



MAGELLAN FEDERAL UPDATES ON NEW LEGISLATION

The Fiscal Year 2025 National Defense Authorization Act (NDAA), a United States federal law that is enacted each year to specify the budget and expenditures of the United States Department of Defense, was signed by President Joe Biden. See below for a list of FY25 NDAA highlights.

4.5% Cost of Living (COLA) increase for Active Duty Servicemembers

Additionally, troops in the ranks of E-1 through E-4 will get an extra 10% on top of that, for a total of 14.5% for the military's most junior troops.

2.5 % Cost of Living (COLA) increase for Military Retired Pay. The increase will also be paid out to individuals in the following categories:

- ▶ Defense Finance and Accounting Service (DFAS) Survivor Benefit Plan Annuitants
- ▶ Social Security
- ▶ Dept of Veterans Affairs, disability compensation, pension and survivor benefits
- ▶ Federal civilian retirees

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James Thornbrugh,
President
Magellan Federal

A Message From Magellan Federal's President

"My background in mental health and leadership has given me a profound understanding and passion to provide professional support to our nation's Federal workforce and military service members and families. It's an honor to empower others to live productive and healthy lives.

We provide surviving spouses access to a team of qualified Military Benefit Specialists and Veteran Service Officers who aid members in obtaining those benefits they sacrificed so much to earn. Thank you for your continuing membership and the opportunity to serve you when it is most needed."

— James Thornbrugh, President, Magellan Federal

Social Security

The Social Security Fairness Act, HR 82, concerning the Windfall Elimination Provision and Government Pension Offset, was signed into law on January 5, 2025. Upon implementation, the Social Security Fairness Act eliminates the reduction of Social Security benefits while entitled to public pensions from work not covered by Social Security. The Social Security Administration is evaluating how to implement the Act. More information will be provided as soon as available.

If you previously filed for Social Security benefits and they are partially or completely offset.

At this time, you do not need to take any action except to verify that we have your current mailing address and direct deposit information if it has recently changed. Most people can do this online with their personal my Social Security account without calling or visiting Social Security. Visit www.ssa.gov/myaccount to sign in or create your account. We will provide ongoing updates regarding implementation on this page.

If you have not previously filed for Social Security benefits.

If you are receiving a public pension and are interested in filing for benefits, you may file online at ssa.gov/apply or schedule an appointment.

TRICARE (Jan. 1-Dec. 31, 2025)

TRICARE Prime Group A (those who entered service before Jan. 1, 2018)

- ▶ Annual premium, individual: \$372
- ▶ Annual premium, family: \$744
- ▶ Deductible: \$0
- ▶ Primary care copayment: \$25
- ▶ Specialty care copayment: \$38
- ▶ Urgent Care: \$38
- ▶ Emergency room visit: \$77
- ▶ Inpatient admission: (hospitalization), network: \$193/ admission

- ▶ Deductible, family: \$300
- ▶ Preventative care visit: \$0
- ▶ Primary care outpatient visit: \$37 Out-of-network 25%
- ▶ Urgent Care: \$37 Out-of-network 25%
- ▶ Specialty care copayment: \$51 Out-of-network 25%
- ▶ Emergency room visit: \$140 Out-of-network: 25%
- ▶ Inpatient admission: (hospitalization): Network: \$250 per day or up to 25% hospital charge (whichever is less), plus 20% separately billed services Out-of-network: \$1,306 per day or up to 25% hospital charge (whichever is less), plus 25% separately billed services Military hospital or clinic: \$23.45 per day subsistence charge

TRICARE Select

- ▶ Annual premium, individual: \$181.92
- ▶ Annual premium, family: \$364.92
- ▶ Deductible, individual: \$150

TRICARE FOR LIFE fees

You do not pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income

- ▶ Services covered by both Medicare and Tricare you will pay nothing out of pocket.
- ▶ Medical procedures covered by Medicare only (e.g., chiropractic services) you will be responsible for Medicare deductibles and cost shares
- ▶ Medical procedures covered by Tricare only you are responsible for any
- ▶ TFL deductibles and cost shares
- ▶ Medical procedures not covered by Tricare or Medicare (e.g., cosmetic surgery) you are responsible for the entire amount.
- ▶ Get more information on your TRICARE 2025 costs and options at www.tricare.mil



ARLINGTON NATIONAL CEMETERY

Upon the death of the veteran or veteran's spouse, the primary next of kin (PNOK) or person authorized to direct disposition (PADD) should contact a local funeral home to arrange for any desired services in the hometown. The PNOK, PADD or the funeral director should telephone

Arlington National Cemetery's customer service center at 800-535-1117 to arrange for the interment/inurnment service.

For additional questions regarding your benefits. Please feel free to contact us: Member Services department, 888 237-2872.

Dependency & Indemnity Compensation (DIC)

Any new DIC claims will be reviewed for potential benefits based on expanded eligibility under PACT Act.

Survivors may request reevaluation of previously denied DIC benefits for potential benefits based on expanded eligibility under PACT Act.

VA is encouraging survivors who think they might be eligible for PACT Act benefits to apply now. Outreach letters are being sent to potential applicants.

Access and manage your VA benefits and health care online. Please visit: va.gov/PACT or call 1-800-MyVA411 (1-800-698-2411)

For VA questions, please contact our VA counselor: 888 237-2872

NEXT UPDATE JANUARY 1, 2026

Veterans Affairs (VA)

VA Burial allowance:

Service-connected Death

VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Non-Service-connected Death

VA will pay up to \$978 toward burial and funeral expenses for deaths on or after October 1, 2024, and a \$978 plot-interment allowance (if not buried in a national cemetery).

The PACT Act and your VA benefits:

The PACT Act is a law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve. And starting March 5, 2024, VA health care is expanding to millions of Veterans—years earlier than called for by the PACT Act.

Hours of Operation

8:00 a.m. – 4:30 p.m. EST
(Monday – Friday, excluding holidays)
Info@MagellanFederal.com
www.MagellanFederal.com

Contact Us

Toll Free 1-888-237-2872
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Member & Survivor Services

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