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CATEGORIES OF ARMY EMERGENCY RELIEF ASSISTANCE

- **NONRECEIPT OF PAY/LOST OR STOLEN FUNDS**
 - **No Pay or Partial Pay** – normally given due to DFAS error. Assistance normally not provided when pay is garnished for child support, DPP, IRS because garnishments are normally not unforeseen.
 - **Not a Pay Problem** – Lack of funds is mismanagement, not a pay problem. If assisted, only minimum is given to prevent privation.
 - **Fines, Forfeitures** – AER will not reimburse for forfeitures of pay/allowances as result of UCMJ or non-judicial punishment.
 - **Government Benefits** – AER does not provide assistance to supplement monthly income due to non receipt of other government or non government funds. Assistance must be as an exception to policy and is provided to prevent a specific documented hardship.
 - **Lost or Stolen Money** – AER requires proof that the loss has been reported to local authorities, i.e., copy of police report. Assistance normally provided is for minimum amount to prevent privation and not the total amounts of money reported lost or stolen.
- **MEDICAL AND HOSPITAL EXPENSES** – Limited assistance is provided to help solve short term problems such as paying a patient's reasonable share of covered expenses or assisting with the purchase of special equipment not covered by insurance.
 - **Types of Assistance** – AER does not assist with routine medical bills. AER can assist with prosthetic devices, such as orthopedic shoes, hearing aids, and spectacles. Assistance may be provided when emergency treatment is needed and partial payment or a down payment is required for treatment to be received.
 - **Request Where AER Cannot Assist** – AER does not assist with financing major transplant surgeries and experimental/preventive procedures not covered by TRICARE. AER funds will not be provided for elective medical treatment. AER does not assist with yearly TRICARE enrollment fees, unless a documented hardship exists. AER will also not be used for abortions and no exceptions may be authorized.
 - **Medical Equipment Not Covered by TRICARE** – AER may assist with purchasing required medical equipment not covered by TRICARE such as wheel chairs, respirators, and lift modifications for transport vans if a documented requirement is provided from a doctor.

- ***FUNERAL EXPENSES*** – AER is sensitive to assistance requests for funeral expenses submitted by active duty soldiers who have lost an immediate member of their family, i.e., spouse, child, or dependent parent (ID card holder). Approach and assistance offered varies, depending on the eligibility status of the applicant and the unique circumstances.

DEPENDENT FAMILY MEMBERS OF ACTIVE DUTY

- **Death of Spouse, or Dependent Child** – AER will provide “bridge loans” for the cost of a funeral in these cases. Funeral loans will only be to provide reasonable funds for a modest but dignified funeral based upon current national average cost. Soldiers who are requesting funeral expenses for spouses who elected not to participate in SGLI will be processed on a case-by-case basis.
- **Death of Dependent Parent** – AER will provide a grant up to \$2,500 for the cost of a funeral as these dependents are not provided coverage under SGLI. Total assistance will not exceed \$4,000.
- **Stillborns** – Covered under the DOD FSGLI policy, any AER assistance for stillborns will be provided as a bridge loan. Stillborns less than 20 weeks gestation are not covered under FSGLI so AER will provide a grant up to \$2,500 for the cost of a funeral.
- **When Cost is Unknown** – When a Soldier decides to have the funeral at a location other than the place of death, the total cost of the funeral may not be known. In these cases, a local funeral home may be able to work with the other mortuary to determine the total cost. If not, assistance should be provided for the local cost and travel expense.
- **Travel Cost Associated with the Death of Dependent** – When burial is to be in another location, travel expenses for the family are not included as part of the funeral grant unless extreme hardship exists. In some cases, the Army may pay for shipment of the remains.
- **When a Death Occurs Overseas** – Soldier may be required to pay for the casket and other associated costs before departing the overseas location. Assistance is provided only for the known cost of funeral arrangements. Soldier should seek assistance, **prior** to the funeral, at local ARC or the military relief society nearest where the funeral will be conducted.
- **When Soldier is Not Able to Come into AER Section** – It is acceptable to work the details of a dependent funeral with the Soldier’s Commander, First Sergeant, or supervisor if this helps to minimize emotional stress for the Soldier.

NON-DEPENDENT FAMILY MEMBERS OF ACTIVE DUTY

- **Death of Non-Dependent Family Members** – Requests for funeral assistance for a non-dependent parent, sister, brother, or other extended family member is provided on a very limited basis. Requests for funeral expense of a non-dependent may be considered on a case-by-case basis and, if provided, will be in the form of a loan.

- **Assistance Provided for Modest Funeral** – AER assistance would only be to provide reasonable funds for a modest but dignified funeral. A Soldier should not commit to a high cost funeral with the expectation that AER will provide assistance for the expenses. Assistance for funerals in this category will not exceed \$4,000.
- **Costs Should Be Shared** – If there are other family members, it is expected the Soldier’s surviving family members will share in expenses. Assistance will be provided only for the Soldier’s fair share.

FUNERAL EXPENSES FOR RETIREES/WIDOWS

- **Funeral Policy** – AER policy is that retired Soldiers, their dependents, or survivors should anticipate funeral expenses. There should be no expectation that AER will provide financial assistance for these burials.
- **Unique Circumstances** – Unique situations where AER will assist in paying all or part of the funeral for a retiree must be referred to HQAER. Assistance may be provided for these unique cases only when it has been documented that the retiree’s estate or family members do not have sufficient funds to cover the cost of burial. AER does not assist with unpaid funeral bills.
- **EMERGENCY TRAVEL EXPENSES** – *AER provides funding for unforeseen required travel that is the result of emergencies or other unique circumstances. When authorizing assistance for travel, assistance normally will be provided for only those persons necessary to resolve the situation.*
 - In time sensitive situations a budget is not required to be completed prior to travel. Assistance should be provided as a loan with the understanding that a complete budget review will be done upon the Soldier’s return to his/her duty station.
 - Soldiers who obtain financial assistance from family members, friends, or other financial institutions to meet an emergency may not request AER assistance for the purpose of reimbursement.
- **EMERGENCY/NON-EMERGENCY LEAVE**
 - **ARC Verification** - AER assistance is authorized for emergency travel when a Soldier is granted emergency leave IAW Para 6-1, AR 600-8-10. ARC verification of an emergency is not a requirement for AER assistance.
 - **Ordinary Leave Under Other Situations** – There are many instances where, in the Soldier’s opinion, an emergency exists but the situation does not meet the Army criteria for granting emergency leave (situation involving a grandparent, aunt, uncle, cousin, niece, or nephew). When a Commander recognizes such a situation exists and enters his comment in the remarks section of DA Form 31, then AER assistance is authorized.
 - **Death in Immediate Family of Soldier or Spouse** – AER assistance may be provided for travel when a death occurs in the immediate family of either the Soldier or spouse. Immediate family is defined as spouse, child, mother, father, brother, sister, only living relative, or person standing “in loco Parentis.”
 - **Travel for Soldier and Spouse for Emergency in Immediate Family** – AER assistance for travel may be provided for the person who has the emergency and spouse if necessary for emotional support.

- **Assistance for Entire Family to Travel** – If a determination is made that requested assistance will not result in financial hardship and will not be a financial burden, assistance may be provided for the Soldier and his/her spouse and children.
- **Paternity Leave** – Soldiers granted paternity leave may seek AER assistance for required travel and related maintenance expenses such as transportation, lodging, and food.
- **AER Assistance Authorized in Other Situations** – Other situations for which AER may provide assistance include extraordinary costs involved in a PCS, convalescent leave, return of dependents to Soldier's household after a short term absence to resolve problems at an emergency site, transporting dependents to a medical treatment facility, or to attend a court ordered appearance.
- **RENT/UTILITIES/FOOD** – *Financial assistance may be given for initial rent and deposit, utility deposits, phone, and other costs associated with obtaining housing.*
 - **Late Rent or Mortgage** – Large unexpected bills such as medical or funeral expenses will sometimes place a Soldier in the uncomfortable position of being unable to pay their rent or mortgage. AER may provide assistance in this situation. This does not imply that AER approval is automatic because the Soldier has an eviction/foreclosure notice.
 - **Utilities** – Assistance for gas, electric, water, sewage, trash, or other utilities are within AER policy. Individuals having difficulty paying utility bills should receive advice on how to lower cost, such as enrollment in local utility company budget plans, if available.
 - **Phones** – Assistance to maintain basic phone service is authorized. Assistance for cell phones is also authorized since many Soldiers only have cell phones versus traditional landline phones.
 - **Food** – AER may provide assistance for food for short periods, usually not past receipt of the next paycheck.
- **CLOTHING**
 - **Uniforms** – Although Soldiers receive an annual allowance for uniform replacement, there are times when they need to purchase additional uniforms i.e., loss or damaged in a natural disaster.
 - **Civilian Clothing** – AER may assist with the purchase of necessary civilian clothing. Generally these requests are to replace items lost in natural disasters, or due to HHG not arriving and clothing is required because of a change in weather.
- **ESSENTIAL POV** – *Assistance for vehicle payment or repair is contingent on the Soldier having a valid driver's license, producing vehicle registration in the name of the Soldier or his/her spouse, and verification that insurance coverage is current.*
 - **Essential Repairs** – Assistance is provided to repair an essential vehicle to enable the Soldier or family member to commute to work or go to medical appointments, etc.
 - **Routine Maintenance** – Assistance for POV maintenance will contribute to the overall general safety of Soldiers and family members while extending the serviceable life of the vehicle. Conditions are that the Soldier must be eligible to repay the assistance by allotment (no cash bills), there will be no high tech upgrades such as custom tires, etc. and AER assistance under this category will always be as a loan. **No grants are authorized.**

- **Estimates** – Once a Soldier has provided estimates from a qualified repair shop, the Soldier determines which repair facility to use. A check should not be written until the repair is completed and the final cost verified.
- **Own Repairs** – If a Soldier is qualified to repair his/her own vehicle, or chooses to seek help from a qualified friend, AER may provide assistance for the necessary parts after the Soldier produces a list of parts and prices from a parts dealer. AER does not provide financial assistance for the Soldier's (or friend's) time and work.
- **Cosmetic Repairs and Rental Cars** – Incidental body work and paint jobs are not emergencies. AER does not assist with rental cars while a vehicle is being repaired.
- **Second Vehicles** – Assistance may be provided to repair a second vehicle if it is essential to the family for a spouse's employment, medical appointments, or because the family lives in separate geographical areas.
- **Older Vehicles** – At times the cost of repairs may exceed the value of a car and it may not appear to be a good decision to support repairing the vehicle. However, this may be the only financial option available to the Soldier and assistance can be provided.
- **Vehicle Insurance** – AER does not normally provide assistance for insurance premiums or assisting with deductibles. However, under emergency situations a one-time assist may be provided.
- **FIRE OR OTHER DISASTERS**
 - **Immediate Needs** – AER cannot act as an insurance company, but can provide assistance for basic items such as clothing, beds, linens, eating table and chairs, temporary lodging, etc. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. If items are covered by insurance, or government reimbursement, then assistance will only be provided as a loan.
- **OTHER CATEGORIES**
 - **Dental for AD Soldiers** – There may be some recommended procedures that the military is not able to perform and the Soldier will be referred to a civilian dentist. AER will consider requests for assistance in these cases for what TRICARE will not cover.
 - **Dental for Dependents of AD & Retired Soldiers** – The government dental insurance plan does not fully cover costly treatment and other assistance may be needed. Assistance may be considered for emergency care when reasonable upfront costs are required for treatment to begin.
 - **Soldiers in Confinement or Pending Separation** – Assistance for Soldiers in confinement, pending elimination from the Army, or disciplinary action that could result in elimination will be limited to only basic needs. Dependents of prisoners or deserters are only provided limited assistance (grants to prevent immediate privation and normally done on a one-time basis).
 - **Legal Expenses** – AER does not normally assist with legal fees for civilian court, fines, judgments, liens, bail, divorces, child custody cases, domestic disputes, and income taxes. Assistance is not authorized to replace funds for overdrawn bank account or to cover bad checks.

- **Travel Funds for Relocation** – Soldiers who file for advanced pay and have not received their requested PCS travel entitlements prior to departing current duty station may request AER funds. Assistance in this category will be as a loan and is intended to help the Soldier and family meet reasonable expenses related to a PCS.
- **Repair of HVAC (Heating, Ventilation, and Air Conditioning)** – AER assistance may not be used for routine maintenance or repairs that all homeowners must plan for and expect to occur. However, assistance of unexpected home repairs for equipment replacement of window AC units and central heating/cooling units are authorized. Assistance in this category is limited only to Soldier’s residence and has a range amount of \$4,000.
- **Purchasing and Repairs of Stove or Refrigerator** – AER assistance may be provided to purchase or repair reasonably priced home appliances such as refrigerators and stoves. Assistance is intended to help Soldiers when required to establish a residence or repair items which may have been damaged through normal usage or a natural disaster, such as a flood.
- **Child Car Seats** – Child car seats, sometimes called child safety seats, are required by law. In the best interest of child safety, AER assistance may be provided to purchase a quality car seat.
- **Cranial Helmets** – Cranial helmets, or remodeling bands, are often a medical necessity for the treatment of moderate to severe head deformities. AER assistance is authorized when a helmet has been prescribed by appropriate medical authority but has not been authorized by TRICARE.
- **Travel Expenses Related to “Welcome Home”** – Sometimes a Soldier cannot afford to maintain a household at his/her duty station for eligible family members. The term “Welcome Home” comes from having the Red Cross verify that family members or friends are willing to provide shelter for the returning family. This is often a last resort, and AER should only provide assistance under these circumstances after receiving a welcome home letter.
- **Soldier Hospitalized and Listed as VSI/SI (ITO)** – The Army occasionally issues an Invitational Travel Order to the next of kin of a Soldier who is listed as Very Seriously Ill or Seriously Ill (VSI/SI). Authorized dependents may receive AER assistance, in the Soldier’s name, to meet expenses for food and lodging while visiting the Soldier.
- **Travel Expenses When Directed by MTF to another Medical Facility** – Should a Soldier’s medical referral be less than 100 miles, or their requested advance funds have not been received, the Soldier may seek AER assistance to cover the cost of this directed referral by local MTF.
- **Miscellaneous Categories** – Countless situations exist in which Soldiers may seek AER assistance for resolution. It is unrealistic to attempt to identify all the various categories and situations in which AER funds may be utilized to help Soldiers meet their immediate needs. AERO’s approach to casework should be to look for ways in which to say “Yes” when a Soldier’s request is reasonable, realistic, and passes the common sense test.