

NDAA Recap: What's In, and What's Out, of the Final Bill

December 24, 2024

By MOAA Staff

At more than 1,800 pages, the FY 2025 National Defense Authorization Act (NDAA) will shape the service-earned benefits of those in uniform, and their families, well beyond the fiscal year. The bill, which cleared Congress last week and was signed into law by the president Dec. 23, includes dozens of provisions tracked by MOAA throughout the long lawmaking process ... with several more proposals that did not make the final cut.

Some of these MOAA-backed moves – most notably the substantial increase in pay for junior enlisted servicemembers – already have received significant media coverage. Here's a more complete breakdown of the legislation, including areas where MOAA hopes to secure future improvements via advocacy work with the incoming 119th Congress.

Pay and Allowances

Highlights: MOAA outlined details of the junior enlisted pay hike and the 4.5% raise affecting nearly all other servicemembers, along with increased eligibility for the Basic Needs Allowance (BNA), shortly after the bill passed the Senate on Dec. 18.

Reports Required: DoD must report on the Basic Allowance for Subsistence (BAS) to Congress – specifically, to determine whether the allowance is enough to cover food costs and whether a servicemembers' number of dependents should factor into rate calculations. Another report requires a review of factors used to calculate both stateside and overseas cost-of-living adjustments (CONUS/OCONUS COLA), and whether changes to the formula are warranted.

Other Improvements: Junior enlisted members on sea duty may be eligible to receive their Basic Housing Allowance (BAH), and reservists will be eligible for travel-cost reimbursement for inactive duty training and muster duty.

Not Included: MOAA will continue its work to restore BAH to 100% of anticipated housing and utilities costs – provisions authorizing funds for such an increase did not make the final legislation.

Health Care

Highlights: The bill includes reforms designed to improve beneficiary access to health care, such as allowing tele-mental health providers to offer services across state lines; a waiver for the referral requirement for some types of care for servicemembers under TRICARE Prime; and the end of copays for TRICARE contraception coverage.

REWARD-ing: Existing rules made it difficult for military treatment facilities to retain skilled, experienced civilian nurses seeking to take on new positions. The NDAA includes language from the MOAA-backed REWARD Experience Act that would waive such regulations and allow for talented medical personnel to remain part of the DoD health care system.

Reports Required: The Government Accountability Office (GAO) will look into the performance of providers under the new “T-5” TRICARE contracts, and DoD will brief Congress on TRICARE’s non-coverage of monoclonal antibodies as part of Alzheimer’s treatment. Both of these measures were included in a report accompanying the final bill, not the NDAA itself.

Not Included: MOAA will advocate for a number of improvements left out of the NDAA late in the process, such as:

- A pilot program to treat pregnancy as a qualifying life event under TRICARE.
- Expanding coverage of hearing aids to children of retirees using TRICARE Select (a recent change covered children under TRICARE Prime).
- Creation of a TRICARE dental plan for Selected Reserve members.
- A report on the TRICARE retail pharmacy network, to ensure beneficiaries, especially those in rural areas, can access the care they need.

Spouse and Family Support

Highlights: A full breakdown of MOAA priorities in this bill touches on spouse employment improvements, upgrades to military housing, and improvements to military child care.

Not Included: MOAA sought expanded flexibility for military spouses who work for the federal government and face career challenges brought on by PCS moves – a provision that did not reach the final legislation. Other unfilled priorities included reports and studies on several programs, such as the Exceptional Family Member Program, DoD child care services, and home-based businesses on military installations.

Retirees, Survivors, and Veterans

Highlights: Several sections of the bill provide for the restoration of caisson services at Arlington National Cemetery, which have been suspended since May 2023.

Survivor Support: The NDAA provides an extension for minor dependents to file death gratuity claims. It also opens enrollment in DoD-run elementary and secondary schools to some dependents of fallen servicemembers.

Not Included: MOAA will continue its work to remove hiring restrictions faced by retired servicemembers seeking some DoD civilian positions – removing the so-called “180-day rule.”

Help MOAA continue the fight on these ongoing issues, and ensure the upgrades that were included in the NDAA are carried out as intended by lawmakers, by signing up for our [Legislative Action Center](#).