



## **Taking Care of America's Armed Force Families**



**Department of Defense**

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### **Notice to all users of this guide:**

**At the time of publication, the information in this booklet is current and accurate. It is important to remember that many of these benefits and policies are governed by public law. Consequently, changes to many programs are continuous and new benefits, as well as existing ones, are added or updated regularly to improve benefits for all service personnel. Many web links have been provided in this publication to allow you to have direct access to the most current program details.**

## **A Guide for National Guard and Reserve Families**

Since September 11<sup>th</sup> 2001, the Global War on Terrorism and its many subsequent operations have altered our lives and challenged our abilities to cope with the uncertainties of local, regional and overseas deployments. If you have a husband, wife, father, mother, son, daughter, brother or sister serving in the National Guard or Reserve, this booklet has been designed with *you* in mind. Whether your loved one is supporting a military operation overseas, performing security or other duty in a local or regional location, or performing training at the local armory or reserve center, you may face many challenges during these periods of active military service. Because of the geographic dispersion of many Guard and Reserve families, it is often more difficult to obtain information about benefits and in some cases to use them. It also may be more difficult to access various support services that are normally available at active duty installations. Although primarily designated to answer the questions a spouse may have, this guide provides a valuable resource to *all* family members who may have questions about these entitlements and benefits or simply need to know who to contact for assistance.

***Knowing your benefits and how to access them is the most critical element of Family Readiness.***

This 7<sup>th</sup> edition of the "Guide" is updated to include recent changes in law and policy so you have the most current information on military benefits and privileges. This guide identifies eligibility requirements associated with some of these benefits and, most importantly, informs where you can get assistance when you have specific questions and problems.

***Family Readiness requires detailed and comprehensive planning.***

Tools such as the Internet and toll-free phone numbers have allowed us to make many advances to receive valuable information, but the unit chain of command must be utilized whenever possible. We continuously assess how to improve family support and this Guide is just another tool to achieve family readiness. Our mission is to provide the assistance you need, when you need it. The OSD family readiness site is:

<http://www.defenselink.mil/ra/familyreadiness.html>

## **Identification Cards for Military Family Members**

In order to access military service benefits or privileges, service members and their family members must have a Uniformed Services Identification (ID) Card. These ID cards are **issued at uniformed service personnel offices** after the service member's personal information has been entered into the Defense Enrollment Eligibility Reporting System (DEERS). *Because a photo is required, family members and eligible dependents must report to the ID card facility in order to be issued the appropriate ID card.* Normally, Guard and Reserve family members and other dependents receive a DD Form 1173-1, the Department of Defense (DoD) Guard and Reserve Dependent ID Card (red). These cards do not authorize eligibility for medical benefits in and of themselves, but they may assist Guard and Reserve family members in accessing these benefits *when accompanied by a copy of the service member's orders to active duty.*

When the service member is called to **active duty for 31 days or more**, part of the processing for entry on active duty should be the completion of a DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment for each eligible family member and legal dependent. This application, along with surrender of the DD Form 1173-1, will allow family members and dependents to receive the DD Form 1173 (tan card). This card is needed to gain access to medical benefits and continued access to commissary, exchange, MWR benefits and other privileges.

**Note: Once registered in DEERS it is important to keep your DEERS records updated when personal eligibility information changes. This includes changes in military career status; addresses; and family status (marriage, divorce, birth, and adoption). Remember: This is your responsibility.**

To update DEERS information, you may call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552 or for the Deaf (TTY/TDD): 1-866-363-2883. Hours of Operation: Monday through Friday, 6 a.m. to 3:30 p.m. (Pacific Time), except Federal holidays. Or you may visit:

<http://www.tricare.osd.mil/deers/update-info.cfm> or  
<https://www.dmdc.osd.mil/appj/sites/index.jsp>

To locate the nearest ID card facility visit:

<http://www.dmdc.osd.mil/rsl/owa/home>

### **Common Access Card – Smart Military ID Cards**

The Department of Defense (DoD) has implemented smart card technology in a Department-wide Common Access Card (CAC). This card is a credit card size token / credential with one or more embedded memory and/or microprocessor circuit chips. The CAC contains a linear barcode, two-dimensional barcode, magnetic stripe, color digital photograph, and printed text. The CAC is the standard identification card for active duty military personnel, Selected Reserve, DoD civilian employees and eligible contractor personnel. It is also the principal card used to enable physical access to buildings and controlled spaces and for access to Defense computer networks and systems. A cryptographic co-processor enables it to serve as a token for Public Key Infrastructure (PKI) identity, e-mail, and encryption certificates. For the most current information on the CAC see:

<http://www.dmdc.osd.mil/smartcard/owa/ShowPage?p=index/>

### **Medical Benefits for Family Members**

Depending on your duty status, your family members may be eligible for TRICARE. TRICARE is the Department of Defense managed health care program for eligible beneficiaries and is a vital part of the Military Health System. TRICARE blends the military direct care system with the civilian health care system.



**Note:** The Department of Defense recognizes that choosing a health plan is a very personal decision. Members should consult with their spouse and review their civilian employer / other health insurance plan to determine their health care options.

### **When is my family eligible for TRICARE?**

#### **Pre-activation**

**When in support of a contingency operation**, eligibility for TRICARE coverage begins when the member is notified of an impending active duty mobilization or 90 days prior to the member reporting for active duty, *whichever is later*. TRICARE coverage will continue until the member is released from active

The following events trigger family member eligibility:

- The Reserve component member is serving on active duty under orders that specify a period of more than 30 consecutive days
- The Reserve component member is medically retired due to a service-connected injury, illness or disease incurred or aggravated in the line of duty
- The Reserve component member completes 20 years of qualifying service, reaches age 60, and starts receiving retired pay
- The Reserve component member dies on active duty or as a result of a medical condition incurred or aggravated while on active duty
- If the Reserve component member is ordered to active duty in support of a **contingency operation** for more than 30 consecutive days, family members are covered under TRICARE for additional periods( up to 90 days before member reports to active duty and up to 180 days following release from active duty).

### Who is eligible?

- Spouse
- Unmarried children up to age 21. (Coverage continues for unmarried children up to the age of 23 as long as they are a full-time student.)
- A child of any age with severe physical or mental handicap
- Dependent parents may also be entitled care at a Military Treatment facility (MTF) through enrollment in TRICARE PLUS only. (Based on space/resource availability.)

For more eligibility details view the TRICARE handbook (Browse subject: Who's eligible for TRICARE) :

[www.tricare.osd.mil/tricarehandbook/](http://www.tricare.osd.mil/tricarehandbook/)

### What if my family already has health insurance?

Family members are eligible for TRICARE coverage even if they have other health insurance (OHI) or have medical coverage for accidental injuries under their automobile insurance policy. TRICARE will be the secondary payer to all civilian health benefits and insurance plans and it will cover allowable charges after their OHI pays their portion of the bill. After receiving care, a claim must be filed with the OHI before TRICARE will pay. You should inform your regional contractor and health care provider if your family members have OHI so benefits can be coordinated and there is no delay in the payment of a claim.

### How do I enroll my family?

Family Members **must be enrolled in DEERS and have a uniformed service ID card** to receive TRICARE benefits (page 3). DEERS enrollment will automatically allow beneficiaries with an ID card to access TRICARE Standard. **To join TRICARE enrollment programs (Prime, Prime Remote), you must contact a TRICARE Service Center by phone or submit a separate enrollment application online.** You may call 1-888-363-2273 or enroll online at:

<http://www.tricareonline.com>

### What are the TRICARE plan options and benefits?

**Guard/Reserve members on active duty and National Guard members on full-time National Guard duty.**

Members are covered by either TRICARE Prime or TRICARE Prime Remote (TPR). Active duty orders in excess of 30 days and enrollment is required to access these options.

#### TRICARE Prime

- No health care costs for active duty members
- Priority care at all MTFs
- Enrollment required when members live and work within 50 miles or 1 hour drive from nearest MTF

### **TRICARE Prime Remote**

- No health care costs for active duty members
- May access primary care from a non-network provider if TRICARE network providers are not available
- Enrollment required when members live and work in remote areas, usually greater than 50 miles or 1 hour drive from nearest MTF

Benefits include:

- No annual enrollment fees, no deductibles and no co-payments for authorized medical care and prescriptions
- Preventive care and more

### **Families of Guard/Reserve members on active duty for more than 30 days (or full-time National Guard duty)**

Family members of activated Guard/Reserve personnel are also eligible for care on a space available basis at any Military Treatment Facility (MTF). Availability is based on capacity and capability, both of which may be limited. When MTF-only care is not available or not desired, active duty family members may choose between TRICARE Prime and TRICARE Prime Remote (TPR) or they may elect coverage under TRICARE Extra or TRICARE Standard, which are cost-sharing plans that offer some other flexible options.

**Note: These programs have certain application constraints.** If your application is received after the 20th day of a given month, your Prime / Prime Remote enrollment will be effective the first day of the second month after your application is received. (For example, applications received on or before May 20, will have an enrollment effective date of June 1. Applications received after May 20, will have an enrollment effective date of July 1.)

### **TRICARE Standard (Fee-for-Service type option)**

- Annual deductibles and 20% cost-share of allowed charges apply
- Beneficiaries may seek care from any TRICARE-authorized provider\*
- Largest out-of-pocket expense

The advantage of this choice is the freedom to seek care from any TRICARE-authorized provider\*.

**\*If the provider is a non-participating provider, you may be required to pay up to 15% above the allowable charges and you may be required to file your own claim**

### **TRICARE Extra (Preferred Provider type option)**

- Annual deductibles and 15% cost-share of allowed charges apply
- Beneficiaries' care limited to contracted TRICARE network providers
- Not available overseas

The advantage of this choice is the discounted cost-shares with no claims to file.

### **TRICARE Prime (HMO type option)**

- No enrollment fees, no deductibles and no co-payments for authorized health care in the TRICARE provider network. Point of Service (POS) charges apply for care received without a referral
- Beneficiaries may use MTF network or TRICARE network providers
- Care provided by a Primary Care Manager (PCM) who may refer beneficiaries for specialty care

The advantage of this choice is the lowest out-of-pocket costs and it is portable; TRICARE Prime moves with you.

### **TRICARE Prime Remote for Active Duty Family Members (TPRADFM)**

- No enrollment fees, no deductibles and no co-payments for authorized health care. Point of Service (POS) charges apply for care received without a referral
- Beneficiaries may seek care from TRICARE network or non-network providers

- Sponsor must also be enrolled in TPR and family member(s) must live with sponsor at the time the member is ordered to active duty and the residential mailing addresses in DEERS are the same
- Available when member and family live greater than 50 miles or 1 hour drive from the nearest MTF
- **Not available with TAMP Benefits (see deactivation below)**

The advantage of this choice is that it provides local health care options for families in remote areas.

#### **Uniformed Services Health Plan (USFHP)**

Active duty family members may also be able to enroll in USFHP provided they live within select regions within the continental United States. For more information on this particular plan call 1-800-74-USFHP (1-800-748-7347) or visit:

<http://www.usfamilyhealthplan.org>

**Note: As indicated previously, if National Guard or Reserve families are covered by another health plan, TRICARE is the second payer. For more specific details on these options, consult the TRICARE Smart site for a brochure:**

<http://www.tricare.osd.mil/tricaresmart/default.aspx>

#### **Deactivation from active duty service in support of a contingency operation**

Under the Transitional Assistance Management Program (TAMP), family members receive TRICARE coverage for 180 days after the member is released from active duty. Benefits received under TAMP are the same as when the member was on active duty. The following members are eligible for participation in TAMP:

- Members involuntarily separated from active duty
- Reserve component (RC) members separated from active duty after being ordered into active service in support of a contingency operation for a period for more than 30 days
- Members separated from active duty after being involuntarily retained in support of a contingency operation
- Members separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
- The member's service personnel office is responsible for ensuring the member's eligibility is recorded in DEERS

#### **After TAMP**

Reserve component members who served on active duty in support of a **contingency operation** have the opportunity to purchase military health care through either the TRICARE Reserve Select or the Continued Health Care Benefits Program (CHCBP) for themselves and their family. Specific details are outlined below.

#### **What is TRICARE Reserve Select?**

On April 26, 2005, the Department of Defense implemented TRICARE Reserve Select (TRS), a premium-based health care plan available for purchase by certain eligible members of the National Guard and Reserve who have served on active duty in support of a **contingency operation** on or after September 11, 2001. TRS will provide comprehensive health care coverage similar to TRICARE Standard and Extra for members and covered family members.

#### **Enrollment**

- May enroll in TRS for one year for every 90 days of qualifying continuous active duty
- Must *enter into a service agreement prior to release from active duty* to serve in the Selected Reserve for *each whole year* of desired TRS Coverage
- Must complete and submit TRS enrollment form with a one-month premium payment 30 days prior to the last day of TAMP

- Once coverage period ends, may not re-enroll *unless* the member is once again ordered to active duty and re-qualifies for a new period of TRS coverage
- Some members with less than 90 days may be eligible to purchase one year of coverage, if their service was cut short due to an illness, injury or disease incurred or aggravated while deployed on active duty

#### Coverage

- Begins the first day after TAMP coverage ends or when service agreement has been executed, whichever is later
- A monthly premium fee is required
- Benefit includes:
  - TRICARE Standard/Extra
  - MTF space-available care only
  - MTF pharmacy, mail-order pharmacy, network and non-network pharmacy programs

Note: Does not include: TRICARE Prime, TRICARE Prime Remote or TRPADFM

**Note: There are only two coverage options:**

1. **Member only or**
2. **Member and Family**

**Note: Coverage may only be altered due to a qualifying life event (marriage, birth of a child, etc.).**

**For the most current TRS literature visit:**

<http://www.tricare.osd.mil/reserve/reserveselect/TRS-materials.cfm>

#### What is the Continued Health Care Benefits Program?

Reserve component (RC) members may be eligible for the Continued Health Care Benefits Program (CHCBP) for up to 18 months following release from active duty or the end of their TAMP period. This benefit is a premium-based program *similar* to TRICARE Standard, but not part of TRICARE. Those members who have elected not to participate in the TRS program may wish to consider CHCBP for health care coverage. Members must enroll in CHCBP within **60 Days** after loss of TAMP eligibility. For details, go to:

<http://www.tricare.osd.mil/chcbp/default.cfm>

**Important! It is recommended that you carefully consider your personal situation regarding health insurance. It is advisable to explore your health care options with your employer before making a decision.** You may also have some protections under USERRA (see page 18) regarding health care. However, these protections are of *limited duration* and may affect your health coverage reinstatement at the end of TAMP Coverage or selected TRS coverage. For more information, view:

[http://www.roa.org/home/law\\_review\\_10.asp](http://www.roa.org/home/law_review_10.asp)



## TRICARE REGIONS

There are three TRICARE regions within the United States; each led by a Regional Director. These regions are responsible for all enrolled TRICARE beneficiaries within their boundaries. The toll-free contact number will connect you to that region's call center.



Additional TRICARE contact references:

### TRICARE CONUS

Eligibility (DEERS)	1-800-538-9552
TRICARE Prime Remote	1-888-363-2273
Mail-Order Pharmacy	1-866-363-8667
TRICARE Dental Plan	1-800-866-8499

### TRICARE Overseas

Pacific	011- 81-611-743-2036
Europe	0049-6302-67-7433

Visit: [www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil)

Canada/Latin America	1-706-787-2424
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Visit: <http://tricare15.army.mil>

Puerto Rico and Virgin Islands	1-888-777-8343
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## Dental Health Benefits for Family Members

The Department of Defense (DoD) sponsors the TRICARE Dental Program (TDP), through the TRICARE Management Activity (TMA) and United Concordia Companies, Inc. (UCCI). This is a comprehensive, voluntary dental insurance program available to eligible family members of:

- Active Duty Members
- Selected Reserve (SELRES) Members
- Individual Ready Reserve (IRR) Members

TRICARE dental provides an alternative to dental care at a military facility. The monthly premiums, covered services, and cost of co-payments for treatment are specified in the plan's benefit guide. To view the guide, visit:

[www.tricare.osd.mil/dental/default.cfm](http://www.tricare.osd.mil/dental/default.cfm)

## Eligibility Details for TDP

- Eligibility is based on the service member's military personnel information in DEERS
- Active duty members themselves receive dental care only from military dental treatment facilities. Reservists who are ordered to active duty for a period of more than 30 consecutive days or in a pre-activation status have the same dental coverage as active duty service members.

- Members must have at least 12 months remaining on their service commitment at the time they or their families enroll. Upon enrollment, all enrollees are locked in for a twelve-month period (with certain exceptions, such as loss of DEERS eligibility because of divorce, marriage of a child, etc.). The 12-month enrollment commitment is waived for families of Reservists called to active duty for contingency operations, if they apply for TDP within 30 days of entry to active duty. After 12 months, enrollment continues on a month-to-month basis.

The first month's premium is due upon enrollment. The premium amount is shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or, in some cases, may be billed directly to the member by UCCI. **The member must contact UCCI to disenroll from the TDP.** For more information about dental benefits visit:

<http://www.tricare.osd.mil/reserve/dental.cfm>

**Note: Former spouses, parents, parents-in-law, disabled veterans, foreign military personnel and uniformed service retirees and their families are not eligible for the TDP.**

### Enrollment

Enrollment can be for member only, family only, or both the member and the family. Depending on the member's status, enrollment fees may be under a shared premium cost plan with the government or a full premium cost plan with no cost sharing with the government.

If you want to enroll in the TDP, contact the nearest TRICARE Service Center, a military dental treatment facility, or a uniformed services personnel office. Enrollment in the TDP is handled by United Concordia Companies Inc. (UCCI), the TDP contract administrator. The enrollment application must be received by UCCI no later than the 20th day of the month for coverage to begin on the first day of the next month. If UCCI receives the application after the 20th day of the month, coverage may not begin until the first day of the second month. Incorrect eligibility information in DEERS will cause applications to be denied. Enrollment/change applications are available by calling UCCI at 1-888-622-2256 or online at:

<http://www.ucci.com/was/uccweb/home.jsp>

### What Happens When Member is Ordered to Active Duty?

#### The Service Member

A member who is enrolled in TDP *before* being ordered to active duty will be disenrolled from TDP and provided care through the military dental care system.

#### The Family

If the family is already enrolled in TDP when the member is ordered to active duty, enrollment for the family will continue but the premium will be reduced to active duty family rates (see Shared Premium Plan below).

If the family is NOT enrolled in TDP when the member is ordered to active duty ***other than for a contingency operation***, they may enroll in TDP provided the member has 12 months remaining on his or her service commitment. Once enrolled, the family must remain enrolled in the program for 12 months.

If the family is NOT enrolled in TDP when the member is ordered to active duty ***in support of a contingency operation***, the family may enroll in the program. If the family enrolls in TDP after the member is alerted for activation and before the member completes the first 30 days of active duty, a 12-month lock-in period does NOT apply.

### What are the TRICARE Dental Plan details?

#### There are two basic plan formats

##### Shared premium plan with the government

The government shares 60% of the monthly premium for families enrolled in TDP when Selected Re-

serve and certain IRR members *serve on active duty more than 30 days*.

### **Full-premium cost plan**

Enrollment in the full premium cost plan is available to members of the Selected Reserve or certain Individual Ready Reserve and their family members when the Guardsman or Reservist is *not on active duty for more than 30 days*. The government does not share in the premium payments; these payments are the responsibility of the service member.

### **Covered Services**

- The TDP provides 100 percent coverage for diagnostic, emergency and preventive services, with the exception of sealants. Sealants are covered at the 80 percent level with a 20 percent cost-share paid by the beneficiary.
- The TDP also covers the following services with a member cost-share: fillings, root canals, crowns, extractions, orthodontics and periodontics, among other services
- The benefit package includes general anesthesia coverage at a cost share when provided in connection with a covered benefit. Dentists or other professional providers must be licensed and approved to provide anesthesia in the state where the service is rendered.

Maximum annual benefit coverage is **\$1,200** for all routine dental care. The maximum lifetime orthodontic benefit coverage is **\$1,500**.

**NOTE:** Enlisted members in pay grades E-1 to E-4 have reduced cost shares for certain procedures.

### **Dental Providers**

The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist; however the member may incur additional fees if services are received from an out-of-network provider.

### **Uniformed Services Dental Treatment Facility (DTF):**

Members on active duty receive dental care at a DTF. However, dental care is subject to the availability of dental care providers and resources. Family members of a service member who is on active duty for a period of more than 30 consecutive days are also eligible for dental care in a uniformed service DTF, however, access to DTF dental care is subject to the availability of space and facilities and the capabilities of the dental staff. DTF resources are extremely limited and it is highly unlikely eligible family members will receive dental care at these facilities.

### **Civilian Employer Dental Plan**

You may maintain coverage under both your civilian employer provided dental benefit plan as well as the TRICARE Dental Program. For more information, see the subsection that discusses health care in the **civilian job protection** section under USERRA Features on page 18.

### **Following Released From Active Duty**

*If the service member was serving in support of a contingency operation and the family was not enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be disenrolled upon the member's release from active duty.*

*If the service member was serving in support of a contingency operation and the family was enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be disenrolled upon the member's release from active duty. If you want to continue TDP coverage, you must re-enroll in the program.*

*If the service member was NOT serving in support of a contingency operation and the family was en-*

rolled in TDP prior to the member receiving orders to active duty, the family will automatically be continued in the TDP program upon the member's release from active duty.

**NOTE: The TDP active duty family benefit is not included in the Transitional Assistance Management Program (TAMP).**

For further details please contact the UCCI Customer Service Department at 1-800-332-0366 or visit the websites:

<http://www.ucci.com/was/uccweb/tdp/tdp.jsp>  
<http://www.tricare.osd.mil/dental/default.cfm>

For the Dental Benefits booklet choose Benefits Information link:

<http://www.ucci.com/was/uccweb/tdp/tdp.jsp>

**A final note on all TRICARE benefits**

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. **Changes to TRICARE programs are continuous and new benefits, as well as changes to existing ones, are added regularly to update and improve benefits.**

Once again, for the most recent TRICARE Information, visit <http://www.tricare.osd.mil>.

**Legal Assistance**

The Servicemembers Civil Relief Act (SCRA) provides protection to anyone entering or called to active duty in the Armed Forces. Members of the National Guard and Reserve are covered by SCRA when in active federal service and while the serving on active duty.

The SCRA covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, interest rate limits on pre-service consumer debt and mortgage loans, mortgage foreclosure, civil judicial proceedings, and income tax payments. **One of the most widely known benefits under the SCRA is the ability to reduce pre-service consumer debt and mortgage interest rates to 6% if military service materially affects your ability to make payments.** If you believe being called to active military service will impact your ability to meet financial obligations, please contact the nearest legal assistance office through the links listed below to determine if the SCRA offers you protection.



**NOTE: If you are eligible for relief under the SCRA, it is *your* responsibility to inform creditors as soon as possible to inform them of your circumstances. Many businesses and agencies have no way of knowing the duty status and/or special circumstances of their clients unless they are so informed.**

All military services have legal assistance offices available to assist military families with legal problems while member is on active duty. Typical legal services involve wills, powers of attorney, child support, family matters, contractual disputes and more. Although legal assistance officers cannot represent family members in court, they can negotiate on your behalf. Generally, the military services offer limited legal assistance to Guard and Reserve members during inactive duty training periods to prepare legal documents needed in the event of an involuntary call to active duty such as wills and powers of attorney. Each military service has specific regulations regarding the extent of legal assistance they provide. To find the nearest military legal office, visit the following service specific websites:

<b>Air Force</b>	<a href="http://hqja.jag.af.mil/">http://hqja.jag.af.mil/</a>
<b>Army</b>	<a href="http://www.jagcnet.army.mil/legal">http://www.jagcnet.army.mil/legal</a>
<b>Coast Guard</b>	<a href="http://www.uscg.mil/legal/index.htm">http://www.uscg.mil/legal/index.htm</a>
<b>Navy and Marines</b>	<a href="http://www.jag.navy.mil/">http://www.jag.navy.mil/</a>

### **Military Pay and Allowances**

Pay, allowances, benefits and entitlements depend, all or in part, on member's rank, length of service, dependent status, and duty status.

#### **Basic Pay**

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month – the 15<sup>th</sup> and 30<sup>th</sup>. The rate of pay is based on the member's rank/ pay grade and years of service. Current pay and allowance tables can be found at:

<http://dod.mil/militarypay/>  
<https://mypay.dfas.mil/mypay.aspx>

#### **Inactive Duty Training (IDT) Pay**

This is commonly referred to as "drill pay." The amount earned for each drill equals 1/30<sup>th</sup> of the monthly basic pay rate for the member's rank and years of service. The current IDT pay chart can be found at:

<http://dod.mil/militarypay/>

#### **Incentive and Special Pay**

In addition to basic pay or IDT pay, many National Guard or Reserve members are eligible for additional special pays for a wide variety of special skills or duties. A member who meets the eligibility requirements for an incentive or special pay is entitled to this pay in addition to basic pay or IDT pay (if payment is authorized by law when a member performs IDT). Some examples of these incentive or special pays include pay for duty associated with aviation, diving, hazardous duty, hostile fire and imminent danger, air weapons control, sea duty, submarine duty, and healthcare professions. Your finance office can provide more information.

#### **Allowances**

##### **Basic Allowance for Subsistence (BAS)**

This allowance is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS, and it is not subject to income tax. The BAS rates can be found at:

<http://dod.mil/militarypay/>

##### **Basic Allowance for Housing (BAH)**

This allowance is intended to compensate for the cost of housing while the member serves on active duty. This allowance is paid according to the member's rank, dependent status (with or without dependents) and, in some cases, location of the duty station. Members performing IDT are not entitled to a housing allowance. However, the Member's unit may provide lodging in kind when government quarters are not available.

For housing allowance rates visit:

<http://www.dtic.mil/perdiem/bah.html>  
<http://www.dtic.mil/perdiem/2004-bah2.pdf>

### **Direct Deposit of Pay and Allowances**

With few exceptions, all pay and allowances are delivered to the member's chosen financial account via electronic funds transfer. This is handled through the unit's Finance Office.

### **Withholdings**

Federal income and social security taxes are automatically withheld. State taxes are withheld from members' pay if the state has such an agreement with the U.S. Treasury. If you serve in a combat zone or certain other designated regions, your earnings may be excluded from taxable income. Certain limitations may apply, so for specific details visit:

<http://www.defenselink.mil/militarypay/pay/tax/index.html>

### **Life Insurance**

#### **Servicemembers' Group Life Insurance (SGLI)**

Members assigned to a unit or position in which IDT and active duty may be required may elect to enroll in SGLI. This coverage remains in effect at all times, regardless of duty status. Eligible members automatically receive the maximum coverage of \$400,000 at a monthly charge of \$26.00 which is automatically deducted from the member's pay. Members must request in writing to receive less than the maximum amount (\$.065 per \$1,000 of coverage), or to not participate at all.

**Note: For the most current details visit:**

<http://www.insurance.va.gov/index.htm>

#### **Family Servicemembers' Group Life Insurance (FSGLI)**

Life insurance for spouses and dependent children is also available to members. Spouse coverage may be purchased in increments of \$10,000 up to a maximum of \$100,000. However, spouse coverage cannot exceed the level of the member's SGLI coverage. Each dependent child of eligible members will *automatically* be insured for \$10,000, regardless of whether the spouse is covered. Children are covered to age 18, or up to age 23 if the child is attending a recognized educational institution. \$10,000 coverage for children is at no cost to the member and cannot be changed nor denied. Visit:

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

### **Travel on Military Aircraft**

#### **Space-Available Travel (Space-A)**

Dependents of a Reserve component member may travel space-available outside the continental United States and from the continental United States to locations outside the continental United States when the service member is on active duty and when the dependents are accompanied by the member while on a leave status.\*



### **Space-Required Travel to and from Inactive Duty Training**

A member of a Reserve component who performs inactive duty training (IDT) at a location outside the continental United States (OCONUS) is authorized to travel in a space-required status on aircraft of the Armed Forces between the member's home and the location of the training. RC members are also authorized to travel on DoD aircraft worldwide in a space required status from their home to their authorized IDT assembly, when performing IDT training (CONUS to OCONUS or OCONUS to CONUS).

**\*In accordance with DoD Directive 4515-13R, chapter 6. To view the regulation, visit:**

<http://www.dtic.mil/whs/directives/corres/html/451513r.htm>

**NOTE: Reserve component members traveling space-required must ensure that they have in their possession an ID card and all other appropriate documentation required for entry into a foreign country (military orders, passport, visa, etc.)**

- Space-required travel on DoD aircraft from an approved departure point to the location of IDT CONUS/OCONUS and return is non-chargeable. This does not apply to travel on active duty status (e.g., active duty training, annual training, duty for special work, temporary tours of active duty, man days, etc.).
- The following forms may serve as authorization for such travel: AF Form 40A, ARCOM Form 140-1R, NAVRES 570/22 or NGB 105-S. An approved alternate procedure for travel will be by letter of authorization to be used in lieu of the prescribed form.
- Reserve Component members traveling space-required to and from IDTCONUS/OCONUS will be required to pay a "head tax" and any applicable federal inspection service fees, meal charges, and excess baggage fees at the air terminal, prior to departure.

**For the most comprehensive and up-to-date information on SPACE-A Travel visit the Air Mobility Command websites:**

<http://public.amc.af.mil/Library/SPACEA/spacea.htm>

<http://www.transcom.mil>

**NOTE: It is highly recommended that you phone the military base operations terminal in advance to obtain the latest and most accurate flight information for your travel plans.**

### **City Pairs Program (Commercial Airfare)**

This program is for member travel only. Commercial travel at the City Pairs Rate is authorized to and from an IDT location. Guard and Reserve personnel are now eligible for participation in the "City Pairs" contract between GSA and the airlines. It is the legal basis for government rate airfares for federal employees. Reservists traveling to IDT (drill) are not entitled to reimbursement for travel. RC members performing IDT OCONUS, who are unable to obtain space-required travel may use the GSA contract city pair program at their own expense. Contact the local transportation office for assistance. Written approval is also required for use of the GSA city pair program fares and the member must have a government-sponsored travel card to utilize the program. Requirements, conditions, and restrictions are found in DoDI 4515.16. For more information, visit:

[www.fss.gsa.gov/citypairs](http://www.fss.gsa.gov/citypairs)

### **Commissary, Exchange, and Morale, Welfare and Recreation (MWR) Benefits**

#### **Commissary**

Commissaries are supermarkets usually located on military installations and are administered by the Defense Commissary Agency (DeCA). The commissary sells food, sundries and cleaning products for cost plus a 5% surcharge. Guard and Reserve members are authorized unlimited access to commissary stores in the United States, Guam and Puerto Rico.

Overseas shopping privileges are determined by Status of the Forces Agreements and differ by country. Please contact the overseas installation ID card office in the country where you will be visiting/living to

determine your commissary privileges. Unlimited commissary shopping privileges are authorized for:

- Members of the Ready Reserve (Including members of the Selected Reserve, IRR, and Inactive National Guard) and members of the retired Reserve who possess the appropriate Department of Defense Military ID card.
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a Department of Defense Retired Military ID card issued by the Uniformed Service and those possessing a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card.
- Dependents of the members described above who possess a Department of Defense Family Member ID card issued by the Uniformed Service.



### Commissary access requires a Military Identification Card

For more information, go to: <http://www.commissaries.com>

### Exchange

Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store. Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange (even online). **A military ID card is required for ALL exchange services. You may visit the Exchange Website at:**

[www.aafes.com](http://www.aafes.com)  
[www.cg-exchange.com/](http://www.cg-exchange.com/)

### Child Care



Reservists on active duty or performing inactive duty training are eligible patrons of DoD Child Development Programs (CDP). DoD has child development programs at over 300 locations with approximately 800 child development centers and 9,000 family child care homes. Most of these are located on or near military installations or where there is a significant density of military personnel and eligible civilian DoD



personnel. Full day, part day and hourly care are available at these locations. Care is provided to newborn through age twelve children. Each installation commander and Defense Agency Director is required to establish a priority system under which access to CDPs is determined.

**DoD child care is not an entitlement.** DoD believes child care is a work force issue and priority for child care is given to working families, but even for these families, military child care is not always available. The demand is high and *spaces are limited*. If you are in need of assistance with child care, you should contact your unit, command family support group or family support point of contact for information on your available options. Operation Child Care is another option for families in search of quality assistance. Visit:

[www.childcareaware.org/en](http://www.childcareaware.org/en)

### **Morale, Welfare and Recreation (MWR)**

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers; youth services activities and recreation membership clubs. Occasionally, local MWR facilities may offer significant discounts on popular local and national family attractions. In most instances, Guard and Reserve members and their dependents are eligible to use all facilities on the same basis as active duty personnel.

Local installation and facility commanders do have the authority to establish priorities for MWR activities that are in high demand and unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up to date information and details:

<b>Air Force</b>	<a href="http://www-p.afsv.af.mil/default.htm/">http://www-p.afsv.af.mil/default.htm/</a>
<b>Army</b>	<a href="http://www.armymwr.com/">http://www.armymwr.com/</a>
<b>Coast Guard</b>	<a href="http://www.uscg.mil/mwr/">http://www.uscg.mil/mwr/</a>
<b>Navy</b>	<a href="http://www.mwr.navy.mil/">http://www.mwr.navy.mil/</a>
<b>Marine Corps</b>	<a href="http://www.usmc-mccs.org/">http://www.usmc-mccs.org/</a>

### **Military Aid Societies/ Emergency Financial Assistance**

If your family has a serious financial problem that needs immediate attention, where can you turn? Every branch of the service is dedicated to taking care of their own members. Through the contributions of fellow members, these aid societies are able to offer real relief to military families in need. (Certain eligibility guidelines may apply.) The American Red Cross may also provide helpful information. (See the American Red Cross section). The Red Cross collaborates with Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, automobile repair, or urgent health and welfare needs such as food and shelter. For more details on assistance visit the following sites:

Armed Forces Relief Trust:	<a href="http://www.afrtrust.org">http://www.afrtrust.org</a>
Army Emergency Relief:	<a href="http://www.aerhq.org">http://www.aerhq.org</a>
Navy-Marine Corps Relief Society:	<a href="http://www.nmcrs.org">http://www.nmcrs.org</a>
Air Force Aid Society:	<a href="http://www.afas.org">http://www.afas.org</a>
Coast Guard Mutual Assistance:	<a href="http://www.cgmahq.org">http://www.cgmahq.org</a>

### **American Red Cross Armed Forces Emergency Services**

When military families are not able to communicate directly with each other by telephone or the Internet, the American Red Cross provides a worldwide communications and support network that serves as an important link between the military service members and their families. Services are provided around-the-world on a 24/7 basis. Services are impartial and confidential to all members of the Armed Forces and their families. Services include:

## **Communications**

Keeping military personnel in touch with their families, when they cannot otherwise do so, during emergencies such as a death in the *immediate* family, serious illness of a member of the *immediate* family or with the good news of the birth of a child is a valuable service. Red Cross emergency messages provide military personnel (via their commanders) with fast, reliable information to assist the command in making a validated decision regarding emergency leave, although DoD does not require commanders to have Red Cross verification prior to approving emergency leave.

## **Counseling**

Services are available for Service members who may require information relating to a compassionate reassignment or a discharge.

## **Financial Assistance**

Red Cross coordinates with the military aid societies (Army Emergency Relief, Navy Marine Corps Relief Society, Air Force Aid Society and the Coast Guard Mutual Aid) that provide interest-free loans or grants when urgent personal or family crises arise. This financial aid is used for such things as emergency travel, burial assistance, food, shelter, and car repairs.

## **Information and Referral**

When Red Cross representatives are unable to provide assistance to a service member or family member, they can provide information and referral to an appropriate organization.

**"Get to Know Us, Before You Need Us"** is an outreach program to members of the National Guard, Reserves and Recruiters and their family members to inform community-based military about valuable Red Cross programs and services before they are mobilized.

If there is an emergency, and you are not able to communicate directly via telephone or Internet, and you need to immediately communicate with a member of your immediate family serving on active duty, call the 24/7 Red Cross Call Center at **(877) 272-7337** or a Red Cross representative in your community or military installation.

Access more information about many topics ranging from health concerns to disaster preparedness at the Red Cross Website:

<http://www.redcross.org>

## **Veterans Assistance Benefits**

As a result of active duty service members may also be eligible for benefits under the Veterans Administration (VA). Personnel injured or disabled in the line of duty may qualify for additional assistance under VA care. Activated members may also qualify for educational assistance benefits as well. For details, visit:

[www.va.gov](http://www.va.gov) or  
[www.qibill.va.gov](http://www.qibill.va.gov)

## **Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)**

### **USERRA Features**

**Scope of Coverage:** USERRA provides protection to anyone absent from a position of civilian employment because of uniformed service if:

- 1) Advance written or verbal notice was given to the civilian Employer,
- 2) The cumulative length of absence(s) does not exceed 5 years and
- 3) The person's character of service was not adverse.

## **Civilian Job Rights and Protections**

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. USERRA, is a law which provides a broad range of civilian job protections.

### **Returning to Work**

A service member must report to work or submit an application for reemployment within a specified period based on duration of service. The Period of Service/Return/Apply to Return to Work table below contains the limits specified for returning to work:

**Less than 31 days**            Return no later than the first full regularly scheduled work period on the first full calendar day

**More than 30 days but less than 181 days**    Apply no later than 14 days

**More than 180 days**        Apply no later than 90 days

It is worth noting that failure to report to work or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections. There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances.

For tips to prepare for your deployment, visit:

<http://www.esgr.org/members2/tips.asp>

For a copy of the Layman's Guide to USERRA:

<http://www.dol.gov/vets/whatsnew/userraguide0704.rtf>

### **Health Care Plans**

When you are on active duty, family members may continue under your employer health coverage for up to 18 months. However, unless you notify your employer that you wish to continue coverage, your family coverage could be dropped. If you do not choose to continue coverage under your employer's health plan while you are on active duty, you and any previously covered family members are entitled to be fully reinstated to your previous family health care plan without a waiting period or penalties when you return to work.

### **Pension and Plans**

Employees are to be treated as if no absence in employment occurred and may make up contributions to an employee pension benefit plan. Employers are also required to fund any obligation attributable to the employer of the employee's benefit pension plan.

### **Assistance**

A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (ESGR) for assistance toll free at **1-800-336-4590**. If an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits, an individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor. Visit USERRA resources at:

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

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

<http://www.defenselink.mil/ra/family/toolkit/pdf/b-2-3.pdf>

For a by-state directory of ESGR Regional Contacts:

<http://www.esgr.org/members2/aboutESGR.asp?c=contacts.asp>

### **Military Service Family Readiness Programs**

Every branch of the DoD Armed Forces has made Family Readiness and Support their top priority. It is an honor and privilege to “take care of our own”. There is no reason whatsoever that anyone should hesitate to avail themselves of the many resources to assist you and your family. Every service branch and agency is easily identifiable and accessible on the World-Wide Web, with many toll-free contact numbers for those who do not have internet access.

#### **Readiness Program Links:**

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

<http://www.myarmylifetoo.com>

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

<http://www.usmc-mccs.org/>

<http://www.afcrossroads.com>

<http://www.uscg.mil/reserve/>

### **Military OneSource**

Every Branch of the DoD has a high priority placed on supporting military families. Military OneSource is an organization dedicated to be the premier reference for you to find the answers to practically any question regarding military life. In addition, there are websites devoted to particular aspects of each service branch. Begin your search for the widest array of concerns and interests for all military families using the link

or **call toll-free: 1-800-655-4545**

<http://www.militaryonesource.com>

(User ID = military & Password =onesource)



### **OSD Resources: Useful Websites**

The Office of the Secretary of Defense (OSD) has several excellent resource listings online for your use. At each of the websites below, you will find well organized sources of useful information which will help you help yourself or get in touch with the appropriate person or organization that can best meet your needs, enrich your military family experience and provide valuable insights into work-life problems you may encounter all along the way. If you have a specific issue that this guidebook or our website has not addressed, or if you are unable to resolve an issue through normal assistance channels, please do not hesitate to contact us if you have any questions or have ideas regarding how we can continue to improve our military support services for you and your family. Feedback is welcomed.

The following site is a great place to start for a broad array of US Government, DoD, Military Service, Family Readiness and General Information sites. Simply follow the links.

<https://intranet.oasdra.ds.osd.mil/ra/links.html#osd>

For your convenience, some other important sites are provided:

<http://www.defenselink.mil/ra>  
<http://www.defenselink.mil> See Special Interest Section  
<http://www.militaryhomefront.mil> Deployment Support  
<http://www.commanderspage.dod.mil/>  
<http://www.Military.com/spouse>  
<http://www.Military.com/support>

To access Military Base services information on this website you must have a military ID card and be registered on DEERS:

<https://www.dmdc.osd.mil/app/sites/index.jsp>

### **Additional Resources by Topic**

New Laws, Policies & Initiatives Impacting Service & Family Member

<http://usa4militaryfamilies.dod.mil/>

Deployment Health for Reserves

<http://www.pdhealth.mil/reservist/default.asp>

Deployment Information

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

Grief Support for Line of Duty Deaths

<http://www.taps.org>

Military Spouse Support

<http://www.milspouse.org>

### **Additional Resources by Uniformed Service**

Air Force Reserve:	<a href="http://www.afrc.af.mil">http://www.afrc.af.mil</a>
Air National Guard:	<a href="http://www.ang.af.mil/">http://www.ang.af.mil/</a>
Army Family Liaison home page:	<a href="http://www.aflo.org">http://www.aflo.org</a>
Army Family Team Building:	<a href="http://www.aftb.org">http://www.aftb.org</a>

### **More Useful Websites**

<b>Army Reserve Family Programs</b>	<a href="http://www.arfp.org">http://www.arfp.org</a>
Army National Guard Family:	<a href="http://www.guardfamily.org/">http://www.guardfamily.org/</a>
Army Community Services (ACS) :	<a href="http://www.goacs.org">http://www.goacs.org</a>
Marine Corps Reserve:	<a href="http://www.mfr.usmc.mil/">http://www.mfr.usmc.mil/</a>
National Guard Youth:	<a href="http://www.guardfamilyyouth.org/">http://www.guardfamilyyouth.org/</a>
Naval Reserve:	<a href="http://www.navres.navy.mil/navresfor">http://www.navres.navy.mil/navresfor</a>
Naval Reserve Ombudsman:	<a href="http://www.lifelines.navy.mil/">http://www.lifelines.navy.mil/</a> <i>(click on Reserves)</i>

### **Additional Resources for Families**

National Military Family Association:	<a href="http://www.nmfa.org/">http://www.nmfa.org/</a>
Alliance for Children and Families:	<a href="http://www.alliance1.org">http://www.alliance1.org</a>
<b>Operation: Military Child Care</b>	<a href="http://www.childcareaware.org">http://www.childcareaware.org</a>
<b>Operation: Military Kids</b>	<a href="http://operationmilitarykids.org">http://operationmilitarykids.org</a>