

# Military Pre-Deployment Guide

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# INTRODUCTION

As a member of the United States military, lengthy deployments away from your home and family are a constant reality. A deployment is never easy, but proper preparation can help minimize stress and anxiety for you and your family and help you rest assured that your affairs and your family are taken care of while you are away.

As with any life-changing event, the more prepared you and your family are to deal with the adjustments you will all need to make, the easier it will be to cope with the change. By educating yourself and your family early on about what to expect during a lengthy deployment, you can become better prepared to handle the challenges as they occur. You should begin preparing yourself and your family for a potential deployment well before you receive deployment orders. By preparing in advance, you can reduce the stress you and your family feel in the weeks leading up to your departure.

This guide is intended to help you and your family prepare for deployment and to serve as a resource for you and your family during your deployment. The information presented in this guide applies to deploying active duty service members from all branches of Service, National Guard service members, Reserve service members, and all family members (spouses, children, and parents) of active duty, National Guard, and Reserve service members who are preparing for or undergoing a deployment. The information in this guide is presented in three major sections: Understanding Deployment, Preparing for Deployment, and Knowing Your Benefits.

The Understanding Deployment section presents a general overview of deployment to include a description of the deployment cycle and different types of mobilization. The Preparing for Deployment section presents information and recommendations related to legal preparations, financial preparations, employment preparations, and preparing your family and children for your deployment. The final section of this guide, Knowing Your Benefits, provides an overview of the various education and training, health care, and casualty and survivor benefits to which you and/or your family may become entitled as a result of your deployment.

# UNDERSTANDING DEPLOYMENT

In preparing for your deployment, you are encouraged to understand exactly what this term entails. A better understanding of the aspects of deployment will assist you in determining what to expect next, better prepare you to manage your personal affairs, and better enable you and your family to cope while you are away.

## DEPLOYMENT

Generally, deployment only encompasses the activities required to move personnel and materials from a home station to a specified destination. For you and your family, a deployment may include training, all personal and administrative measures preparing you for your deployment, your physical departure, and the time when you are away, your return home, and your reintegration back into your daily life.

### Deployment Cycle

Although you may not notice each distinct phase as it comes and goes, you and your family progress through a deployment cycle. The deployment cycle is a continuous process, advancing through four phases, beginning and ending with your regular military life at home.

#### *Pre-Deployment Phase*

When not deployed, you and your unit undergo traditional training to prepare for the conduct of military duties. During this phase of the deployment cycle, you go through normal training and medical evaluations that maintain your unit's and your personal readiness level. From your family's point-of-view, this phase of the deployment cycle is normal life, since you are at home and going to work on a regular basis. During this phase, you are encouraged to begin preparing your legal and financial affairs, and other personal matters, so that you are ready to deploy when notified.

Mobilization also falls under the pre-deployment phase of the cycle. Mobilization begins when you or your unit is alerted for possible deployment. Upon receiving this alert, preparation for deployment begins and will include required briefings, additional training, medical and dental evaluations, and possibly counseling to ensure that you are ready and able to be deployed. This may be a very stressful time for your family, as they prepare to say goodbye to you for an uncertain period of time. During mobilization, you are encouraged to finalize any legal and financial preparations to ensure that your family will be taken care of if you are actually deployed.

For members of the National Guard and Reserve, mobilization may include reporting to their home station for assembly and on to a mobilization station. Mobilization stations are designated military installations to which a National Guard or Reserve service member or unit is moved for processing, organizing, equipping, and training.

## *Deployment*

The deployment phase of the cycle begins with the physical movement of individuals and units from their home installation to the designated theater of operations. This phase of the deployment cycle may be a very stressful time for your family as they face the realities of your deployment and what that means for them and for you. Making sure that your family understands that you have done all you can do to care for them in your absence can help ease some of this stress.

Deployment primarily involves the performance of your military duties in support of the mission; this may be in the theater of operations (overseas) or within the United States. During this phase, you are encouraged to maintain contact with your family as much as possible to ease their minds and to maintain a connection with your life back home. While you are deployed, your family should be aware of the assistance available through military family support programs. Knowing about these resources ahead of time can make addressing any potential challenges easier to handle.

## *Post-Deployment*

During the post-deployment phase, you will return to your home station or demobilization station. Your individual branch of Service will provide you additional briefings, training, medical evaluations, and offer counseling to assist you in reintegrating into your normal life. Although you may be ready to return home to your family, these briefings and evaluations are very important as they provide you with critical information should you experience any emotional or physical issues later on as a result of your deployment.

## *Reintegration*

Once you return from your deployment and complete your post-deployment recovery and administrative requirements, you will begin the reintegration phase of the deployment cycle. This includes your reintegration into your family life and community, and your reintegration back into your regular military duties or civilian job (for deployed National Guard and Reserve service members). Your unit may require you to complete follow-on briefings, training, counseling, and medical evaluations during this phase. You and your family may experience some stress during this phase, as you all readjust to life together. There are support services available for you and your family to make this readjustment easier, such as those available through After Deployment, accessible online at [www.afterdeployment.org](http://www.afterdeployment.org).

## **Individual Augmentee Deployment**

Individual Augmentee (IA) deployment occurs when a service member receives orders to deploy individually or with a small group to augment a different unit. This type of deployment is different from deployments that occur when an entire unit, squadron, or

ship is ordered to deploy. IAs can be active duty, National Guard, or Reserve service members and they can either volunteer for IA service or be selected for it. In response to the recent war, IAs are typically Navy and Air Force service members that augment an Army and Marine Corps unit. Deploying IA Sailors and Airmen usually require additional training and can be ordered to tours longer in length than a traditional deployment.

IA deployments pose a number of challenges for families of service members. When called for an IA deployment, service members usually have shorter notification times, lack specific information concerning their deployment, and are often deployed to areas that present communication challenges. The homecoming after an IA deployment is often far more “low-key” than a traditional deployment.

# **MOBILIZATION**

In general, mobilization is the process by which the military or part of the military is brought to a state of readiness for war or other national emergency. For active duty units, mobilization is typically the readying of the units and individuals in preparation for a deployment. For National Guard and Reserve service members and units, mobilization includes activation, an order to active duty (for reasons other than training) in the federal service. For all units of the military, mobilization includes the assembling and organizing of personnel, supplies, and materials. Mobilization includes the following categories: selective mobilization, Presidential Reserve call-up, partial mobilization, full mobilization, and total mobilization. Generally, the type and degree of emergency determines the level of mobilization.

## **Selective Mobilization**

Selective mobilization occurs when the Congress and/or President increases the active duty force of the military by mobilizing National Guard units, Reserve units, and the resources needed for their support to meet the requirements of a domestic emergency that is not the result of an enemy attack. Selective mobilization responds to events that do not threaten national security, such as an earthquake, hurricane, or other natural disaster.

## **Presidential Reserve Call-Up**

Under a Presidential Reserve call-up (PRC), the President has the authority to activate, without declaration of a national emergency, no more than 200,000 National Guard and Reserve service members (no more than 30,000 of which may be members of the Individual Ready Reserve) for a period of up to 365 days to meet mission requirements within the United States or overseas. Service members called to active duty under PRC may not be used for disaster relief or to suppress an insurrection. To execute a PRC, the President must notify the Congress within twenty-four hours and state the reason for this action.

## **Partial Mobilization**

Partial mobilization is the expansion of the active duty force resulting from action by the Congress or by the President to mobilize the Ready Reserve Component units, individual National Guard or Reservists, and the resources needed for their support to meet the requirements of a war or other national emergency. When expanded as an act of the Congress, partial mobilization can increase up to full mobilization, but when done as an act of the President, no more than one million National Guard and Reserve service members may be mobilized, and they cannot be mobilized for more than twenty-four consecutive months. Partial mobilization responds to an external threat to national security.

## **Full Mobilization**

Full mobilization is the expansion of the active duty force resulting from an action by Congress and the President to mobilize all National Guard and Reserve service members. This mobilization includes all units and personnel in the existing approved force structure, as well as retired military personnel, and the resources needed for their support. National Guard and Reserve service members can be placed on active duty during full mobilization for the duration of the emergency plus an additional six months. Full mobilization is done to meet the requirements of a war or other national emergency involving an external threat to the national security.

## **Total Mobilization**

Once a state of emergency exists, the Congress can extend full mobilization by activating and organizing additional units or personnel beyond the existing force structure and the resources needed for their support. Total mobilization brings the industrial base up to full capacity to provide the additional resources, equipment, and production facilities needed to support the military and involves the active force, the National Guard and Reserve, and the entire Militia of the United States. The Militia of the United States consists of the Organized Militia and Unorganized Militia. The Organized Militia is comprised of the National Guard and Naval Militia. The Unorganized Militia consists of every able-bodied male citizen or person wishing to be a citizen between the ages of seventeen and forty-five, as well as female members of the National Guard.

More information on National Guard and Reserve mobilization can be found on the Office of the Assistant Secretary of Defense for Reserve Affairs website, located online at <http://www.defenselink.mil/ra/index.html>.

# PREPARING FOR DEPLOYMENT

There are many things that you should address before a deployment, like filling out forms and getting certain affairs in order such as your legal documents. But talking to your family about the possibility of deployment is another critical aspect of preparedness. Proper preparation for your deployment will make your time away from home smoother, as you will be able to rest assured that your affairs and your family's well-being are taken care of during your absence.

This section of the guide provides an overview, in five sections, of preparation measures you are encouraged to take to prepare yourself and your family for your upcoming deployment: Preparing Your Legal Affairs, Preparing Your Finances, Preparing Your Employment, Preparing Your Family, and Preparing Your Children.

The Preparing Your Legal Affairs section provides a listing of legal issues that you are encouraged to address before your deployment to ensure that your affairs are in order while you are away. It includes enrollment in the Defense Enrollment Eligibility Reporting System (DEERS), Uniformed Services Identification Cards, power of attorney, family care plan, legal protections under the Servicemembers Civil Relief Act, beneficiary election for Servicemembers' Group Life Insurance, and detailed explanations, recommendations for your living will and last will and testament, and legal preparation checklists for married and single service members.

The Preparing Your Finances section provides an overview of your military compensation and lists recommended measures you are encouraged to take to ensure your financial affairs remain in order while you are deployed. It includes an overview of your military compensation, your leave and earnings statement, MyPay, and pay distribution, and lists additional information on taxes, pre-authorization for emergency financial assistance, the DoD savings deposit plan, financial protections afforded to you under the Servicemembers Civil Relief Act, and financial preparation checklists for married and single service members.

The Preparing Your Employment section provides an overview of the Uniformed Services Employment and Reemployment Rights Act to include the rights, responsibilities, and benefits for a deploying service member.

The Preparing Your Family section provides an overview of the emotional cycle of deployment, recommendations for building family resiliency, descriptions of ways to stay in touch with your family while deployed, an overview of key military family organizations, recommendations for planning for emergencies and disasters, considerations for temporary relocation, recommendations for keeping your parents informed during your deployment, and family readiness checklists for married and single service members.

The Preparing Your Children section provides suggestions on how to talk to your children about deployment, how to help your spouse cope with single parenting during deployment, potential signs of distress in children, discussion on the positive aspects of a deployment, and checklists for preparing children for your deployment.

# PREPARING YOUR LEGAL AFFAIRS

Although you should always be prepared for a potential deployment, sometimes it's hard to anticipate your legal needs. You should maintain up-to-date documents for all your legal affairs to ensure that they are as current as possible when notified of a deployment.

Each of the military Services provides assistance and advice in drafting and updating legal documents through Legal Assistance offices. If you are preparing for a deployment, you are typically given higher priority for these services. You can find the nearest military Legal Assistance office through Armed Forces Legal Assistance online at <http://legalassistance.law.af.mil/content/locator.php>.

The American Bar Association (ABA) Standing Committee on Legal Assistance for Military Personnel (LAMP) manages Operation Enduring LAMP, a consortium of state and local bar associations that recruit volunteer attorneys to assist military Legal Assistance attorneys with civil law cases affecting service members. You can use the Operation Enduring LAMP website, <http://www.abanet.org/legalservices/helpreservists/>, to locate a participating attorney in your local area. The Operation Enduring LAMP website also provides a legal checklist to help prepare and organize your legal affairs prior to deployment, <http://www.abanet.org/legalservices/helpreservists/forms/checklist.pdf>.

## **Defense Enrollment Eligibility Reporting System**

The Defense Enrollment Eligibility Reporting System (DEERS) is an automated information system that lists all service members and their family members who are eligible for military benefits and entitlements, including TRICARE. You should update your information in DEERS anytime you move, get married or divorced, have a child, or at the occurrence of any other life event that changes your status. In preparing for a deployment, you should check your current DEERS information to ensure that your family members can access military benefits while you are away. You can update your information in DEERS through the DEERS website at [www.TRICARE.osd.mil/DEERSAddress](http://www.TRICARE.osd.mil/DEERSAddress).

## **Uniformed Services Identification Cards**

In order to access military benefits or privileges, you and your family members must have a military issued identification (ID) card. To get an ID card, you and your family members must be enrolled in DEERS, this must be done before you go to an ID card facility. In preparing for a deployment, you should ensure that your family members' ID cards are current and valid and will remain so until you return from deployment. The nearest ID card facility can be found through the Real-time Automated Personnel Identification System (RAPIDS) Site locator, online at <http://www.dmdc.osd.mil/rsl/owa/home>.

## **Power of Attorney**

A power of attorney is a written document that gives another person the authority to act on your behalf for any legal or economic issues while you are deployed. The person you designate in your power of attorney document should be your spouse, a parent, or trusted friend, since it gives that person your express written permission to act on your behalf. The legal rights of a power of attorney cease at the end of a specified period of time, or upon your death. In the event of your death, the executor named in your will assumes the responsibilities of your estate. When drafting your power of attorney, you can choose between a general power of attorney or a specific power of attorney, and whether it is a durable power of attorney.

### *General Power of Attorney*

A general power of attorney gives the designated person the power to perform almost any legal act on your behalf for a specified period of time. This can include the ability to manage bank accounts in your name, sell/exchange/buy/invest any assets or property, purchase and maintain insurance, and enter into any binding contracts on your behalf. Typically, when preparing for a deployment, you would grant your designee a general power of attorney.

### *Specific Power of Attorney*

A specific power of attorney, or limited power of attorney, allows you to give only specific powers to the designated person for a specified period of time. When drafting a specific power of attorney, you are required to list the particular aspects over which your designee has power of attorney.

### *Durable Power of Attorney*

A durable power of attorney remains valid even if you become incapacitated or unable to handle your own affairs. When drafting your general power of attorney, if you do not specify that you want your power of attorney to be durable, it will automatically end if you become incapacitated in the future.

### *Revocation of Power of Attorney*

You can revoke a power of attorney at any time, as long as you are mentally competent. When drafting the original document, you may limit the length of the power of attorney so that it automatically revokes upon your return from deployment. Otherwise, you will need to consult a Legal Assistance or civilian attorney to prepare a revocation document to end your power of attorney.

## **Family Care Plan**

A family care plan is a collection of documents that describes who shall provide care for your children, as well as disabled or elderly family members who are dependent on you for financial, medical, or logistical (e.g., food, housing, transportation) support if you are away due to military duty (training exercises, temporary duty, or deployments). The plan lists the legal, medical, logistical, educational, monetary, and religious arrangements for your family members, must address all foreseeable situations, and must be detailed enough to provide for a smooth transfer of responsibilities if you are away.

Each of the Services has a form for ensuring that you have been counseled about a family care plan. Although you should have a family care plan to detail your care arrangements, there are some instances in which you are required by the Services to document and annually update your family care plan. Typically, dual-military couples with children, single parents, and service members with legal responsibility for the sole care of an elderly, disabled, or chronically ill family member are required to have a family care plan. If you are single, the military requires you to complete a personal care plan to address who will be responsible for your personal property and finances while you are deployed.

## **Legal Protections under the Servicemembers Civil Relief Act**

The Servicemembers Civil Relief Act (SCRA) is intended to help protect the legal rights of members called to active duty. It applies to active duty members of the regular forces, members of the National Guard when serving in an active duty status under federal orders, members of the Reserve called to active duty, and members of the Coast Guard serving on active duty in support of the armed forces. In limited cases, the SCRA may also apply to your family members.

### *Court and Administrative Proceedings*

Under SCRA, you can obtain a "stay" or postponement of court or administrative proceedings if your military service materially affects your ability to proceed in the case. The SCRA provides for an automatic stay for a period of time in these proceedings when you request this protection in writing. Any additional delay beyond the mandatory 90 day stay period is awarded at the discretion of the judge, magistrate, or hearing officer. This protection does not apply to any criminal court or criminal administrative proceedings. If you feel that you would like to request a stay, you should consult with a Legal Assistance attorney for more information.

### *Default Judgments*

A default judgment is entered by a court against a party (an individual, company, etc.) who has failed to put up a defense to a claim that has been brought by another party. This means that the plaintiff, the person bringing the lawsuit against you, wins because you failed to defend yourself against the claims in the suit. If you fail to respond to a suit

against you and, as a result, a default judgment is obtained against you, you may reopen the default judgment using your protections under SCRA if the default judgment was obtained while you were on active duty or within a period of time after your release from active duty. To reopen a default judgment against you, you have to submit a request within a certain period of time after the default judgment was awarded, be able to show that your active service has materially affected your ability to defend yourself against the action, and be able to show that you have a valid defense to the action against you. Consult a Legal Assistance attorney for more information on default judgments and your protections under SCRA.

### *Evictions*

If you are renting your home or apartment and your rent is below a certain amount, you are protected under SCRA from being evicted for a period of time if you can prove that your military service materially affects your ability to pay rent. If your landlord continues attempting to or actually succeeds in evicting you or your dependents while you are protected under SCRA, the landlord may be subject to sanctions such as fines or imprisonment. Consult a Legal Assistance attorney if you believe that your rights are being or have been violated under this section of SCRA.

### **Servicemembers' Group Life Insurance**

Servicemembers' Group Life Insurance (SGLI) is a program offered through the Department of Veterans Affairs for low-cost group life insurance for service members on active duty, members of the National Guard, and ready reservists. Under SGLI, you are automatically covered for the maximum amount unless you declined coverage or elected a lower amount. Even though SGLI coverage is automatic, before you deploy, you should confirm that your beneficiary designation is still up-to-date. If you declined or reduced your coverage in the past and would like to change it now, you can do that by completing a request in writing through your Service. Your Legal Assistance office should be able to help you prepare this document.

### **Living Will**

A living will, or advance medical directive, is a written document that allows a person to describe what medical treatments he or she does or does not want in case of a serious terminal illness. It only takes effect if the person is unable to express his or her wishes in some other way. Living wills also allow you to identify another person who should make medical decisions for you if you are unable to make them on your own. If you decide to draft a living will, make sure that the person you designate as the decision-maker knows about your wishes and also knows where you keep the living will and has access to it.

### **Last Will and Testament**

A last will and testament (or will) is a declaration by a person of how he/she wishes his/her property to be disposed of after his or her death. If you do not have a will, you

should consider getting one, especially if you have significant savings and/or real estate. Without a will, a court may end up deciding how to distribute property or even who should be responsible for the care of your children.

If you do have a will, you should still meet with an attorney, either through the Legal Assistance offices or through a civilian agency or law firm, prior to your deployment to review your current will and determine if it still meets your needs and if any changes are necessary.

## Legal Readiness Checklist for Married Service Members

The following checklist is designed to help you and your family prepare your legal affairs prior to your deployment. Place a check mark in the box on the left once you and your spouse have discussed where the following legal documents are located. In the space provided to the right, write the location of these documents to serve as a reference for your family while you are away. If an item does not apply to you and your family, you can cross it out to avoid any future confusion.

### *Military and Family Documents*

- Birth certificates \_\_\_\_\_
- Marriage certificate \_\_\_\_\_
- Divorce decrees/separation agreements \_\_\_\_\_
- Death certificates of deceased family members \_\_\_\_\_
- Naturalization or Citizenship papers \_\_\_\_\_
- Current record of emergency data \_\_\_\_\_
- Military records \_\_\_\_\_
- Court Orders pertaining to support and custody of  
your legal dependents \_\_\_\_\_
- Legal papers/adoption papers \_\_\_\_\_
- Social security cards for all family members \_\_\_\_\_
- Social security number  
     Yours: \_\_\_\_\_  
     Spouse: \_\_\_\_\_  
     Children: \_\_\_\_\_
  
- Up-to-date will(s) \_\_\_\_\_
- Power of attorney (general or specific) \_\_\_\_\_
- Advance medical directive (durable power of attorney) \_\_\_\_\_
- Executor appointment \_\_\_\_\_
- Medical power of attorney for children \_\_\_\_\_
- Updated beneficiary for SGLI \_\_\_\_\_
- Completed family care plan \_\_\_\_\_
- Up-to-date ID cards for all family members, valid  
through your return from deployment \_\_\_\_\_
- Current passport(s) \_\_\_\_\_

### *Insurance Policies*

- Life insurance policy(s)  
     Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_
- Household insurance policy(s)  
     Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_

Automotive insurance policy(s) \_\_\_\_\_  
Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_

*Property Documents*

Deed(s) \_\_\_\_\_  
 Mortgage information \_\_\_\_\_  
 Lease agreement(s) \_\_\_\_\_  
 Automotive title (or loan papers) \_\_\_\_\_

*Additional Questions to Help Prepare You and Your Family*

- Are all of your dependents enrolled in DEERS?
- Does your family know where to go for legal assistance?  
Contact number for legal assistance: \_\_\_\_\_
- Does your family know where and how to obtain new ID cards?
- Are legal documents stored in a safe location?  
Where are documents stored? \_\_\_\_\_
- Have you initiated protection under the Servicemembers Civil Relief Act if needed?

*Additional Legal Readiness Issues for Newlyweds*

- Have you gone to the Personnel Office with all official documents and changed your official records to show that you are married, listing your spouse as "next-of-kin" on your record of Emergency Data?
- Have you listed your husband/wife as beneficiary for government and civilian insurance policies? If so, have you checked with the Personnel Office to confirm?
- Have you applied for a Dependent's Identification and Privilege Card and enrolled your spouse in DEERS at your Personnel Office?
- Have you listed your spouse as next-of-kin at the dispensary in the event of casualty?

**Legal Readiness Checklist for Single Service Members**

The following checklist is designed to help you prepare your legal affairs prior to your deployment. Before deploying, designate a parent, other family member, or trusted friend manage your legal affairs in your absence. Place a check mark in the box on the left if you and your designated person know where the following legal documents are located. In the space provided to the right, write the location of these documents to serve as a reference for your designated person while you are away. If an item does not apply to you, you can cross it out to avoid any future confusion.

*Military and Family Documents*

- Birth certificate \_\_\_\_\_
- Divorce decrees/separation agreements \_\_\_\_\_
- Naturalization or Citizenship papers \_\_\_\_\_
- Current record of emergency data \_\_\_\_\_
- Military records \_\_\_\_\_
- Completed family care plan \_\_\_\_\_
- Completed personal care plan \_\_\_\_\_
- Court Orders pertaining to support and custody of your legal dependents \_\_\_\_\_
- Legal papers/adoption papers \_\_\_\_\_
- Social security card \_\_\_\_\_
- Social security number \_\_\_\_\_
- Up-to-date will \_\_\_\_\_
- Power of attorney (general or specific) \_\_\_\_\_
- Advance medical directive (durable power of attorney) \_\_\_\_\_
- Executor appointment \_\_\_\_\_
- Medical power of attorney for children \_\_\_\_\_
- Updated beneficiary for SGLI \_\_\_\_\_
- Current passport \_\_\_\_\_

*Insurance Policies*

- Life insurance policy(s) \_\_\_\_\_  
Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_
- Household insurance policy(s) \_\_\_\_\_  
Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_
- Automotive insurance policy(s) \_\_\_\_\_  
Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_

*Property Documents*

- Deed(s) \_\_\_\_\_
- Mortgage information \_\_\_\_\_
- Lease agreement(s) \_\_\_\_\_

Automotive title (or loan papers) \_\_\_\_\_

*Additional Questions to Help You Prepare*

Does your parent, other family member, or trusted friend designated to watch over your legal affairs know where to go for legal assistance?

Contact number for legal assistance: \_\_\_\_\_

Are legal documents stored in a safe location?

Where are documents stored? \_\_\_\_\_

Have you initiated protection under the Servicemembers Civil Relief Act if needed?

# PREPARING YOUR FINANCES

When preparing for a deployment, there are many things that you can do to get your financial affairs in order before you leave. If you are married, you may wish to provide power of attorney to your spouse to allow him or her to access bank accounts to make rent or mortgage payments, and to pay other bills as necessary. You and your spouse should also spend some time ensuring that you are on the same page when it comes to paying bills and managing the household budget while you are deployed. If you are a single service member, you may want to ask your parents, other family members, or a trusted friend to handle your finances while you are away. Talk to this person about your wishes with regard to your finances and how you would like for bills to be paid in your absence.

If you do not have your financial affairs in order before you deploy, it could result in many significant problems for your family while you are away. Personal Financial Counselors are available on military installations in the family center or through Military OneSource and they can help you develop a spending plan and prepare your finances for deployment. Additionally, you can receive financial counseling assistance through the approved command and community resources from the Joint Forces Headquarters (JFHQ). For service members who are not geographically located near military installations, services provided through the JFHQ allow the service member and his or her family to receive resources and assistance through their local community.

You can locate the installation personal financial offices through MilitaryHOMEFRONT's MilitaryINSTALLATIONS application under the program/service "Personal Financial Management Services," located online at <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/>. You can reach Military OneSource online at <http://www.militaryonesource.com> or by phone: Stateside: 1-800-342-9647; Overseas: 00-800-3429-6477; Overseas Collect: 1-484-530-5908.

The following sections provide an overview on some of the financial issues you should consider before your deployment.

## **Income**

As a member of the military, your total financial compensation is comprised of your basic pay and additional allowances, incentive pay, and special pay. During a deployment, you may qualify for additional allowances and special pays that temporarily increase your income. Before you deploy, you should become familiar with the various changes to your pay that may come into effect during your deployment so that you and your family can better prepare for budgeting your finances.

### *Basic Pay*

Basic pay is the foundation of your military compensation and is determined based on your rank and length of service in the military. The levels of basic pay are updated

annually, typically around the beginning of the calendar year, so if your period of deployment spans the first of the year, you may notice an increase in your basic pay while on deployment. Current amounts of basic pay can be found in the military pay tables from the Defense Finance Accounting Service (DFAS) online at <http://www.dfas.mil/militarypay/militarypaytables.html>.

### *Family Separation Allowance*

The Family Separation Allowance (FSA) is payable to you if you have dependents and are separated geographically from them for more than 30 days as a result of an enforced family separation. There are two types of FSA: Type I and Type II.

FSA Type I is payable to each service member with dependents who is on permanent duty outside the United States or in Alaska if transportation of dependents to the permanent duty station (PDS) or to a place near the PDS is not authorized at government expense, dependents do not live at or near the PDS, adequate government quarters or housing facilities are not available for assignment to a service member, and adequate government quarters or housing facilities are not assigned.

FSA Type II is provided under one of three subcategories, FSA–restricted (FSA–R), FSA–ship (FSA–S), or FSA–temporary (FSA–T). You may qualify for and receive both types of FSA during a given period, but you cannot qualify for more than one payment of FSA Type II for the same period.

For periods of deployment, you typically qualify for either FSA–S or FSA–T. FSA–S is provided when you are stationed aboard a ship away from your homeport continuously for more than 30 days. FSA–T is provided when you are on temporary duty (or a deployment) away from your permanent duty station continuously for more than 30 days. Chapter 27, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for FSA and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_27.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_27.pdf).

### *Basic Allowance for Subsistence*

Basic allowance for subsistence (BAS) is a non-taxable monthly allowance used to offset the cost of your meals. If you are issued a meal card or provided meals in the field, you will notice a deduction in your pay to cover the cost of these meals. Chapter 25, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for BAS and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_25.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_25.pdf).

### *Basic Allowance for Housing*

Basic allowance for housing (BAH) is an additional monetary amount paid to you in lieu of furnished quarters. The amount of the housing allowance depends on location, pay grade, and whether you have dependents. BAH is payable as part of your recurring

paycheck. During a deployment, even though the military is providing you quarters in the deployed theater, you will continue to receive BAH if you were entitled to BAH at your home duty station. You can determine your current rate of BAH through the DoD Per Diem, Travel, and Transportation Allowance Committee website at <http://perdiem.hqda.pentagon.mil/perdiem/bah.html>.

### *Clothing Allowance*

Clothing allowances are paid to service members to help offset the cost of replacing uniforms due to normal wear (cash clothing replacement), additional clothing outside the normal uniform that is required to complete the mission (extra clothing), or the maintenance and replacement of uniquely military items (military clothing maintenance). Current rates for clothing allowances can be found on the Internet through the DFAS military pay tables at <http://www.dfas.mil/militarypay/militarypaytables.html>.

### *Career Sea Pay*

Career sea pay is a monthly special pay entitlement for service members while on sea duty. Career sea pay varies by your branch of Service, your rank, and the cumulative number of years of sea duty. Tables 18-2, 18-3, and 18-4 of Chapter 18, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for career sea pay and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_18.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_18.pdf).

### *Hazardous Duty Pay*

Hazardous duty pay is a monthly entitlement for service members whose duty involves hazardous situations to include frequent and regular participation in aerial flights, operations on a flight deck, parachute jumping, demolition of explosives, and time spent inside a high- or low-pressure chamber. The amount of hazardous duty pay is based on the type of hazardous duty and your rank.

### *Flight Pay*

Flight pay, or aviation incentive pay, is a monthly hazardous duty pay disbursed to service members, as well as flight crew members, for the frequent and regular performance of operational or proficiency flying duty. Chapter 22, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for flight pay and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_22.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_22.pdf).

### *Hostile Fire Pay*

Service members serving in locations where they are subject to threat of physical harm due to civil insurrection, civil war, terrorism, etc. are entitled to hostile fire pay. Also known as imminent danger special pay or combat pay, this pay is an “event based” pay

where you receive the entitlement for the month in which the hostile fire occurred and up to three months afterwards if hospitalized. Chapter 10, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for hostile fire pay and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_10.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_10.pdf).

#### *Combat-Related Injury Rehabilitation Pay*

Service members who, in the line of duty, incur a wound, injury, or illness in a combat operation or combat zone designated by the Secretary of Defense and are evacuated from the combat zone for medical treatment may be entitled to a monthly combat-related injury rehabilitation pay for each month that they are hospitalized. Chapter 13, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates for combat-related injury rehabilitation pay and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_13.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_13.pdf).

#### *Hardship Duty Pay*

Hardship duty pay is a monthly special pay available to service members who are performing a designated hardship mission or assigned to a designated location where living conditions are substantially below the standard compared to the United States. Chapter 17, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the current rates and hardship duty locations for hardship duty pay and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_17.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_17.pdf).

### **Leave and Earnings Statement**

A leave and earnings statement (LES) is a comprehensive report that shows your leave and earnings totals for the month and is divided into three major areas: entitlements, deductions, and allotments. In addition to leave totals and pay amounts, your LES records and maintains tax withholding information and Thrift Savings Plan (TSP) information. When preparing for a deployment, you should ensure that the person you designate to manage your finances (spouse, parents, other family member, trusted friend) is familiar with your LES and how to read it.

### **MyPay**

MyPay is an automated online system that allows you to access your current and certain past LESs twenty-four hours a day, seven days a week. Using MyPay, you can also view tax statements and change certain discretionary pay data items, such as direct deposit allotments, without using paper forms. Before you deploy, you should log on to MyPay and review your current LES to ensure that it is correct. You may want to change your address if your spouse will be residing in a different location during your deployment. The MyPay system available at <https://mypay.dfas.mil/>

## **Pay Distribution**

With few exceptions, all pay and allowances for members of the military are delivered to their bank of choice through an electronic funds transfer called direct deposit. Direct deposit to a joint account for you and your spouse during a deployment can lead to some confusion and problems if you are both withdrawing and writing checks from the same account. To avoid this potential confusion, you can speak with your bank and ask them to distribute portions of your pay into more than one account while you are deployed.

### *Allotments*

Allotments are a specified portion of your pay and allowances that you authorize to be made payable to a qualified person or institution. Allotments can be made to ensure that certain financial obligations are automatically taken care of, such as rent or a car loan payment, but cannot exceed the total amount of your take home pay (your total pay and allowances less any standard withholdings). Allotments can be registered to any person except to persons under the age of sixteen (with the exception of bonds) or to mentally incompetent persons (although allotments can be made to an appointed guardian or the institution where the mentally incompetent person is confined).

If you are on active duty or if you are a National Guard or Reserve service member on extended active duty, you can initiate, change, or stop your allotments by completing Department of Defense (DD) Form 2558. Allotments are characterized as either discretionary or non-discretionary.

### Discretionary Allotments

For discretionary allotments, you specify the individual, institution, or business to receive the allotment. You may authorize up to six discretionary allotments. Some examples of discretionary allotments include:

- life insurance premiums
- voluntary payments to dependents or other relatives
- deposits to financial institutions, mutual fund companies, or investments
- mortgage or rent payments
- automotive loan payments
- other loan payments
- deposits into the Savings Deposit Program

### Non-Discretionary Allotments

Non-discretionary allotments are those that are made to a specifically designated agency or purpose. There is no limit to the number of non-discretionary allotments you can have on your pay at any given time. Non-discretionary allotments are limited to the following:

- purchase of US savings bonds

- repayments of emergency relief loans to the any of the Service relief organizations (Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, and Coast Guard Mutual Assistance) or the American Red Cross
- repayment of indebtedness to any government department or agency
- charitable contributions to any of the Service relief organizations
- child and spousal support payments
- contributions to the Veterans Educational Assistance Program (VEAP)
- payment of delinquent federal, state, or local income or employment taxes
- repayment of debts owed to a commercial creditor if the creditor makes an application for recovery of the debt
- delinquent travel charge card debt

### *Split Pay*

If you are a member of the Marine Corps, you may also elect to receive a portion of your pay at your duty locality each payday. This amount, known as the requested split pay amount (RSPA), must be a whole dollar amount less than or equal to your normal pay. Any remaining portion of your pay will be transmitted to your bank. To be eligible for split pay, you must be enrolled in the direct deposit program and be serving in a garrison outside the fifty states or serving on a deployment. You can stop split pay at any time during your service outside the United States, but you must stop split pay when you return.

### **Taxes**

In preparing for your deployment, you should ensure that your federal and state income taxes will be filed on time and should be aware of the federal tax advantages of certain elements of your pay as well as tax-exempt status from serving in a deployed theater.

### *Income Tax Returns*

Federal and state income tax returns must be filed every year, even if you are deployed, unless you are granted an extension. The Internal Revenue Service (IRS) generally requires the signatures of both you and your spouse to file income tax returns and access refunds. For your spouse to be able to jointly file your income tax return when you are deployed, you will need to complete IRS Form 2848, "Power of Attorney and Declaration of Representation," in lieu of a special power of attorney. The required filing time for federal income tax returns is between 1 January and 15 April of the year following the taxable year. If you are outside the continental United States on 15 April, you have until 15 June to file your income tax return provided you are on official orders. You can extend the filing date up to an additional two months after your return to the United States provided you complete and submit IRS Form 4868, "Application for Automatic Extension of Time to File US Individual Income Tax Return." You will need to check with your state to determine when your state income tax return must be filed as deadlines vary from state to state.

As a member of the active duty military, you may be eligible to file your federal income taxes for free electronically. You are encouraged to check with your state's tax department as well to determine if they also offer free electronic filling of income tax returns for the military. More information on federal income tax returns and copies of required forms can be found on the IRS website at <http://www.irs.gov>.

### *Federal Tax Advantages*

While basic pay and certain special and incentive pays are taxable, the majority of allowances are tax-exempt, meaning that you will not have to pay taxes on them. While deployed, the primary allowances to which you may be entitled are BAS, BAH, and FSA. In addition to holding tax-exempt status from federal and state taxes, these tax-exempt allowances are also excluded from Social Security taxes.

### *Combat Zone Tax Exclusion*

When you are deployed to a combat zone, earnings received during your time in the combat zone are excluded from your taxable income. If you are an enlisted service member or warrant officer, the amount of non-taxable income is unlimited. A limit on the amount of non-taxable income does exist for officers. This tax exclusion is "event-based," meaning that if you spend a single qualifying day in a combat zone, your pay for the entire month is excluded from taxable income. When serving in a combat zone, any bonuses and special pays to which you are entitled are also excluded from your taxable income. As these amounts are excluded from taxable income, the reduction in your taxable income shown on your W-2 should be automatic. When serving in a combat zone, you may want to check your LES to ensure that your income is not taxed.

You should also check with your state of residence to determine whether they have any tax exemptions for members of the military who are being mobilized and/or deployed.

### **Pre-Authorization for Emergency Financial Assistance**

Each of the branches of Service offers emergency financial assistance through their respective relief organizations for service members and their families who demonstrate a financial need. In preparing for a deployment, you may want to pre-authorize your family to receive financial assistance in the event that they need it. If your family members are not pre-authorized to receive assistance, your permission will be required for the relief organization to be able to assist them. Obtaining permission through a Red Cross message can be a long process, so you should complete the pre-authorization before you deploy. If you have provided your spouse or other family member a general power of attorney, that power of attorney will suffice as authorization for relief. More information on pre-authorization can be found through the individual branches of Service relief organizations:

- Army Emergency Relief – <http://www.aerhq.org/>

- Navy-Marine Corps Relief Society – <http://www.nmcrs.org>
- Air Force Aid Society – <http://www.afas.org>
- Coast Guard Mutual Assistance – <http://www.cgmahq.org/>

## **TurboTAP**

TurboTAP, a DoD-sponsored website, provides active duty, National Guard and Reserve service members, and their families with the resources and assistance they need when transitioning on and off of active duty. It is especially helpful to members of the National Guard and Reserve who transition frequently when they mobilize for deployments.

TurboTAP provides a wealth of information in three basic topic areas: Money, Benefits, and Jobs. Examples of information contained in each of these sections include:

- **Money** – Savings Deposit Program, Personal Finances and Basic Money Management, Thrift Savings Program (TSP), etc.
- **Benefits** – Montgomery GI Bill–Active Duty, Montgomery GI Bill–Selected Reserve, Post 9/11 GI Bill, Reserve Educational Assistance Program (REAP) and Veterans Educational Assistance Program (VEAP), Servicemembers’ Group Life Insurance (SGLI), Veterans’ Group Life Insurance (VGLI), Family Servicemembers’ Group Life Insurance (FSGLI), Department of Veterans Affairs (VA) benefits, Healthcare Transition benefits and TRICARE, etc.
- **Jobs** – Employment Hub, Military Friendly Employers, Resume Builder, Interview Tips, Career Fairs, Relocation Information and Assistance, etc.

Regardless of what military career stage you are in, TurboTAP can help. If you sign up for a TurboTAP account, you will receive automatic email notifications when benefits change or when new benefits are passed into law. This account is life-long and includes valuable information for active duty, National Guard, and Reserve service members, retirees, and veterans. TurboTAP is accessible online at [www.TurboTAP.org](http://www.TurboTAP.org)

## **Savings Deposit Program**

While deployed, you may be eligible to participate in the savings deposit program (SDP). The program is available to service members during assignments and deployments to specified locations. The SDP provides a generous interest on deposits and allows you to contribute any portion of your unallotted current pay and allowances up to a maximum deposit amount. Chapter 51, Volume 7A of the DoD Financial Management Regulation 7000.14-R provides the eligibility requirements, interest rates, and maximum contribution limits and can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_51.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_51.pdf).

## **Financial Protections of the Servicemembers Civil Relief Act**

In addition to legal protections, the Servicemembers Civil Relief Act (SCRA) also provides certain financial protections for active duty members of the regular forces,

members of the National Guard when serving in an active duty status under federal orders, members of the Reserve called to active duty, or members of the Coast Guard serving on active duty in support of the armed forces.

Your protections under SCRA generally begin on the first day of active duty and may extend for 30 to 180 days after you are released from active duty. Many of the SCRA protections are not automatic and require that you request the protection in a timely matter. For certain protections such as the limitation on interest rates, you may also be required to prove that military service materially impacts your ability to make payments. Significant financial protections provided under SCRA include:

### *Reduced Interest*

Under SCRA, you can limit the interest rate for all financial obligations that you entered into before beginning active duty to six percent. These financial obligations can include the interest rates on credit cards, automotive loans, mortgages, and even some student loans. Additionally, SCRA prohibits lenders from accelerating the principal amount owed, and forgives the excess interest payments that would have been due under the higher interest rate. This protection under SCRA does not apply to financial obligations entered into while on active duty, federally guaranteed student loans, and some other types of financial obligations.

To qualify for this protection, you must be able to show that you are now on active duty, that the obligation was incurred before you entered active duty, and that your service in the military impacts your ability to meet these financial obligations. To begin the process, you will need to send a letter, along with a copy of your current military orders, to your lender requesting relief under SCRA. Prior to submitting your letter requesting interest rate relief under SCRA, you should consult with a Legal Assistance attorney.

### *Foreclosures and Repossessions*

If, because of your military service, you are unable to maintain the terms of a purchase contract for real property or an automobile, your property cannot be foreclosed or repossessed without a court order under SCRA. Under certain circumstances, you may also request a stay of proceedings to stop a foreclosure or repossession.

### *Termination of Residential Leases*

Under SCRA, service members who are just entering service may terminate residential leases and rental agreements without penalty. To do this, you will have to show that you entered into the lease before you entered active duty and that you are on active duty for a minimum period specified by SCRA. You will also be required to provide your landlord proper written notice and a copy of your military orders.

If you entered into your lease or rental agreement after you began active duty service, you may still be able to terminate your lease without penalty under SCRA. Active duty

service members receiving permanent change of station (PCS) orders or deployment orders for a period of deployment in excess of a specified length qualify under SCRA to end their rental agreements without repercussions. You will need to provide written notice to your landlord and a copy of your orders.

### *Termination of Automotive Leases*

SCRA creates protections that allow you to terminate an automobile lease that you entered into before or during your time on active duty if you meet certain conditions. Generally, National Guard and Reserve service members can terminate their automotive leases if they are called to active duty for a minimum period of time. Active duty members can terminate their automotive leases if, after they entered into the lease, they either received military orders for a PCS move from the continental United States (CONUS) to outside the continental United States (OCONUS), a PCS move from an OCONUS state to any location outside of that state, or deployment for a minimum period of time. Consult a Legal Assistance attorney for more information on terminating automotive leases under SCRA.

### *Mortgages*

SCRA provides temporary relief from paying your mortgage if your mortgage was entered into before you began active duty service, the property was owned by you before you entered active duty, you still own the property, and your service in the military materially affects your ability to pay your mortgage.

## Financial Readiness Checklist for Married Service Members

The following checklist is designed to help you and your family prepare your financial affairs prior to your deployment. Place a check mark in the box on the left once you and your spouse have discussed where the following documents are located. In the space provided to the right, write the location of these documents to serve as a reference for your family while you are away. If an item does not apply to you and your family, you can cross it out to avoid any future confusion.

### *Financial Documents/Items*

<input type="checkbox"/>	Past tax returns	_____
<input type="checkbox"/>	Savings bonds and securities	_____
<input type="checkbox"/>	Family budget	_____
<input type="checkbox"/>	Completed pre-authorization form through Service relief organization (e.g., AER, NMCRS, AFAS, CGMA)	_____
<input type="checkbox"/>	Signed release allowing spouse to pick up LES	_____
<input type="checkbox"/>	Keys to safe deposit box	_____
<input type="checkbox"/>	Does your spouse have full access to bank accounts?	
	Checking Account	Savings Account
	Bank Name: _____	_____
	Account Number: _____	_____
	Telephone: _____	_____
<input type="checkbox"/>	Location of credit cards	_____
	Telephone numbers for credit card companies:	_____
		_____
		_____

### *Military Pay*

Does your spouse know how to read your LES?  
 Does your spouse understand the allotments you have set up?  
 Do you have an adequate dependent's allotment for your spouse?  
 Do you have a back up plan if the allotment is late?  
 Does your spouse have access to MyPay?

*Additional Questions to Help Prepare You and Your Family*

- Have you and your spouse discussed, and come to an agreement on, how finances will be handled while you are away?
- Does your spouse know where to go in the event of a financial emergency?  
Financial emergency contact: \_\_\_\_\_
- Does your spouse know where to go for questions concerning your pay?  
Contact number: \_\_\_\_\_
- If not done through an allotment, does your spouse have payment information for mortgages, rent/leases, and/or automotive loans?

	Mortgage/Landlord	Automotive Loan
Loan Company/Landlord:	_____	_____
Address:	_____	_____
Telephone:	_____	_____
- Are financial documents stored in a safe location?  
Where are documents stored? \_\_\_\_\_
- Have you initiated financial protections under the Servicemembers Civil Relief Act if needed?

*Additional Financial Readiness Issues for Newlyweds*

- Have you updated your records in the Personnel Office to ensure that you are receiving the correct amount of allowances (i.e., Basic Allowance for Housing (BAH))?
- Have you ensured that all bank accounts are joint accounts so that your spouse can access funds while you are away?

## Financial Readiness for Single Service Members

The following checklist is designed to help you prepare your financial affairs prior to your deployment. Place a check mark in the box on the left once you and your spouse have discussed where the following documents are located. In the space provided to the right, write the location of these documents to serve as a reference for your designated person while you are away. If an item does not apply to you, you can cross it out to avoid any future confusion.

### *Financial Documents/Items*

- Past tax returns \_\_\_\_\_
- Savings bonds and securities \_\_\_\_\_
- Signed release allowing designated person to pick up LES \_\_\_\_\_
- Keys to safe deposit box \_\_\_\_\_
- Does your designated person have full access to bank accounts?  
Checking Account Savings Account
- Bank Name: \_\_\_\_\_
- Account Number: \_\_\_\_\_
- Telephone: \_\_\_\_\_
- Location of credit cards \_\_\_\_\_
- Telephone numbers for credit card companies: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### *Military Pay*

- Does your parent, other family member, or trusted friend know how to read your LES?
- Does your parent, other family member, or trusted friend understand the allotments you have set up?
- Do you have a back up plan if the allotment is late?
- Does your parent, other family member, or trusted friend have access to MyPay?

### *Additional Questions to Help You Prepare*

- Have you and your parents, other family member, or trusted friend discussed, and come to an agreement on, how finances will be handled while you are away?
- Does your parent, other family member, or trusted friend know where to go for questions concerning your pay?

Contact number: \_\_\_\_\_

- If not done through an allotment, does your parent, other family member, or trusted friend have payment information for mortgages, rent/leases, and/or automotive loans?

	Mortgage/Landlord	Automotive Loan
Loan Company/Landlord:	_____	_____
Address:	_____	_____
	_____	_____
Telephone:	_____	_____

- Are financial documents stored in a safe location?  
Where are documents stored? \_\_\_\_\_
- Have you initiated financial protections under the Servicemembers Civil Relief Act if needed?

# **PREPARING YOUR EMPLOYMENT**

If you are a member of the National Guard or Reserve with a full-time civilian job and are called to active duty to mobilize or deploy, you are entitled to certain benefits and protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994.

## **Uniformed Services Employment and Reemployment Rights Act Overview**

USERRA is a law that protects members of the military who have served or are serving in the uniformed Services by establishing certain rights and benefits for them as employees and duties and responsibilities for employers concerning the employment, reemployment, and retention of members of the military in civilian jobs. Although USERRA is most commonly associated with members of the National Guard and Reserve because of its reemployment and retention protections, the anti-discrimination characteristics of the law also apply to anyone considering joining the military, current active duty service members, or veterans.

USERRA establishes a floor, not a ceiling, for the employment and reemployment rights and benefits of those it protects. Your employer may provide greater rights and benefits than USERRA requires, but they cannot refuse to provide any right or benefit guaranteed by USERRA. If your employer provides a benefit that exceeds USERRA requirements in one area, they cannot reduce or limit other rights or benefits in other areas that are provided by USERRA.

USERRA protects you by prohibiting discrimination due to your service in the military, prohibiting retaliatory actions against you for exercising your rights under USERRA, providing certain rights and benefits when preparing for a deployment, providing certain rights and benefits while you are deployed, and providing certain rights and benefits when you return from deployment.

## **Anti-Discrimination and Anti-Retaliation Protection**

Your employer, or any potential employer, must not deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to you on the basis of your membership, application for membership, performance of service, application for service, or obligation for service in the military.

Your employer is also prohibited from retaliating against you by taking any adverse employment action if you take action to enforce a protection afforded by USERRA, testify or otherwise make a statement in or in connection with a proceeding under USERRA, assist or participate in a USERRA investigation, or exercise a right provided for you by USERRA.

## **Rights and Benefits When Mobilizing/Deploying**

USERRA establishes rights, benefits, and protections to which you are entitled in preparation for your deployment. When you receive notice that you will be called to mobilize or deploy, you should alert your employer as soon as possible. Your employer must treat your time away from work as furlough or leave of absence and cannot require that you use your vacation, annual leave, or similar leave for time away for military duties. You may opt to use your vacation time to continue to receive additional paychecks, but your employer cannot make you use it.

## **Rights and Benefits While Mobilized/Deployed**

While you are mobilized or deployed, USERRA continues to provide you protections. Since your employer must treat your time away as a furlough or leave of absence, any benefits they provide to other employees on furlough or leave of absence must be extended to you as well.

Your employer must also treat your time away as “continuous service.” For pension plans or other benefits at your job that are based on time in service with your company, your employer must treat your time away for military duties as if you were continuously employed at that job. Your time away cannot be considered a break in service at your place of employment.

While you are away, your employer is not required to continue providing you health care insurance for the duration of your deployment, but if you request, they are required to continue to carry you and your family on the company health plan for up to 30 days of service at normal cost to you. You can elect to continue your coverage through your civilian employer’s health plan, but you may be required to pay up to 102 percent of the full premium for coverage.

## **Reemployment and Reinstatement of Health Plans**

When you return from your deployment, you are entitled to prompt reemployment in your original position or one of similar seniority, status, and pay. In addition to your original position, you are entitled to any additional benefits or seniority that you would have received had you not left for military service. Under USERRA, the definition of prompt depends on the length of time you were away on military duties. If you have been away for an extended period of time, your employer may need time to reassign or give notice to someone who has occupied your position while you were away. If you are no longer qualified to hold your former position (i.e., your position required a certification that has lapsed), your employer is required by law to provide you the required training to return you to a qualified status if such training would not present an undue hardship for your employer.

When you return from military service, if you choose to go back to your company health plan for you and your family, your employer must reinstate you to the plan immediately

upon reemployment. There can be no waiting periods and no exclusion due to any pre-existing conditions, other than for Department of Veterans Affairs-determined service-connected conditions.

### **Discharge Protection**

Once you return from your deployment and go back to your full-time job, your employer may not terminate you without just cause for a period of time based on the length of your time away for military duties. If you were away for a period between 31 and 180 days, your employer cannot terminate you within 180 days of reemployment. If you were away for more than 180 days, your employer cannot terminate you without just cause for one year after you are reemployed.

### **Eligibility Requirements for Protection under USERRA**

In general, if you were absent from a position of civilian employment by reason of service in the military, you are eligible for reemployment under USERRA if you meet all of the following criteria:

- you provided your employer advance notice that you would be away for military duties (except when precluded by military necessity)
- you were not away from your job for more than five years
- you were released from military service under conditions other than dishonorable
- you report back to your civilian job in a timely manner and submit a timely application for reemployment

### **Circumstances Allowing for the Denial of Reemployment**

There are some circumstances under which your employer is not required to reemploy you, but it is the responsibility of your employer to prove that such a circumstance exists. If your employer's situation has changed so much that reemployment of you is impossible or unreasonable, they can legally deny your reemployment. Additionally, if you are no longer qualified to hold your former position and assisting you in becoming qualified would constitute an undue hardship on your employer, then your employer can legally deny your reemployment. The final circumstance in which employers can deny reemployment is when your job was for a brief, non-recurrent period with no reasonable expectation that such employment would continue indefinitely for a significant period.

### **Employer Support for the Guard and Reserve**

Employer Support for the Guard and Reserve (ESGR) is a DoD organization operated through a network of volunteers in local ESGR committees in the each state, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. ESGR works to educate civilian employers and communities about the National Guard and Reserve through a comprehensive outreach program known as the Civilian Employment Information (CEI) Initiative. ESGR works with employers and communities to promote the development of

personnel policies designed to accommodate members of the uniformed Services and assists military units in promoting and maintaining positive relationships between employers and Guard and Reserve employees. ESGR educates service members regarding their obligations to their employers and their rights under USERRA and assists them in preventing, resolving, or reducing employer/employee problems and misunderstandings related to USERRA through mediation and ombudsman services. More information on the ESGR can be found through their website at <http://www.esgr.org/>.

# PREPARING YOUR FAMILY

During a deployment, you and your family face many challenges. Although your family does not have to cope with the direct emotional trauma of the possibility of hostile fire, your spouse, children, and parents face other emotional and material hardships while you are away. Throughout the entire deployment cycle, good communication is essential to preparing you and your family to handle these challenges. You should also ensure that your family is aware of the various support services that are available on military installations to help them manage while you are deployed.

## **Emotional Cycle of Deployment**

While you begin to prepare for your deployment, keep in mind that your spouse is going through a difficult time as well. Besides the emotional stress of being separated physically from you for a long period of time, your spouse will also have to take over all of the household responsibilities that you normally share as a couple. The more the two of you work together to understand each other and the feelings and concerns that you have regarding your deployment, the easier it will be for both of you to manage the separation and address any problems as they arise.

You and your spouse may go through a range of emotions while preparing for, being on, and returning from deployment. It is important for both of you to recognize that these feelings are normal and that you should talk through your feelings and expectations.

Developed by the Family Readiness through Education on Deployments (FRED), the following emotional cycle of deployment describes potential changes in spouses' behavior and emotions during a lengthy deployment. There are seven stages: two stages associated with pre-deployment, three during your deployment, and two more once you return home. Remember that the feelings and emotions described below are completely normal. Healthy families are able to communicate and work through them together.

### *Anticipation of Departure*

Once you receive orders to mobilize, you may be working longer hours to help your unit prepare for your upcoming deployment. When you are working late, your spouse is left at home knowing that you will be leaving soon. You may be moody or depressed from the stressful long days at work and this may carry over to your home life and cause friction between you and your spouse. As your deployment nears, you may also be justifiably stressed and anxious, but you should understand that your spouse is also going through a very stressful time. It is not uncommon for your spouse to protest, to feel tense, to be frustrated, and to avoid the reality of your deployment. Your spouse may be alternately denying your upcoming departure and anticipating the loss.

### *Detachment and Withdrawal*

This stage typically occurs during the final week or days before your deployment. Very long days and constant thoughts of things you need to accomplish before your deployment may have taken their toll on you physically and emotionally. You may be spending more time with your unit, creating emotional distance between you and your spouse. Your spouse may be angry and emotionally break away from you before your deployment. Your spouse may be unconsciously trying to protect him/herself from hurt by distancing him/herself from you during this time.

### *Emotional Disorganization*

After you are deployed, your spouse will have to create new routines to manage household responsibilities. Your spouse may become depressed and withdraw from friends and neighbors or may feel overwhelmed by having sole responsibility for family affairs. In cases of back-to-back deployments, you may think that your spouse will have an easier time adjusting to your departure. Although they may be familiar with the routine, they also may be experiencing “burn-out” and fatigue from the last deployment and may feel overwhelmed at starting this again. As your spouse settles into new routines and sees that he/she can manage while you are away, those feelings of emotional disorganization will go away.

### *Recovery and Stabilization*

Recovery and stabilization occur once your spouse gets comfortable with the new daily routines and realizes that he/she is able to manage the family affairs. During this time, your spouse develops increased confidence in his/her ability to maintain the household in your absence and may take pride in his/her ability to cope without you. During back-to-back deployments, your spouse may find it more difficult to gather the strength required to reach this stage.

### *Anticipation of Return*

As the end of your deployment nears, your spouse will certainly be very excited, but he/she might also have some concerns or questions. Your spouse’s newfound independence will change when you return, and your spouse may begin to worry about how this change will impact his/her daily life. Maybe he/she enjoys some of the new responsibilities and is reluctant to turn them back over to you. Maybe your spouse has started doing some things differently and is unsure of how you will respond when you return. Before you deploy, your spouse, children, and parents may want to discuss realistic plans and expectations for your return and reunion.

### *Return Adjustment and Renegotiation*

Once you return from deployment and the initial joy of being reunited subsides, reality sets in. You and your family will have to reset your expectations and renegotiate your

roles during this time. Your spouse will need to make changes in daily routines to accommodate you and may feel stifled over the loss of complete independence. This time may be filled with tension and fighting as you and your spouse reevaluate and redefine your expectations. The key to success during this stage is open communication. Families can better prepare for this stage by educating themselves about the effects of, and how to cope with, combat stress and trauma. Being able to identify potential warning signs and knowing where to go for assistance can help you and your family to more easily navigate this challenge should it arise.

### *Reintegration and Stabilization*

After a period of time, things return to normal. Although this may take a couple of months, you and your spouse will eventually work things out and stabilize your relationships anew. As with the return adjustment and renegotiation stage, if you are suffering from combat stress, this can severely disrupt the stabilization process. Permanent change of station (PCS) moves that occur immediately after your return can also disrupt this stage as can back-to-back deployments. Families can, however, successfully work together to reach the stabilization phase even when facing these additional challenges.

### **Family Resiliency**

No matter how prepared you and your family are before your deployment, you can't predict all of the issues that may come up while you are away or how the time in theater will affect you or your family. Even families that have experienced a deployment in the past may experience new difficulties and react differently to the next one.

Building your family's ability to adapt well to unexpected changes and events can help you and your family to better manage stress and feelings of anxiety. Building family resiliency does not mean that you or your family won't experience stress or strong emotions during the deployment; it just means that you your family can learn behaviors, thoughts, and actions that help all of you adapt to unexpected events and stressful situations in a healthier, more productive way. Family resilience comes through properly preparing your family for the deployment, maintaining frequent contact while you are away, and ensuring that your family knows where to go for help if they need it.

### *Make Connections*

Encourage your spouse to keep in touch with extended family, friends, and others. By connecting with other people, your spouse can receive social support and strengthen his/her personal resilience. Some people also find comfort and support through their place of worship or through other organizations/groups within their community.

### *Help Yourself by Helping Others*

Assisting others in their time of need, through activities such as volunteer work at a community organization or helping other families of deployed service members, can be empowering to your spouse. Helping others can make people feel more confident and also proud to be making that contribution to the community.

### *Maintain a Daily Routine*

Your spouse should attempt, as much as possible, to maintain the current daily routines of work, errands, household chores, and hobbies. This consistency can make things feel more stable and less stressful and chaotic. Maintaining a routine can be comforting to children as well.

### *Take Care of Yourself*

Your spouse should make time to eat properly, exercise, rest, and schedule time for things he/she enjoys, such as hobbies or social events. Ensuring that your spouse remembers to take care of him/herself and have fun will help your spouse to feel balanced and better able to deal with stressful times.

### *Give Yourself a "News" Break*

Control the amount of time spent watching and reading war-related news coverage. Although it is natural to want to stay informed, too much news can make your family more anxious. Limiting the amount of news to no more than one hour a day and trying not to watch the news right before bed, can help minimize stress for your spouse during your deployment.

### *Have a Plan*

Creating an emergency plan before you deploy can provide your spouse with a feeling of control and also make him/her feel better prepared to handle unexpected events. You and your spouse should establish a clear plan for how you, your family, and friends will respond and connect in the event of a crisis.

### *Prepare a Security Kit*

Prior to your deployment, you and your spouse should create an emergency kit that includes those things that give your spouse a sense of comfort and security, such as a favorite book, a journal, or pictures of loved ones. You may also want to include a list of phone numbers for friends and family so that your spouse can establish connections with them as soon as possible.

### *Nurture a Positive View of Yourself*

It is likely that your deployment is not the first difficult time your family has had to manage. Whether it was the loss of a loved one, a major illness, or another life challenge, your family has faced and overcome hardship in the past. Remind yourself and your spouse of your ability to persevere and draw on that strength to carry you and your family through your deployment.

### *Keep Things in Perspective*

When facing very painful events, it can sometimes be helpful to think of things in a broader context. Being apart is difficult, but the deployment will end and you will return home to your family. It might help your spouse to try to focus on your homecoming and on being proud of his/her ability to manage things in your absence.

### *Maintain a Hopeful Outlook*

If possible, you and your spouse should try to stay positive and focus on all of the good things that you share: a loving marriage, a comfortable home, dear friends, and the love and support of extended family. Focusing on these positive things can help your spouse get through even the most difficult of times.

## **Keeping in Touch with Your Family**

Regular communication with your family during your deployment can really help maintain both your and your family's peace of mind. Letters, emails, or videos from family can be the biggest morale builder for service members when they are deployed. In preparing for a deployment, you and your family can make a communication plan: agree on how often you will communicate, how you will communicate, and what type of information you will share.

Your family needs to understand that there may be times when you will not be able to communicate due to long hours or mission requirements. As a deploying service member, you need to understand that for many families, "no news is bad news." If you are unable to contact your family on a previously agreed upon day, you should try to communicate with them as soon as possible to alleviate any of their worries.

### *Letters*

As soon as your unit arrives at its destination, it will send home a mailing address. Letters from home may not arrive in the order in which they were sent, so it helps if your family dates and numbers their letters so you know which to read first. Letters for service members do not have to be long and can be about anything ranging from the family's daily experiences, to plans for the upcoming weeks or months, to their thoughts and feelings. Letters can sometimes be more powerful than other forms of

communication, as they provide service members with a piece of home to carry with them throughout their deployment.

### *Emails*

If you will have access to email while you are deployed, it can be a fast and inexpensive way to stay in touch. If your family does not have a personal email account, you may want to consider getting one prior to your deployment and ensure that your family knows how to use it. Emails are not confidential; they may be screened and read by others, so you and your family should keep this in mind when deciding what information to share this way.

### *Telephone Calls*

Although letters and emails are great forms of communication, neither can replace the feeling of actually hearing your loved one's voice. Due to time zone differences and mission requirements, the frequency and duration of telephone calls may be limited. Because of this, your family may want to keep a list of topics to talk to you about when calling.

Telephone calls can be very expensive when made to other countries, even when using a cell phone. You may want to discuss with your family before your deployment how you will call each other. Calling cards provide a manner to mitigate the cost and are provided free of charge to members of the military from many different sources. One such source, Veterans of Foreign Wars (VFW), provides free phone cards to deployed service members and hospitalized veterans through their Operation Uplink. More information on Operation Uplink can be found on the VFW website at <http://www.operationuplink.org>.

### *Video Recordings, Pictures, and Video Teleconferencing*

Seeing loved ones during a deployment is the next best thing to being with them. Before you deploy, check to see if you will have access to a DVD player. If so, your family can make recordings of life at home and you can do the same while deployed. You may not have privacy when viewing their videos, so your family should be discreet when making and sending home movies.

You and your family should try to send pictures of each other whenever possible. If you are a parent, seeing pictures of your children growing and changing while you are deployed can really help you to feel more connected to life back home.

If you have the opportunity to do a video teleconference, your family will need to coordinate with the Family Readiness Group or Rear Detachment to determine the time and place. Being able to see and hear your loved one can really make the miles separating you disappear if only just for a few moments.

## *Care Packages*

While the military will provide you with most of the items you need during a deployment, your family can send care packages to you with special items from home that will make your life more comfortable. Your family may want to encourage other members of your extended family and members of your community to create and send care packages as well.

In creating a care package, your family (or others) should be mindful that these sometimes take weeks to a month to arrive, so sending perishable food is not always a good idea. They also may want to determine what can and cannot be sent through the mail to the location where you are stationed. For example, alcohol is prohibited for service members in Afghanistan, Kuwait, Iraq, and aboard Navy ships. Sending alcohol to you at these duty stations could result in disciplinary actions against you. Your family should also be aware that these packages may be opened for security reasons or that they may be opened by you in the presence of others.

The USPS provides free mail privileges to deployed personnel mailing from designated overseas locations identified by the DoD for active duty service members (to include activated National Guard and Reserve service members) and civilians who mail their letters/packages at an Armed Forces Post Office or are hospitalized at a facility under the jurisdiction of the armed forces due to a disease or injury incurred as a result of service in a designated area. This free mail privilege is only for military personnel sending mail home to the United States, and does not apply to family members sending mail abroad.

For family members sending mail to you while you are deployed, the USPS offers the Priority Mail APO/FPO Flat Rate Box. This allows your family to pay a specified flat rate for packages sent to you, regardless of weight or destination. More information on the free mailing privilege for deployed service members and the USPS Priority Mail APO/FPO Flat Rate Box can be found on the USPS website, online at <http://www.usps.gov>.

## *Operations Security*

When communicating with your family, it is important to remember operations security (OPSEC). OPSEC ensures that sensitive information is not comprised that adversaries could use against the United States. Ensuring the security of your unit depends on many factors such as deployment areas and planned movements. Your family should also exercise OPSEC at home by not talking about sensitive information in a public setting, over the telephone, or with members of the media. Sensitive information includes descriptions of your unit mission, the number of service members assigned to a given location, locations and times of deployments, unit morale or personnel problems, security procedures, movement of units, and military intentions, capabilities, or operations. These topics should be completely avoided when communicating with your family during a deployment.

## **Key Military Family Organizations**

While you are deployed, your family may feel overwhelmed and need assistance. There are many programs and services on military installations that provide support and assistance to military families. These programs and services also understand the unique situations that affect family members of deployed service members and can help them to quickly resolve their issues. These organizations can also help your family get in contact with you during family emergencies. Prior to your deployment, you should ensure that your family is aware of these programs and services and how to contact them for support.

### *Military Ombudsman Networks*

The military ombudsman networks serve as a direct link between families and commands for units, ensuring that family members are aware of the relevant information and resources for their unit. These organizations are typically staffed by volunteers, many of whom are military family members. During deployments, these organizations coordinate with the unit Rear Detachment commander to link to the deployed unit.

In addition to information, these organizations provide support for families of deployed service members and can provide assistance to your family in coping with personal matters while you are away. Prior to your deployment, you and your spouse should become familiar with the ombudsman networks within your branch of Service. Each of the Services uses a different name for their ombudsman networks, to include the Family Readiness Groups (FRG), Key Volunteer Network (KVN), and Ombudsman:

- Army FRG – <http://www.armyfrg.org/>
- Marine Corps KVN – <http://www.usmc-mccs.org/kvn/index.cfm>
- Navy Ombudsman - <https://www.nffsp.org/>
- Coast Guard Ombudsman – <http://www.uscg.mil/hr/cg111/ombudsman.asp>

### *Rear Detachment*

The Rear Detachment is a staff of military members who stay on the installation while the rest of the unit deploys. These members are responsible for many things including providing assistance to families of deployed service members in the unit. The Rear Detachment coordinates with agencies on and off the installation to meet your family's needs, works with the units' ombudsman networks to plan and share information with families, communicates with your deployed unit, facilitates mail delivery between you and your family, and distributes any leave and earnings statements. If your spouse moves during your deployment, he/she needs to share the new address with the unit ombudsman network and Rear Detachment.

### *Chaplains*

Installation and unit chaplains can help your family to ensure that they are prepared and supported spiritually, emotionally, and socially. In times of personal, emotional, and

marital difficulties, chaplains can provide counseling to help you work through your problems. They have a deep understanding of the military lifestyle and the challenges that arise for families during a deployment. They also have a wealth of information on resources available to support you both on and off of the installations.

### *Family Centers*

Family centers provide assistance to service members and their families to help support you in meeting the unique demands of the military lifestyle. Family centers provide assistance to you and your family before, during, and after a deployment through mobilization and deployment assistance, information and referral, personal financial management, employment assistance for your spouse, and the coordination of volunteer opportunities. Service members and families are eligible to receive services from any family center, regardless of your/your service member's branch of Service or the branch of Service of the family center. Each branch of Service uses a different name for family centers: the Army Community Services (ACS) Center, the Marine Corps Community Services (MCCS), the Navy Fleet and Family Support Center (FFSC), and the Air Force Airmen and Family Readiness Center.

### Mobilization and Deployment Assistance

Prior to a deployment, family centers provide pre-deployment briefings to educate you and your family on what to expect during a deployment and where to go for help. During your deployment, these family centers can provide your family with opportunities to use video teleconferencing equipment, access to the Internet, and ongoing support and assistance.

### Information and Referral

Family centers can provide many of the programs and services your spouse would need during your deployment. When your family needs services not available through the family center, the information and referral program can guide them to additional services, both on the installation and in the surrounding civilian community.

### Personal Financial Management

Even with careful financial preparations before your deployment, your budget plan may run into some bumps along the way. Unforeseen circumstances may arise that require your spouse to change the family budget. The personal financial management offices can provide your spouse with assistance on reevaluating and adjusting the budget to address these new financial issues.

### Employment Assistance

While you are away on deployment, your spouse may want to find a job to help out with the family's finances and to occupy his/her mind and time. The family centers provide

employment assistance services that teach spouses how to prepare resumes, hone their interviewing skills, and conduct successful job searches.

### Coordination of Volunteer Opportunities

The family centers coordinate volunteer opportunities for your family when they wish to become involved in military and community activities. During a deployment, volunteering at a local school, hospital, or other organization may provide your spouse a break from worries and a feeling of pride and empowerment while helping others.

### *Recreational Opportunities*

When you are deployed, it is important that your family members take care of themselves and take time to relax. Your installation provides a number of recreational outlets for your family that can be a great way to burn off stress during this time. Before you deploy, you may want to ensure that your family members are aware of the recreational opportunities and know how to access them. Typical recreational opportunities on installations include gymnasiums, intramural sports, swimming pools, sports facilities, youth centers, theaters, and automotive and crafts shops.

### *Child Care Centers*

Many military installations offer high-quality child care centers at a cost competitive with the surrounding community. If your spouse decides to volunteer or become employed, your family may need to make child care arrangements to be able to do this. Prior to your deployment, you and your family should decide if child care will be necessary and contact the installation child care program to learn more about child care options. If your spouse does not live near a military installation and cannot use the installation child care programs, he or she can contact Military OneSource (<http://www.militaryonesource.com>) or the National Association of Child Care Resource and Referral Agencies (NACCRRA) (<http://www.naccrra.org/MilitaryPrograms/>) for help locating affordable child care options in the community.

### *Relief Organizations*

Each of the branches of Service offers emergency financial assistance through their respective relief organizations for service members and families who demonstrate a financial need. If you have provided your spouse with pre-authorization for financial assistance or general power of attorney, your spouse can request emergency financial assistance through these relief organizations. More information on the types of assistance available and eligibility requirements can be found through the individual branches of Service relief organizations.

- Army Emergency Relief – <http://www.aerhq.org/>
- Navy-Marine Corps Relief Society – <http://www.nmcrrs.org>
- Air Force Aid Society – <http://www.afas.org>

- Coast Guard Mutual Assistance – <http://www.cgmahq.org/>

## **Planning for Family Emergencies**

No matter how well you and your family plan, emergency situations may arise either at home or for you during your deployment. Prior to your deployment, you should be sure that your family is aware of the different channels available to contact you in emergency situations. They should also understand the different ways in which the military may contact them for emergencies from the deployed theater. You should also decide together who your spouse should contact, such as a friend or other family member, for support during emergency situations.

### *Emergency Contact Information*

Before you deploy, you and your spouse should complete an emergency data sheet and provide the document to your commanding officer or designated appointee. This document will remain sealed unless needed in the event of a mishap or emergency and should include information about your family, directions to your house, and a point of contact in case of an emergency involving your spouse. This does not replace your Record of Emergency Data, as this information is provided to assist unit personnel in resolving issues that may arise.

### *Emergencies at Home*

If there is an emergency at home and your family needs to contact you, there are many ways in which they may go about doing so. Your family can contact your Rear Detachment aboard the military installation, contact your unit's ombudsman network, or send a Red Cross emergency message. The American Red Cross serves as a link between you and your family during crisis situations and can quickly send communications to you on behalf of your family. More information on the American Red Cross and its military programs and services can be found online at [http://www.redcross.org/services/afes/0,1082,0\\_321\\_.00.html](http://www.redcross.org/services/afes/0,1082,0_321_.00.html).

In some cases, the emergency at home cannot be resolved without your presence. If certain situations arise and are verified by the American Red Cross, you may be authorized emergency leave. You will not be granted emergency leave until your commanding officer receives verification of the emergency from the Red Cross. Your family should begin the process by contacting their local Red Cross chapter. After the Red Cross verifies the emergency, they will contact your unit's chain of command to request the leave. Emergency leave will only be granted to you under a small number of circumstances such as:

- the death of a member of your or your spouse's immediate family
- circumstances in which your return will contribute to the welfare of a dying member of your or your spouse's immediate family,
- the serious illness or injury of your or your spouse's immediate family

- circumstances in which your failure to return would cause severe or unusual hardship to you or your family

### *Emergencies in the Deployed Theater*

If you have an emergency during your deployment, your family will be notified through a chaplain, the Red Cross, or your military chain of command. When notifying your family, these individuals and organizations will alert your family personally and not over the telephone. Your family should understand that information received from any other source or through any other medium (i.e., by phone, through email, etc.) is not reliable unless verified by one of these three official channels. If your family hears something through the “grape-vine,” they should contact the chaplain, Red Cross, or your chain of command to verify the accuracy or inaccuracy of the information.

In the unfortunate event of a serious injury, illness, or death while on deployment, a uniformed member of the military will notify your family in person. A chaplain often accompanies this uniformed service member during notification. Again, the only reliable information is that which flows through this channel of communication. If your family hears that you are ill, injured, or that you have died from any other source, they should immediately contact the installation casualty assistance offices to verify the accuracy or inaccuracy of the information.

### **Disaster Preparation**

Before your deployment, you should ensure that your family is prepared in the event of a natural or manmade disaster. Disasters often occur with little or no warning, but by taking precautionary measures, you can ensure that your family will be as ready as possible.

### *In Case of Emergency Contacts*

Each of your family members should know his/her “in case of emergency” contacts. For family members with cell phones, consider adding an entry to their phone books labeled “in case of emergency.” You should also provide your command and ombudsman network with information on how to locate your family in the event of a disaster.

### *Preparatory Actions*

To prepare for such an event, ensure that your family has a basic disaster supplies kit including a three-day supply of non-perishable food such as canned meats, fruits, and vegetables; canned or boxed juices, milk or soup; powdered milk and beverages; dried fruits and nuts, etc. The kit should also contain a three-day supply of water, measured as one gallon per person per day. Battery-powered flashlights, first aid supplies, radios, televisions, and/or cell phones should also be included in the kit. Other items to consider include sanitation and hygiene items, matches in a water proof container, kitchen utensils, a fire extinguisher, cash, photocopies of credit cards and identification cards, plastic for

doors and windows and duct tape, tools such as pliers and wrenches, prescription medications, contact lens solution, at least one complete change of clothing for each member of the family, pillows, blankets, sleeping bags, and infant-specific items (pacifiers, formula, etc.) if necessary.

In addition to the basic disaster kit, you should ensure that your family is aware of your command's telephone number and the number of the ombudsman network. Any important documents should be stored in a water-proof container. You and your family should also develop a plan for what you will do in the event of a disaster, to include how family members will check in with each other and whether your family will remain at the installation.

#### *Recommended Actions if your Family Decides not Evacuate*

If your family decides to remain in the home during a disaster, they should identify a safe room in the house. They should also contact the command and ombudsman/family readiness group to inform them that they are not evacuating. All valuables and important heirlooms should be moved to the room with the family. Electrical appliances should be unplugged, and items such as computers should be moved into the safe room. Perishable items in the refrigerator and freezer should be disposed of with a small amount of necessary refrigerated items moved into a cooler with ice. Your family should fill the bathtubs and any additional coolers with water to use to flush toilets, bathe, cook, and clean in case the local water supply becomes compromised after a disaster.

#### *Recommended Actions if your Family Evacuates*

If your family decides to evacuate prior to a disaster, they should first pack and take all relevant supplies from the basic disaster supply kit. If possible, they should also notify the command and ombudsman/family readiness group that they will be leaving and provide contact information. When evacuating, your family should consider bringing all valuables and heirlooms with them, unplugging electronics and moving them to a safe and high location, emptying the refrigerator and freezer of perishable items, securing their home inside and out, turning off electricity, water, and gas at a main connection, placing important papers in a secured water-proof container, taking medical prescriptions in their original bottles and written copies of prescriptions (if available), and taking their checkbooks, personal telephones, and copies of any recent state and federal tax returns.

#### *Additional Resources for Disaster Preparedness*

The Federal Emergency Management Agency (FEMA) and the American Red Cross provide support to people in areas affected by natural and manmade disasters. Both of these organizations provide resources and information to help prepare before a disaster strikes, mitigate the effects of the disaster, and provide response and recovery planning. More information on FEMA and the American Red Cross can be found online at <http://www.fema.gov/> and <http://www.redcross.org/>.

## **Temporary Relocation during Deployment**

When preparing for a deployment, your spouse and children may want to move closer to extended family members. There are pros and cons that should be discussed prior to moving, but either way, you and your family must decide what is right for you.

Before you and your family decides whether they will relocate, you should consider whether or not you will have access to a military installation, family's ties to the local community, the impact the move will have on your children, whether your family has a place to go, if other options (such as planned trips to visit friends and family) would work, if you have the time prior to deployment to pack the household, and if you and your family can afford the cost of moving away and back upon your return. If you currently live in government-provided housing, you should check with the installation housing office to determine if you will lose your housing if your family leaves and whether your basic allowance for housing (if you are receiving it) will continue.

Remaining on or near a military installation can provide many advantages for your family during your deployment. By staying, your family will have access to installation programs and services and will also have the comfort of being surrounded by other military families who understand exactly what they are going through. Staying put can also help make things feel more stable and predictable for children. You also won't have to worry about getting the house packed up before you deploy.

Moving prior to a deployment has advantages like having support of family and friends, being in more familiar surroundings, and possibly being able to save money. If your family does decide to move during your deployment, make sure that their new contact information is provided to your unit, notify installation housing or your landlord that your family will be moving, change your family's address at the post office, and have them maintain contact with the support system put in place by your unit (family readiness group, rear detachment, Ombudsman, etc.).

## **Preparing Your Parents**

Many of the same tips for staying in touch with spouses apply to parents of service members as well. Ensuring that your parents are informed while you are deployed is especially important for single service members. The military does not always extend the same benefits to parents of service members, so ensuring that your parents are kept informed is primarily your responsibility. If you are married, consider encouraging your spouse to keep your parents informed.

Before you deploy, discuss a plan for communicating with your parents and make sure they have an address for sending letters and care packages. Consider giving your parents the contact information for your unit, and ensure that they are aware of how to request and receive information. You may also want to check to see if your unit or command provides newsletters, has a phone tree, or website. You may also need to provide your

parents' contact information to your unit if you want them to be included in or have access to some of these communication resources.

## Family Readiness Checklist for Married Service Members

The following checklist is designed to help you and your family prepare for your deployment. Place a check mark in the box on the left once you and your spouse have discussed the following topics. In the space provided to the right, write the location of important documents or contact information to serve as a reference for your family while you are away. If an item does not apply to you and your family, you can cross it out to avoid any future confusion.

### *Personal Matters*

- Does your spouse have your deployed address?
- If your spouse is pregnant, does she know who to contact and where to go in case of an emergency?
- If your spouse is pregnant, have you made arrangements to have your other children cared for during delivery?
- Does your spouse know what to do in case of an emergency that requires you to return home? (American Red Cross)
- Does your spouse have the contact information for military family support organizations (i.e., family readiness groups, key volunteers, ombudsman, etc.)?
- Does your unit have the complete address and telephone number for your family?
- Have you and your family discussed how often you will communicate and the best way to do so (letters, email, etc.)?
- Have you and your spouse discussed how he/she will be contacted in the event that you are injured?

### *Medical*

- Location of medical and dental records \_\_\_\_\_
- If anyone in the family is on medication, does your spouse know where the medication is kept?
- Does your spouse know who to contact in the event of a medical emergency?  
Emergency contact telephone number: \_\_\_\_\_
- Does your spouse have an emergency sitter in the event of a medical emergency?  
Emergency sitter telephone number: \_\_\_\_\_
- Does your spouse know how to use TRICARE?
- Does your spouse have copies of medical and dental insurance cards?

### *Home*

- Is the furnace cleaned and working properly?
- Is the hot water heater working properly?
- Are all major appliances working properly?
- Does your spouse know where the fuse box/circuit breaker is located?
- Does your spouse have extra fuses if necessary?
- Are fuses in the fuse box/circuit breaker labeled correctly?

- Does your spouse know the location of water and gas shut off points?
- If renting, does your spouse have the telephone number for the landlord?  
Landlord telephone number: \_\_\_\_\_
- Does your spouse have a telephone number for emergency maintenance?  
Emergency maintenance number: \_\_\_\_\_
- Does your spouse have telephone numbers for power and electric companies, appliance repairmen, police, fire department, rescue squad, and nearest medical facility posted near the phone?

*Automotive*

- Does the automobile(s) have current installation stickers?
- Has the automobile(s) been serviced recently?
- Does your spouse have an extra key for the automobile(s)?
- Does your spouse know where the car registration is kept?
- Are automotive registrations current?
- What type of oil is used in the automobile(s)? \_\_\_\_\_
- When should the oil be changed? \_\_\_\_\_
- What type of gasoline should be used? \_\_\_\_\_
- Do you have warranties on the automobile(s)? \_\_\_\_\_
- Where do you go for automotive repairs? \_\_\_\_\_

*Additional Family Preparations for Newlyweds*

- If you live near an installation, has your spouse attended a Relocation Assistance Welcome Briefing?
- Does your unit's family ombudsman network have your new spouse's information?

## Family Readiness Checklist for Single Service Members

The following checklist is designed to help prepare you and your parents, other family members, or friends for your deployment. Before deploying, complete this checklist with your parents, other relative, or a trusted friend who you have left in charge of your affairs to ensure that he/she is aware of the items on this list, especially if you are a single parent and this person will be serving as guardian for your children. Place a check mark in the box on the left once you have discussed the following topics. In the space provided to the right, write the location of important documents or contact information to serve as a reference while you are away. If an item does not apply to you, you can cross it out to avoid any future confusion.

### *Personal Matters*

- Do your parents, other relatives, or trusted friend have your deployed address?
- Do your parents, other relatives, or trusted friend know what to do in case of an emergency that requires you to return home? (American Red Cross)
- Do your parents, other relatives, or trusted friend have the contact information for military family support organizations (i.e., family readiness groups, key volunteers, ombudsman, etc.)?
- Have you asked your family support organizations to keep your parents, other relatives, or trusted friend informed of the status of the command through any phone/email trees or newsletter distribution lists?
- Does your unit have the complete address and telephone number for your parents, other relatives, or trusted friend?
- Have you and your parents, other family members, and friends discussed how often you will communicate and the best way to do so (letters, email, etc.)?
- Have you and your parents, other family members, or friends discussed how they will be contacted in the event that you are injured?

### *Medical*

- Location of medical and dental records for children \_\_\_\_\_
- If any of your children are on medication, do your parents, other relatives, or trusted friend know where the medication is located?
- Do your parents, other relatives, or trusted friend know who to contact in the event of a medical emergency for your children?  
Emergency contact telephone number: \_\_\_\_\_

### *Family Readiness for Guardians of Children of Single Service Members*

- Are all of your children's ID cards up-to-date and valid through your return from deployment?
- Does the guardian know how to obtain new ID cards if necessary?
- Are all eligible family members enrolled in the DEERS?
- Does the guardian have any necessary powers of attorney?

- Does the guardian have the birth certificates for all children?
- Does the guardian have medical and dental records for your children including immunizations records, prescriptions, and a medical power of attorney?
- Does the guardian know how to contact the right medical and dental assistance if needed?
- Does the guardian know where the nearest military treatment facility is located?
- Does the guardian know about TRICARE and how to use it? Does he/she have the TRICARE medical card?
- Does the guardian have the required documentation for day care, camp or sports enrollment, etc?
- Does the guardian have school records including an individual education plan for special needs children?
- Does the guardian have the contact information for your command?

# PREPARING YOUR CHILDREN

Military children make sacrifices every day as they support and provide motivation for their service member parents. With the tempo of today's military, these children are sacrificing more than those of the past. Lengthy deployments and longer working hours for service members at home all lead to less quality time with parents. During your deployment, it is especially important that both your spouse and children are aware of and have access to the support programs and services available throughout the military community, regardless of whether you live near a military installation.

Along with these support programs and services, individual families should prepare their children by talking about the upcoming or possible deployment. By identifying potential signs of distress in children early and by using good coping strategies, you can help to mitigate some of the effects of your deployment on your children. Deployment, though a very difficult time for your children, can also foster a sense of maturity and strengthen your family's relationships.

## Talking to Children about Deployment

Your deployment can be emotionally challenging for any family members left behind, but can be particularly difficult for children. Although children's reactions to adversity vary with differing personalities, ages, and coping skills, a change in their lifestyle as significant as a deployment can sadden, confuse, depress, or anger any child. Both you and your spouse may wonder how your time away from your family will impact your children. Talking to your children about the deployment will help them understand why you will be gone and how they will be cared for in your absence. Making a family plan for tackling different household responsibilities prior to your deployment can help your children feel as though they have important roles in the household and as though they are making your deployment a little easier for everyone to manage. Throughout your talk with your children, encourage them to ask questions.

When talking to your children about your deployment, you may want to consider the following tips:

- **Be truthful** – Children have the uncanny ability to know when they are being lied to. As soon as you start to plan for your deployment, you should sit down and talk openly and honestly with your children about your deployment. Often, children's imaginations paint a far worse picture than reality, and your candid discussion can ease their minds and prevent them from worrying unnecessarily.
- **Be available** – Before you deploy, be available to talk with your children whenever they express the need. Often, children will need time to process what you have told them about your deployment and may have questions later. Let them know that they can ask you questions whenever they think of them.
- **Reassure your children** – Reassure your children that if you do happen to face danger, you are well-trained to be careful and that you will do everything you can to stay safe.

- **Share feelings** – Young children often lack the vocabulary to discuss their feelings. By sharing your feelings with your children, you can help them to be able to communicate their feelings back to you. Let your children know that worry and negative thoughts and feelings are normal.
- **Bestow responsibilities** – Children may be concerned that in your absence, they will have to do everything around the house. Before you deploy, you should bestow, rather than dump, responsibilities on your children by letting them know that you have faith in their abilities. By conferring these responsibilities on your children, you are letting them know that they are important members of the family.
- **Explore your destination** – Use a map or a globe to show your children where you are going, how you'll be getting there, and if possible, how long you will be gone. Research the location with them to find out about things like weather conditions, cultural norms, or products produced in that region. By educating your children about where you will be, you may be able to prevent them from imagining conditions far worse than you will actually face and ease their minds a little.
- **Give your address** – As soon as you know your address at your deployed location, give this address and writing materials to your children and let them know that you would like them to write to you and update you on their lives. This can help maintain a connection between you and your children while you are away.
- **Communicate with teachers** – If your children are in school, talk with their teachers to let them know what is going on at home. You can leave stamped, addressed envelopes with the teacher and ask them to keep you informed on your children's progress or keep you informed through school newsletters. Your children's teachers should also be informed of your deployment so that they may have a better understanding of the situation if your children's behaviors change while you are away.
- **Design an activity to measure time** – With your children, create a way for them to mark and measure the time while you are deployed. You and your younger children can create a paper chain with a link for each day you will be gone so that the child can break a link each day and count down the days to your return. For older children, you can choose a book that you will both enjoy and schedule a pre-assigned portion that you will both read for each day you are gone.
- **Let your children help you pack** – By allowing your children to help you pack, you will help them to feel more involved with and in control of the process. You can even let them pack special items for you, like a child's stuffed animal or photographs of you together.
- **Give each child a picture** – Before you deploy, make sure that each one of your children has a picture of you for them to keep.
- **Say goodbye** – Saying goodbye on deployment day is certainly never easy. You may be leaving during the early morning hours, and feel it best to say your goodbyes at bedtime, but many children prefer to be awakened for that last goodbye hug. Consider your children's ages and temperaments when deciding how best to say your goodbyes.

## Coping during Deployment

When preparing for a deployment, you should talk with your spouse to ensure that he/she is prepared to manage the children while you are away. Consider the following tips for coping during a deployment:

- **Maintain a routine** – By maintaining a standard routine while you are gone, such as regular mealtimes and bedtimes, your spouse can help make your children feel more secure. Encourage your spouse to keep the same family rules you use now and to continue scheduling any activities that your children enjoy when both parents are home.
- **Continue family traditions** – Encourage your spouse to continue any family traditions while you are gone such as pizza night, movie night, or other family activities. Your spouse should not stop doing any of these just because you have deployed. Maintaining these kinds of traditions help children to feel more stable during a stressful and sometimes chaotic time in their lives.
- **Talk to your children** – Studies of children of deployed parents have shown that often, children are more worried about their parent who remains at home than their deployed parent. If your spouse becomes short, cross, or emotional around the children, the children’s fantasies about what is actually going on are frequently far worse than reality. Encourage your spouse to talk openly with your children about his/her feelings whenever it is appropriate to do so. If your children know why your spouse is feeling a certain way, it will be much easier to manage.
- **Discipline consistency** – Encourage your spouse to continue disciplining your children in the same manner that they were disciplined before your deployment. Talk with your spouse about not allowing the children to have free reign while you are gone and to not threaten the children with “wait until your father/mother gets home.” It will be difficult for your children to look forward to seeing their deployed parent again if they are expecting punishment.
- **Let children know their contributions are valuable** – While you are away on a deployment, your children will most likely have to do more chores around the house. Encourage your spouse to assure the children regularly that their contributions to the household are valuable and that by helping out, they are easing the stress for the whole family.
- **Encourage children to write** – Encouraging the children to send their own letters, pictures, schoolwork, etc. to you can strengthen the bond between you and your children. When you receive a letter from one of your children, write back individually to that child.
- **Talk about you** – Encourage your spouse to talk about you in daily conversation with the children and to think of ways to keep the connection between you and your children alive and current. Maybe your spouse can set aside 5 minutes each day for your children to write short notes or draw pictures for you.
- **Be aware of military family support programs** – Ensure that your spouse is aware of the various deployment support programs available through your unit,

Military OneSource. Your spouse may need these support systems while you are deployed and it is better to know about them ahead of time before a real need arises.

## **Signs of Distress in Children**

Although you and your spouse may have great plans and high spirits leading up to and during your deployment, you cannot always prevent your children from experiencing emotional stress. Fear for your safety and general concerns for your spouse may trouble your children and lead to separation anxiety. Encourage your spouse to watch out for any of the following symptoms that may signify that your children are having difficulty coping with your deployment. The presence of any of these signs does not necessarily mean that your children are negatively impacted by your deployment, but they are good things to watch for and be aware of while you are away.

Any of the following changes in behavior may suggest that your children are having trouble dealing with the stress of your deployment:

### *Infants and Toddlers*

- changing eating and sleeping patterns
- wanting to be held more
- being fussier than usual
- showing regression in development such as walking, talking, or potty training
- crying unexpectedly or for no reason
- clinging to people or favorite toy/blanket

### *Preschool or Kindergarten Children*

- clinging to people or favorite toy/blanket
- crying unexpectedly or tearfulness
- preferring adults over same-age playmates
- engaging in increased acts of violence toward people or things
- shrinking away from people or becoming very quiet
- having difficulty sleeping (waking, bad dreams)
- having difficulty eating or changing eating patterns
- fearing new people or situations
- keeping your spouse or primary caregiver constantly in view
- worrying about everyone's safety

### *School-Age Children*

- clinging to people or favorite toy/blanket
- crying unexpectedly or tearfulness
- preferring adults over same-age playmates

- engaging in increased acts of violence toward people or things
- shrinking away from people or becoming very quiet
- having difficulty sleeping (waking, bad dreams)
- having difficulty eating or changing eating patterns
- fearing new people or situations
- keeping your spouse or primary caregiver constantly in view
- complaining more about stomachaches, headaches, or other illnesses when nothing seems physically wrong
- begin more irritable and crabby
- having problems at school such as a drop in grades, no desire to go, or general complaints
- being angry at your spouse
- worrying constantly about the family's welfare and finances

### *Adolescents*

- crying unexpectedly or tearfulness
- preferring to spend time with adults as opposed to same-age friends
- engaging in increased acts of violence toward people or things
- shrinking away from people or becoming very quiet
- having difficulty sleeping (waking, bad dreams)
- having difficulty eating or changing eating patterns
- fearing new people or situations
- keeping your spouse or primary caregiver constantly in view
- complaining more about stomachaches, headaches, or other illnesses
- begin more irritable and crabby
- having problems at school such as a drop in grades, no desire to go, or general complaints
- acting out behaviors manifesting as trouble at school, trouble at home, or trouble with the law
- exhibiting a low self-esteem and overly criticizing themselves
- misdirecting their anger at siblings or your spouse
- losing interest in hobbies, sports, or friends

### **Positive Impact of Deployment on Children**

Deployments can have some positive effects on your children as well. Your time away can present many growth opportunities for your children. Several psychological studies have shown that despite the stress children face during deployments, significant developmental gains can be made during this time. Some positive effects may include:

- **Increase in maturity** – Children of service members face more situations and have broader and more varied experiences than children of non-service members. Many children in the military family learn more about the rest of the world and learn how to interact within a community at a younger age than their non-military

counterparts. When you deploy, your children have the opportunity to learn more about the world and take on additional responsibilities around the house to make ends meet. By assuming these additional responsibilities, your children can develop new skills, interests, and abilities.

- **Support of independence** – As compared to other children, military children tend to be more resourceful and self-reliant. The military lifestyle fosters your children's abilities to face and manage new situations and increases their self-confidence in being able to build new friendships.
- **Strengthen family bonds** – During your deployment, your children will have to make emotional adjustments that may lead them to discover new sources of strength and support in their siblings and your spouse.

## Family Readiness Checklists to Prepare Children for Deployment

The following checklists are designed to help prepare you and your family for deployment. These checklists provide tips that may be helpful in readying yourself, your children, and their caretakers for your time away.

### *Deployment Readiness Checklist for Expecting Parents*

- Have you and your spouse discussed your feelings about being separated during pregnancy and the birth of your child?
- Will your spouse send pictures of herself throughout the pregnancy?
- Will she write or keep journals about doctor visits, the baby kicking, sonograms, etc.?
- Can you share books, articles, and websites about pregnancy, childbirth, and parenting?
- Do you communicate openly about hopes, dreams, fears, and expectations each of you have for your child?
- Do you each have a support system – someone you can talk to about your concerns and feelings?
- Have you talked about using the American Red Cross for notification of the baby's birth?
- Is there a plan in place for when the baby is born? Is a family member attending the birth? Who will be caring for other children while your spouse is in the hospital?
- Do you talk about how life will be different after the baby arrives and the deployment is over?

### *Deployment Readiness Checklist for Parents of Infants and Toddlers*

- Do you and your spouse or guardian have a plan to keep you informed of the developmental milestones your infant or toddler is achieving while you are away such as crawling, walking, running, potty training, learning to talk, and increasing their vocabulary?
- Are you and your spouse or guardian aware of your infant or toddler's preferences so that your spouse or guardian can maintain a steady routine?
- Does your spouse or guardian know how your infant or toddler reacts to stress? They typically have physical and emotional reactions such as being fussy, clingy, aggressive; regressing in potty training, walking, or thumb sucking; or unexplained crying.
- Have you talked with your spouse or guardian about maintaining the rules and routines in your family as much as possible during the deployment?
- Does your spouse or guardian have a plan for personal time?
- Do you and your spouse or guardian have a good child care provider?
- Do you and your spouse or guardian have a plan for keeping you connected with items such as pictures, video/audio tapes, journals, etc.?
- Have you considered reading and recording your children's favorite books or songs on audio or video tape?
- Have you considered giving your children a picture of you and them doing something

fun together for the children to have while you are away?

*Deployment Readiness Checklist for Parents of Preschoolers*

- Do you and your spouse or guardian have a plan to keep you informed of the developmental milestones your preschooler is achieving while you are away such as expanding their vocabulary?
- Does your spouse or guardian know how your preschooler reacts to stress? He or she may have reactions such as regressing to infantile behaviors, clinging to people or a favorite toy/blanket, changing eating or sleeping patterns, or fearing new people or situations.
- Have you explained to your preschooler that mommy/daddy has to go away for their job?
- Can you schedule extra one-on-one time with your preschooler before you deploy?
- Have you spoken with your child's school or day care teacher, informed them of your upcoming deployment, and asked them to send copies of schoolwork?
- Can you arrange for your preschooler to spend time with grandparents or other caring adults?
- Have you considered reading and recording your child's favorite books or songs on audio or video tape?
- Have you considered creating a photo album of pictures of you and your child doing things together?

*Deployment Readiness Checklist for Parents of School Age Children*

- Does your spouse or guardian know how your school age child reacts to stress? He or she may have reactions such as a decline in school performance; complaints of illnesses such as headaches or stomachaches; or increased irritability, anger, or guilt.
- Have you held a family meeting to discuss your deployment?
- Have you told your child where you are going, why you are going, and approximately when you will return, if known?
- Have you addressed any concerns your child may have about safety?
- Have you created a communication plan with your child and given him or her things like stationary, pens, markers, stamped and self-addressed envelopes, etc?
- Did you include money in your budget for phone calls and gifts/souvenirs for your children?
- Have you and your spouse or guardian made plans to help keep your children busy during deployment with fun activities including sports, scouts, music, church, etc.?
- Have you spoken with your child's school teacher, informed him or her of your upcoming deployment, and asked that he or she send copies of school work and report cards?
- Have you asked if your child's school sponsors a discussion group or other program for children of deployed military parents?
- Have you informed the school counselor of your upcoming deployment?
- Have you informed extended family members about your upcoming deployment and asked them to keep in contact with your child?

- Have you considered creating a photo album of pictures of you and your child doing things together?
- Have you considered leaving a personal item of yours for each of your children to keep until you return?

*Deployment Readiness Checklist for Parents of Teenagers*

- Does your spouse or guardian know how your school age child reacts to stress? He or she may have personality changes; challenge parent's ideas and way of life; be very sensitive and feel misunderstood; or experience a drop in school performance.
- Have you held a family meeting to discuss your deployment?
- Have you told your teenager where you are going, why you are going, and approximately when you will return, if known?
- Have you tried to address any concerns your teen may have about your safety?
- Have you created a communication plan with your teenager and given him or her your email and regular mail address?
- Have you reminded your teenager that schoolwork is important and that you'd like to receive progress reports?
- Have you asked if your teen's school sponsors a discussion group or other program for teens of deployed military parents?

# KNOWING YOUR BENEFITS

When preparing for a deployment, there are many benefits to which you or your family may become entitled. Some of these benefits require enrollment, so it is important to know about them and to take any necessary enrollment steps prior to your deployment. For mobilizing and deploying National Guard and Reserve service members, your activation will change your status to active duty. This change in status entitles you to additional or more comprehensive benefits than were afforded to you as a member of the National Guard or Reserve.

This section of the guide provides an overview of the benefits to which you may become entitled before, during, and after your deployment. This guide presents these benefits through three sections: education and training benefits, health care benefits, and casualty and survivor benefits.

The Education and Training Benefits section of this guide provides you with an explanation of the educational and training benefits to which you may become entitled as a result of your military service. This section of the guide includes detailed explanations of, and eligibility requirements and benefit amounts for, the Montgomery GI Bill for active duty, the Montgomery GI Bill–Selected Reserve, the Reserve Educational Assistance Program, the Veterans Educational Assistance Program, the Survivors’ and Dependents’ Educational Assistance Program, and the Post-9/11 GI Bill.

The Health Care Benefits section of this guide provides you with an explanation of various health care plans available to members of the military and their families for which you and your family may be eligible during your deployment. This section of the guide includes explanations of TRICARE Prime, TRICARE Prime Overseas, TRICARE Prime Remote, TRICARE Prime Remote Overseas, TRICARE Standard and Extra, TRICARE Standard Overseas, TRICARE Reserve Select, TRICARE Dental, TRICARE for Life, TRICARE-Transition Assistance Management Program (TAMP), Continued Health Care Benefit Program (CHCBP), the Department of Veterans Affairs health care for veterans of military service, and the Civilian Health and Medical Program of the Department of Veterans Affairs.

The Casualty and Survivor Benefits section of this guide provides an explanation of the benefits for which you and/or your family may become entitled in the result of a severe injury or your death while on deployment or after you return. This section of the guide provides information on DoD and Service-specific support for injured service members, disability compensation, burial benefits, the Servicemembers’ Group Life Insurance, Servicemembers’ Group Life Insurance Traumatic Injury Protection, Family Servicemembers’ Group Life Insurance, Veterans’ Group Life Insurance, the uniformed Services Survivor Benefit Plan, the Reserve component Survivor Benefit Plan, dependency and indemnity compensation, parent(s) dependency and indemnity compensation, the death pension, the death gratuity, and the Survivors’ and Dependents’ Educational Assistance Program.

# **EDUCATION AND TRAINING BENEFITS**

After your service is complete, you may qualify for educational benefits through the Department of Veterans Affairs (VA). The VA educational benefits require that you meet specific requirements, some of which involve a reduction in your pay. Because of this, you should be aware of these benefits before your service is complete to ensure that you have the opportunity to take advantage of these programs.

## **Montgomery GI Bill – Active Duty**

The Montgomery GI Bill (MGIB) provides up to thirty-six months of educational benefits for college, technical, correspondence or vocational courses, apprenticeship or job training, flight school, high-tech training, licensing and certification tests, entrepreneurship training, and certain entrance examinations for service members who have served on active duty in the past and are now no longer with the military. You generally have up to ten years after you complete your military service to use your MGIB benefits, but the time limit can be shorter or longer under certain circumstances.

You may be eligible for MGIB benefits if you are veteran, have an honorable discharge, have a high school diploma or certificate of General Educational Development (GED), or in some cases, twelve hours of college credit. To receive MGIB benefits, you will need to complete and submit an application for benefits through the VA. Additionally, you must meet the requirements of one of four categories established by the VA.

Category I – You can qualify for the MGIB under category I if you:

- entered active duty for the first time after 30 June 1985,
- elected to have your military pay reduced by a monthly amount for the first twelve months of active duty service, and
- continuously served on active duty for three years, or two years if that is what your first enlistment period was, or two years if you entered the Selected Reserve within a year of leaving active duty and served four years in the Selected Reserve

Category II – You can qualify for the MGIB under category II if you:

- entered active duty before 1 January 1977,
- served at least one day between 19 October 1984 and 30 June 1985, and remained on active duty through 30 June 1988 (or 30 June 1987 if you entered the Selected Reserve within one year of leaving active duty), and
- had entitlement remaining from the Vietnam-Era GI Bill on 31 December 1989

Category III – You can qualify for the MGIB under category III if you:

- are not eligible under categories I and II
- were on active duty on 30 September 1990 and separated involuntarily after 2 February 1991 or separated involuntarily on or after 30 November 1993, or separated voluntarily under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program, and

- had your military pay reduced by an amount before separation

Category IV – You can qualify for the MGIB under category IV if you:

- were on active duty on 9 October 1996 and you had money remaining in a Veterans Educational Assistance Program (VEAP) account on that date and you elected MGIB by 9 October 1997 or you entered full-time National Guard duty between 1 July 1985 and 28 November 1989 and you elected MGIB between 9 October 1996 and 8 July 1997, and
- had your military pay reduced by an amount for twelve months or made a lump-sum contribution

The monthly benefit you receive is based on the type of training you take, the length of your service, your category, and if DoD put extra money in your MGIB Fund called “kickers.” The current monthly amount of the MGIB benefit can be found on the VA payment rates website at [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm).

### **Montgomery GI Bill – Selected Reserve**

The Montgomery GI Bill – Selected Reserve (MGIB–SR) provides similar benefits as the MGIB, but is targeted towards members of the Selected Reserve. The MGIB-SR provides up to thirty-six months of educational benefits for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, vocational flight training programs, and remedial, refresher, and deficiency training under certain circumstances.

The amount of time you have to use your MGIB-SR benefits depends on when your eligibility for this program began. If your eligibility began on or after 1 October 1992, you have fourteen years from your beginning date of eligibility or up until the day you leave the Selected Reserve to use your benefit. If your eligibility began before 1 October 1992, you have ten years from your beginning date of eligibility or up to the day you leave the Selected Reserve to use your benefit. If you are mobilized or recalled to active duty from your reserve status, your eligibility may be extended for the amount of the time in which you are mobilized plus four additional months. In situations such as this, your eligibility for MGIB–SR can extend past your departure date from the Selected Reserve. To receive MGIB–SR benefits, you will need to apply for the benefits through the VA after you become eligible.

Specific eligibility requirements for the MGIB–SR are determined by individual Selected Reserve components, but generally, service members must meet requirements set forth by the VA. To qualify for MGIB–SR, you must:

- have had a six-year obligation to serve in the Selected Reserve signed after 30 June 1985 (Officers must have agreed to serve six years in addition to the original obligation. For some types of training, it is necessary to have a six-year commitment that begins after 30 September 1990.),
- completed initial active duty for training (IADT),

- met the requirement to receive a high school diploma or equivalency certificate before completing IADT, and
- remained in good standing while serving in an active Selected Reserve unit

The monthly benefit you receive is based on the type of education or training (institutional or an apprenticeship/on-the-job training), whether you are a full-time or part-time student, and how far you have progressed through an apprenticeship. The current monthly amount of the MGIB–SR benefit can be found on the VA payment rates website at [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm).

### **Reserve Educational Assistance Program**

Established by the 2005 National Defense Authorization Act, the Reserve Educational Assistance Program (REAP) provides educational assistance to members of the National Guard and Reserve who are called or ordered to active duty in response to a war or national emergency. As with the MGIB, the program provides educational assistance for institutional training, correspondence training, flight training, apprenticeship training, and cooperative training. Generally, if you meet the requirements for the REAP benefit, you may use your benefit for up to ten years after you separate from the Selected Reserve.

Each branch of Service determines the specific eligibility requirements for REAP. Generally, to qualify for REAP, you must be a member of the National Guard or Reserve who was called or ordered to active duty in response to a war or national emergency for a period of more than ninety days.

The monthly benefit you receive from REAP is paid as a percentage of the MGIB rate and increases based on the number of days you spent on active duty. If you spent more than ninety days, but less than a year on active duty, you are entitled to 40% of the active duty MGIB rate. If you serve more than a year, but less than two years on active duty, you are entitled to a monthly benefit of 60% of the active duty MGIB rate. If you mobilized for at least two consecutive years of active duty or served in multiple mobilizations totaling at least three years, you are entitled to 80% of the monthly active duty MGIB rate. Under REAP, you receive thirty-six months of full-time entitlement at your given rate, but cannot use more than forty-eight total months of entitlement under any combination of VA educational programs. The current monthly amount of the REAP benefit can be found on the VA payment rates website at [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm).

### **Veterans Educational Assistance Program**

The Veterans Educational Assistance Program (VEAP) is available to you if meet certain qualifications. The government matches contributions to the account at a rate of \$2 for every \$1 you contributed. This benefit can be used for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. You have ten years from your release from active duty to use your

VEAP benefits. Any unused portion of your entitlement after the ten year period will be automatically refunded to you.

To be eligible for the VEAP benefit, you must have entered service for the first time between 1 January 1977 and 30 June 1985, opened a contribution account before 1 April 1987, voluntarily contributed anywhere from \$25 to \$2,700, completed your first period of service, and been discharged or released from service under conditions other than dishonorable. If you meet the eligibility requirements, you will need to ensure that your selected education or training program is approved and apply for the benefit through the VA.

### **Survivors' and Dependents' Educational Assistance Program**

The Survivors' and Dependents' Educational Assistance Program (DEA) provides education and training opportunities to eligible dependents of certain veterans. Through DEA, eligible dependents may receive up to forty-five months of education benefits for use in pursuing degree programs, certificate programs, apprenticeships, and on-the-job training. Spouses also may enroll in correspondence courses and, in certain instances, all eligible dependents may enroll in remedial, deficiency, and refresher courses. Eligible children are generally allowed to receive the benefit when they are between the ages of eighteen and twenty-six. Benefits for eligible spouses end ten years from the date the VA determines them eligible or the date of your death, unless you die while on active duty which extends the period of eligibility for your spouse to twenty years.

Eligible beneficiaries of the DEA benefit include your spouse and children if you:

- die or are permanently and totally disabled as a result of a service-connected disability,
- die from any cause while such service-connected disability was in existence,
- are missing in action or captured in the line of duty by a hostile force,
- are forcibly detained or interned in the line of duty by a foreign government or power, or
- are hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and are likely to be discharged for that disability.

To receive the DEA benefit, your family will need to ensure that their selected education or training program is approved and apply for the benefit through the VA.

### **Post-9/11 GI Bill**

The Post-9/11 GI Bill provides increased educational benefits for service members pursuing training on or after 1 August 2009. The benefit provides up to thirty-six months of financial assistance for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, vocational flight training programs, and remedial, refresher, and deficiency training under

certain circumstances. Upon completion of your eligible military service, you have fifteen years to use the benefit.

To be eligible for the Post-9/11 GI Bill, you must have:

- served at least thirty days of consecutive active duty service after 10 September 2001 and be discharged due to a service-connected disability,
- served an aggregate of ninety days of active duty service after 10 September 2001 and be honorably discharged,
- been released from the military with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve,
- been discharged or released from the military for a existed prior to service (EPTS), hardship (HDSP), or because condition interfered with duty (CIWD), or
- remained on active duty

Depending on your length of active duty service, you or your school will receive a percentage of the amount of tuition and fees charged, the monthly housing allowance, an annual stipend for books and supplies, and a one time lump-sum payment in instances where you are relocating to highly rural areas.

If you are a member of the military on 1 August 2009, you may be able to transfer your benefits to your spouse or dependent children. Check with your individual branch of Service to determine if you are able to do so.

# HEALTH CARE BENEFITS

As an active duty service member, you and your family are entitled to health care insurance through the military's program called TRICARE. National Guard and Reserve service members who are mobilized or deployed for periods longer than thirty days also become eligible, along with their families, to receive health care through TRICARE.

TRICARE offers several health plan options to meet the unique needs of the military. Availability for each of the plans varies depending on your military status and where you live. Prior to your deployment, if you were already enrolled in TRICARE, you may want to check the enrollments of your family to ensure that they will be able to continue receiving care while you are away. If you are a National Guard or Reserve service member preparing for a deployment during which you will become eligible for TRICARE, you may want to ensure that your family is enrolled in TRICARE so that they can receive care while you are away. You can check and update your beneficiary information for TRICARE programs through the TRICARE Beneficiary Web Enrollment site at <https://www.dmdc.osd.mil/appj/bwe/indexAction.do>.

In addition to TRICARE benefits, the Department of Veterans Affairs (VA) provides health care for veterans of military service and certain family members. After your upcoming deployment, you may qualify for health care through the VA when your service is complete.

## TRICARE Prime

TRICARE Prime is a managed care option that provides service members and their families affordable and comprehensive coverage. As an active duty service member, you are required to enroll in TRICARE Prime or TRICARE Prime Remote. TRICARE Prime is available in areas near military treatment facilities and in locations where regional contractors have established TRICARE Prime networks. TRICARE Prime provides the lowest out-of-pocket costs as compared to other TRICARE plans and does not require you to submit claims (the network does that for you). With TRICARE Prime, you receive the majority of your health care through an assigned primary care manager who can refer you to specialists as necessary.

Eligibility for TRICARE Prime is restricted to active duty service members and their families, retired service members and their families, eligible former spouses, surviving dependents, National Guard and Reserve service members and their families when activated for more than thirty consecutive days, retired National Guard and Reserve service members and their families, and Medal of Honor recipients and their families. If you are entitled to Medicare based on your age, you are not eligible for TRICARE Prime.

All eligible beneficiaries of TRICARE Prime must reside in a location around a military treatment facility, known as a prime service area. If you reside outside a prime service area, you may be eligible for TRICARE Prime Remote and your family may be able to enroll in TRICARE Standard and Extra.

## **TRICARE Prime Overseas**

TRICARE Prime Overseas is a managed care plan for active duty service members and their eligible family members residing together in overseas locations in which TRICARE Prime Overseas is available. As with TRICARE Prime, the majority of your care is provided through a primary care manager who refers you to health care specialists as necessary.

Active duty service members residing in overseas areas where the plan is available are eligible. Family members of active duty service members who accompany their sponsor overseas, are command-sponsored on their permanent change of station orders, or relocate on Service-sponsored/funded orders are also eligible for TRICARE Prime Overseas where it is available. Retirees and retiree family members are not eligible for TRICARE Prime Overseas.

## **TRICARE Prime Remote**

TRICARE Prime Remote is a managed care option similar to TRICARE Prime for active duty service members and their eligible family members when they are assigned to remote duty stations within the United States. As with TRICARE Prime, the majority of your care is received through a primary care manager, but if a TRICARE network primary care manager is not available in your area, care can be received from any TRICARE-authorized provider.

If you are a service member who resides and works outside of a prime service area, you are required to participate in TRICARE Prime Remote. Your family members have the option to either enroll in TRICARE Prime Remote or use TRICARE Standard and Extra. If you receive unaccompanied permanent change of station orders, your family members will remain eligible for TRICARE Prime Remote as long as they continue to reside in the location outside the prime service area.

Remote duty stations are those that are fifty miles or an hour drive time from the nearest military treatment facility, designated by zip code. To determine whether you and your family qualify for TRICARE Prime Remote, you can use the TRICARE zip code look up tool online at [http://www.tricare.mil/tpr/default\\_zip.cfm](http://www.tricare.mil/tpr/default_zip.cfm).

## **TRICARE Prime Remote Overseas**

TRICARE Prime Remote Overseas is a TRICARE Prime option offered in designated remote overseas locations for active duty service members and their families. This plan provides care through quality local providers and facilities to develop a network of licensed, qualified physicians in remote overseas areas. Only physicians who are licensed and who have graduated from an accredited medical school are included in the core network.

Permanently assigned active duty service members and their command-sponsored family members who are living with them are eligible for TRICARE Prime Remote Overseas when they are living in designated remote overseas locations. Activated National Guard and Reserve service members on orders for more than thirty days and their command-sponsored family members who are living in designated remote overseas locations also qualify for TRICARE Prime Remote Overseas.

### **TRICARE Standard and Extra**

While active duty service members must enroll in TRICARE Prime or TRICARE Prime Remote, family members of active duty service members and retirees, as well as survivors, have the choice of enrolling in TRICARE Prime or enrolling in TRICARE Standard and TRICARE Extra. TRICARE Standard allows you more choices in your health care providers as you can seek care from any TRICARE-authorized provider, but this comes at a higher out-of-pocket cost. You can reduce your out-of-pocket costs by using the TRICARE Extra option, which requires you to seek care from TRICARE-authorized providers within the TRICARE network. The TRICARE Standard option is available worldwide, but the TRICARE Extra option is not available overseas.

### **TRICARE Standard Overseas**

TRICARE Standard Overseas provides your family members with greater flexibility in choosing their health care provider in overseas locations than TRICARE Prime Overseas, but costs you more in out-of-pocket fees. Your family members are allowed to choose any qualified host nation health care provider. The TRICARE Extra option is not available in overseas locations.

Active duty family members living overseas with their sponsors, retirees and their family members residing overseas, survivors living overseas, and some eligible former spouses who reside overseas are eligible for TRICARE Standard Overseas. Family members of National Guard and Reserve service members who are living overseas while their sponsor is on active duty for more than thirty consecutive days are also eligible for TRICARE Standard Overseas.

### **TRICARE Reserve Select**

TRICARE Reserve Select is a premium-based health plan that qualified National Guard and Reserve service members may purchase. TRICARE Reserve Select requires a monthly premium and offers coverage similar to TRICARE Standard and Extra. TRICARE Reserve Select applies to National Guard and Reserve service members and their families when not on active duty. Eligible service members and their families are allowed to manage their own health care through any TRICARE-authorized provider or host nation provider similar to TRICARE Standard and TRICARE Extra.

To become eligible to receive benefits through TRICARE Reserve Select, you must first qualify. To qualify for coverage, you must be a member of the Selected Reserve of the

Ready Reserve and cannot be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program or be currently covered under FEHB, either under your own eligibility or through a family member. After qualifying for coverage, you must purchase your coverage by paying your first month's premium.

### **TRICARE Dental**

The TRICARE Dental program is a voluntary, premium-based dental insurance plan administered by United Concordia Companies, Inc. The TRICARE Dental program is available to active duty family members, members of the National Guard and Reserve, and family members of National Guard and Reserve service members.

Active duty and activated National Guard and Reserve service members are not eligible to enroll in TRICARE Dental, as they receive their dental care through their branch of Service either at a military dental treatment facility, through the Tri-Service Remote Dental Program, or through the TRICARE Global Remote Overseas Call Center, depending on their location and their TRICARE plan.

### **TRICARE for Life**

TRICARE for Life is a Medicare-wraparound coverage, available to all Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Parts A and B. While Medicare serves as your primary insurance, TRICARE for Life acts as a secondary payer minimizing out-of-pocket expenses.

### **TRICARE–Transition Assistance Management Program**

The TRICARE–Transitional Assistance Management Program (TAMP) provides 180 days of transitional health care benefits to members of the military and their families if the service member meets certain eligibility requirements. Generally, eligibility for this benefit requires that the service member separated under honorable conditions and served more than thirty consecutive days in support of a contingency operation. Deactivating National Guard and Reserve service members who were called to active duty for a period greater than thirty days qualify for this benefit. The 180-day TAMP period begins on the date of separation and allows the service member and his or her family to enroll in TRICARE Prime, TRICARE Prime Overseas, or use TRICARE Standard and Extra or TRICARE Standard Overseas during that period.

### **Continued Health Care Benefit Program**

After the period of TRICARE-TAMP expires, service members and eligible family members may choose to enroll in the Continued Health Care Benefit Program (CHCBP). The CHCBP is a premium-based health care program that offers temporary transitional health coverage (typically for eighteen months) after eligibility for TRICARE ends. CHCBP provides a conversion plan similar to TRICARE Standard

and requires that eligible service members and/or their families enroll within sixty days of separation from active duty or loss of eligibility under TRICARE-TAMP.

### **Department of Veterans Affairs Health Care for Veterans of Military Service**

Once you complete your deployment, you may become eligible to receive health care through the VA. Eligibility for VA health care is dependent upon a number of variables, which may influence the final determination of the services for which you qualify. These variables include the nature of your discharge from military service (e.g., honorable, other than honorable, dishonorable), length of service in the military, VA-adjudicated disabilities (or service-connected disabilities), income level, and available VA resources. Generally, to receive benefits, you must be enrolled in the VA health care system. To apply for VA health care benefits and enroll in the plan, you will have to complete an application.

If you qualify to receive VA health care, you may be required to pay co-pays for outpatient services, medication, inpatient, and long-term care. If you received the Purple Heart Medal, were formerly in prisoner of war status, have low income (as determined by the VA), or have a compensable service-connected disability, you can qualify for cost-free health care through the VA.

Through VA health care, all enrolled veterans are eligible to receive preventive services care, ambulatory diagnostic and treatment services, hospital (inpatient) diagnostic and treatment services, and prescription drugs when prescribed by a physician.

More information on VA Health Care programs, eligibility requirements, and services provided can be found on the Veterans Health Administration website at <http://www1.va.gov/health/index.asp>.

### **Civilian Health and Medical Program of the Department of Veterans Affairs**

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries. Eligible beneficiaries for CHAMPVA include spouses and children of veterans who have been rated permanently and totally disabled for a service-connected disability, surviving spouses and children of veterans who died from a VA-rated service-connected disability, surviving spouses and children of veterans who were rated permanently and totally disabled from a service-connected disability at the time of death, and surviving spouses and children of service members who died in the line of duty. More information on CHAMPVA can be found on the Health Administration Center website at <http://www.va.gov/hac/forbeneficiaries/champva/champva.asp>.

# CASUALTY AND SURVIVOR BENEFITS

Although not easy to think about, if you become disabled or are killed while on deployment, your family is entitled to benefits from the Department of Defense (DoD) and the Department of Veterans Affairs (VA). Some of these benefits are automatic, while others require that your family members apply for them. Because of this, it is important for you and your family to be aware of the benefits available and how to access them should anything happen to you while you are deployed. Installation casualty assistance offices can provide further assistance to your family members in completing the required documentation for these benefits and assisting them with any other questions they may have.

## **Support for Injured Service Members**

If you are severely injured while on deployment, the DoD and each of the individual branches of Service provide support to you and your family tailored to your unique needs. The DoD-operated Military Severely Injured Center provides assistance during your recovery and rehabilitation to include services such as medical care, education, training, job placement, personal mobility and functioning, home accommodations, transportation accommodations, workplace accommodations, financial resources, and personal/couple/family issues counseling. You can contact the Military Severely Injured Center by calling 1-888-744-1361 or, in overseas locations, you can call 0-800-888-0013 and press “05” to make a toll-free call to the United States, and then enter 1-888-744-1361 to be connected.

The Army Wounded Warrior program provides personalized recovery services for severely injured Soldiers throughout their lifetimes, wherever they are located. The Army Wounded Warrior program educates Soldiers on their options to remain in the Army and the application process if they choose to do so. It also provides assistance with defining future career plans beyond the Army, obtaining VA benefits, obtaining health care for Soldiers and their families after retiring from the Army, financial counseling, and ensuring that severely injured Soldiers receive all of the awards they have earned. More information on the Army Wounded Warrior program can be found on the Internet at <http://aw2portal.com/>.

Marine for Life’s Injured Support program provides information, advocacy, and support to injured Marines, Sailors injured while serving with Marines, and their families to minimize the difficulties they face rehabilitating from a severe injury. Support continues from the time of the injury through the Marine’s or Sailor’s return to duty or transfer to the VA. More information on the Marine for Life Injured Support program can be found on the Internet at <https://www.m4l.usmc.mil/>.

The Navy Safe Harbor–Severely Injured Support program provides personalized support and assistance to injured Sailors and their families by providing educational information on injuries, assistance with home accommodations, transportation accommodations, workplace accommodations, education and job training, personal and family counseling,

child care information, and information and assistance for financial and benefit issues. More information on the Navy Safe Harbor–Severely Injured Support program can be found on the Internet at <http://www.npc.navy.mil/CommandSupport/SafeHarbor>.

Air Force Palace HART (Helping Airmen Recovering Together) provides support to Airmen who have sustained an illness or injury in Operation Enduring Freedom or Operation Iraqi Freedom. The Palace HART program provides personal support services, transition assistance, civilian job search assistance, and five-year case management follow-up.

### **Disability Compensation**

If you incur injuries or diseases during your service on active duty, or had injuries that were made worse by your active military service, you may be eligible to receive disability compensation from the VA. Disability compensation is a tax-free benefit paid to veterans, who were discharged under other than dishonorable conditions, with service-related disabilities. The amount of the benefit varies depending on the severity of disability and whether you have dependents.

To apply for disability compensation, you will need to have your discharge papers, dependency records (i.e., marriage and children’s birth certificates), medical evidence of the disability (doctor or hospital report), and a completed application through the VA.

### **Burial Benefits**

The DoD and the VA both offer benefits and services to your family members to aid in your funeral and burial. The DoD provides for the transport and interment of your remains and authorizes travel entitlements for your surviving spouse, children, and parents. The travel entitlement includes round trip transportation and two days of per diem at the interment site.

There are a number of additional services provided by the individual branches of Service and the VA.

#### *Military Funeral Honors*

Provided by the DoD, military funeral honors provide a final “thank you” to veterans who have defended the nation. Military funeral honors consist of, at a minimum, ceremonial folding and presenting of the American flag and the sounding of Taps. Additional elements, such as a firing party or color guard, may also be included in the ceremony. If you are on active duty, in the Selected Reserve, a former service member who served on active duty and left military service under conditions other than dishonorable, completed at least one term of enlistment in the Selected Reserve and separated under conditions other than dishonorable, or a former member of the Selected Reserve who was discharged due to a disability incurred or aggravated in the line of duty, you may qualify for military funeral honors. Military funeral honors will be denied to

you if you have been convicted of a capital offense under federal or state law. More information on military funeral honors can be found online at <http://www.militaryfuneralhonors.osd.mil/>.

### *Burial and Plot-Interment Allowance*

In some instances, your family members may qualify for a partial reimbursement of costs associated with your funeral and burial. Your family members may be eligible for burial allowances if they have paid for your funeral, have not been reimbursed by another source (such as your current employer or other government agency), and if you were discharged under conditions other than dishonorable. The burial benefit is not automatic; your family will have to complete an application for the benefit through the VA. Detailed eligibility requirements and payment amounts for the benefit can be found on VA Burial Allowance Benefit website at <http://www.cem.va.gov/cem/bbene/benvba.asp>.

### *Burial Flags*

Burial flags are United States flags provided at no cost that drape your casket or urn if you have served honorably in the military to honor the memory of your service. Your next-of-kin is eligible to receive the burial flag, and when there is no next-of-kin, the VA will provide the flag to a friend if he/she requests it. More information on VA-provided burial flags can be found on the VA Burial and Memorials website at <http://www.cem.va.gov/cem/bbene/bflags.asp>.

### *Government-Furnished Headstones and Markers*

The VA, upon request, will furnish at no charge a government headstone or marker for your grave in any cemetery around the world and potentially furnish headstones and markers for your spouse and dependents in a national, military installation, or state veterans cemetery. If you have chosen columbaria inurnment, government-furnished niche markers are also available.

If you only served in limited active duty for training status in the National Guard or Reserves, you are generally not eligible for headstones and markers unless there are special circumstances (i.e., death while on duty as a result of training). If you have twenty or more years of service in the National Guard or Reserves and are entitled to retirement benefits, you are also entitled to a government-furnished headstone or marker. More information on government-furnished headstones and markers can be found on the VA Burial and Memorials website at [http://www.cem.va.gov/cem/hm\\_hm.asp](http://www.cem.va.gov/cem/hm_hm.asp).

### *Presidential Memorial Certificate*

The Presidential Memorial Certificate (PMC) is provided by the VA and is a gold-embossed paper certificate, signed by the President of the United States, to honor the memory of honorably-discharged veterans. The PMC is available to your next-of-kin and loved ones when they apply through the VA.

### *Burial in a National Cemetery*

If you or your family chooses burial in a national cemetery with available space, the National Cemetery Administration (NCA) will provide the opening and closing of the grave, perpetual care for the grave site, a government headstone or marker, a burial flag, and a PMC at no cost to the family. For your spouse and dependents who elect to be buried in a national cemetery with you, the NCA provides perpetual care for their grave site and your spouse's and/or dependent's name and date of birth and death will be inscribed on your headstone. Eligible spouses and/or dependents may be buried in the cemetery even if they predecease you. More information on burial benefits can be found on the VA Burial and Memorials website at <http://www.cem.va.gov/CEM/index.asp>.

### *Burial in a Private Cemetery*

If you or your family chooses burial for you in a private cemetery, at your family's request, the VA will provide a government-furnished headstone or marker, burial flag, and PMC at no cost. Your spouse and/or dependents will not be eligible to receive any burial benefits for themselves if you are buried in a private cemetery.

### **Servicemembers' Group Life Insurance**

Servicemembers' Group Life Insurance (SGLI) is a low-cost life insurance protection policy offered through the VA for service members on active duty, ready reservists, and members of the National Guard. SGLI automatically covers you for the maximum unless you declined coverage or elected a lower amount of coverage. To receive benefits under SGLI, your family members will be required to submit a claim to the Office of Servicemembers' Group Life Insurance (OSGLI). More information on SGLI, including coverage amounts and premium costs, can be found on the VA SGLI website at <http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm>.

### **Traumatic Injury Protection under Servicemembers' Group Life Insurance**

When you are covered by SGLI, the Traumatic Injury Protection under SGLI (TSGLI) automatically provides coverage for you against traumatic injury that results in certain severe loss. The amount of the benefit varies depending on the severity of the injury. To receive benefits under TSGLI, you will be required to complete a form and submit it to the OSGLI. More information on TSGLI, including current benefit amounts and premiums, can be found on the VA TSGLI website at <http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm>.

### **Family Servicemembers' Group Life Insurance**

Family SGLI (FSGLI) automatically provides life insurance coverage to your spouse and dependent children when you are covered by SGLI unless you decline the coverage in writing. If you decline or reduce coverage for your family members, you can reinstate or

increase their coverage at a later date, provided your spouse is in good health at the time. Coverage amounts for FSGLI cannot exceed the coverage amount you selected for yourself under SGLI. More information on FSGLI, including current coverage amounts and premiums, can be found on the VA FSGLI website at <http://www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm>.

### **Veterans' Group Life Insurance**

If you are covered by SGLI, you are eligible to convert your policy to Veterans' Group Life Insurance (VGLI) if you are being released from active duty or the Reserves or were released within the last 120 days, you are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING), or you are a Reservist who suffered an injury or disability during active duty or inactive duty for training for a period of less than thirty-one days and became uninsurable at standard premium rates. Within the 120 days after you separate, you may apply for VGLI without proof of good health; after 120 days have elapsed, you will have an additional year to apply but good health requirements must be met. More information on how to convert your SGLI policy to VGLI, current coverage amounts, and premiums can be found on the VA VGLI website at <http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>.

### **The Uniformed Services Survivor Benefit Plan**

Administered by the Defense Finance Accounting Service (DFAS), the Survivor Benefit Plan (SBP) allows your family members to continue to receive a portion of your retired pay after your death, even if you die while on active duty. You are automatically enrolled in the program at no cost, but your retired pay will be reduced such that your family members can continue to receive a portion of your retired pay after your death. The amount of the benefit depends on the amount of your retired pay that you selected on which to base SBP participation. More information on the SBP can be found on the DFAS retired pay website at <http://www.dfas.mil/retiredpay.html>.

### **Reserve Component Survivor Benefit Plan**

Similar to the SBP, the Reserve Component SBP (RCSBP) is an annuity paid to surviving spouses and, in some instances, dependent children of Reserve Component service members who elected to enroll in the program and completed the satisfactory years of service qualifying them for retirement pay. As with the SBP, surviving spouses and/or dependent children can receive a portion of your elected retirement pay, but for the RCSBP, the amount of the benefit to your spouse and/or children is reduced by a Reserve Portion Cost. More information on the RCSBP can be found on the DFAS retired and annuitant pay website at <http://www.dfas.mil/retiredpay.html>.

### **Dependency and Indemnity Compensation**

The Dependency and Indemnity Compensation (DIC) is a monthly tax-free benefit paid to eligible survivors of a service member who died on active duty, veterans who died

from Service-related disabilities, and certain veterans who were being paid 100% VA disability compensation at time of death. Surviving spouses and dependent children of deceased service members may be entitled to benefits through DIC. Benefits from DIC are not automatic; to receive benefits, family members must apply through the VA. The amount of the benefit varies depending on the date of the service member's death (before or after 1 January 1993), the member's rank, whether the survivors are entitled to additional allowances (disability, Aid and Attendance (A&A), housebound, etc.), number of dependent children, etc.

More information on the DIC benefit can be found on the VA Survivor's Benefits website at <http://www.vba.va.gov/survivors/VAbenefits.htm>. Current rates for the DIC benefit are also provided through the VA compensation payment rates website at <http://www.vba.va.gov/bln/21/Rates/comp03.htm>.

### **Parent(s) Dependency and Indemnity Compensation**

Parent(s) DIC is an income-based monthly benefit for parents, or a parent, of a service member or veteran who died from a disease or injury incurred or aggravated while on active duty or active duty for training, an injury incurred or aggravated in the line of duty while on active duty or active duty for training, or a Service-connected disability. Surviving parents are only eligible for the Parent(s) DIC benefit if their countable income is below a set amount. Benefits for Parent(s) DIC are also not automatic; if your parents believe they qualify for the benefit, they will have to apply through the VA. The amount of the benefit varies depending on the classification category for your parent (sole surviving parent not living with a spouse, one of two parents not living with a spouse, or one of two parents living with a spouse or other parent).

More information on the Parent(s) DIC benefit can be found on the VA Survivor's Benefits website at <http://www.vba.va.gov/survivors/VAbenefits.htm>. Current rates for the Parent(s) DIC benefit are also provided through the VA compensation payment rates website at <http://www.vba.va.gov/bln/21/Rates/comp04.htm>.

### **Death Pension**

The Death Pension is a benefit payable to eligible surviving spouses and children of deceased wartime veterans, based on financial need. Survivors of deceased service members may be eligible to receive the death pension if the veteran had wartime service and his/her death was not due to service. If surviving family members are determined to be eligible for both the Death Pension and the DIC, the VA will pay whichever benefit entitles the family to the most money. Surviving family members cannot collect both DIC and the Death Pension. Benefits from the Death Pension are not automatic; to receive benefits, family members must apply through the VA. The amount of the benefit depends on the income level of the surviving spouse or child. If your spouse is below the income level established by the VA, the VA will pay the difference between the established limit and your surviving spouse's or child's income.

More information on the Death Pension benefit can be found on the VA Death Pension website at <http://www.vba.va.gov/bln/21/pension/spousepen.htm#1>. Current rates for the Death Pension benefit are also provided through the VA compensation payment rates website at <http://www.vba.va.gov/bln/21/Rates/pen02.htm>.

### **Death Gratuity**

The Death Gratuity is a lump-sum payment provided by the DoD to a surviving family of a service member to assist in meeting immediate living expenses. Death gratuity payments will only be made if you die on active duty, active duty for training, inactive duty for training, or within 120 days of release from active duty due to a service-related disability.

You may designate one or more persons to receive a portion of the benefit, but the amount payable to your designated beneficiaries must be in 10% increments. If you do not designate anyone to receive the benefit, then the benefit will be paid in full to the first person in the following order of precedence: surviving spouse; surviving children (in equal share if there is no surviving spouse); surviving parents, the duly-appointed executor or administrator of your estate, and other next-of-kin.

More information on the Death Gratuity, including detailed eligibility requirements and payment amounts, can be found online at [http://www.defenselink.mil/comptroller/fmr/07a/07a\\_36.pdf](http://www.defenselink.mil/comptroller/fmr/07a/07a_36.pdf).

### **Survivors' and Dependents' Educational Assistance Program**

The Survivors' and Dependents' Educational Assistance Program (DEA) is a VA-provided program that provides education and training opportunities to eligible spouses and children of certain veterans who die, are missing in action, forcibly detained by a foreign government, or become permanently and totally disabled as a result of their service. To receive the DEA benefit, your family members need to enroll in a VA-approved education or training program and apply through the VA.

More information of the DEA program can be found on the VA website at [http://www.gibill.va.gov/pamphlets/CH35/CH35\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm).

# RESOURCES

## APPLICABLE WEBSITES

### Deployment Readiness Websites

**MyArmyLifeToo** provides Army families with accurate and up-to-date articles and information on various topics including Army customs, home and personal safety, managing deployment, and understanding military pay. The managing deployment section of MyArmyLifeToo provides Soldiers, civilians, commanders, and family members with resources and tools designed to help prepare members of the Army family for an upcoming deployment.

<http://www.myarmylifetoo.com>

**Army and Air National Guard Virtual Armory Mobilization/Deployment** provides service members and their families with information and checklists to help prepare for a mobilization and deployment.

<http://www.virtualarmory.com/mobiledeploy/>

**Army Reserve Family Programs (Online)** provides information and assistance to members of the Army Reserve on a variety of family programs and services. The Army Reserve's Mobilization/Deployment Readiness website provides videos, briefings, and checklists to help prepare Soldiers and their families for mobilization/deployment and homecoming/reunion.

<https://www.arfp.org>

**Marine Corps Deployment Readiness** provides information to Marines and their family members to help prepare for and manage extended deployments.

<http://www.usmc-mccs.org/deploy/index.cfm>

**Marine Corps Mobilization Command (MobCom)** is the sole administrative provider for Individual Ready Reservists (IRRs), Individual Mobilization Augmentees (IMA), Mobilization Training Unit (MTU) members, and the Standby Reserves in the Marine Corps. MobCom provides ready Marines for individual augmentation to both active and reserve missions and assists Marine Forces Reserve in mobilizing rapidly and efficiently.

<http://mcrsc.mfr.usmc.mil/mobcom.asp>

**Navy Fleet and Family Support Center (FFSC)** provides unified, customer-focused, and consistent programs and services to support and strengthen personal and family competencies of members of the Navy family. The Deployment Readiness Program provides Sailors and their family members with information on pre-deployment, deployment, and return and reunion.

<https://www.nffsp.org/>

**Navy's Expeditionary Combat Readiness Center (ECRC)** directly assists IA Sailors by ensuring that they are properly uniformed and equipped while coordinating with the Army or Marine Corps to ensure they receive the proper stateside training. Training includes instruction in individual combat skills and specialized mission areas to help them succeed and keep them as safe as possible while deployed. The ECRC website provides information about the IA deployment cycle and about family support services for IA families.

<http://www.ecrc.navy.mil/>.

**Air Force Crossroads Family Separations** provides information and resources for Airmen and their families on pre-deployment, sustainment (during deployment), and reintegration (reunion).

<http://www.afcrossroads.com/famseparation/main.cfm>

**DeploymentLINK** is the DoD's Deployment Health Support site, encouraging actions designed to protect the health of all those involved in deployment.

<http://deploymentlink.osd.mil/>

**TurboTAP** is a DoD-sponsored website that provides information and support services to military service members and their families who are transitioning on and off of active duty. Such transitions can occur at any point in a military career for active duty, National Guard, and Reserve service members. Key information, helpful resources, and easy-to-use online tools address topics such as money, benefits, and jobs. Once you have signed up for a TurboTAP account, you will receive email notifications when military benefits change or when new benefits are passed into law.

[www.turbotap.org](http://www.turbotap.org)

**National Military Family Association (NMFA) "Deployment and You"** provides resources, news, and publications concerning deployment topics for service members and their families. The NMFA is an independent, nonprofit association dedicated to serving the families and survivors of the uniformed services by providing education, information, and advocacy.

[http://www.nmfa.org/site/PageServer?pagename=home\\_deploymentandyou](http://www.nmfa.org/site/PageServer?pagename=home_deploymentandyou)

**Military OneSource (MOS)** provides information and resources to help balance work and family life. Consultants are available twenty-four hours a day, seven days a week by phone, online, or via email. Available deployment support materials include explanations of military benefits, managing stress associated with deployment, coping with deployments and reunions, and deployment topics for single service members.

MOS also offers face-to-face counseling services for short-term, non-medical concerns such as improving relationships at home and at work, marital issues, grief and loss issues (normal reactions that would benefit from short-term support), and adjusting to a change in situation (such as a return from deployment or permanent change of duty station).

<http://www.militaryonesource.com/skins/MOS/home.aspx>

**Military Family Life Consultants (MFLC)** MFLCs are Masters or PhD level, licensed, and credentialed counselors. Like MOS, they provide non-medical, short-term counseling for every day issues, such as anger management, stress, parenting, communication, family relationships, deployment, and other military-related topics. Information on MFLCs may be obtained from Army Community Services (ACS), Marine Corps Community Services (MCCS), Navy Fleet and Family Support Centers (FFSC), Airman and Family Readiness Centers, and state Guard and Reserve Components. National Guard and Reserve Component members and their families may call 1-888-755-9355 to speak with a consultant and be connected with an MFLC in their community.

**MilitaryHOMEFRONT** is the official DoD website for quality of life information for leaders, service providers, and troops and family members. The Troops and Family Members section of the website has comprehensive information and links on a number of topics including deployment, combat stress, casualty assistance, counseling, USERRA, and transition assistance.

<http://www.militaryhomefront.dod.mil/>

### **Legal Readiness Websites**

**Army Legal Services** provides general information, legal planning and toolkits, and answers to frequently asked questions for Soldiers, family members, and other eligible clients.

<https://www.jagcnet.army.mil/legal>

**Legal Assistance Branch, Staff Judge Advocate to the Commandant of the Marine Corps**, provides links to various legal topics (i.e., advisories, scams, citizenship/immigration information, etc.).

[http://sja.hqmc.usmc.mil/jal/default\\_JAL.htm](http://sja.hqmc.usmc.mil/jal/default_JAL.htm)

**Navy Legal Service Office (NLSO)** provides legal assistance services for active duty service members, their family members, certain reservists, and retirees. In addition to legal assistance, the individual NLSO regions often provide legal-related services, such as defense/personal representation, claims processing, and income tax-related services.

<http://www.jag.navy.mil/FieldOffices/NLSO3.htm>

**Judge Advocate General (JAG) US Air Force** is responsible for all legal matters for the United States Air Force including legal assistance services for service members, their families, certain reservists, and retirees.

<http://hqja.jag.af.mil/>

**The Armed Forces Legal Assistance (AFLA)** is a joint effort of the legal assistance divisions of the Judge Advocate Generals' Corps of the Army, Marine Corps, Navy, Air Force, and Coast Guard. The AFLA website provides service members and their families with an overview of legal assistance topics and an online tool for locating the nearest Legal Assistance office for consultation with a Legal Assistance attorney.

<http://legalassistance.law.af.mil/>

**United States Court of Appeals for the Armed Forces** exercises appellate jurisdiction over service members on active duty as well as any other person who is subject to the Uniform Code of Military Justice. The Court addresses a wide range of legal topics relating to service members including constitutional law, administrative law, criminal law, ethics, and national security law.

<http://www.armfor.uscourts.gov/>

**American Bar Association (ABA) Standing Committee on Legal Assistance for Military Personnel** manages Operation Enduring LAMP, a consortium of state and local bar associations that recruit volunteer attorneys to assist military Legal Assistance attorneys with civil law cases affecting service members.

<http://www.abanet.org/legalservices/lamp/home.html>

### **Financial Readiness Websites**

**MyArmyLifeToo** provides Army families with accurate and up-to-date articles and information on various topics including Army customs, home and personal safety, managing deployment, and understanding military pay. The Money Matters section assists Soldiers, Civilians, and their families by providing budgeting and planning calculators, financial news, links to information on retirement planning, online financial training, and a link to an Internet tool designed to graphically display a visitor's financial profile.

<http://www.myarmylifetoo.com>

**Army National Guard Consumer Affairs and Financial Assistance** provides financial education for Soldiers, civilians, and their families through classes, training, or information. More information on available classes can be found through the National Guard Family Assistance Centers.

<http://www.guardfamily.org/Public/Application/ResourceFinderSearch.aspx>

**Army Reserve Family Programs (Online)** provides information and assistance to members of the Army Reserve on a variety of family programs and services. The website provides information on financial planning, financial readiness training, the Thrift Savings Plan (TSP), and taxes.

<https://www.arfp.org>

**Marine Corps Personal Financial Management** provides eligible personnel with education, training, counseling, information, and referral for personal financial issues.

<http://www.usmc-mccs.org/finance/?sid=fl>

**Marine Corps Financial Fitness Online Resource Center** provides interactive financial tools and information to assist Marines and their families in controlling their finances. Topics on the website include financial planning, savings and investing, banking, credit decisions, using credit cards wisely, applying for credit, managing debt, and a “financial fitness checkup” tool.

<http://www.humtech.com/Marines/Financial/index.htm>

**Navy Fleet and Family Support Center (FFSC)** provides unified, customer-focused, and consistent programs and services to support and strengthen personal and family competencies of members of the Navy family. The personal financial management program provides information, classes, training, and counseling to combat financial mismanagement and to provide proactive training to prepare Sailors and their families for potential financial issues in the future.

<https://www.nffsp.org/>

**Air Force Crossroads Financial Information** provides information and training materials on a number of financial readiness topics including credit and money management, home and car buying, personal finance and investing, tax information, and emergency financial assistance.

<http://www.afcrossroads.com/financial/main.cfm>

**Defense Finance Accounting Service (DFAS)** delivers accounting and finance services to the armed forces, as well as those who support war fighters defending the country. DFAS administers military and retirement pay for service members and the Survivor Benefit Plan.

<http://www.dfas.mil/>

## **Employment Readiness Websites**

**Employer Support of the Guard and Reserve (ESGR)** is a DoD organization operated through a network of volunteers in local ESGR committees in each state, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. ESGR works to educate civilian employers and communities about the National Guard and Reserve through a comprehensive outreach program known as the Civilian Employment Information (CEI) Initiative. ESGR works with employers and communities to promote the development of personnel policies designed to accommodate members of the

uniformed Services and assists military units in promoting and maintaining positive relationships between employers and National Guard and Reserve employees. ESGR educates service members about their obligations to their employers and their rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA). ESGR also assists them in preventing, resolving, or reducing employer/employee problems and misunderstandings related to USERRA through mediation and ombudsman services.

<http://www.esgr.org/>

**Department of Labor Veterans' Employment and Training Service (VETS)** provides assistance to persons with respect to employment and reemployment rights and benefits under USERRA including outreach activities, USERRA briefings, the USERRA advisor, the e-VETS Resource Advisor, and other web-based materials.

<http://www.dol.gov/vets/>

### **Family Readiness Websites**

#### *Military Ombudsman Networks*

**Army Family Readiness Group** provides a direct link from family members to the command for units, ensuring that family members are aware of relevant information and resources for their unit. Family members may use the installation FRG or the virtual FRG (vFRG), an Internet-based system that provides all the functionality of a traditional FRG but allows geographically dispersed units and family members to access information about their unit.

<http://www.armyfrg.org/>

**Marine Corps Key Volunteer Network (KVN)** is an integral part of a Marine Corps unit family readiness program and is the primary communication link between the commanding officer and unit families. The KVN supports the spouses of the unit Marines by providing communication from the command, serving as a source for information and referral services, and by helping foster a sense of community within the unit.

<http://www.usmc-mccs.org/kvn/index.cfm>

**Navy Ombudsman** is a volunteer, appointed by the commanding officer, to serve as an information link between command leadership and Navy families. Ombudsmen are trained to disseminate information both up and down the chain of command, including official Department of the Navy and command information, command climate issues, local quality of life improvement opportunities, and "good deals" around the community. An ombudsman also provides resource referrals when needed and helps resolve family issues whenever possible without involving command.

<https://www.nffsp.org/>

**Coast Guard Ombudsman** are appointed by their respective commands, support command policy, and efficiently work with command and the active duty Coast Guard service members and their families.

<http://www.uscg.mil/worklife/ombudsman.asp>

### *Chaplains*

**Army Chaplaincy** provides spiritual and religious support to Soldiers and their families across the active and reserve components of the Army. Army chaplains provide families with counseling and family readiness programs, such as the Strong Bond program, to help strengthen their resiliency.

<http://www.chapnet.army.mil/Pages/Default.aspx>

**Navy Chaplain Care** provides religious ministry and pastoral care to Sailors, Marines, and their families to maintain spiritual, moral, and ethical readiness.

<http://chaplaincare.navy.mil/index.htm>

**Air Force Chaplain Agency** provides pastoral care to Airmen and their families. Chaplain services can provide spiritual guidance for Airmen and their families and help to strengthen family bonds.

<http://www.usafhc.af.mil/>

### *Installation Family Centers*

**MyArmyLifeToo** provides Army families with accurate and up-to-date articles and information on various topics including customs, home and personal safety, managing deployment, and understanding military pay.

<http://www.myarmylifetoo.com>

**Army and Air National Guard Virtual Armory** provides information on the various programs and services available to members of the National Guard and their families.

<http://www.virtualarmory.com/>

**Army Reserve Family Programs (Online)** provides information and assistance to members of the Army Reserve on a variety of family programs and services.

<https://www.arfp.org>

**Marine Corps Community Services** serves Marines and their families by providing programs and services for social and recreational opportunities, prevention and intervention programs, programs designed to strengthen families, and business programs such as the Marine Corps Exchange.  
<http://www.usmc-mccs.org/>

**Air Force Crossroads** serves as an information repository for a variety of Airmen and family programs including deployment support, education, financial readiness, health and wellness, relocation, and teens and youth.  
<http://www.afcrossroads.com/>

### *Relief Organizations*

**Army Emergency Relief** is a nonprofit organization that assists Soldiers and their family members, to include spouses of deployed Soldiers, by providing emergency financial assistance when there is a valid need. AER provides interest-free loans, grants, or combinations of the two.  
<http://www.aerhq.org/>

**Navy-Marine Corps Relief Society (NMCRS)** is a private, nonprofit organization that provides financial, educational, and other assistance to members of the Navy and Marine Corps, eligible family members, and survivors when a valid need exists. NMCRS provides interest-free loans and grants to Sailors, Marines, and their families to meet emergency financial needs.  
<http://www.nmcrs.org/>

**Air Force Aid Society (AFAS)** is a private, nonprofit organization that provides emergency financial assistance to Airmen and their family members. AFAS provides grants and interest-free loans to Airmen and their families who demonstrate an emergency financial need related to basic living expenses, medical care, funeral expenses, respite care, vehicle repairs, assistance with other emergencies, pay/allotment problems, and disaster relief. AFAS also provides assistance to surviving dependents.  
<http://www.afas.org/>

**Coast Guard Mutual Assistance (CGMA)** is a private, nonprofit organization that provides financial assistance to members of the Coast Guard community during times of need. CGMA provides assistance to persons associated with the Coast Guard, who demonstrate a financial need, through interest-free loans, personal grants, and confidential financial counseling and referral services.  
<http://www.cgmahq.org/>

## *Planning for Family Emergencies*

**American Red Cross** serves as the link between service members and their families during crisis situations. During an emergency situation, the Red Cross quickly locates deployed service members and sends communications to them on behalf of their families. The American Red Cross also provides service members and their families with access to financial assistance counseling and assistance to veterans.  
[http://www.redcross.org/services/afes/0,1082,0\\_321\\_00.html](http://www.redcross.org/services/afes/0,1082,0_321_00.html)

### **Education and Training Benefits Websites**

**Montgomery GI Bill–Active Duty (MGIB)** provides information on the benefit including eligibility requirements, application procedures, a listing of educational programs covered by the MGIB, and payment procedures and time limits for the benefit.  
[http://www.gibill.va.gov/GI\\_Bill\\_Info/Info/Text/Active/Active\\_Menu.htm](http://www.gibill.va.gov/GI_Bill_Info/Info/Text/Active/Active_Menu.htm)

**Montgomery GI Bill–Selected Reserve (MGIB–SR)** provides eligibility requirements for the benefit, application procedures, a listing of educational programs covered by the MGIB–SR, and payment procedures and time limits for the benefit.  
[http://www.gibill.va.gov/GI\\_Bill\\_Info/Info/Text/Reserves/Reserve\\_Menu.htm](http://www.gibill.va.gov/GI_Bill_Info/Info/Text/Reserves/Reserve_Menu.htm)

**Reserve Educational Assistance Program (REAP)** provides questions and answers on eligibility for the program, the current monthly benefits, time limitations on the benefit, and other general questions and answers.  
[http://www.gibill.va.gov/pamphlets/CH1607/REAP\\_FAQ.htm](http://www.gibill.va.gov/pamphlets/CH1607/REAP_FAQ.htm)

**Veterans Education Assistance Program (VEAP)** provides a general description of the program including eligibility requirements and application procedures.  
[http://www.gibill.va.gov/pamphlets/CH32/CH32\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH32/CH32_Pamphlet_General.htm)

**Survivors' and Dependents' Educational Assistance Program (DEA)** provides a general overview of the program including eligibility requirements, period of eligibility, and application procedures.  
[http://www.gibill.va.gov/pamphlets/CH35/CH35\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm)

### **Health Care Benefits Websites**

**TRICARE** administers the health plans for active duty members and provides health care insurance for eligible family members, retirees, and National Guard and Reserve service members.  
<http://www.tricare.mil/>

The following are links to specific TRICARE programs with descriptions of the plans, enrollment procedures, and eligibility requirements:

- **TRICARE Prime**  
<http://tricare.mil/mybenefit/home/overview/Plans/Prime>
- **TRICARE Prime Overseas**  
<http://tricare.mil/mybenefit/home/overview/Plans/PrimeOverseas>
- **TRICARE Prime Remote**  
<http://tricare.mil/mybenefit/home/overview/Plans/PrimeRemote>
- **TRICARE Prime Remote Overseas**  
<http://tricare.mil/mybenefit/home/overview/Plans/GlobalRemoteOverseas>
- **TRICARE Standard and Extra**  
<http://tricare.mil/mybenefit/home/overview/Plans/StandardExtra>
- **TRICARE Standard Overseas**  
<http://tricare.mil/mybenefit/home/overview/Plans/StandardOverseas>
- **TRICARE Reserve Select**  
<http://tricare.mil/mybenefit/home/overview/Plans/ReserveSelect>
- **TRICARE Dental Program**  
<http://www.tricaredentalprogram.com>
- **TRICARE for Life**  
<http://tricare.mil/mybenefit/home/overview/Plans/ForLife>
- **TRICARE-Transition Assistance Management Program**  
<http://tricare.mil/mybenefit/home/overview/SpecialPrograms/TAMP>
- **Continued Health Care Benefit Program**  
<http://www.humana-military.com/south/bene/TRICAREPrograms/chcbp.asp>

**Department of Defense Military Health System** is a partnership of medical educators, researchers, and health care providers working to ensure the medical readiness of the military forces.

<http://www.health.mil/>

**The Deployment Health & Family Readiness Library** provides family readiness information and online resources to assist service members and their families (including their spouses, children, and parents) during all stages of the deployment cycle. It also provides fact sheets about environmental, occupational, physical, and

mental health issues related to deployments and combat zones. Resources are easy to understand and are presented in a variety of multi-media formats.

<http://deploymenthealthlibrary.fhp.osd.mil>

**Department of Veterans Affairs Health Care** provides information on the various health care programs administered by the VA including descriptions of the programs, eligibility requirements, benefits for family members, and co-pay information.

<http://www1.va.gov/health/index.asp>

**Civilian Health and Medical Program of VA (CHAMPVA)** provides an overview of the program, eligibility requirements, description of the benefits, and general exclusions from the program.

<http://www.va.gov/hac/forbeneficiaries/champva/champva.asp>

## **Casualty and Survivor Websites**

### *Casualty Websites*

**Army Casualty** provides casualty assistance resources for family members to assist them through their bereavement. Operated by the Army Casualty and Mortuary Affairs Center (CMAOC), the Army Casualty site contains links to publications, laws, forms, benefits, terms, acronyms, and the Survivor's Casualty Assistance Guide.

<https://www.hrc.army.mil/site/Active/TAGD/CMAOC/cmaoc.htm>

**Army Long Term Family Case Management (ALTFCM)** provides support to families of fallen Soldiers by assisting with concerns, providing information on services and programs, and referring surviving family members to various outreach programs for issues that arise in the months and years following the loss of a Soldier. The ALTFCM continues to assist surviving family members after transitioning from the Casualty Assistance Officer.

<https://www.hrc.army.mil/site/Active/TAGD/CMAOC/ALTFCM/index.htm>

**Army Wounded Warrior Program (AW2)** assists and advocates for severely wounded, ill, and injured Soldiers and their families by supporting and advising them throughout medical treatment, rehabilitation, and transition back into the Army or the civilian community.

<https://www.aw2.army.mil/>

**Combat Operational Stress Control (COSC)**, a branch of the Personal and Family Readiness Division, Manpower and Reserve Affairs Department, HQMC, was chartered November 2005 to be a single integrating agency for all matters pertaining to combat/operational stress control in the Marine Corps. The COSC website provides information, references, links, and other resources concerning combat/operational stress.

[https://www.manpower.usmc.mil/portal/page?\\_pageid=278,3260198&\\_dad=portal&schema=PORTAL](https://www.manpower.usmc.mil/portal/page?_pageid=278,3260198&_dad=portal&schema=PORTAL)

**Marine Corps Casualty Assistance** provides assistance to Marine Corps families with compassion, dignity, and honor.

[https://www.manpower.usmc.mil/portal/page?\\_pageid=278,1938196&\\_dad=portal&\\_schema=PORTAL](https://www.manpower.usmc.mil/portal/page?_pageid=278,1938196&_dad=portal&_schema=PORTAL)

**Marine for Life Injured Support Program (M4L-IS)** assists both combat and non-combat injured Marines and Sailors and their families by providing needs-based individual and family assistance, bridging the gap between military medical care and care provided by the VA, assisting with adjustment back to a civilian life, and assisting with reintegration into the active or Reserve force.

<https://www.m4l.usmc.mil/>

**Marine Corps Wounded Warrior Regiment (WWR)** provides and facilitates assistance to wounded/injured/ill Marines, Sailors attached to or in support of Marine units, and their family members throughout the phases of recovery.

[https://www.manpower.usmc.mil/portal/page?\\_pageid=278,3065271&\\_dad=portal&\\_schema=PORTAL](https://www.manpower.usmc.mil/portal/page?_pageid=278,3065271&_dad=portal&_schema=PORTAL)

**Navy Casualty Assistance Division** provides family members of fallen Sailors with information and assistance during their time of need. The website provides several links to forms and publications and a downloadable survivor's guide.

<http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/>

**Navy Safe Harbor Program** provides support and assistance to severely injured Sailors and their families during reintegration into the active or Reserve force and during the transition back to civilian life.

<http://www.npc.navy.mil/CommandSupport/SafeHarbor>

**Air Force Crossroads Casualty and Loss** provides links and information on loss, the grieving process, support groups, and benefits.

<http://www.afcrossroads.com/casualty/main.cfm>

**American Legion** is a large, nonprofit veteran service organization that supports the needs of military personnel who have sustained severe injuries as they prepare to return to local communities. The American Legion operates worldwide through over 15,000 American Legion Posts.

<http://www.legion.org/>

**Disabled American Veterans (DAV)** provides free assistance for transition, homeless issues, disaster relief grants for natural disasters and other emergencies, and general assistance and advocacy.

<http://www.dav.org/>

**Fisher House** provides airline tickets, using donated frequent flyer miles, to family and friends of service members who were hospitalized as a result of their service in

Operation Enduring Freedom/Operation Iraqi Freedom. The Fisher House Foundation also provides temporary lodging and transportation support for these family members and friends.

<http://www.fisherhouse.org/>

**Heroes to Hometowns** is designed to provide support to service members who, because of injuries sustained, can no longer serve in the military. The program provides emergency financial assistance, helps adapt homes and vehicles to accommodate the service member's disability, provides child care support, arranges transportation to medical appointments, and assists with the administrative requirements of accessing government benefits and entitlements.

[http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF\\_DETAIL\\_1?section\\_id=20.40.500.393.0.0.0.0.0.0&current\\_id=20.40.500.393.500.241.0.0.0](http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF_DETAIL_1?section_id=20.40.500.393.0.0.0.0.0.0&current_id=20.40.500.393.500.241.0.0.0)

**Military Severely Injured Center (MSIC)** prepares severely injured service members to return to duty or to reintegrate successfully into civilian life by providing personalized assistance with medical care and rehabilitation, education, training and job placement, personal mobility and functioning, home, transportation, and workplace accommodations, and financial resources.

[http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF\\_HOME\\_1?section\\_id=20.40.500.393.0.0.0.0.0.0](http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF_HOME_1?section_id=20.40.500.393.0.0.0.0.0.0)

**Operation Warfighter Program**, sponsored by The Military Severely Injured Center, is a temporary assignment or internship program for service members who are undergoing therapy at military treatment facilities in the United States. Operation Warfighter is designed to provide recuperating service members with meaningful activity outside of the hospital environment that assists in their wellness and offers a formal means of transition back to the military or civilian workforce.

[http://www.militaryhomefront.dod.mil/portal/page/itc/MHF/MHF\\_DETAIL\\_1?section\\_id=20.40.500.393.0.0.0.0.0.0&current\\_id=20.40.500.393.500.150.0.0.0](http://www.militaryhomefront.dod.mil/portal/page/itc/MHF/MHF_DETAIL_1?section_id=20.40.500.393.0.0.0.0.0.0&current_id=20.40.500.393.500.150.0.0.0)

**Veterans of Foreign Wars of the United States (VFW)** provides public outreach, youth education, and other community support. The VFW website provides news and updates and assistance on accessing benefits and entitlements provided by the VA.

<http://www.vfw.org/>

**Wounded Warrior Project (WWP)** assists those men and women of our armed forces who have been severely injured during the conflicts in Iraq, Afghanistan, and other locations around the world. The WWP website provides advocacy, coping services, family support, and other programs and services to assist wounded warriors in returning to civilian life.

<http://www.woundedwarriorproject.org/>

### *Burial Benefits*

**National Cemetery Administration** provides information on burial benefits for members of the United States military and operates government cemeteries across the country.

<http://www.cem.va.gov/>

**Military Funeral Honors** are available through DoD to family members of eligible veterans of the uniformed Services. The core elements of military funeral honors include flag folding, flag presentation, and the playing of Taps.

<http://www.militaryfuneralhonors.osd.mil/>

**Tragedy Assistance Program for Survivors, Inc. (TAPS)** is a national, nonprofit organization made up of, and providing services to, all those who have lost a service member. TAPS provides surviving family members with assistance through peer support, crisis intervention, casework, grief and trauma resources, and other services through the TAPS support network.

<http://www.taps.org/>

### *Survivor Benefits*

**Servicemembers' Group Life Insurance (SGLI)** provides an overview of the program, coverage amounts, cost, and additional information.

<http://www.insurance.va.gov/sgliSite/default.htm>

**Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI)** provides answers to frequently asked questions, a list of contacts for TSGLI, a schedule of payments for traumatic loss, information on obtaining a TSGLI form, and the TSGLI procedures guide.

<http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm>

**Family Servicemembers' Group Life Insurance (FSGLI)** provides answers to frequently asked questions, information on the FSGLI premium rates, a link to the FSGLI handbook, and the FSGLI procedures guide.

<http://www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm>

**Veterans' Group Life Insurance (VGLI)** provides an overview of the program, coverage amounts, cost, policy conversion information, and additional information.

<http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>

**Dependency and Indemnity Compensation (DIC)** provides information on the program, a link to a DIC fact sheet, and instructions on applying for the benefit. The DIC website also provides application instructions for the Parent(s) DIC benefit.

<http://www.vba.va.gov/survivors/vabenefits.htm>

**Death Pension** provides an overview of the benefit, eligibility requirements, information on the income restriction, and application instructions.

<http://www.vba.va.gov/bln/21/pension/spousepen.htm>

**Survivors' and Dependents' Educational Assistance Program (DEA)** provides an overview of the benefit, eligibility requirements, period of eligibility, and instructions for applying for the benefit.

[http://www.gibill.va.gov/pamphlets/CH35/CH35\\_Pamphlet\\_General.htm](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm).

**Social Security Administration (SSA) Survivors Benefits** allows beneficiaries to apply for certain kinds of benefits, find local Social Security offices, request Social Security-related documents, and receive copies of SSA publications. Surviving spouses, former spouses, dependent children, and dependent parents may be eligible for Social Security Survivor Insurance upon the death of a worker who has paid Social Security benefits.

<http://www.ssa.gov/pubs/10084.html>

## RELATED PUBLICATIONS

### Deployment Readiness Guides

**Mobilization and Deployment Information and Resources Guide**, published by The Office of the Assistant Secretary of Defense, Reserve Affairs, provides National Guard and Reserve members with information assisting them in performing their military duties.

<http://www.defenselink.mil/ra/documents/mobil/pdf/sections.pdf>

**Personal and Family Readiness Toolkit, January 2006**, published by the Office of the Secretary of Defense for Reserve Affairs, provides a wealth of information for National Guard and Reserve service members to help prepare them and their families for potential deployments.

<http://www.defenselink.mil/ra/documents/toolkit/FamilyReadinssToolkit0308.pdf>

**Soldier/Family Deployment Survival Handbook**, published by the Family Morale, Welfare, and Recreation Command (FMWRC) of the Army, provides details on deployment separation to help family members adjust, a special section on topics unique to the Reserve Component, and an additional section on resources for Soldiers and family members.

[http://www.myarmylifetoo.com/skins/malt/display.aspx?moduleID=2a285ab0-5db1-4f36-9b91-f2263c973c32&CategoryID=8e04767c-66b7-4dbd-aa00-0e1a3a3a7b97&ObjectID=e63a6877-94cb-434d-9a20-c708e70b97f8&action=download\\_resource&IgnoreTimeOut=true](http://www.myarmylifetoo.com/skins/malt/display.aspx?moduleID=2a285ab0-5db1-4f36-9b91-f2263c973c32&CategoryID=8e04767c-66b7-4dbd-aa00-0e1a3a3a7b97&ObjectID=e63a6877-94cb-434d-9a20-c708e70b97f8&action=download_resource&IgnoreTimeOut=true)

**California National Guard Family Readiness Handbook, February 2007** provides information and resources for deploying National Guard and Reserve service members to ensure that their families are prepared for their deployment.

<http://www.guardfamily.org/Public/FileDownload.aspx?rid=2452>

**A Guide to Help You Access Your Benefits and Entitlement While Your Soldier is Mobilized: Step by Step Mobilization Family Resource Guide**, published by The Army Reserve, explains the benefits and entitlements available to Reserve families while the Soldier is mobilized.

[https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download\\_resource&ObjectID=df8a6f9c-a7c3-45c8-ab51-3588e53d7559&IgnoreTimeOut=true](https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download_resource&ObjectID=df8a6f9c-a7c3-45c8-ab51-3588e53d7559&IgnoreTimeOut=true)

**US Army Europe (USAREUR) Family-Focused Deployment Guide** provides family members with information on chaplains, safety, financial preparations, legal preparations, medical preparations, and other deployment-related topics.

<http://www.per.hqusareur.army.mil/usareur%5Fblue%5Fbox/docs/AEP600-8-109-1.pdf>

**Marine Corps Unit Deployment Guide for Families** provides information for families before deployment, during deployment, and after deployment to help prepare families of Marines in meeting the challenges of the deployment cycle.

[http://www.usmc-mccs.org/deploy/downloads/Deployment\\_Guide\\_for\\_Families.pdf](http://www.usmc-mccs.org/deploy/downloads/Deployment_Guide_for_Families.pdf)

**Marine Corps Unit Deployment Guide for Single Service Members** provides information for members before deployment, during deployment, and after deployment to help prepare single Marines in meeting the challenges of the deployment cycle.

[http://www.usmc-mccs.org/deploy/downloads/Deployment\\_%20Guide\\_for\\_Singles.pdf](http://www.usmc-mccs.org/deploy/downloads/Deployment_%20Guide_for_Singles.pdf)

**Navy Individual Augmentee Command Handbook** provides commanders a resource for explaining the Individual Augmentee process, as well as sections covering the Expeditionary Combat Readiness Center, command responsibilities, family support, entitlements, basic combat skills information, warrior transition program, redeployment gear inventory, combat/operational stress, and additional resources.

[https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=38acb8c8-b17d-45b8-8463-4daeb1b3014d&Action=download\\_resource&ObjectID=7d81f91f-6b7e-4cb7-8bc5-60ccdfeca1ec&IgnoreTimeOut=true](https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=38acb8c8-b17d-45b8-8463-4daeb1b3014d&Action=download_resource&ObjectID=7d81f91f-6b7e-4cb7-8bc5-60ccdfeca1ec&IgnoreTimeOut=true)

**Navy Individual Augmentee Sailor Handbook** provides Sailors a resource for explaining the Individual Augmentee process, and includes sections on the Expeditionary Combat Readiness Center, Navy Mobilization Processing Sites, basic combat skills information, warrior transition program, deployment readiness, travel, documents, medical/dental issues, finances, property, family and friends, children and deployment, active duty single parents, Fleet and Family Support Centers, communication, additional assistance while deployed, homecoming, redeployment gear inventory, and operational stress.

[https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=38acb8c8-b17d-45b8-8463-4daeb1b3014d&Action=download\\_resource&ObjectID=d948fd37-1751-4df1-820c-b291e2e0682a&IgnoreTimeOut=true](https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=38acb8c8-b17d-45b8-8463-4daeb1b3014d&Action=download_resource&ObjectID=d948fd37-1751-4df1-820c-b291e2e0682a&IgnoreTimeOut=true)

**Navy Individual Augmentee Family Handbook** provides family members of Individual Augmentee Sailors a resource for explaining the Individual Augmentee process, and includes sections on important documents, financial topics, home preparations, emergency preparedness, communication, emotions, family, children and deployment, deployment activities for children, Rest and Recuperation leave and tips, homecoming, assistance while a Sailor is deployed, and a deployment readiness assessment.

[https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=174ca132-209e-4b04-a956-3fb16a332466&Action=download\\_resource&ObjectID=b1644a2e-50e5-4d22-908d-4cdcc413404a&IgnoreTimeOut=true](https://www.nffsp.org/skins/nffsp/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=174ca132-209e-4b04-a956-3fb16a332466&Action=download_resource&ObjectID=b1644a2e-50e5-4d22-908d-4cdcc413404a&IgnoreTimeOut=true)

**Air Force Readiness EDGE: A Guide to Support Family Members with the Services of the Air Force Integrated Delivery System** is designed to support family members whose sponsors are involved in deployment and mobilization. This guide provides checklists identifying potential family stressors, explains specific behaviors and concerns related to deployment and post-deployment, and provides links additional websites.

<http://www.defenselink.mil/ra/documents/toolkit/familyReadinessEdge.pdf>

**Pre-Separation Guide, February 2007**, is a guide available through the TurboTAP website that provides information of value to active duty service members who are transitioning into civilian employment or retirement. The guide provides information about the effects of a career change, employment and relocation assistance, entrepreneurship, reserve affiliation, health care, education, training, and other important benefits earned through military service, including special benefits for disabled service members.

[http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/PreSepGuide\\_AD.pdf](http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/PreSepGuide_AD.pdf)

**Transition Guide for Demobilizing Members of the Guard and Reserves, May 2007** provides transition assistance information especially for members of the National Guard and Reserve. This guide is similar to the Pre-Separation Guide for active duty service members and includes additional information to include special Transitional Health Care coverage information, Employer Support for the Guard and Reserve, reemployment rights information, and special education and training benefits.

[http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/TransitionGuide\\_RC.pdf](http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/TransitionGuide_RC.pdf)

### **Legal Readiness Guides**

**Servicemembers Civil Relief Act Guide**, published by the Judge Advocate General, United States Army, provides summaries of the law, guidance, and sample documents for common issues associated with the law. Although the primary purpose of the guide is to assist Legal Assistance attorneys, it can also provide military clients with a better understanding for their rights under the act.

<http://www.abanet.org/legalservices/lamp/downloads/SCRAguide.pdf>

### **Financial Readiness Guides**

**Army Reserve Finance Guide for Mobilizing Soldiers, September 2004** outlines the responsibilities of leaders and Soldiers, information on military pay and how it changes during mobilization and deployment, information on the mobilization/deployment process, travel pay information, and policies concerning the government travel charge card.

<https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46->

[e15c79244730&Action=download\\_resource&ObjectID=5e55c9f8-8db5-4031-a717-6bda60531cd9&IgnoreTimeOut=true](http://www.per.hqusaar.army.mil/usareur%5Fblue%5Fbox/docs/aep37-109.pdf)

**Army in Europe Pamphlet 37-109, Deployed Soldiers Guide to Financial**

**Entitlements, 17 January 2007** provides information on pay entitlements and allowances, eligibility requirements, and entitlement and allowance amounts for Soldiers deployed in support of Operation Iraqi Freedom or Operation Enduring Freedom.

<http://www.per.hqusaar.army.mil/usareur%5Fblue%5Fbox/docs/aep37-109.pdf>

**Army in Europe Pamphlet 37-10, A Soldier's Guide to Financial Readiness, 16**

**February 2007** provides an overview of overseas entitlements, personal readiness, deployment readiness, and information on military pay.

<http://www.per.hqusaar.army.mil/usareur%5Fblue%5Fbox/docs/aep37-10.pdf>

**How to Read an Active Duty Army Leave and Earnings Statement**, provided by the Defense Finance Accounting Service (DFAS), lists the various fields found on an active duty Army leave and earnings statement (LES) and describes the meaning of each field.

[http://www.dfas.mil/army2/militarypay/requestingyourles/army\\_reading\\_your\\_les.pdf](http://www.dfas.mil/army2/militarypay/requestingyourles/army_reading_your_les.pdf)

**How to Read a Marine Corps Leave and Earnings Statement**, provided by DFAS, lists the various fields found on an active duty Marine Corps LES and describes the meaning of each field.

<http://www.dfas.mil/militarypay/newinformation/LESTraining4myPay.pdf>

**How to Read and Active Duty Navy Leave and Earnings Statement**, provided by DFAS, lists the various fields found on an active duty Navy LES and describes the meaning of each field.

[http://www.dfas.mil/navy2/militarypay/requestingyourles/navy\\_reading\\_your\\_les.pdf](http://www.dfas.mil/navy2/militarypay/requestingyourles/navy_reading_your_les.pdf)

**How to Read and Active Duty Air Force Leave and Earnings Statement**, provided by DFAS, lists the various fields found on an active duty Air Force LES and describes the meaning of each field.

[http://www.dfas.mil/airforce2/militarypay/yourleaveearningsstatementles/airforce\\_reading\\_your\\_les.pdf](http://www.dfas.mil/airforce2/militarypay/yourleaveearningsstatementles/airforce_reading_your_les.pdf)

**How to Read a Reserve and National Guard Leave and Earning Statement**, provided by DFAS, lists the various fields found on an Army or Air National Guard, Army Reserve, Navy Reserve, or Air Force Reserve LES and describes the meaning of each field.

[http://www.dfas.mil/militarypay/newinformation/Reserve\\_Guard\\_LES\\_Guide.pdf](http://www.dfas.mil/militarypay/newinformation/Reserve_Guard_LES_Guide.pdf)

**How to Read a Marine Corps Reserve Leave and Earnings Statement**, provided by DFAS, lists the various fields found on a Marine Corps Reserve LES and describes the meaning of each field.

[http://www.dfas.mil/militarypay/newinformation/USMC\\_Resume\\_LES\\_Guide.pdf](http://www.dfas.mil/militarypay/newinformation/USMC_Resume_LES_Guide.pdf)

## **Employment Readiness Guides**

**A Non-Technical Resource Guide to the Uniformed Services Employment and Reemployment Rights Act (USERRA), April 2005**, provided by the Department of Labor (DoL) Veterans' Employment and Training Service (VETS), presents an overview of USERRA and answers to frequently asked questions in a clear and simple manner.

[http://www.dol.gov/vets/programs/userra/Right\\_Act4\\_2005.pdf](http://www.dol.gov/vets/programs/userra/Right_Act4_2005.pdf)

**The Employment Law Guide, Uniformed Service Members**, published by the DoL, provides plain language explanations of labor-related regulations and answers to frequently asked questions for employers and employees, including an entire chapter dedicated to USERRA.

<http://www.dol.gov/compliance/guide/index.htm>

**Employer Resource Guide, April 2003**, published by the National Committee for Employer Support of the Guard and Reserve (ESGR), assists civilian employers in understanding employment and reemployment rights covered by USERRA. It provides tips for civilian employers, descriptions of ESGR and the ESGR ombudsman services, information on USERRA, and points of contact within DoL VETS.

[http://www.esgr.org/contents/download/ESGR\\_HR\\_Guide\\_Final.pdf](http://www.esgr.org/contents/download/ESGR_HR_Guide_Final.pdf)

## **Family and Children Readiness Guides**

**Preparing for Deployment: The Home Side**, developed by Military OneSource, provides tips for preparing for a deployment including emotional preparations, preparing your home and life for deployment, and how to help children prepare for deployment.

[https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download\\_resource&ObjectID=25a11ba1-5b05-4a76-a51c-e05fef0b80b8&IgnoreTimeOut=true](https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download_resource&ObjectID=25a11ba1-5b05-4a76-a51c-e05fef0b80b8&IgnoreTimeOut=true)

**USAREUR Deployment and Reunion Guide for Children Ages Three to Six** provides an overview of the deployment process and provides recommendations for explaining deployment to your children between the ages of three and six.

<http://www.per.hqusareur.army.mil/usareur%5Fblue%5Fbox/docs/Deployment-and-Reunion-Guide-3-6.pdf>

**USAREUR Deployment and Reunion Guide for Children Ages Seven to Twelve**

provides an overview of the deployment process and provides recommendations for explaining deployment to your children between the ages of seven and twelve.

<http://www.per.hqusareur.army.mil/usareur%5Fblue%5Fbox/docs/Deployment-and-Reunion-Guide-7-12.pdf>

**USAREUR Army Brat Pack: See how the Army Brat Pack Handles Deployment**

provides an overview of the deployment process and provides recommendations for explaining deployment to your children over the age of thirteen.

<http://www.per.hqusareur.army.mil/usareur%5Fblue%5Fbox/docs/Army-Brat-Pack-13+.pdf>

**New Emotional Cycles of Deployment**, published by the Deployment Health and Family Readiness Library, defines the emotional stages that family members experience during a deployment.

[http://deploymenthealthlibrary.fhp.osd.mil/products/Emotional%20Cycles%20of%20Deployment%20\(241\).pdf](http://deploymenthealthlibrary.fhp.osd.mil/products/Emotional%20Cycles%20of%20Deployment%20(241).pdf)

**Coping with a Deployment Extension**, developed by Military OneSource, explains how family members may be feeling, how to cope as a family, how to handle practical matters, and how family members can support their service members.

[https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download\\_resource&ObjectID=b1cbb952-75d2-403c-b972-bf5489eb59a9&IgnoreTimeout=true](https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download_resource&ObjectID=b1cbb952-75d2-403c-b972-bf5489eb59a9&IgnoreTimeout=true)

**Coping with the Deployment of a Spouse or Partner**, developed by Military

OneSource, describes how to handle the deployment of a partner and where to go to get help.

[https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download\\_resource&ObjectID=5721faaa-0cea-445d-9b4c-903570d31fe0&IgnoreTimeout=true](https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download_resource&ObjectID=5721faaa-0cea-445d-9b4c-903570d31fe0&IgnoreTimeout=true)

**When Your Son or Daughter is Deployed**, published by Military OneSource, provides parents of deployed service members with tips on preparing for deployment, managing emotions, remaining in contact with the service member, and how to prepare for the return of their child.

[https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download\\_resource&ObjectID=895de824-473e-4bfa-ac4b-ae0ca287893b&IgnoreTimeout=true](https://www.arfp.org/skins/ARFP/display.aspx?moduleid=2a285ab0-5db1-4f36-9b91-f2263c973c32&mode=user&CategoryID=e99d4d92-b246-4e53-af46-e15c79244730&Action=download_resource&ObjectID=895de824-473e-4bfa-ac4b-ae0ca287893b&IgnoreTimeout=true)

**Soldier and Family Problem Solving Guide**, provided as part of the Army's Operation READY, provides answers to many common problems families face prior to deployment through a flow chart method.

<http://www.carlisle.army.mil/usawc/dclm/smart%20book/smart%20book/smart%20book%20linked%20files/Soldier+Family%20Problem%20Solving%20Guide.pdf>

**Sesame Workshop “Talk, Listen, Connect: Deployment, Homecoming, Changes”** is a video workshop that aims to aid children in understanding and unbundling the tangle of complex emotions many feel in the midst of a deployment. The video also broaches the difficult subject of dealing with a parent’s debilitating war injury. The video is a follow up to Sesame Street’s previous military video, “When Parents are Deployed.”

<http://www.sesameworkshop.org/tlc/>

## **Education and Training Benefits Guides**

**VA Pamphlet 22-90-2, The Montgomery GI Bill–Active Duty, March 2007** provides information on eligibility requirements, entitlements, allowable training, procedures for receiving benefits, and where to go for assistance related to the GI Bill program for active duty service members.

[http://www.gibill.va.gov/pamphlets/CH30/CH30\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH30/CH30_Pamphlet.pdf)

**VA Pamphlet 22-90-3, The Montgomery GI Bill–Selected Reserve, January 2007** provides information on eligibility requirements, entitlements, allowable training, procedures for receiving benefits, and where to go for assistance related to the GI Bill program for the Selected Reserve.

[http://www.gibill.va.gov/pamphlets/CH1606/CH1606\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH1606/CH1606_Pamphlet.pdf)

**VA Pamphlet 22-05-1, Reserve Educational Assistance Program, December 2005** provides an overview of the program, eligibility requirements, length of time the benefit will be available, allowable types of training, and information on how to apply for the benefit.

[http://www.gibill.va.gov/pamphlets/CH1607/CH1607\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH1607/CH1607_Pamphlet.pdf)

**VA Pamphlet 22-79-1, Summary of Educational Benefits under the Post-Vietnam Era Veterans’ Educational Assistance Program and the Educational Assistance Pilot Program, December 2001** provides information on eligibility requirements, allowable training, receiving payments, and where to go for help related to the Veterans’ Educational Assistance Program.

[http://www.gibill.va.gov/pamphlets/CH32/CH32\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH32/CH32_Pamphlet.pdf)

**VA Pamphlet 22-73-3, Dependents’ Educational Assistance Program (DEA), January 2005** provides an overview of the benefit and information on eligibility requirements, allowable training, receiving payments, and where to go for additional assistance related to the DEA.

[http://www.gibill.va.gov/pamphlets/CH35/CH35\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet.pdf)

## Health Care Benefits Guides

### **TRICARE Prime Handbook: Your Guide to Program Benefits, October 2006**

provides an overview of TRICARE Prime including sections covering how to get care, covered services, claims, life events, and information and assistance.

[http://www.tricare.mil/mybenefit/Download/Forms/Prime\\_Handbook\\_06.pdf](http://www.tricare.mil/mybenefit/Download/Forms/Prime_Handbook_06.pdf)

**TRICARE Prime Remote Handbook: For Active Duty Service Members and their Families, October 2006** provides an overview of TRICARE Prime Remote including sections on eligibility and enrollment, getting care, covered services, claims, life events, and information and assistance.

[http://www.tricare.mil/mybenefit/Download/Forms/TRICARE\\_Prime\\_Remote\\_handbook.pdf](http://www.tricare.mil/mybenefit/Download/Forms/TRICARE_Prime_Remote_handbook.pdf)

**TRICARE Standard Handbook: Your Guide to Using TRICARE Standard and TRICARE Extra, August 2006** provides an overview of TRICARE Standard including sections on choosing TRICARE Standard and Extra, how to get care, covered services, claims, life events, and information and assistance.

[http://www.tricare.mil/mybenefit/Download/Forms/Standard\\_Handbook\\_06.pdf](http://www.tricare.mil/mybenefit/Download/Forms/Standard_Handbook_06.pdf)

**TRICARE Reserve Select Handbook, October 2007** provides an overview of TRICARE Reserve Select including sections on getting care, covered services, claims, changes to TRICARE Reserve Select coverage, and information and assistance.

[http://www.tricare.mil/mybenefit/Download/Forms/TRS\\_HB\\_07\\_v2\\_Final\\_Lo.pdf](http://www.tricare.mil/mybenefit/Download/Forms/TRS_HB_07_v2_Final_Lo.pdf)

**TRICARE Dental Program Benefit Booklet: For Active Duty Family Members and National Guard/Reserve Members and their Families, December 2005** provides an overview of TRICARE Dental including sections on geographical areas of service, eligibility and enrollment, information for National Guard and Reserve service members, traveling and moving with the plan, costs and fees, choosing a dentist, filing claims, benefits and exclusions, orthodontic services, procedures for appeals and grievances, and a directory of TRICARE Dental programs.

[http://www.tricare.mil/mybenefit/Download/Forms/TDP\\_Handbook.pdf](http://www.tricare.mil/mybenefit/Download/Forms/TDP_Handbook.pdf)

**TRICARE for Life Handbook, April 2007** provides an overview of TRICARE for Life including sections on eligibility, how the plan works, TRICARE for Life coverage, TRICARE for Life prescription drug coverage, TRICARE Dental coverage, life events, and where to go for assistance.

[http://www.tricare.mil/mybenefit/Download/Forms/TFL\\_Handbook\\_rev\\_08.pdf](http://www.tricare.mil/mybenefit/Download/Forms/TFL_Handbook_rev_08.pdf)

**Federal Benefits for Veterans and Dependents, 2008 Edition** provides an overview of the various benefits that veterans and their family members may be eligible to receive from the VA including health care, benefits for service-connected disabilities, pensions, education and training, home loan guaranty, life insurance, burial and memorial benefits, and National Guard and Reserve benefits.

<http://www1.va.gov/opa/vadocs/fedben.pdf>

**Civilian Health and Medical Program of VA (CHAMPVA) Handbook** provides information on the CHAMPVA program including eligibility requirements, obtaining medical care, benefit information, costs, other health insurance, instructions for filing a claim, appeal requests, and where to go for assistance.

<http://www.va.gov/hac/forbeneficiaries/champva/handbook/chandbook.pdf>

### **Casualty and Survivor Benefits Guides**

**VA-NCA-IS-1, Interments in VA National Cemeteries** provides an overview of burial in national and state VA cemeteries including information on the burials, eligibility requirements, ineligibility, and lists of national cemeteries.

<http://www.cem.va.gov/cem/bbene/vancais1.asp>

**Servicemembers' and Veterans' Group Life Insurance Handbook** provides information on the Servicemembers' Group Life Insurance (SGLI), the Veterans' Group Life Insurance (VGLI), Traumatic Injury Protection under SGLI (TSGLI) and Family SGLI (FSGLI). The handbook provides overviews of these insurance policies; procedures for terminating, reducing, restoring, or requesting coverage; procedures for designating beneficiaries; procedures for filing death claims; and the required forms for each plan.

<http://www.insurance.va.gov/sgliSite/handbook/handbook.htm>

**Your Guide to Survivor Benefits, August 2006**, published by DFAS, provides an overview of the financial entitlements and benefits for family members upon the death of a service member.

<http://www.dfas.mil/retiredpay/survivorbenefits/Your-Guide-to-Survivor-Benefits.pdf>

**A Survivor's Guide to Benefits: Taking Care of Our Own, 28 July 2008**, published by the DoD, provides information on casualty assistance officers, funeral and memorial services, financial matters, and additional resources for family members of deceased service members.

[https://cs.mhf.dod.mil/content/day/mhf/QOL-Library/Project%20Documents/MilitaryHOMEFRONT/Service%20Providers/Casualty%20Assistance/Survivors%20Guide.pdf?current\\_id=20.40.500.93.500.570.0.0.0](https://cs.mhf.dod.mil/content/day/mhf/QOL-Library/Project%20Documents/MilitaryHOMEFRONT/Service%20Providers/Casualty%20Assistance/Survivors%20Guide.pdf?current_id=20.40.500.93.500.570.0.0.0)

**VA Pamphlet 22-73-3, Dependents' Educational Assistance Program (DEA), January 2005** provides an overview of the benefit and information on eligibility requirements, allowable training, receiving payments, other important information, and where to go for additional assistance.

[http://www.gibill.va.gov/pamphlets/CH35/CH35\\_Pamphlet.pdf](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet.pdf)

**Social Security Survivors Benefits**, published by the Social Security Administration, provides an overview of social security survivor benefits.

<http://www.ssa.gov/pubs/10084.pdf>