)
Page 9 70th Anniversary Celebration
Page 10 Hall of Fame Inductees
Page 11 "Shop with a Veteran"
Personal Affairs (cont)
Page 12 Business Meeting Agenda
Legislative Affairs (cont)
Page 13 In Memoriam
Page 14 Air Force - Army Fundraiser
Page 15 Membership Application
Page 16 Who Can Join MOAA?
AZ Chapter Calendar
Page 17 AZ MOAA Officers, Directors, and Chairpersons

The Sentinel newsletter is published by the Arizona Chapter of the Military Officers Association of America (MOAA). MOAA and its affiliate chapters and councils are non-partisan.

President's Perspective
by Bruce Kosaveach





On a beautiful evening on October 23rd, 115 people came together at The McCormick Resort in Scottsdale to celebrate the Arizona Chapter's 70th Anniversary of advocating for and improving the lives of our military, our veterans, and their families. Lt. General Brian Kelly, President and CEO of national MOAA gave the keynote address regarding the various ways MOAA has positively impacted both federal and state legislation of bills effecting veterans and their families, as well as provided assistance with crisis relief and education grants. (See page 9.) Event pictures can be found here, and video at this link.

The upcoming November meeting is our chapter's Business Meeting when we will vote on the 2027 officers/directors slate and vote on the annual dues for our chapter.

Additionally, this year we will be changing our bylaws, and I will send out a notice to that effect soon. That will also require a chapter vote. Please note the article on items of official business on page 12, and please plan to attend!

And then there were two: there are now two interservice rivalries left to be played. Our Arizona Chapter is now "on its own" raising money for our veteran programs—AND giving away $$$ to lucky football fans/supporters via our fundraising football pools. In the past we

(Continued on page 7.)

FEBRUARY 23, 1929

US ARMY
JUNE 14, 1775

US NAVY
OCT 13, 1775

US MARINE CORPS
NOV 10, 1775

US COAST GUARD
AUG 4, 1790

US PUBLIC HEALTH SERVICE
JAN 4, 1889

US AIR FORCE
SEP 18, 1947

NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION
OCT 3, 1970

US SPACE FORCE
DEC 20, 2019

Announcements!

October 2026 Donations

Scholarship Fund Donors:
The Estate of Dan Germond

Total Donations: $2,900

Welcome New Member!

LTC Gerald D Conover, USAR (Ret)



1st AZMOAA Chapter Town Hall Meetings You're Invited! (On Zoom)

Save the Date: Thursday, Nov 12th @ 1PM

Our MOAA chapter has 116 members. The attendance at our monthly meetings (3rd Saturday of the month) averages roughly 20 members + their spouse/guest. There are valid reasons for members to not attend monthly luncheons; health, work, family commitments, lack of transportation, etc.

In an attempt to draw as many members as possible into a more active role, there will be two online meetings presenting the opportunity to meet the Chapter President, 1st VP, Membership Chairman and Secretary. These Board of Directors members will present a 'macro view' of your chapter's standing, goals and recent achievements.

HELP NEEDED FROM THE CHAPTER

The Arizona Chapter is now utilizing Zeffy as its payment platform on the website.

Zeffy is a 100% free, fee-free fundraising platform designed to manage donations, sell tickets to our luncheons and happy hours, run auctions/raffles, etc. without credit card transaction costs. Zeffy is free because it relies on voluntary contributions from donors at checkout.

We are looking for a member or spouse to manage this platform. One of our former speakers, Michelle Cleveland, is providing assistance on the back end of this platform, so we just need to give her what we want on the webpage. It is an easy platform designed for non-profits like our chapter.

This will be a game-changer for our chapter – please consider helping with this!

If you are interested, please contact Bruce Kosaveach.



This will be an interactive meeting, meaning you'll be able to ask questions and get answers directly from these people. Equally important, it allows you to see who 'we' are and for 'us' to see you!

All you have to do is use your computer or cell phone to click on the blue link below and it will take you to the meeting. If you've never used Zoom and would like some assistance with it, you can contact one of us beforehand and we'll walk you through the process. If you've not attended a chapter luncheon in a while, please join us for one of these meetings! We hope to see you there!

Zoom link to the November meeting!

MEMBER LUNCHEON

November 21st, 2026

Wayne Morris

Vietnam Marine Veteran
Owner, USA Insurance Brokers



USA Insurance Brokers

Wayne Morris is a Vietnam Marine Corps veteran. He is the founder and owner of USA Insurance Brokers, representing over 50 carriers for Annuities, Critical Illness, Dental/Vision, Disability, Final Expense, Health, Life, Long-Term Care, Medicare, and Tax-Free Retirement.

Wayne is the perfect speaker to coincide with another Medicare open enrollment period—especially in a year with significant changes to the Medicare programs.

He has over 20 years of experience with Medicare Advantage, Medicare Supplements, and Part D Rx plans.

Prior to founding USA Insurance Brokers, he spent over 30 years as Vice President of Worldwide Sales & Marketing in the telecommunications industry.

Wayne and his wife, Dottie, enjoy bocce, golf, scuba diving, skiing, tennis, travel, and spending time with their family.

This is an educational event; no plan-specific benefits or details will be shared.

Agenda:	**11:00 - 11:30 am**	**Meet & Greet Social Hour**
	11:30 am - 12:00 pm	**Pledge, Invocation, Announcements, Business**
	12:00 - 2:00 pm	**Lunch and Program**
Place:	**McCormick Ranch Golf Club**	
	7505 E McCormick Pkwy, Scottsdale, AZ 85258	
Cost:	**$40 Per Person; Reservations by 12PM, Wednesday, 18 November 2026 to Charlie Bitner**	
	RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020	
	By email: charles@bitner36.com or contact Charlie at 602-999-2779; PAY ONLINE!	
Menu:	**McCormick Signature Salad, Turkey Breast with Savory Stuffing, Mashed Potatoes & Turkey Gravy, Pumpkin Pie.**	
Dress:	**Business Casual**	

Chapter Membership

by Daniel (Dan) Arroyo
Chapter 2nd VP and Membership Chair
darroyo76@gmail.com



The new year is getting closer by the day. It's time to think about renewing your AZMOAA membership. I know, I know, the year is almost over! You don't have to wait until the new year to renew your membership. In fact, you may want to renew early to get it out of the way. You can always choose multiple years for your renewal if you like.

If you're not sure when your renewal is due (particularly if you choose the multiple year option), you can always send me an email (darroyo76@gmail.com) to confirm your current membership status. I'll get back to you as quickly as possible. As a reminder, membership dues are $20.00/year or $10.00/year if you are a surviving spouse.

LTC Dan Arroyo, USA

Renew Your Chapter Membership Now!
CLICK HERE

Arizona Chapter Mission:

Advocate for and improve the lives of our military, our veterans, and their families.

Useful Web Links:

- Chapter Home Page
- Member Dues Renewal
- Chapter Events
- Chapter News Blog
- National MOAA Website
- MOAA Store
- MOAA Legislative Action Center

Check Out Our Facebook Page!:

Facebook

Don't forget to "Like" and "Follow" us!

ARIZONA CHAPTER MOAA
MEMBERSHIP DUES RENEWAL FORM

2027 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2027.

If you become delinquent, you can still pay your Past Dues by completing your information below and send it with your check — **$20/year for a Regular Member** or **$10/year for a Surviving Spouse Member** payable to "**AZ Chapter MOAA**" and mail to: **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Dues for **2026 $**_____ Dues for **2027 $**_____

Member OR Surviving Spouse Member _____

Spouse Name _____

Please make any *CHANGES* to your Contact Information below:

Address: _____

Phone number: _____ Email: _____

To Renew Online - Click Here!

Legislative Affairs

by Lee Lange, Legislative Chair



NDAA and Military Pay: House and Senate Versions Differ on 2027 Raise

By MOAA Staff Member Kevin Lilley

The House and Senate versions of the FY 2027 National Defense Authorization Act (NDAA) combine to cover more than 4,000 pages, but many service members will be focused on a small handful of numbers that will determine the size of their 2027 paychecks.

Here's a quick recap of the pay plans from both versions, a look at recent pay raises, plus a preview of what comes next, along with MOAA's ongoing work on the issue:

The House

The Bill: H.R. 8800 passed the House by a 216-212 vote on July 22nd and was received in the Senate on September 14th.

The Raise: The House version echoes the pay raise proposed by the White House in its FY 2027 budget, offering a:

- 7% increase for pay grades E-1 through E-5.
- 6% increase for pay grades E-6 through O-3.
- 5% increase for pay grades O-4 and above.

The Senate

The Bill: S. 4784 was reported out of the Senate Armed Services Committee on June 15th but did not receive a floor vote. It's unclear whether the full chamber will weigh in on the bill or whether the committee draft will serve as a jumping-off point for any House-Senate negotiations.

The Raise: The Senate version funds an across-the-board pay raise of 3.6%, equal to the Employment Cost Index (ECI) year-over-year increase for private-sector wages and salaries from the third quarter of 2025 – a figure which, by law, sets the military raise. However, the law notes the president may provide an "alternative pay adjustment," and any law passed by Congress setting the raise would supersede the ECI calculation.

Recent Raises

2025: An across-the-board raise of 4.5% (equal to the ECI increase from the third quarter of 2023) took effect January 1st. Servicemembers E-1 through E-4 received an additional 10% raise as of April 1st, 2025, while E-5s with less than 10 years of service received an additional 7% raise as of April 1st.

2026: An across-the-board raise of 3.8%, equal to the ECI figure from the third quarter of 2024, took effect January 1st.

USPHS and NOAA Pay Parity

The White House's alternative pay plan introduces another issue for 2027 – different raises for officers in the nation's eight uniformed services. In an August letter to Congress, the president outlined the tiered armed forces increases reflected in the House-passed NDAA but specified a 3.6% basic pay increase for members of the U.S. Public Health Service Commissioned Corps and the NOAA Commissioned Officer Corps.

(Continued on page 8.)

Nov 21st Chapter Member Luncheon Reservation Form

Please reserve _____ meals for name(s): _____

_____

Enclosed is my check for $ _____ ($40.00/person) for the Nov 21st Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by Nov 18th, 2026 to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, **or** contact: **Charles@Bitner36.com**, **602-999-2779.**

Member reservations or call-ins **WILL NOT** be accepted after **Nov 18th, 2026 @ 12pm.**

Cancellations after Nov 18th, 2026 at 12pm will be charged and not refunded.

TO PAY ONLINE - CLICK HERE!

Personal Affairs

by Lee Lange, Personal Affairs Officer



How TRICARE Covers the Flu Shot and Other Vaccines

By MOAA Staff Member Lila Quintiliani

Vaccine coverage under TRICARE can be somewhat confusing; MOAA members frequently reach out because they have been charged a fee for getting what they thought was a routine immunization. That's because TRICARE covers vaccines differently when they are given at a TRICARE network pharmacy or given at your doctor's office.

Vaccine coverage also depends on whether you are a member of an active duty military family, on TRICARE Prime or Select, or are on Medicare and TRICARE For Life (TFL).

Regardless of your plan or type of coverage, the least expensive and most convenient option is typically to receive covered vaccines at a TRICARE network pharmacy. Here's a breakdown of how vaccines are covered so you can avoid receiving a surprise bill.

What TRICARE Covers

TRICARE covers age-appropriate doses of vaccines as recommended by the Centers for Disease Control and Prevention (CDC). You can find a list of covered vaccines (updated in June 2026) on the Health.mil website. TRICARE adds coverage for new vaccines based on CDC recommendations.

TRICARE only covers vaccines needed for travel outside the U.S. for active duty family members who are traveling with their sponsor on permanent change-of-station orders or other official travel.

Where You Can Get Vaccines

Your beneficiary status helps determine the most cost-efficient place for you to get vaccinated. TRICARE beneficiaries may be able to get vaccines at a military hospital or clinic, but active duty service members and those enrolled in TRICARE Prime or TRICARE Plus have priority. Contact

(Continued on page 8.)

Proud of our Vets

The Breakfast Joynt

Visit our website:
Breakfastjoynt.com

Thank You for Your Service!
20% off entree and (non-alcoholic) drinks, every day!

Located at 10101 East Bell Road, Scottsdale, AZ
Phone: 480.443.5324

President's Perspective

Continued from page 1

have partnered with the Southwest Veterans Chamber of Commerce, but we have now added Zeffy as our payment platform to our website and will be trying out these football pools separately. I want to sincerely thank the SWVCC for partnering with our MOAA chapter over the past 7+ years and helping us fundraise!

Congratulations to the Air Force Falcons for their October 3rd win over the Navy Midshipmen. We raised $355 from that game – thanks to all who participated, and thanks to Tom Sheets for again organizing this fundraising event for our chapter!

Here are the remaining games:

- November 7th – **Army vs Air Force.** No happy hour event, but please participate via board squares. Michie Stadium in West Point, New York, with kickoff at 7:30 PM ET. Here's the link to buy squares. OR you can purchase squares using the QR Code on the flyer on page 14 of this Sentinel.
- December 12th – **Army vs Navy (America's Game).** To determine the winner of the Commander-in-Chief's Trophy awarded annually to the winner of the series among the U.S. Military Academies: Army, Navy, and Air Force. Stay tuned for a happy hour event announcement. MetLife Stadium, East Rutherford, NJ. Kickoff 1PM our time.

Upcoming events to mark your calendars:

November 21st – Annual Business Meeting
December 12th – Army/Navy Game Event
December 19th – Chapter Holiday Luncheon

Best to all you fine people,

Bruce Kosaveach
President, AZ Chapter MOAA





Personal Affairs

Continued From Page 6

your local military treatment facility (MTF) for vaccine availability.

Prime beneficiaries who are enrolled in the U.S. Family Health Plan (USFHP) are not eligible to use military treatment facilities and must see a USFHP network provider.

Getting Vaccines at Your Provider

You also can get TRICARE-covered vaccines from any TRICARE-authorized provider. It's important to note the vaccine itself is covered at no cost, but you may have to pay a copayment or cost share for the office visit or other services received depending on your plan:

- If you are using TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, TRICARE Prime Remote Overseas, USFHP, or TRICARE Young Adult Prime, you can get a vaccine from your primary care manager (PCM) or any network provider without a referral or authorization.
- If you are using TRICARE Select, TRICARE

(Continued on page 11.)

Legislative Affairs

Continued From Page 5

Under that plan, USPHS and NOAA officers would receive smaller raises than their armed forces counterparts. These officers serve critical public health and national security missions, including direct support to the armed forces. MOAA supports equitable compensation across all eight uniformed services

What's Next, and MOAA's Role

NDAA negotiations will begin in earnest after the mid-term elections, when lawmakers from both chambers return to Washington. It's likely these talks will result in a 2027 pay raise somewhere between the House and Senate versions, but the final figure remains unclear.

MOAA supported the 2025 pay plan with its targeted raises designed to help junior service members and military families overcome rising financial obstacles. The move had its origins in 2024 recommendations from the House Armed Services Committee's Quality of Life Panel, a group founded in 2023 with strong backing from MOAA and fellow stakeholders. *(Cont. page 12.)*



Recent Chapter Events

Arizona Chapter 70th Anniversary Celebration!



McCormick Resort ready to celebrate.



Lt Gen Kelly, National President, delivers the keynote address.

Program of Events

No Host Cocktails | 5:30 p.m.
Music by Pipe Major Len Wood, bagpiper

Last Call for Photographs | 6:20 p.m.

Call to Dinner | 6:30 p.m.

Welcome by Chapter President
CAPT Bruce Kosaveach, USN (Ret)
Mike Broomhead — Master of Ceremonies

Invocation
COL Daniel J. Butler, USA (Ret)

Presentation of Colors
The Sons of the American Revolution
Barry M. Goldwater Chapter
Colonial Color Guard

National Anthem
Sung by All Attendees

Pledge of Allegiance
COL Chuck Schluter, USA (Ret)

Service Toasts
Mike Broomhead

Dinner is Served

Video "Arizona MOAA - Yesterday and Today"

Introduction of Keynote Speaker
Mike Broomhead

Keynote Speaker
Lt. Gen. Brian Kelly. USAF, (Ret)
President and CEO, Military Officers Association of America

Closing Remarks
Mike Broomhead

Music by
DJ Matthew
Starz Entertainment

To see many more photos, click this link!



SAR Color Guard on duty.



Honoring AZ Veteran Hall of Fame members.

Arizona Veterans Hall of Fame Society Induction - October 23rd, 2026

The Arizona Veterans Hall of Fame Society Class of 2026 inducted two of our own on Friday, October 23rd out of 19 total: Gene Wikle and Carl Ulbrich.

Gene will be the Arizona Chapter President effective January 1st, 2027, and was the President of the Luke Chapter for four years. He serves as the emergency coordinator and special projects manager at the Arizona Department of Forestry and Fire Management.

Carl is the Arizona Chapter webmaster and has done an outstanding job of winning 6 consecutive 5-star MOAA Marvin J. Harris Communications Awards for our chapter. Combining his love of flying with his commitment to service, he has served as a pilot and board member with Wings of Glory Aviation Ministry.

Congratulations to both Gene and Carl – well deserved and earned!! **BZ!!**



Gene Wikle.



Carl Ulbrich.



Arizona Veterans Hall of Fame - Class of 2026.

Save the Dates—2026 AZMOAA Community Grant Program "Shop with a Veteran"

This year we will partner with Arizona Law Enforcement Outreach and Support (AZLEOS) in their 25th Anniversary "Shop with a Cop & Sheepdog." Southwest Veterans Foundation has added $1,000 to our $4,000 MOAA Community Grant, giving us $5,000 to take children of veterans and active military Christmas shopping. Our $5,000 will fund $125 gift cards for 40 children in need!

We **NEED CHAPTER MEMBERS** to take these children shopping on three dates/locations:

- **Saturday, December 5th** at Walmart at Chaparral & Pima (8:00-11:00).
- **Sunday, December 6th** at Walmart at Phoenix Metro Center (9:00-1200).
- **Saturday, December 12th** at Walmart at Mesa Riverview (8:00-11:00).

NOTE: Saturday, December 12th, is also the annual Army-Navy Game. Since the game doesn't start until 12:00 pm, you would have time to do both.

If mobility is an issue, we also need members to man the gift wrapping station as the children finish shopping. We guarantee this will be a highly rewarding experience.

More details to follow, but please put these dates on your calendar and consider participating.

If you are willing to help, please contact Tom Sheets at tomsheets@cox.net or 760.213.3705 with which event you can participate.



Personal Affairs

Continued From Page 8

Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult Select, or TRICARE Select Overseas, you can get vaccines from any TRICARE-authorized provider, whether they are in or out of network.

- If you are using TFL, you also can get a vaccine from any TRICARE-authorized provider, whether in or out of network. However, you may be liable for TRICARE's deductible and cost share because Medicare does not cover all vaccines under Parts A or B. Preventative vaccines like the flu shot and Hepatitis B vaccines, as well as vaccines used for treatment of certain illnesses (rabies and tetanus, for example) are covered under Part B. Other vaccines fall under Part D, which most military retirees do not have because they use their TRICARE pharmacy benefit instead. Learn more about Medicare vaccine coverage.

That means retirees on TFL who get their vaccinations at a doctor's office will have to pay the $150 TRICARE deductible ($300 for families) plus a cost share for the office visit for vaccines not covered under Part B. Learn more about copayments and cost shares.

Getting Vaccines at Network Pharmacies

You can get covered vaccines for free at participating network pharmacies. You can find a network pharmacy at this link.

It's always a good idea to check with the pharmacy and make sure the vaccine you need is in stock, whether there are any restrictions on the vaccine, and whether you need to make an appointment.

You will also want to verify that the pharmacist will give the vaccine. If a provider gives it, you may face out-of-pocket costs.



Official Business to be Conducted at the Annual Meeting of Members at McCormick Ranch on Saturday, November 21st, 2026

Per the requirements of our bylaws, we will conduct two official business items at the Annual Meeting of Members conducted in conjunction with our November luncheon:

Annual Dues: Our bylaws assign the power to determine our annual dues in the members of the Chapter. The Board of Directors recommends the annual dues remain unchanged: $20 for members and $10 for Surviving Spouses.

Annual slate of Officers and Directors: The bylaws also assign the power to approve the annual slate of officers and directors to the members of the Chapter. Consistent with those bylaws, the Board of Directors will recommend the following slate of officers and directors for the 2027 term of office.

OFFICERS		DIRECTORS	
President	Gene Wikle	Director	Bob Fiegl
Vice President	Dan Arroyo	Director	Steve MacDonald
Secretary	Valerie Mettler	Director	Ken Hudson
Treasurer	Charlie Bitner	Director	Ron Honeycut
Immediate Past President	Bruce Kosaveach		

At the annual meeting, The President will separately ask for motions and seconds, and call for votes of members on these two business matters.

The Board of Directors requests your support of these two measures.

Legislative Affairs

Continued From Page 8

While MOAA's key priority regarding military pay remains the need to keep up with private-sector wages (and follow the existing ECI guidelines), MOAA supports moving beyond the ECI figures as needed to improve readiness, retention, and quality of life for those in uniform. MOAA has long supported pay raises exceeding the ECI figures as a way to close a long-standing "pay gap" created in the mid-2010s, when raises fell below the ECI recommendations for three years (2014-16).

Keep up with the latest on the raise and NDAA process by registering at MOAA's Legislative Action Center and bookmarking our advocacy news page.



In Memoriam
Daniel Leo Germond

I am saddened to inform you that USCG Lieutenant Commander Daniel Germond passed away on November 2nd, 2025. Born on January 6th, 1946, Daniel was a dedicated patriot, community servant, and longtime member of the AZ Chapter MOAA. Dan's life was marked by his unwavering commitment to his country and his fellow citizens.

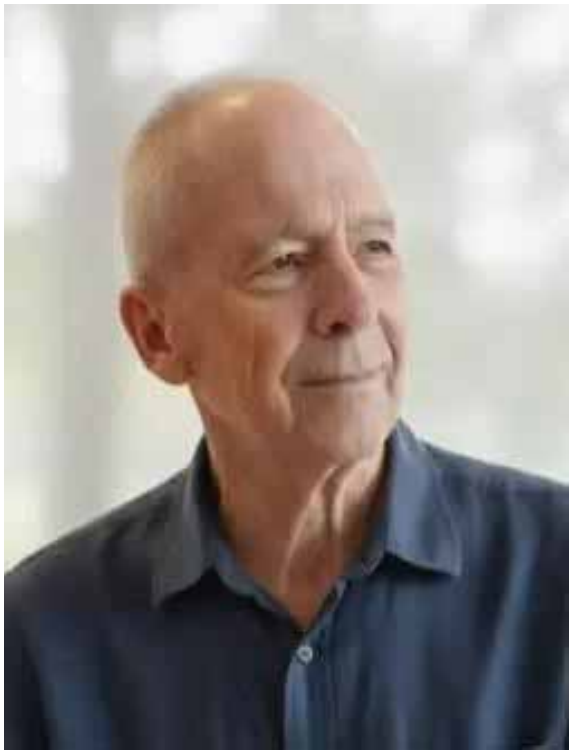
Dan proudly served in America's lifesaving service, the U.S. Coast Guard, during the Vietnam era. His initial four years of service included time at Alameda Boot Camp, aboard the USCG Lightship 612 in San Francisco, and on the CG Cutters Dexter and Barataria. A notable moment during his service was the heroic efforts of he and his crew mates, who saved the cutter Barataria after an explosion and fire near Unimak Pass, Alaska.

He founded the Military College Day Recruiting Event which is held annually at the McCormick Ranch Golf Club. All the Service Academies are invited, including the USCG, Merchant Marine Academy in Massachusetts, the New Mexico Military Academy, the Norwich Military Academy, and the Virginia Military Academy.

Dan was predeceased by the love of his life, Lynda Lee Bartlett Germond, and he kept her memory alive every day of his life. The Arizona Chapter MOAA is honored that Dan left a bequest to our chapter's Scholarship Fund in his estate. We were not informed of Daniel's passing until fairly recently.

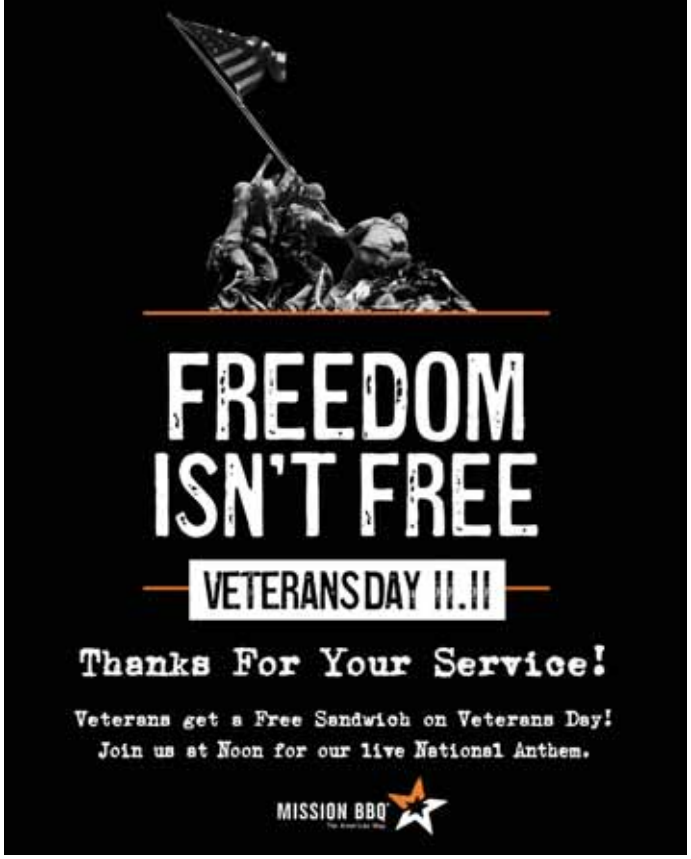
Rest in Peace, Daniel.





Dan Germond.

Free Sandwich at Mission BBQ!



2026 Army vs Air Force Football Game Fundraiser

Saturday, November 7th, 2026

Kickoff: 5:30 PM

VS

NOTE: This fundraiser *does not include a physical party or event. Enjoy it from the comfort of your home.*

If Air Force wins this game, the 2026 Commander in Chief's Trophy will be theirs.

- **"Football Pool" $5 a square; four $50 payouts for each board of 100 squares**
- **Each square gives your four chances to win $50**
- **Goal is to sell two boards and give away $400**

Get your squares now at any AZMOAA event, at this link, or at the following QR code:

If paying by check, please make your check payable by AZMOAA.

Arizona Chapter MOAA

MEMBERSHIP APPLICATION

ELIGIBILITY: Men and women who are or have been federally commissioned in one of the seven U.S. uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force), or NOAA (National Oceanic and Atmospheric Administration) or U.S. Public Health Services, the National Guard or other Reserve Components of those services, and Surviving Spouses of deceased individuals who would, if living, be eligible for regular membership as defined above.

(Click here for online application form.)

Your MOAA Member Number: _____ (National MOAA membership is required.)

If you are not currently a member of National MOAA, you may request membership at moaa.org**.**

Full Name: _____

Spouse Name: _____

Street Address: _____

City: _____ **State:** _____ **Zip:** _____

Telephone #: _____ **E-Mail address:** _____

Branch of Service: _____ **Rank:** _____

Service Status: ____ Active (includes Reserve/National Guard) ____ Retired

____ Former Officer ____ Warrant Officer

____ Surviving spouse of Eligible Officer ____ OR eligible individual

Chapter Dues are $20.00 per year for a Regular Member and $10 for a Surviving Spouse. *(This is separate from* your national MOAA membership. Even if you have a free membership at national, you must still pay chapter dues.)

Amount enclosed: $_____ Please mail check payable to **"AZ Chapter MOAA"** with completed application to Chapter Treasurer: Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020

To pay dues online, go here: https://www.zeffy.com/en-US/ticketing/annual-moaa-dues

How did you learn about the Arizona Chapter? _____AZ MOAA Website _____ *The Sentinel* Newsletter

_____ AZ MOAA Chapter Membership Chairman _____Other (_____)

Applicant Signature: _____ **Date:** _____



Who Can Join MOAA?

Men and women who are or have been federally-commissioned in one of the seven U.S. uniformed services:

Army
Navy
Air Force
Marine Corps
Coast Guard
Space Force
National Oceanic and
Atmospheric Administration
Public Health Services
The National Guard
or other Reserve Components
of those services

Widows and widowers of
deceased individuals who would,
if living, be eligible for regular
membership in accordance with the above.

ARIZONA CHAPTER
Military Officers Association of America

CALENDAR

Board of Directors Meetings
Next Meeting:
November 5th, 2026, 10:30am
Via Zoom call.

Member Luncheon/Meetings
Third Saturday of each month at 11am
Next Meeting: November 21st, 2026
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events
12 November 2026: Chapter Town Hall via Zoom
5/6/12 December 2026: “Shop With a Veteran”
12 December 2026: Army-Navy Game Tailgate
19 December 2026: Annual Christmas Luncheon

MOAA INSURANCE PLANS
Standing with you at every stage.
1-800-247-2192
www.moaainsurance.com/plans
100392

Licensed Professional Counselor
Licensed Independent Substance Abuse Counselor
PETER A. BERGER, MC, LPC, LISAC
Associated Recovery Counselors
7032 E Cochise, Suite A130
Scottsdale, AZ 85253
480-429-6292

PRESIDENT		**MARKETING/COMMUNICATIONS**		**NEWSLETTER EDITOR**	
CAPT Bruce Kosaveach, USN	602-501-9876	Capt Stephen MacDonald, USAF	310-972-9263	Capt Stephen MacDonald, USAF	310-972-9263
FIRST VICE PRESIDENT		**CHAPLAIN**		**PERSONAL AFFAIRS**	
CAPT Bob Fiegl, USN	850-207-9845	Vacant		Col Lee Lange, USMC	703-232-3609
SECOND VICE PRESIDENT		**PHOTOGRAPHER**		**PROGRAMS**	
LTC Daniel Arroyo, USA	214-450-5319	CAPT Chuck Christoph, USN	480-231-0262	Col Tom Sheets, USMC	760-213-3705
SECRETARY		**LEGISLATION**		**SCHOLARSHIPS**	
CPT Lenore Portante, USA	970-355-8981	Col Lee Lange, USMC	703-232-3609	Maj Gene Wikle, USAF	480-352-4575
TREASURER/ARRANGEMENTS		**MEMBERSHIP**		**SURVIVING SPOUSES**	
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Arizona Chapter
Military Officers Association of America
3537 E Tina Dr
Phoenix, AZ 85050

azmoaa.org

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