



Benefits and Entitlements

Benefit:

A **benefit** is an incentive; something that promotes or enhances well-being; it is afforded, but not guaranteed. For example, free child care during deployment, tuition assistance, and commissary. It is not necessary, but a nice-to-have item to better the quality of life.

Entitlement:

An **entitlement** is something that you have a right to receive or claim. An entitlement it is authorized by law and guaranteed. For example, pay. Service Members and civilians are owed pay for the work they perform.

Benefits & Entitlements Websites

(Below is a list of websites to access the most up-to-date information for each benefit.)

Retirement

<http://militarypay.defense.gov>

Saving Plans

Thrift Savings Plan (TSP)

<https://www.tsp.gov/index.shtml>

Uniformed Services Savings Deposit Program

<http://www.dfas.mil>

Survivor Benefit Plan (SBP)

<http://militarypay.defense.gov>

TRICARE

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

TRICARE Dental

<http://www.tricaredentalprogram.com>

milConnect

<http://milconnect.cmdc.mil>

Military Housing Privatization Initiative (MHPI)

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

Basic Allowance for Housing (BAH)

Overseas Housing Allowance (OHA)

<http://militarypay.defense.gov/pay/bah/index.htm>

<http://www.defensetravel.dod.mil/site/oha.cfm>

Commissary

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

Exchange

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

Service Members' Group Life Insurance (SGLI)

Family Service Members' Group Life Insurance (FSGLI)

Veterans Group Life Insurance (VGLI)

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

VA Guaranteed Home Loan Program

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

Death and Burial Benefits

Burial in National and State Veterans

Cemeteries

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

Casualty Assistance Services

https://kb.defense.gov/app/answers/detail/a_id/477/~/-/military-casualty-office

Survivor Benefits

Dependency and Indemnity Compensation (DIC)

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

Survivors' and Dependents' Education

Assistance Program

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



Yellow Ribbon Reintegration Program

	Benefit or Entitlement	Active Duty	National Guard	Reserve	Retired
Retirement and Savings					
Retirement	Entitlement	X	X	X	X
Thrift Savings Plan (TSP)	Benefit	X	X	X	
Savings Deposit Program (SDP) (Combat Zone deployed)	Benefit	X	X	X	
Survivor Benefit Plan	Benefit				If Enrolled
Health Care					
Health Care and Dental for SM	Entitlement	X	Active	Active	
TRICARE	Benefit	X	X	X	X
Dental	Benefit	X	X	X	X
Special Dependent Needs	Benefit	X		X	
Continued Health Benefit Program	Benefit	X	X	X	X
Long Term Care – Group Insurance Program	Benefit	X	X	X	X
Housing					
Unaccompanied Housing & Overseas Housing Allowance	Entitlement	X		Active	
Basic Allowance for Housing	Entitlement	X		Active	
Paid Time Off					
Annual Leave	Entitlement	X	Active	Active	
Convalescent Leave	Entitlement	X	Active	Active	
Paternity Leave	Entitlement	X	Active	Active	
Discount Shopping					
Commissaries	Benefit	X	X	X	X
Exchange	Benefit	X	X	X	X
Family Support Services					
Deployment & Mobilization Support	Benefit	X	X	X	
Exceptional Family Member Program	Benefit	X	Active	Active	
Family Advocacy Program	Benefit	X	Active	*Active	Space A
Parenting Programs	Benefit	X	Active	*Active	
Personal Financial Management	Benefit	X	X	X	Space A
Relocation Assistance	Benefit	X	Active	Active	
Spouse Employment Assistance Program	Benefit	X	Active	Active	
Transition Assistance Program	Benefit	X	Active	Active	

Benefits and Entitlements Chart cont'd

	Benefit or Entitlement	Active Duty	Guard	Reserve	Retired
Child and Youth Programs					
Child Development System	Benefit	X	Active	Active	
School Liaison Services	Benefit	X	Active	Active	
School Age Services	Benefit	X	Active	Active	
Youth Program	Benefit	X	Active	Active	
Education Assistance					
Montgomery GI Bill	Benefit	X	X	X	
Post 9/11 GI Bill	Benefit	X	X	X	
Spouse Tuition Assistance (OCONUS)	Benefit	X	X	X	
Life Insurance					
Service Members Group Life Insurance	Benefit	X	X	X	
Veterans Group Life Insurance	Benefit				X
Survivor Benefit Plan	Benefit	X	X	X	If Enrolled
Miscellaneous					
VA Guaranteed Home Loan Program	Benefit	X	X	X	X
DOD Education Activities	Benefit	X	Active	Active	
Legal Assistance	Benefit	X	X	X	X
Morale, Welfare & Recreation	Benefit	X	X	X	X
Space Available Travel	Benefit	X	X	X	X
Disability					
Veterans Disability Compensation	Entitlement	X	X	X	X
Veterans Disability Pension	Entitlement	X	X	X	X
Death & Burial Benefits					
Burial Benefits	Benefit	X	X	X	X
Burial Costs	Benefit	X	X	X	Limited
Death Gratuity	Entitlement	X	X	X	Up to 120 days after retirement
Dependent & Indemnity Compensation	Benefit	X	X	X	If service connected
Funeral Honors	Benefit	X	X	X	X
Survivor & Dependent Education	Benefit	X	X	X	X
Continued Gov Housing or Housing Allowance	Benefit	X	Active	Active	
Tax Benefits	Benefit	X	X	X	
Unused Leave	Benefit	X	Active	Active	

Active = means active duty under a call or order that does not specify a period of 30 days or less

* = Also limited availability for Non Active National Guard and Reserve



Yellow Ribbon Reintegration Program

Retirement

Generally speaking, non-disabled Regular and Reserve commissioned officers, warrant officers, and enlisted members may retire after completing 20 or more years of active service. Ordinarily, members may serve a maximum of 30 years prior to mandatory retirement (certain members are allowed to serve longer). The Date of Initial Entry into Military Service (DIEMS) determines which of the three retirement systems (Final Basic Pay System, High-three System, or Military Retirement Reform Act (REDUX)). Retired Pay amount and requirements depend on whether a Service Member qualifies for active duty retired pay or non-regular retired pay (Reserve Component). There are currently two Reserve retirement systems that parallel the systems for active duty: the Final Basic Pay System and the High-Three System. Just like the Active Component, the Service Member's Date of Initial Entry into Military Service (DIEMS) determines the retirement system.

- **Final Basic Pay System:** If first entered a uniformed service before September 8, 1980. Compute retired pay based on length of service by multiplying the basic monthly pay for your retired grade at the time of retirement by the years of creditable active federal service at the rate of 2.5 percent for each whole year of service (50% for 20 years of service up to a maximum of 75%).
- **High Three System:** If first entered a uniformed service between September 8, 1980 and July 31, 1986. Compute retired pay using the same formula as the Final Pay System, except use the average basic pay for your three highest paid years (36 months) rather than final basic pay.

National Guard and Reserve Service Members who complete a minimum of 20 “qualifying” years of service (credible retirement years) become eligible for retired pay at age 60. A qualifying year is a complete year in which a Service Member has earned a minimum of 50 retirement points.

Points are credited on the following basis:

- One point for each day of active service (active duty or active duty for training).
- 15 points for each year of membership in a Reserve Component (Guard and Reserve).
- One point for each unit training assembly.
- One point for each day in which a member is in a funeral honors duty status.
- Satisfactory completion of accredited correspondence courses at one point for each three credit hours earned.

The Secretary of the military department concerned (Secretary of Homeland Security for the Coast Guard) notifies, in writing, members of the Reserve Forces who have completed the eligibility requirements for retirement. Notice is sent to the Service Member within one year of reaching eligibility. The Reserve Component Service Member generally has three options upon receiving notice of eligibility:

- Remain in the Ready Reserve and continue to perform inactive duty training, annual training and active duty for training and pay category, or remain on the active status list

Benefits and Entitlements for Service Members and Their Families cont'd

of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points.

- Transfer to the Retired Reserve.
- Request discharge from the Reserve Component.

Service Members must apply for retired pay by submitting an application to Human Resource Command.

**A law passed in early 2008 allows Reserve and Guard members with 20 or more years to begin drawing retirement benefits before age 60 if they deploy for war or national emergency (10 USC 12731 (f) and NDAA 2008, Section 647). For every 90 consecutive days spent mobilized, members of the Guard and Reserve will see their start date for annuities reduced by three months. This law only applies for deployment time served after January 28, 2008. Retired pay eligibility age cannot be reduced below age 50; however, eligibility for retiree health care benefits remains at age 60. National Guard Service Members with possible eligible service should have their time validated with their State Retirement Point Accounting Manager prior to applying for Retired Pay.*

For more detailed information:

Office of the Secretary of Defense – <http://militaryay.defense.gov/index.html>

Defense Finance and Accounting Service site – <http://www.dfas.mil>

United States Coast Guard (U.S. Department of Homeland Security) -

http://www.uscg.mil/reserve/pay_benefits.asp

Saving Plans

Thrift Savings Plan (TSP): TSP is a savings and investment program to provide retirement income. Participation is optional and not automatic. Please see www.tsp.gov for more information. Service Members contribute as little as one percent and up to the limit established by the Internal Revenue Service for any given year.

Uniformed Services Savings Deposit Program (SDP): Defense Finance and Accounting Service (DFAS) in accordance with the Department of Defense implemented the Savings Deposit Program in August 1990 for members who were serving in the Persian Gulf Conflict. The Act progressively changed to include troops assigned to areas of operation outside the United States on ships or mobile units. This program includes Operation Iraqi Freedom and Operation Enduring Freedom Service Members assigned to a combat zone or in direct support of a combat zone. A Service Member can contribute up to \$10,000 into the fund and earn 10% interest while deployed. Following the deployment the contributions and the accrued interest are paid to the Service Member.

Health Care

The primary source of medical care is the uniformed services medical treatment facilities (military hospitals). If care is not available at the military facility, beneficiaries may use TRICARE approved facilities.

Priorities for care in military facilities are:

1. Active duty Service Members.
2. Active duty family members who are enrolled in TRICARE Prime.
3. Retirees, their family members and survivors who are enrolled in TRICARE Prime.
4. Active duty family members not enrolled in TRICARE Prime.
5. Retirees, their family members and survivors not enrolled in TRICARE Prime.

Benefits and Entitlements for Service Members and Their Families cont'd

TRICARE: TRICARE is the DOD managed health care program for active duty military, active duty service families, retirees and their families, and other beneficiaries. Within TRICARE there are different options:

- **TRICARE Prime:** Active duty members and their family members, who sign up for Prime, have no enrollment fee. Retirees pay an annual fee for one-year enrollment. Normally, enrollees receive care from military providers at a Military Treatment Facility (MTF) or from the TRICARE Prime network of civilian providers.
- **TRICARE Extra:** There is no enrollment or annual fee. However, enrollees do have to satisfy an annual deductible for outpatient care. After the deductible is satisfied, active duty enrollees pay a 15 percent cost share and all other eligible beneficiaries pay 20 percent cost share of the contracted fee.
- **TRICARE Standard** (formerly known as CHAMPUS): No enrollment or annual fee. Enrollees do have to satisfy an annual deductible for outpatient care. Patients must pay part of the cost of medical care, as well as everything TRICARE standard does not cover.

TRICARE Reserve Select: The following can participate: Members of the Selected Reserve (and their families) who are not on active duty orders, not covered under the Transitional Assistance Management Program, and not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) Program or currently covered under FEHB, either under their own eligibility or through a family member. Those members in the Individual Ready Reserve including Navy Reserve Voluntary Training Units **do not** qualify to purchase TRICARE Reserve Select. There are monthly premiums, an annual deductible, and a cost share (or percentage) for covered services associated with this premium-based plan. To enroll you must log in to the [DMDC Reserve Component Purchased TRICARE Application](#).

TRICARE Retired Reserve: A premium-based plan available worldwide for retired Reserve members, their families and survivors who qualify. If purchased, this is a minimum essential coverage under the Affordable Care Act.

The following can participate:

- Retired Reserve members who are under age 60, members of the retired Reserve of a Reserve Component who are qualified for non-regular retirement under 10 U.S.C. Chapter 1223, and not eligible for, or enrolled in, the Federal Employees Health Benefits program.
- Family members of qualified retired Reserve members.
- Survivors of retired Reserve members if the sponsor was covered by TRICARE Retired Reserve when he or she died, they are immediate family members of the deceased sponsor (spouses cannot have remarried), and TRICARE Retired Reserve coverage would begin before the date the deceased sponsor would have turned 60 years old.

To enroll you must log in to the [DMDC Reserve Component Purchased TRICARE Application](#).

DENTAL: The TRICARE Dental Program (TDP) is open to all uniformed services active duty family members, members of the Selected Reserve and their family members, and members of the Individual Ready Reserve (IRR) and their family members. Family members of a sponsor must be enrolled. Enrollment is on a single or family basis. The Government may pay 60 percent of the premium depending on the status of the sponsor. There is no deductible for services. TDP pays a percentage of procedures performed.

Benefits and Entitlements for Service Members and Their Families cont'd

Educational Benefits

The military offers several programs to support Service Members' educational goals. The following table highlights the most common education benefits.

Program	What is it?	Who is Eligible	Benefit
Tuition Assistance (TA)	<p>Federal Tuition Assistance is a military benefit that pays the cost of tuition and some fees.</p> <p>In addition Guardsman may qualify for State Tuition Assistance.</p>	<p>Virtually all military Service Members are eligible; however, each service branch determines its own criteria for eligibility.</p> <p>Members of the Selective Reserves are eligible for tuition assistance; however, each of the Armed Forces determines how to administer their own TA.</p> <p>Army Reserve (USAR) – for information go to https://www.goarmyed.com/public/public_tuition_assistance_policies.aspx or contact your local Army Reserve Education Office.</p> <p>Navy Reserve (USNR) – There are currently no Tuition Assistance programs for the Navy Reserve. However, if activated under Title 10, you may qualify for the active duty Navy Tuition Assistance.</p> <p>Marine Corps Reserve (USMCR) – There are currently no Tuition Assistance programs for the Marine Corps Reserve. However if activated under Title 10, you may qualify for active duty Marine Corps Tuition Assistance.</p> <p>Air Force Reserve (USAFR) – for information visit the Air Force Reserve Website or the Air Force Education Services Programs website.</p> <p>Coast Guard Reserve (USCGR) – for more information contact your Coast Guard ESO.</p>	<p>This information changes so check with your branch of service for amount and items covered by Federal Tuition Assistance.</p>

Benefits and Entitlements for Service Members and Their Families cont'd

Program	What is it?	Who is Eligible	Benefit
Montgomery G.I. Bill – for Selected Reserve	MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for: <ul style="list-style-type: none"> • College, Business • Technical or Vocational Courses • Correspondence Courses • Apprenticeship/ Job Training • Flight Training 	National Guard and Reserve Service Members who have agreed to a 6 year contract.	Up to \$329 per month for full-time institutional education (beginning Oct. 1, 2008)
Montgomery G.I. Bill – Active Duty & Veteran	MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for: <ul style="list-style-type: none"> • College, Business • Technical or Vocational Courses • Correspondence Courses • Apprenticeship/ Job Training • Flight Training 	Prior Service Active Duty Members who have served at least two years on active duty before joining the National Guard or Reserve -or- National Guard and Reserve Service Members who served more than 2 years continuous service on active duty and elected to pay the \$1,200 contribution.	Up to \$1,321 per month for full-time institutional education (beginning Aug 1, 2008). Benefits end 10 years from the date of your last discharge or release from active duty.
Post 9/11 GI Bill	The Post-9/11 GI Bill offers benefits for Service Members and veterans attending education and training programs taken at accredited colleges or universities or accredited non-college degree granting institutions. Post-9/11 benefit payments are tiered based on the amount of creditable active-duty since Sept. 10, 2001.	Active Duty Members who are eligible. The VA will pay tuition and fees payment directly to the school. The tuition and fees rates at a state operated college or university (Institution of Higher Learning) will cover up to the full amount depending on the number of months of active service since Sept. 11, 2001. National Guard or Reserve Service Members who have served at least 90 consecutive days on active duty in the Armed Forces since Sept. 11, 2001, are eligible. The amount of benefits received under this program is determined by the actual amount of accumulated post 9/11 active-duty service. To be eligible for the full benefit , Service Members must have 36 months of active duty service since Sept. 11, 2001 or have been discharged due to a service-connected disability.	100% tuition depending on length of time served. May be eligible for a housing allowance, stipend for books and supplies, and benefits may be transferable to dependents. Time limit to use benefits is 15 years.

Benefits and Entitlements for Service Members and Their Families cont'd

Program	What is it?	Who is Eligible	Benefit
Reserve Educational Assistance Program (REAP)	A new education benefit for Reserve and National Guard members who served over 90 days in support of OEF/OIF.	A member of a Reserve Component who served on active duty on or after September 11, 2001 under title 10 U.S. Code for a contingency operation and who serves at least 90 consecutive days or more is eligible for chapter 1607.	40, 60, or 80 percent of the GI Bill for Active Duty (Chapter 30) benefit. The percentage is determined by the amount of time a Service Member is activated.

<http://www.military.com/education/money-for-school/guard-education-benefits-users-guide.html>

Discount Shopping

Military personnel and their eligible family members are authorized the use of military services and facilities. Their mission is to provide quality merchandise and services of necessity and convenience to authorized patrons at uniformly low prices. The most common and frequently used facilities are commissaries and military exchanges such as AAFES (Army Air Force Exchange Service) and NEX (Navy Exchange Service).

Life Insurance

Service Members' Group Life Insurance (SGLI): All members of the uniformed services are automatically insured under SGLI for the maximum amount, currently \$400,000, unless an election is filed to reduce or cancel the insurance. The SGLI coverage may be converted upon release from active duty to Veterans' Group Life Insurance (VGLI).

Traumatic Injury Protection under Service Members' Group Life Insurance (TSGLI): TSGLI is a rider to Service Member's Group Life Insurance (SGLI). Every member that has SGLI automatically also has TSGLI. The TSGLI rider provides for payment to Service Members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI. TSGLI payments are designed to help traumatically injured Service Members and their families with financial burdens associated with recovering from a severe injury. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered.

Family Service Members' Group Life Insurance (FSGLI): FSGLI is extended to the spouses and dependent children of members insured under SGLI. FSGLI spouse premiums are age-based and are deducted based on the spouse's information in the DEERS record. Eligible dependent children are automatically insured, as long as the service member maintains SGLI coverage. The children's coverage is provided at no cost and cannot be reduced or declined.

Survivor Benefit Plan (SBP): The SBP is a DOD program that allows retired Service Members to provide, upon death, a portion of their retired pay to a survivor. The program also provides automatic coverage for Service Members that die in the line of duty. Married active duty Service Members and/or Service Members with children are automatically covered at the maximum amount unless the Service Member, with spouse concurrence if married, elects a lesser amount or no coverage. Such an election must be made prior to the first day the member becomes entitled to retired pay.

Benefits and Entitlements for Service Members and Their Families cont'd

Home Loans

VA Guaranteed Home Loan Program: The VA guarantees loans made to Service Members, veterans, reservists and un-remarried surviving spouses for the purchase or refinancing of a home. The VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees.

Death and Burial Benefits

When a member of the Armed Forces dies while on active duty, the military will provide for the care and disposition of the Service Member's remains. By law, all eligible veterans are entitled to military funeral honors. The VA provides an American flag to drape the casket. Upon request, two service members will fold and present the flag to surviving family members, and a bugler will sound Taps. Military funeral honors must be requested – they are not provided automatically.

Burial in National and State Veterans Cemeteries: A gravesite, opening and closing of the grave, perpetual care and a Government headstone or marker is provided at no cost; Services provided by funeral directors and other related costs are a private expense incurred by the next-of-kin. The spouse, minor children or permanently dependent children and certain unmarried adult children of eligible veterans may also be eligible for burial in national and state cemeteries.

Casualty Assistance Services: A Casualty Assistance Officer (CAO) is assigned to assist the surviving spouse or other family members. Their duties may include casualty notification to outside agencies, coordinating disposition of remains and arranging burial ceremonies. This service also provides information, counseling on eligibility for various survivor benefits, and referral services. More information on Casualty Assistance Services for the various military services can be found at https://kb.defense.gov/app/answers/detail/a_id/477/~military-casualty-office

Dependency and Indemnity Compensation (DIC): DIC is paid by the Department of Veterans Affairs (VA) and may be authorized for the eligible survivors of military personnel who die in the line of duty. Monthly tax-free compensation is provided for surviving spouses who have not remarried before age 67, unmarried children who qualify as military dependents, and low-income parents of deceased veterans.

Educational Assistance: Available to spouses who have not remarried and children of veterans who died or are permanently and totally disabled as the result of a disability from active military service. Benefits may be awarded for pursuit of associate's, bachelor's or graduate degrees at colleges and universities.



Leave and Earnings Statement (LES) (Air Force, Army, Marine Corps, Navy)

The Leave and Earnings Statement (LES) is a comprehensive statement of a member's leave and earnings showing entitlements, deductions, allotments (fields not used for National Guard and Reserve members); leave information, tax withholding information, and Thrift Savings Plan (TSP) information. The most recent LES can be found 24 hours a day on myPay. If members receive Career Sea Pay, the Sea Service Counter will still be displayed in the remark portion of the LES. The LES remains one page in length. Everyone receiving an LES should verify and keep it each month. If any pay varies significantly and you don't understand why, consult with the disbursing/finance office.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																							
ID	NAME (LAST, FIRST, MI)				SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED											
	1				2	3	4	5	6	7	8	9											
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY											
TYPE		AMOUNT		TYPE		AMOUNT		TYPE		AMOUNT		+ AMT FWD		13									
A B C D E F G H I J K L M N O	10				11				12				- TOT ENT		14								
													- TOT DED		15								
													- TOT ALMT		16								
													= NET AMT		17								
													- CR FWD		18								
													= EOM PAY		19								
													DIEMS		23								
															RET PLAN								
															24								
	TOTAL		20				21				22												
LEAVE	BF BAL	ERND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES	WAGE PERIOD	WAGE YTD	M/S	EX	ADD'L TAX	TAX YTD								
	25	26	27	28	29	30	31	32	33	34	35	36	37	38									
FICA TAXES	WAGE PERIOD		SOC WAGE YTD		SOC TAX YTD		MED WAGE YTD		MED TAX YTD		STATE TAXES		WAGE PERIOD		WAGE YTD		M/S		EX		TAX YTD		
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
PAY DATA	BAQ TYPE	BAQ DEPN	VHA ZIP	RENT AMT	SHARE	STAT	JFTR	DEPNS	ID JFTR	BAS TYPE	CHARITY YTD	TPC	PACIDN										
	63	64	65	66	67	68	69	70	71	72	73	74	75										
Thrift Savings Plan (TSP)	BASE PAY RATE		BASE PAY CURRENT		SPEC PAY RATE		SPEC PAY CURRENT		INC PAY RATE		INC PAY CURRENT		BONUS PAY RATE		BONUS PAY CURRENT								
	63		64		65		66		67		68		69		70								
		CURRENTLY NOT USED				TSP YTD DEDUCTIONS				DEFERRED				EXEMPT				CURRENTLY NOT USED					
		71				72				73				74				75					
REMARKS	YTD ENTITLE				YTD DEDUCT																		
76					77				78														

www.dfas.mil

DFAS Form 702, Jan 02

LES (Air Force, Army, Marine Corps, Navy)
cont'd

Fields 1 - 9 contain the identification portion of the LES.

- 1 NAME:** The member's name in last, first, middle initial format.
- 2 SOC. SEC. NO.:** The member's Social Security Number.
- 3 GRADE:** The member's current pay grade.
- 4 PAY DATE:** The date the member entered active duty for pay purposes in YYMMDD format. This is synonymous with the Pay Entry Base Date (PEBD).
- 5 YRS SVC:** In two digits, the actual years of creditable service.
- 6 ETS:** The Expiration Term of Service in YYMMDD format. This is synonymous with the Expiration of Active Obligated Service (EAOS).
- 7 BRANCH:** The branch of service, i.e., Navy, Army, Air Force.
- 8 ADSN/DSSN:** The Disbursing Station Symbol Number used to identify each disbursing/finance office.
- 9 PERIOD COVERED:** This is the period covered by the individual LES. Normally it will be for one calendar month. If this is a separation LES, the separation date will appear in this field.

Fields 10 through 24 contain the entitlements, deductions, allotments, their respective totals, a mathematical summary portion; date initially entered military service, and retirement plan.

- 10 ENTITLEMENTS:** In columnar style the names of the entitlements and allowances being paid. Space is allocated for fifteen entitlements and/or allowances. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive entitlements and/or allowances will be added to like entitlements and/or allowances.
- 11 DEDUCTIONS:** The description of the deductions is listed in columnar style. This includes items such as taxes, SGLI, Mid-month pay and dependent dental plan. Space is allocated for fifteen deductions. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.
- 12 ALLOTMENTS:** In columnar style the type of the actual allotments being deducted. This includes discretionary and non-discretionary allotments for savings and/or checking accounts, insurance, bonds, etc. Space is allocated for fifteen allotments. If a member has more than one of the same types of allotment, the only differentiation may be that of the dollar amount.
- 13 +AMT FWD:** The amount of all unpaid pay and allowances due from the prior LES.
- 14 + TOT ENT:** The figure from Field 20 that is the total of all entitlements and/or allowances listed.
- 15 -TOT DED:** The figure from Field 21 that is the total of all deductions.
- 16 -TOT ALMT:** The figure from Field 22 that is the total of all allotments.
- 17 = NET AMT:** The dollar value of all unpaid pay and allowances, plus total entitlements and/or allowances, minus deductions and allotments due on the current LES.
- 18 - CR FWD:** The dollar value of all unpaid pay and allowances due to reflect on the next LES as the +AMT FWD.
- 19 = EOM PAY:** The actual amount of the payment to be paid to the member on End-of-Month payday.
- 20 - 22 TOTAL:** The total amounts for the entitlements and/or allowances, deductions and allotments respectively.
- 23 DIEMS:** Date initially entered military service: This date is used SOLELY to indicate which retirement plan a member is under.
- 24 RET PLAN:** Type of retirement plan.

LES (Air Force, Army, Marine Corps, Navy)
cont'd

Fields 25 through 32 contains leave information.

25 BF BAL: The brought forward leave balance. Balance may be at the beginning of the fiscal year, or when active duty began, or the day after the member was paid Lump Sum Leave (LSL).

26 ERND: The cumulative amount of leave earned in the current fiscal year or current term of enlistment if the member reenlisted/extended since the beginning of the fiscal year. Normally increases by 2.5 days each month.

27 USED: The cumulative amount of leave used in the current fiscal year or current term of enlistment if member reenlisted/extended since the beginning of the fiscal year.

28 CR BAL: The current leave balance as of the end of the period covered by the LES.

29 ETS BAL: The projected leave balance to the member's Expiration Term of Service (ETS).

30 LV LOST: The number of days of leave that has been lost.

31 LV PAID: The number of days of leave paid to date.

32 USE/LOSE: The projected number of days of leave that will be lost if not taken in the current fiscal year on a monthly basis. The number of days of leave in this block will decrease with any leave usage.

Fields 33 through 38 contain Federal Tax withholding information.

33 WAGE PERIOD: The amount of money earned this LES period that is subject to Federal Income Tax Withholding (FITW).

34 WAGE YTD: The money earned year-to-date that is subject to FITW.

35 M/S: The marital status used to compute the FITW.

36 EX: The number of exemptions used to compute the FITW.

37 ADD'L TAX: The member specified additional dollar amount to be withheld in addition to the amount computed by the Marital Status and Exemptions.

38 TAX YTD: The cumulative total of FITW withheld throughout the calendar year.

Fields 39 through 43 contain Federal Insurance Contributions Act (FICA) information.

39 WAGE PERIOD: The amount of money earned this LES period that is subject to FICA.

40 SOC WAGE YTD: The wages earned year-to-date that are subject to FICA.

41 SOC TAX YTD: Cumulative total of FICA withheld throughout the calendar year.

42 MED WAGE YTD: The wages earned year-to-date that are subject to Medicare.

43 MED TAX YTD: Cumulative total of Medicare taxes paid year-to-date.

Fields 44 through 49 contain State Tax information.

44 ST: The two digits postal abbreviation for the state the member elected.

45 WAGE PERIOD: The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).

46 WAGE YTD: The money earned year-to-date that is subject to SITW.

47 M/S: The marital status used to compute the SITW.

48 EX: The number of exemptions used to compute the SITW.

49 TAX YTD: The cumulative total of SITW withheld throughout the calendar year.

Fields 50 through 62 contain additional Pay Data.

50 BAQ TYPE: The type of Basic Allowance for Quarters being paid.

51 BAQ DEPN: A code that indicates the type of dependent. A - Spouse C -Child D - Parent G -Grandfathered I -Member married to member/own right K - Ward of the court L - Parents in Law R - Own right S - Student (age 21-22) T - Handicapped child over age 21 W - Member married to member, child under 21

52 VHA ZIP: The zip code used in the computation of Variable Housing Allowance (VHA) if entitlement exists.

LES (Air Force, Army, Marine Corps, Navy)
cont'd

- 53 RENT AMT:** The amount of rent paid for housing if applicable.
- 54 SHARE:** The number of people with which the member shares housing costs.
- 55 STAT:** The VHA status; i.e., accompanied or unaccompanied.
- 56 JFTR:** The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.
- 57 DEPNS:** The number of dependents the member has for VHA purposes.
- 58 2D JFTR:** The JFTR code based on the location of the member's dependents for COLA purposes.
- 59 BAS TYPE:** An alpha code that indicates the type of Basic Allowance for Subsistence (BAS) the member is receiving, if applicable. This field will be blank for officers.
B - Separate Rations, C - TDY/PCS/Proceed Time , H - Rations-in-kind not available, K - Rations under emergency conditions.
- 60 CHARITY YTD:** The cumulative amount of charitable contributions for the calendar year.
- 61 TPC:** This field is not used by the active component of any branch of service.
- 62 PACIDN:** The activity Unit Identification Code (UIC). This field is currently used by Army only.

Fields 63 through 75 contain Thrift Savings Plan (TSP) information/data.

- 63 BASE PAY RATE:** The percentage of base pay elected for TSP contributions.
- 64 BASE PAY CURRENT:** Reserved for future use.
- 65 SPECIAL PAY RATE:** The percentage of Specialty Pay elected for TSP contribution.
- 66 SPECIAL PAY CURRENT:** Reserved for future use.
- 67 INCENTIVE PAY RATE:** Percentage of Incentive Pay elected for TSP contribution.
- 68 INCENTIVE PAY CURRENT:** Reserved for future use.
- 69 BONUS PAY RATE:** The percentage of Bonus Pay elected towards TSP contribution.
- 70 BONUS PAY CURRENT:** Reserved for future use.
- 71** Reserved for future use.
- 72 TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION):** Dollar amount of TSP contributions deducted for the year.
- 73 DEFERRED:** Total dollar amount of TSP contributions that are deferred for tax purposes.
- 74 EXEMPT:** Dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).
- 75** Reserved for future use
- 76 REMARKS:** This area is used to provide you with general notices from varying levels of command, as well as the literal explanation of starts, stops, and changes to pay items in the entries within the "ENTITLEMENTS", "DEDUCTIONS", and "ALLOTMENTS" fields.
- 77 YTD ENTITLE:** The cumulative total of all entitlements for the calendar year.
- 78 YTD DEDUCT:** The cumulative total of all deductions for the calendar year.



Yellow Ribbon Reintegration Program

Leave and Earnings Statement (LES) (Coast Guard)

The Leave and Earnings Statement, (LES), outlines all transactions that occur within a member's pay file. Items such as Entitlements, Allotments, and Deductions provide specific dollar amounts for each item. The Date format is YYYY--MMMM--DDDD. All personnel have 24/7 access to LES information via the MyPortalDirect"ViewMyPaycheck" page.

Everyone receiving an LES should verify and keep it each month. You should be aware of the entitlements you are authorized, any discrepancies need to immediately be brought to the attention of your unit administrative personnel office.

U.S. COAST GUARD										MEMBER COPY										
DEPARTMENT OF HOMELAND SECURITY U.S. COAST GUARD CG-520 (AFR 7-3-03)						LEAVE AND EARNINGS STATEMENT				NAME/UNIT										
1. Period Covered		2. ID		3. Pay Base Date		4. AD Base Date		5. Exp Ad Term Date		6. Exp Loss Date										
01-31 OCT 08		1234567		02-06-18		02-06-18		12-04-15		12-04-15										
YOUR NET PAY	7. Mid Mo		PAYMENT METHOD			LEAVE INFORMATION														
	1397.49		9. DIRECT DEPOSIT			11. Bal EF		12. Earn		13. Used		14. Sold Pd		15. Bal Eom		16. Loc PrFl		17. Sold Ctd		
1397.46		8. End Mo		10. DEPOSIT			585		25		0		0		610		0		0	
18. USCGR Tra Pay Cat:			19. Name						NEXT MONTH PAY PERIOD ESTIMATES											
			BM2 FOREVER A. SEA						22. Date		Amount		23. Date		Amount		24. Date		Amount	
20. Rank/Rate/Grade			21. Cost Code			22. Mailing Address						08-11-15		1361.77		08-12-01		1361.76		
E-5			47400			123 SALTY LANE ANY HARBOR, CA 95555														
BPO: 53-47400-00			Unit OFFAC: 53-47400																	
25. ENTITLEMENTS				26. ALLOTMENTS				27. DEDUCTIONS												
BASIC PAY		240510		CGMA		004B		500		SGLI/MEMBER		2700								
CLOTHING STD		4190		CFC		006B		600		FEDERAL TAX		29577								
ENL BAS		29443								FICA TAX		18399								
BAH WITHOUT DEP		68900								STATE TAX		11772								
TOTALS		343043						1100										62448		
PAY BREAKDOWN FOR THIS PERIOD						STATE INCOME TAX INFORMATION														
28. Amount EF		29. Entitlements		30. Allotments		31. Deductions		32. Net Earnings		33. Amt to be OC		34. Income YTD		35. Tax W/H YTD		36. Exempt		37. Legal Residence		
00		343013		1100		62448		279495		00		2317258		113420		1-00		CA		
FEDERAL TAX INFORMATION						BUY U.S. SAVINGS BONDS														
38. Tax Inv This PD		39. Income YTD		40. Tax W/H YTD		41. Allowances		42. Add'l W/H		43. FICA Wages		44. FICA Wage YTD		45. FICA Tax YTD						
240510		2317258		282593		500		00		240510		2317258		177270						

LES (Coast Guard) cont'd

- 1. Period Covered:** This is the period covered by the individual LES. Normally it will be for one calendar month.
- 2. ID:** The member's ID number.
- 3. Pay Base Date:** This determines your longevity for pay.
- 4. AD Base Date:** This determines when you are eligible for an Active Duty retirement. For Reserve Personnel: This field might be set to 00 0000, or contain an invalid date since a Reservist can enter/depart AD frequently. Use your Reserve Points Statement to determine eligibility for retirement upon obtaining 20 satisfactory years of service.
- 5. Exp Ad Term Date:** This shows your current Active Duty contract expiration date.
- 6. Exp Loss Date:** This shows the date all contracts expire.
- 7 and 8. Show the amount processed for payment (your actual deposit amount):** These two amounts combined equal the Net Earnings amount.
- 9 and 10. Show the Method of Payment.**

The Leave Information section provides an overview of your leave as submitted by the "End--Month" payroll cutoff date.

- 11. Bal BF:** Amount carried into current month.
- 12. Earn:** Amount earned during current month (can range from 0.5 to 3.0)
- 13. Used:** Amount used during current month.
- 14. Sold Pd:** Amount sold during current month.
- 15. Bal Eom:** Balance at the end of the month.
- 16. LosPrFY:** Amount lost during the previous Fiscal Year.
- 17. Sold Ctd:** Amount sold career to date (includes prior service).

- 18. USCGR Tra/Pay Cat:** This is specifically for Reserve Members. It identifies the assigned Training Pay Category.
- 19. Name:** This is the Member's name.
- 20. Rank/Rate/GradeRank/Grade:** This is the member's Pay Grade.
- 21. Cost Code, SPOSPO, and Unit OPFAC:** These items identify the member's Permanent Unit and Servicing Personnel Office
- 22. Mailing Address:** This is used for issuing W-2s after the year has been completed.

- 23 and 24. Next Month Pay Period Estimates:** Taking the information available in the pay system, your next month's paychecks are estimated.

- 25. Entitlements** reflect amounts paid to a member during the period covered. This may also include amounts being credited for previous periods. For example, if a member terminated leased housing on the 27th of the previous month, the appropriate BAH would include those days payable during the previous month.

- 26. Allotments.** Anyone serving on continuous active duty for a minimum of 140 days is entitled to start an allotment. An Allotment is a deduction from your paycheck for a special purpose declared by you.

- 27. Deductions:** Deductions cover three main aspects:
 - Taxes
 - SGLI
 - Overpayments
 - Initial Deductions
 - Liquidations

LES (Coast Guard) cont'd

Pay Breakdown for this Period

The section at the bottom titled Pay Breakdown for this Period. Period defines how the Entitlements, Allotments, and Deductions effect the Net Pay distributions. State and Federal Tax information is also shown.

- 28. Amount BF:** This is the amount, in any, that was earned but not paid during the previous period.
- 29. Entitlements:** This is the block 25 total amount.
- 30. Allotments:** This is the block 26 total amount.
- 31. Deductions:** This is the block 27 total amount.
- 32. Net Earnings:** Calculates block: $28 + 29 - 30 - 31$. This amount will equal the total of mid-month and end-month payments.
- 33. Amt to be CF:** Any amount earned but not paid during the current period that is being carried forward to the next LES.

State Income Tax Information

- 34. Income YTD:** This is the State taxable income, year-to-date.
- 35. Tax W/H YTD:** This is the amount of State tax withheld, year-to-date.
- 36. Exempt:** This is the "claimed" exemptions for determining the tax rate.
- 37. Legal Residence:** This is the member's State of Legal Residence.

Federal Tax Information

- 38. Tax Inc This PD:** This is the taxable income for this period.
- 39. Income YTD:** This is the taxable income for the current year-to-date.
- 40. Tax W/H YTD:** This is the amount of Federal Tax withheld for the current year-to-date.
- 41. Allowances:** This is the tax status claimed by the member.
- 42. Add'IW/H:** This is the amount of "additional tax withholding" requested by the member.
- 43. FICA Wages:** This is the amount subject to FICA taxes (Social Security) for this period.
- 44. FICA Wages YTD:** This is the FICA taxable income for the current year-to-date.
- 45. FICA TX YTD:** This is the amount of FICA Tax withheld for the current year-to-date.

The Remarks Section provides: General statements for all members. Supporting information regarding:

- Changes to a member's pay file
- Debt Liquidations
- Special Payments

If you are authorized a Special Payment, monies will be received off-line. The reason for this Special Payment should appear as an Entitlement on the next LES (i.e. BAH).

- To account for these monies, a deduction for the amount of the Special Payment will also appear on the LES.
- This balances your LES –the correct item paid and the Special Payment accounted for at the same time.



BASIC PAY

1. Base Pay is computed for each Service Member on the basis of military pay grade, time in service, and a 30-day month. The time in service is computed individually for each Service Member based on his/her pay entry base date (PEBD) and adjusted for any breaks in service. Reserve Components are paid on the basis of 1 day's pay for each minimum 4-hour drill period. While serving on annual training or other types of training, they receive 1 day's pay for each day. When activated for federal service, they receive the same pay as active duty Service Members of the same grade and time in service.

2. Basic Allowance for Housing (BAH). When not living in government housing, Service Members receive BAH according to their pay grade, number of dependents, and geographical location to cover housing costs.

3. Basic Allowance for Subsistence (BAS). Service Members not receiving meals from a Dining Facility receive BAS to cover the cost of food.

4. Incentive and Proficiency Pays. Incentive and proficiency pays are paid to Service Members in targeted markets (i.e., medical, dental, law) to enter or stay in assignments that take advantage of their special skills.

SPECIAL PAYS

1. Aviation Career Pay. Compensation paid to Service Members qualified in flight training.

2. Hostile Fire or Imminent Danger Pay. Special pay given to members assigned to or associated with a unit subject to hostile fire or explosion of hostile mines or imminent danger in places or situations.

3. Diving Duty Pay. Service Members are entitled to this special pay when assigned to units for which diving is a primary or secondary duty.

4. Hazardous Duty Incentive Pay. Military members engaging in activities of a hazardous nature (i.e., flying duty, parachute jumping, explosives and toxic fuel handling) are entitled to Hazardous Duty pay.

5. Foreign Language Proficiency Pay (FLPP). This pay is given as an incentive for military members in career linguist occupations to increase their foreign language proficiency.

6. Other Special Pay. Special pay is given for other duties performed by specialized members of the Armed Forces.

Military Entitlements and Allowances cont'd

Other Pay & Allowances

- 1. CONUS COLA.** Congress approved the Cost-Of-Living Allowance for Service Members assigned to the highest cost-of-living areas in the contiguous 48 states to provide compensation for variations in non-housing costs.
- 2. Uniform Allowance.** An allowance given to enlisted personnel for military clothing replacement. Officers receive a one-time payment to buy uniforms after commissioning.
- 3. Enlistment and Reenlistment Bonuses.** A bonus awarded to certain enlisted personnel as an incentive to enlist or reenlist in the Armed Forces for a minimum of two years.
- 4. Critical Skills Accession, Selective Reenlistment and Retention Bonuses.** Bonus offered as an incentive to individuals to join, reenlist or remain in the military to serve in critical specialty areas.
- 5. Family Separation Allowance.** A Service Member receives family separation allowance when serving on assignments, which family members cannot accompany, in excess of 30 days.
- 6. Overseas Housing and Permanent Change of Station Allowances.** Specific situations and conditions dictate how many allowances apply to service members and their families when permanent change of station (PCS) occurs. Check with unit Personnel Office, Finance or Disbursing Office for detailed information.
- 7. Leave.** All Service Members are entitled to paid leave when serving on active duty. In most situations 60 accrued leave days may carry over from year to year. Leave in excess of 60 days is lost if not used before the end of the fiscal year.

TRAVEL AND TRANSPORTATION ALLOWANCES

- 1. Temporary Duty Allowances (TDY).** When travel is involved away from one's duty station, the government furnishes tickets for rail, bus or airfare and a per diem allowance to cover food, lodging and incidental expenses at the TDY location. In lieu of tickets the government will pay a 'per mile' rate for the Service Member to use his/her privately own vehicle (POV). The per mile rate defers the cost of fuel, maintenance, and vehicle wear and tear.
- 2. Dependent Student Travel.** Dependent students are authorized one funded round-trip if the Service Member is assigned overseas. The student must be enrolled in an academic program in a college, university or post-secondary vocational education school. The student must also meet the qualifications as a military dependent.
- 3. Permanent Change of Station Allowances.** Service Members and their family members are authorized travel expenses when relocating to the next duty station. This includes temporary lodging expenses, POV mileage, moving of house trailers, household goods and vehicle shipment, and dislocation allowance.
- 4. Space Available Travel.** Military personnel, their spouses and eligible family members are eligible for Space Available (Space-A) travel on DoD owned or controlled aircraft on flights to, from, and between overseas areas.