



# Senior Spouse Update Summary

Current as of Nov. 14, 2024

On Nov. 14, 2024, Deputy Assistant Secretary of Defense for Military Community and Family Policy Patricia Montes Barron provided a quarterly update to 80 senior military spouses on the following items:

- Health care flexible spending accounts for service members
- Information on activities of the office of the [Assistant Secretary of Defense for Health Affairs](#)

**The next Senior Spouse Quarterly Update meeting will occur in spring 2025.**

Mrs. Barron kicked off the presentation by emphasizing that flex spending accounts are a great opportunity to keep more of what you've earned in your pocket.

**Updates to Health Care and Dependent Care Flexible Spending Accounts from Stephanie Miller, deputy assistant secretary of defense for military personnel policy:**

- Ms. Miller provided a background of the functions of her office and announced a new benefit for 2025: health care flexible spending accounts.
- Health Care Flexible Spending Accounts (HCFSA) are one of seven initiatives launched in September 2023 by Secretary of Defense Lloyd J. Austin III as part of the department's ongoing Taking Care of Our People initiative.
- In March 2025, the department will open access to HCFSA for the first time with a special enrollment period, allowing participating military families to set aside up to \$3,300 in pretax earnings to pay for qualified medical expenses. These can be used in combination with Dependent Care Flexible Spending Accounts (DCFSA) or alone as a complement to TRICARE.
- Ms. Miller's office worked with the U.S. Office of Personnel Management and the Department of Treasury to expand access to HCFSA and DCFSA to Title 32 AGRs, allowing 48,000 service members and their families.
- Open enrollment for DCFSA is Nov. 11 through Dec. 9.
- Service members can enroll in HCFSA for the first time Mar. 3 – 31, 2025.

**Megumi Murakami, Program Director, Office of Personnel and Readiness (P&R):**

- Attendees received more details on flexible spending accounts for service members and families from Megumi Murakami, including important dates and information about a new communications campaign aimed at informing service members and their families of these important benefits.
- Ms. Murakami presented some of the many options available to service members to help them better customize their benefits to the greatest degree possible:

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- Eligibility, eligible expenses and carryover guidelines
- HCFSAs Advantages, including a lower taxable income and the ability to receive the full elected amount after enrollment, providing users with greater flexibility in planning care
- Details of the DOD's HCFSAs education campaign, providing a preview of campaign materials (posters, fact sheets, FAQ's and Office of Financial Readiness website resources) to be released in January 2025.
  - Campaign illustrates how HCFSAs and DCFSAs enhance financial readiness, integrate within military lifecycle, support military spouse careers, support EFMP families, make child care more affordable and work in step with DHA and TRICARE. There will also be a specialized guide for families in the EFMP program.

## Health Affairs Update:

Next, Seileen Mullen, Acting Assistant Secretary of Defense for Health Affairs, presented an update on the activities of her office and an overview of T-5, a new TRICARE managed care support (MCS) contract and improvements that come with the change.

- The DOD has improved its provider networks, reduced costs to beneficiaries, and provided more accurate provider directories.
- Clinical services: To support access to care and improve coordination between direct and purchased care, our electronic health record, MHS GENESIS, has become more interoperable with Health Information Exchanges to reduce duplicative testing and improve quality of care.
- Customer service improvements: Participants will receive more support with appointments and be able to carry referrals with them when patients move.
- These changes are aligned with the open enrollment period for TRICARE. States changing from the East to West Region will impact 1.1 million beneficiaries.

## How you can help:

- Help us spread the word! As trusted leaders in the military community, you — senior spouses — are uniquely positioned to share these and other important military spouse-related resources with your networks.
- Help us reach and educate spouses and military leadership by sharing the resources discussed in the webinar on social media platforms.

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- Be aware of key dates. Open season is Nov. 11-Dec. 9. T-5 health care delivery begins Jan. 1, 2025. The HCFSA special enrollment period for the uniformed services is March 3-31, 2025.
- Don't forget to go to the Office of Financial Readiness HCFSA web page in January for access to information and materials you can share with your key spouse groups and installation spouses.

## Links discussed by Mrs. Barron:

Check out our Military OneSource web page developed just for the Senior Spouse Roundtable updates. You'll find links to all of the resources discussed in the webinar, presentation slides and other spouse resources you can share with your key spouse groups and installation spouses.

## Links discussed by Ms. Murakami:

- **Economic Security Toolkit (Financial Well-Being):**  
<https://www.militaryonesource.mil/leaders-service-providers/economic-security/>
- **Office of Financial Readiness (FINRED) landing page:**  
<https://finred.usalearning.gov/>

## Health Care/Defense Care Flexible Spending Accounts:

- **Flexible Spending Accounts web page:** <https://finred.usalearning.gov/fsa>
- **Military OneSource Benefits page:**  
<https://www.militaryonesource.mil/benefits/dependent-fsa/>
- **Exceptional Family Member Program Family Support** [EFMP, Exceptional Family Member Program | Military OneSource](#)

## Links discussed by Ms. Mullen:

- **FSAFEDS Uniformed Services landing page:**  
<https://www.fsafeds.com/explore/usmdcfsa>
- **What To Know as New TRICARE Contracts Begin in 2025:**  
<https://newsroom.tricare.mil/News/TRICARE-News/Article/3776346/qa-what-to-know-as-new-tricare-contracts-begin-in-2025>

Note: **This is Mrs. Barron's last meeting as DASD**, as she will leave with the outgoing administration. Here is her message to the senior spouses:

**"This is my last senior spouse quarterly update. I have been extremely honored to be a part of this team. We're leaving behind some really great processes, including**



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**meetings like this one, but these meetings will continue on regardless of who is in the DASD seat because of the work of the career civilians on this team, who are just so passionate about the work they do.**

**I know we will continue to meet your needs and provide you with the information you need to share with other senior spouses, and friends and family. Thank you for everything you do and for joining us. It's been an honor and a pleasure to serve all of you."**