National Guard and Reserves
Deployment and Transition Guide

Preparing You and Your Family for the Road Ahead

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Military Deployment Guide

Introduction

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

As with any life-changing event, the more prepared service members and their families are to deal with the adjustments they will all need to make, the easier it will be to cope with the change. By becoming educated early on about what to expect during a lengthy deployment, service members and their families can become better prepared to handle the challenges as they occur. Service members and their families should begin preparing for a potential deployment well before they receive deployment orders. By preparing in advance, they can reduce the stress they feel in the weeks leading up to the service member's departure.

This guide is intended to help service members and their families prepare for deployment, serve as a resource during the deployment, and help navigate the challenges of a service member's return and reintegration after the deployment. The information presented in this guide applies to deploying National Guard service members, Reserve service members, and all family members (spouses, children, and parents) who are preparing for, undergoing, or returning from a deployment. Service members and their families should participate in unit-sponsored deployment events to receive the most current information specific to their deployment.

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  - Call 911 or Seek Immediate Help from the Emergency Room if Needed
  - Do Not Leave At-Risk Individuals Alone
  - Stay Connected with the At-Risk Individual
- Where to Get Help for Individuals Considering Suicide
  - National Suicide Prevention Lifeline
  - Chaplains
  - Family Centers
  - Military OneSource
  - Behavioral Health Counseling Through TRICARE
  - Behavioral Health Counseling through Military Treatment Facilities
  - Department of Veterans Affairs Readjustment Counseling
  - Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury Outreach Center
  - Military Pathways
  - Suicide Prevention Resource Center
  - Real Warriors Campaign
- Behavioral Health and Suicide Prevention Websites and Publications

Tab 17 – Acronyms

Deployment Overview

In preparing for a deployment, service members need to understand exactly what this term entails. A better understanding of the aspects of deployment will help them know what to expect next, better prepare them to manage personal affairs, and better enable service members and their families to cope during the deployment. The sections below present an overview of the deployment cycle for National Guard and Reserve service members, and Individual Augmentee (IA) deployments.

The Deployment Cycle

From the military's perspective, the term "deployment" only encompasses the activities required to move personnel and materials from a home station to a specified destination. From the perspective of service members and their family, deployment often consists of training, all of the personal and administrative measures preparing for a deployment, the physical departure, the time away from home (either in the theater of operations or within the United States), the return home, and the reintegration back into daily life.

The individual branches of Service use different terminology for the phases of the deployment cycle or have a different number of phases than those presented in this guide. Regardless of the number of phases or the terms used, every deploying service member goes through the same general process. The deployment cycle for National Guard and Reserve service members is similar to that of active duty service members, with slight differences at the beginning and end of the cycle.

Pre-Deployment
Deployment
Post-Deployment
Demobilization
Reintegration

Under normal day-to-day circumstances, members of the Selected Reserve live their civilian lives and participate in required unit training known as "drills" or "battle assemblies." If serving in an inactive status, such as the Individual Ready Reserve or Inactive National Guard (IRR and ING respectively), service members are not required to participate in these trainings. As with the active duty, National Guard and Reserve service members go through normal training and medical evaluations that maintain their personal and unit readiness level during this phase. From a family's perspective, this phase of the deployment cycle is normal life, since the service member is at home and going to work at his or her civilian job on a regular basis.

Pre-Deployment Phase

Activation and mobilization also fall under the pre-deployment phase of the cycle for National Guard and Reserve service members. Activation occurs when a National Guard or Reserve service member receives orders and begins service on active duty. Mobilization begins when the service member or unit is alerted for possible deployment. Upon receiving a mobilization alert, preparation for deployment begins, including required briefings, additional training, medical and dental evaluations, and possibly counseling to ensure that service members are ready and able to be deployed. Mobilization may also include reporting to a home installation for assembly and/or reporting to a mobilization station.

Mobilization stations are designated military installations to which National Guard or Reserve service members or units are moved for processing, organizing, equipping, and training. For families of National Guard and Reserve service members, the end of this phase of the deployment cycle may represent a divergence from normal family life, especially if the service member relocated to the mobilization station. This phase ends at the point in which service members or their units physically leave the mobilization site for the theater of operations.

Deployment Phase

This phase begins with the physical movement of individuals and units from their mobilization site to the designated theater of operations. The remainder of the deployment phase primarily involves the performance of military duties in support of the mission. Near the end of the deployment phase the unit will begin preparations for its return to the demobilization station, culminating with the unit's redeployment to the demobilization station.

Post Deployment Phase

During the post deployment phase, National Guard and Reserve service members return to the demobilization station. Individual branches of Service will provide additional briefings, training, medical evaluations, and counseling to assist service members in reintegrating into normal life.

Demobilization Phase

The demobilization process begins with official notification by your supported command is completed when you return home. You will return via the same processing route by which you mobilized, but in the reverse direction. That means from your support command to the Navy Mobilization Processing Site (NMPS) to your command. If there was an intermediate stop where weapons and equipment were issued, you will need to return back to that location for turn in of gear.

It is important that you verify your Leave and Earnings Statement (LES) to make sure that your pay and entitlements are properly credited. Any pay problems that are found at your supported command should be fixed before detaching. Make sure that all of your paperwork has been properly documented. This should include:

- Medical and dental records updated. Medical forms should be completed prior to detaching from the supported command and hand carried to the NMPS.
- Service record updated
- Copies of mobilization paperwork.
- List of phone numbers and email addresses of all point of contact.

At the NMPS you will receive a complete medical physical if required. You will also be transferred back to a reserve pay account. Leave that you earned while mobilized can be taken, sold back or a combination of both. Prior to leaving the NMPS you should contact your command. A DD214, Certificate of Release or Discharge from Active Duty, will be prepared. Proofread this document carefully! This is a key document to receiving all veteran benefits.

Reintegration Phase

After National Guard and Reserve service members return from deployment and complete their post deployment requirements, they will begin the reintegration phase of the deployment cycle. This includes reintegration into family life and the community, and reintegration into a full-time civilian job. Units may require service members to complete follow-on briefings, training, counseling, and medical evaluations during this phase. Service members will begin participating again in required drills or battle assemblies during this time.

Individual Augmentee Deployment

Individual Augmentee (IA) deployment occurs when a service member receives orders to deploy individually or with a small group to augment a different unit. This type of deployment is different from deployments that occur when an entire unit, squadron, or ship is ordered to deploy. An IA can be an active duty, a National Guard, or a Reserve service member and he or she can either volunteer for IA service or be selected for it. These service members are typically Navy and Air Force service members that augment an Army or Marine Corps unit. Deploying IA Sailors and Airmen usually require additional training and can be ordered to tours longer in length than a traditional deployment.

IA deployments pose a number of challenges for families of service members. When called for an IA deployment, service members usually have shorter notification times, lack specific information concerning their deployment, and are often deployed to areas that present communication challenges.

Administrative Affairs

When preparing for a deployment, service members should ensure that their family's information is current and accurate in their military records and at home. This section will provide information on many of those items including:

Defense Enrollment Eligibility Reporting System (DEERS)
Military Identification Cards (ID card)

- **Replacing ID Cards During a Deployment**
- **Verifying and Updating Family Member Information in DEERS**
- **Replacing Identification Cards**

Passports
Navy Family Accountability & Assessment System (NFAAS)
Record of Emergency Data
Family Care Plans

- **Family Care Plan Forms**

Service Members' Group Life Insurance (SGLI)
Revisiting Administrative Affairs Following Deployment

- **Updating Defense Enrollment Reporting System Information**
- **Issuing New Military ID Card**
- **Updating Family care Plans**
- **Service Members Group Life Insurance (SGLI)**

Administrative Checklist for

- **Married Service Members**
- **Single Service Members**

Defense Enrollment Eligibility Reporting System (DEERS)

Prior to a deployment, service members should ensure that their family members' information in DEERS is correct. DEERS is an automated information system that lists all service members and their family members who are eligible for military benefits and entitlements, including TRICARE. Service members are automatically registered in DEERS, but they must take action to register their family members and ensure that they are correctly entered into the database. Mistakes in the DEERS database can cause issues with TRICARE claims, so it is critical to ensure that all information is accurate. Service members should update their information in DEERS anytime they move, get married or divorced, have a child, or following any other event that changes their status.

When preparing for a deployment, service members are encouraged to check their current DEERS information to ensure that their family members can access military benefits while they are away. Service members can update their address, email address, and phone numbers through the DEERS website or through TRICARE's Beneficiary Web Enrollment. Service members can also verify and update their family's information through the nearest ID card facility, found through the Defense Manpower Data Center's (DMDC) Real-time Automated Personnel Identification System (RAPIDS) Site

Locator, by calling the DMDC Support Office (DSO) at 1-800-538-9552, by faxing changes to DEERS information to 1-831-655-8317, or submitting changes by mail to:

The Defense Manpower Data Center Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771

Military Identification Cards

Service members and their family members must have a military issued ID card to access military benefits or privileges, including their medical benefits, dental benefits, the commissary, the exchange, and other Morale, Welfare, and Recreation (MWR) programs and services on military installations. When preparing for a deployment, service members should ensure that their family members' ID cards are current and valid and will remain so until the service member returns from deployment.

National Guard and Reserve service members and their eligible family members are maintained in DEERS in a pre-eligibility status for future entitlement to unlimited benefits, until the service member is called to active duty by presidential call-up or congressional decree. Once activated, DEERS will reflect the activation and pre-eligible family members as eligible for full benefits for a maximum of 270 days. To receive benefits during the 270-day period, family members must possess the DD Form 1173-1, "Department of Defense Guard and Reserve Family Member Identification Card" and a copy of the service member's orders to active duty. Retention of eligibility after 270 days requires issuance of a DD Form 1173, "Uniformed Services Identification and Privilege Card." The member should take his or her active duty orders and eligible family members to the nearest RAPIDS site for issuance of the DD Form

1173. If the member is not located with the family, and the spouse does not have a valid power of attorney, the member should go to his or her local RAPIDS site to obtain a verified Department of Defense Form (DD Form) 1172, "Application for Uniformed Services Identification Card – DEERS Enrollment," for their family's use in obtaining an ID card.

Service members and their families must be enrolled in DEERS before they can receive an ID card from an ID card facility. Because a photo is required, family members and eligible children must go to the ID card facility to get their ID card. Children under the age of ten can normally use the ID card of their parent, but they must be registered in DEERS. If the service member is a single parent, every child must have an ID card even if they are under the age of 10. At the age of ten, all children should obtain their own ID card. The nearest ID card facility can be found through the DMDC RAPIDS Site locator.

Replacing Identification Cards during a Deployment

There are many programs and services on military installations and in the community that provide support and assistance to military families. Family members of National Guard and Reserve service members will have access to programs and services that were not available before the deployment. Descriptions of these programs and services can be found in the Key Military Organizations section of this guide.

Family members must have current ID cards to access programs and services on installations. The following sections are designed to inform eligible family members of how to verify and update their information in DEERS during a deployment and how to receive replacement ID cards during a deployment.

Verifying and Updating Family Member Information in DEERS

If family members are already enrolled in DEERS, they can verify their information by visiting the nearest ID card facility (also known as a Real-time Automated Personnel Identification System [RAPIDS] Site). As a registered family member, spouses may make address changes for themselves and their children, but only service members can add or delete family members from DEERS. If the service member has given them access, spouses can update their address and phone numbers through the DEERS website or through TRICARE's Beneficiary Web Enrollment. Spouses can also verify and update their family's information through the nearest ID card facility (found through the Defense Manpower Data Center's [DMDC] RAPIDS Site Locator), by calling the DMDC Support Office (DSO) at 1-800-538-9552, by faxing changes to DEERS information to 1-831-655-8317, or by mail to:

The Defense Manpower Data Center Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771

When service members are not present due to a deployment, spouses may still be able to enroll themselves and children in DEERS. The spouse should contact the nearest RAPIDS site for guidance.

Replacing Identification Cards

If a spouse or child loses a military ID card while the service member is deployed, a replacement card bearing the expiration date of the lost card may be issued. The spouse should contact the nearest RAPIDS site regarding the issuance of a replacement card. If the member is not deployed, a temporary ID card may be issued. Temporary ID cards are valid for thirty days and are considered on a case by case basis.

Passports

Family members of deploying service members are encouraged to review their current passports to ensure that they will remain valid throughout the length of the deployment. If family members do not have a current passport, they may want to apply for one. In the event that a service member is severely wounded during the deployment and is hospitalized in a foreign country, family members may be able to visit the service member. If family members receive travel and transportation orders from the military to visit the hospitalized service member, the individual branches of Service can help coordinate passports.

More information on passports can be found on the Department of Defense Military and Civilian Passport Matters website and the United States Department of State website at www.state.gov/passport/passport_1738.html.

Navy Family Accountability & Assessment System (NFAAS)

NFAAS standardizes a method for the Navy to account, assess, manage, and monitor the recovery process for personnel and their families affected and/or scattered by a wide-spread catastrophic event. NFAAS provides valuable information to all levels of the Navy Chain of Command, allowing commanders to make strategic decisions which facilitate a return to stability.

- In an event based system used by the Navy following a disaster, or other "event", to help Navy determine how and where Navy Family Members are.
- Report your current location
- Update emergency personal contact information
- Request assistance (especially if you had to evacuate far away from your home or place of work)
- Allows your commanders and supervisors to account accurately for all assigned personnel and their family members
- Your reporting assists the navy leadership and authorities to make better decisions in supporting you and your family to maintain military readiness and to preserve National Security during a disaster.
- NFAAS allows case managers to contact you, provide you with important information and assist you in recovering from a crisis.
- For further information or update your information go to https://navyfamily.navy.mil
- If you are the family members please click on the Civilians and their Families link

Record of Emergency Data

Service members should also ensure that their DD Form 93, "Record of Emergency Data," is up to date. This form will be used by the Service to contact the next-of-kin should the service member become ill, injured, or die while on active duty. This form also records the service member's selections for beneficiaries for Death Gratuity and Pay Arrears, as well as the person who will be authorized to direct the disposition of the service member's remains (PADD). Service members should be aware that if they have a spouse but designate a person other than the spouse to receive all or a portion of the death gratuity pay, the Service concerned is required to provide notice of the designation to the spouse.

Family Care Plan

A family care plan outlines the logistical, financial, medical, educational, and legal documentation necessary to ensure that dependents will be cared for during the service member's absence due to deployment or training.

Which service members are required to have a family care plan?

- Single parents
- Members of a dual military couple with dependents
- Individuals who are married with custody or joint custody of a child whose non-custodial parent is not the current spouse of the service member, or who otherwise bears sole responsibility for the care of children under the age of nineteen or others unable to care for themselves in the absence of the member
- Individuals who are primarily responsible for dependent family members

Family Care Plan Forms:

Army Department of the Army (DA) Form 5305-R," Family Care Plan"
Marine Corps Marine Corps Order (MCO) 1740.13A, "Family Care Plans"
Navy Bureau of Naval Personnel (NAVPERS) 1740/6, "Department of the Navy Family Care Certificate"
Navy NAVPERS 1740/7, "Family Care Plan Arrangements"
Air Force Air Force Form (AF) 357, "Family Care Certification"

For additional information on developing a Family Care Plan, service members should contact their family center or Military OneSource at 1-800-342-9647.

Service Members' Group Life Insurance (SGLI)

SGLI is a low-cost term life insurance protection policy offered through the Department of Veterans Affairs (VA) for service members of the National Guard and members of the Ready Reserves. Under SGLI, service members are automatically covered for the maximum amount ($400,000) unless coverage is declined or elected at a lower amount. Even though SGLI coverage is automatic, before service members

deploy, they should confirm that their beneficiary (ies) designation is up to date. If they declined or reduced their coverage in the past and would like to change it now, they can do that by completing a request, in writing, through their branch of service.

Service Members' and Veterans' Group Life Insurance Handbook provides information on the Service Members' Group Life Insurance (SGLI), the Veterans' Group Life Insurance (VGLI), Service Members' Group Life Insurance Traumatic Injury Protection (TSGLI) and Family Service Members' Group Life Insurance (FSGLI). The handbook provides overviews of these insurance policies; procedures for terminating, reducing, restoring, or requesting coverage; procedures for designating beneficiaries; procedures for filing death claims; and the required forms for each plan. It can be found at:
http://www.benefits.va.gov/INSURANCE/resources_handbook_ins_chapter1.asp.

Revisiting Administrative Affairs Following Deployment

Following a deployment, service members should revisit some of the administrative preparations that they made prior to the deployment to ensure that information is current. These tasks should be accomplished in a timely manner following a deployment.

Updating Defense Enrollment Eligibility Reporting System Information (DEERS)

Upon return from deployment, service members should ensure that their family's information in DEERS is up to date. The Defense Enrollment Eligibility Reporting System (DEERS) is an automated information system that lists all service members and their family members who are eligible for military benefits and entitlements, including TRICARE.

Shortly after returning from a deployment, National Guard and Reserve service members will demobilize and their unit will deactivate. When this occurs, these service members will no longer be serving on active duty. Demobilizing National Guard and Reserve service members will need to bring a copy of their Department of Defense Form (DD Form) 214, "Certificate of Release or Discharge from Active Duty," and a copy of their release from active duty (REFRAD) orders to the military identification card (ID card) office at their demobilization station to update their status from active duty to National Guard or Reserve. Demobilizing National Guard and Reserve service members should also update their family member's information in DEERS to indicate that their family members are no longer "active duty family members."

If the spouse of a service member gave birth during the deployment, the newborn child may not have been enrolled in DEERS if the spouse did not have either a general or specific power of attorney. As the sponsor for the family, the service member is able to enroll newborn children and should do so as early as possible. Newborn children are automatically covered by TRICARE Prime for 120 days, but they will not be covered by military health care after the 120 day period unless they are enrolled in DEERS.

Service members can verify and update DEERS information by visiting the nearest ID card facility (also known as a Real-time Automated Personnel Identification System [RAPIDS] Site). Service members can also update information online through TRICARE, locate the nearest RAPIDS site through the Defense Manpower Data Center's (DMDC) RAPIDS Site Locator, or they can call the DMDC Support Office (DSO) at 1-800-538-9552, fax changes to DEERS information to 1-831-655-8317, or send changes by mail to:

The Defense Manpower Data Center Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771

Issuing New Uniformed Services Identification Cards

National Guard and Reserve service members who received an active duty ID card during their deployment will need to visit a RAPIDS Site once their information has been updated in DEERS to receive a new National Guard or Reserve ID card. If family members of National Guard and Reserve service members received active duty family member ID cards during the deployment, they will also need to receive updated ID cards. After updating their information in DEERS, they will need to accompany the service member to a RAPIDS site with a completed DD Form 1173-1, "Department of Defense Guard and Reserve Family Member Identification Card," to receive the new ID card. The nearest ID card facility can be found through the DMDC RAPIDS Site Locator.

Updating Family Care Plans

A family care plan is a collection of documents that describes who shall provide care for any family members who are dependent on service members for financial, medical, or logistical support (e.g., food, housing, transportation) if service members are away due to military duty (training exercises, temporary duty, or deployments). Prior to a deployment, service members should have updated their family care plans. Upon return from deployment, service members should review their family care plans and update them as necessary.

Service members' Group Life Insurance (SGLI)

Service members' Group Life Insurance (SGLI) is a low-cost term life insurance protection policy offered through the Department of Veterans Affairs (VA) for service members on active duty, members of the National Guard, and members of the Ready Reserve. Upon returning from deployment, service members should review the beneficiaries listed for their SGLI to ensure that they are still correct.

Service members are encouraged to consult a Legal Assistance attorney for assistance completing the SGLV 8286.

Administrative Checklist for Married Service Members

The following checklist is designed to help service members and their families prepare their administrative affairs prior to a deployment. For Military and Personal Documents, Insurance Policies, and Property Documents, check off each item once both the service member and spouse have discussed where the following documents are located. If an item does not apply, cross it out to avoid any future confusion.

Military and Personal Documents

____ Birth certificates

____ Marriage certificate

____ Death certificates for deceased family members

____ Naturalization or citizenship papers

____ Current Record of Emergency Data

____ Military records

____ Social security cards for all family members

____ Updated beneficiary for SGLI

____ Completed family care plan

____ Up to date ID cards for all family members, valid through the service member's return from deployment

____ Current passports through the service member's return from deployment

____ Insurance Policies (life, home, auto)

Property Documents

____ Deeds

____ Mortgage information

____ Lease agreements

____ Automotive title (or loan papers)

Additional Questions

____ Are all dependents enrolled in DEERS?

____ Is the family's TRICARE enrollment current?

____ Do family members know where to go for legal assistance?

____ Contact number for legal assistance:

____ Do family members know where and how to obtains new ID cards?

____ Are administrative and legal documents stored in a safe location?

____ SGLI election form is updated with correct beneficiary

____ Have you made a household inventory? Where is it stored?

____ Have you made a list of all immediate family members and their contact information?

Additional Administrative Readiness Issues for Newlyweds

____ Has the service member gone to the Personnel Office with all official documents and changed his or her official records to show that he or she is married, listing the spouse as next-of-kin on the Record of Emergency Data?

____ Has the service member, at his or her discretion, listed his or her spouse as beneficiary for government and civilian insurance policies? If so, has the service member checked with the Personnel Office to confirm?

____ Has the service member applied for a Dependent's Identification and Privilege Card and enrolled his or her spouse in DEERS at the Personnel Office?

Administrative Checklist for Single Service Members

The following checklist is designed to help single service members prepare their administrative and legal affairs prior to a deployment. Before deploying, single service members should designate a parent, other family member, or trusted friend to manage their administrative and legal affairs in their absence. For

Military and Family Documents, Insurance Policies, and Property Documents, place a check mark in the box on the left once both the service member and the designated person have discussed and know where the following documents are located. In the space provided to the right, write the location of these documents to serve as future reference. For an item that does not apply, cross it out to avoid any future confusion.

Military and Family Documents

____ Birth certificates for all family members

____ Naturalization or citizenship papers

____ Marriage certificate or divorce settlement

____ Current Record of Emergency Data Military records

____ Completed family care plan

____ Completed personal care plan

____ Social security cards

____ Social security number

____ Updated beneficiary for SGLI

____ Current passports for the entire deployment for all family members and/or visas

____ Updated medical and shot records

____ Insurance Policies (Life, Home, Auto)

____ Safety Deposit Box information

Property Documents

____ Deeds

____ Mortgage information

____ Lease agreements (vehicles, storage units, etc.)

____ Automotive title (or loan papers)

Additional Questions

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

____ Are administrative documents stored in a safe location?

____ Have you made a household inventory? Where is it stored?

____ Have you made a list of all immediate family members and their contact information?

Financial Affairs

Income (Pay and Allowances)

- **Basic Pay**
- **Family Separation Allowance**
- **Basic Allowance for Subsistence**
- **Basic Allowance for Housing**
- **Career Sea Pay**
- **Hazardous Duty Pay**
- **Flight Pay**
- **Hostile Fire/Imminent Danger Pays**
- **Pay and Allowance Continuation**
- **Hardship Duty Pay for Location Assignment**

Leave and Earning Statements (LES)
MyPay
Pay Distribution

- **Allotments**
- **Discretionary Allotments**
- **Non-discretionary Allotments**
- **Split Pay**

Taxes

- **Income Tax Returns**
- **Federal Tax Advantages**
- **Combat Zone Tax Exclusion**
- **Free Tax Services**

Pre-Authorization for Emergency Financial Assistance
Thrift Savings Plan (TSP)
Savings Deposit Plan (SDP)
Financial Protections under the Service members Civil Relief Act (SCRA)

- **Reduced Interest**
- **Foreclosures and Repossessions**
- **Termination of Residential leases**

- Termination of Automotive Leases
- Termination of Cellular Telephone Contracts
- Service Members Civil Relief Act Guide

Revisiting Financial Affairs Following Deployment

- Leave and Earnings Statement (LES)
- Special Pays and Allowances
- Allotments
- Tax Status
- Termination of Active Duty Pay
- Emergency Assistance Pre-Authorization
- Creating a New Budget
    - Assistance with Controlling Finances
    - Personal Financial Management Program
    - Financial Counseling through Military OneSource
- Expiring Financial Protections under the Service Members Civil Relief Act
    - Reduced Interest
    - Foreclosures and Repossessions
    - Termination of Residential leases
    - Termination of Automotive Leases
- VA Home Loan Guaranty
    - Loan Uses
    - Eligibility
    - Periods of Eligibility
    - VA Assistance to Veterans in Default
    - Assistance to Veterans with VA Guaranteed Home Loans
    - Assistance to Veterans with non-VA Guaranteed Home Loans
    - VA Refinancing of a Non-VA Guaranteed Home Loan
    - Other Assistance for Delinquent Veteran Bowers

Financial Publications and Websites

Community Based Publications and Websites

Financial Readiness Checklists

- For Married Service Members
- For Single Service Members

Service members should get their financial affairs in order before they deploy in order to avoid significant problems that may arise for family members. If married, service members may wish to provide power of attorney to their spouses to allow them to access bank accounts to make rent or mortgage payments, and to pay other bills as necessary. Service members and their spouses should also ensure that they are on the same page when it comes to paying bills and managing the household budget during the deployment. Single service members may want to ask their parents, other family members, or a trusted friend to handle their finances while away.

Financial counseling and referral services are available at installation family centers from the installation's Personal Financial Manager (PFM), command-designated and trained Command Financial Specialists, or contracted Personal Financial Counselors (PFCs), or through Military OneSource. Counselors can help service members and their families develop a spending plan and prepare their finances for deployment. Additionally, service members and their families can receive financial counseling assistance through the approved command and community resources from the state Joint Forces Headquarters (JFHQ). For service members who are not geographically located near military installations, services provided through the JFHQ allow them and their families to receive resources and assistance through their local community. In addition, some units may have a financial specialist or a finance office where service members can also receive assistance.

Installation personal financial offices can be found through Military HOMEFRONT's Military INSTALLATIONS application under the program/service "Personal Financial Management Services". Military OneSource can be reached through their website or by phone, stateside, at 1-800-342-9647.

The following sections provide an overview of some of the financial issues service members should consider prior to their deployment.

Income

The total financial compensation of a service member is comprised of basic pay and additional allowances, incentive pay, and special pay. Before deployment, service members should become familiar with the various changes to their pay that may come into effect during the deployment so that they prepare a realistic and effective budget. For example, service members may use the deployment/redeployment calculator located on MyArmyBenefits to get an estimated income during deployment.

Basic Pay

Basic pay is the foundation of the military compensation package and is determined based on rank and length of service in the military. The levels of basic pay are updated annually, typically around the beginning of the calendar year, so if the service member's period of deployment spans the first of the year, he or she may notice an increase in basic pay while on deployment. Current basic pay amounts are listed on the Defense Finance and Accounting Service's (DFAS) Military Pay Tables.

Some Service members will eligible for various pay allowances based on their assignment location and assigned duties. Current rates can be found in Volume 7A of the Department of Defense (DoD) Financial Management Regulation 700.14-R.

Family Separation Allowance

Family Separation Allowance (FSA) is payable to service members who have dependents and are separated geographically from them for more than thirty days as a result of an enforced family separation.

> FSA-Restricted (FSA-R): Transportation of dependents is not authorized at government expense and the dependents do not live in the vicinity of the member's homeport/permanent duty station, or; transportation of dependents is authorized at government expense, but member elects an unaccompanied tour of duty because a dependent cannot accompany the member to or at that homeport/permanent duty station due to certified medical reasons.
>
> FSA-Ship (FSA-S): The member is on duty aboard a ship, and the ship is away from the homeport continuously for more than thirty days. A member is entitled to FSA-S if he or she returns to homeport after the original deployment for a period of thirty days or less and redeploys for a period of more than thirty days. Dependents are not required to reside in the vicinity of the homeport.
>
> FSA-Temporary (FSA-T): The member is on temporary duty (TDY) (or temporary additional duty) away from the permanent station continuously for more than thirty days, and the member's dependents are not residing at or near the TDY station. This includes members who are required to perform a period of the TDY before reporting to their initial station of assignment. A member is entitled to FSA-T if he or she returned to the permanent duty station after the original deployment for a period of thirty days or less and redeployed for a period of more than thirty days. Dependents are not required to reside in the vicinity of the permanent duty station.

FSA is payable in addition to any other allowance or per diem to which a member may be entitled. A member, however, may not receive more than one payment of FSA for the same period, even if he or she is qualified for FSA-R, FSA-S, and FSA-T.

Basic Allowance for Subsistence (BAS)

Basic Allowance for Subsistence (BAS) is a non-taxable monthly allowance used to offset the cost of a service member's meals. If service members are issued a meal card or provided meals in the field, they should notice a reduction in their pay to cover the cost of these meals.

Basic Allowance for Housing (BAH)

Basic Allowance for Housing (BAH) is an additional monetary amount paid to service members in lieu of furnished quarters. The amount of the housing allowance depends on location, pay grade, and whether the service member has dependents. BAH is payable as part of a service member's recurring paycheck.

During a deployment, even though the military is providing quarters in the deployed theater, service members will continue to receive BAH if they were entitled to BAH at their home duty station.

Career Sea Pay

Career sea pay is a monthly special pay entitlement for service members while on sea duty. Career sea pay varies by branch of Service, rank, and the cumulative number of years of sea duty.

Hazardous Duty Pay

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

Flight Pay

Flight pay, or aviation incentive pay, is a monthly hazardous duty pay disbursed to service members, as well as flight crew members, for the frequent and regular performance of operational or proficiency flying duty.

Hostile Fire/Imminent Danger Pays

Hostile fire and imminent danger pays are monthly special pays that compensate service members for physical danger. Hostile fire pay is paid to a member who meets one or more of these criteria:

- takes hostile fire or is exposed to an explosion of a hostile mine
- is in a unit engaged in hostile action
- is killed, injured, or wounded by hostile fire or explosion of a hostile mine

Imminent danger pay is paid to a member who is on duty in foreign areas where he or she is subject to the threat of physical harm or imminent danger because of civil insurrection, civil war, terrorism, or wartime conditions. Although DoD regulations distinguish between hostile fire pay and imminent danger pay, they are derived from the same statute. An individual can collect one or the other, but not both simultaneously.

Pay and Allowance Continuation (PAC)

Under the pay and allowance continuation (PAC) program, pay and allowances may be continued for up to one year for service members who incur a wound, injury, or illness in the line of duty while serving in a combat operation or combat zone and are hospitalized for treatment of the wound, injury, or illness.

PAC also includes service members who incur wounds, injuries, or illnesses while serving in a hostile fire area or while exposed to a hostile fire event and are hospitalized for treatment of the wound, injury, or illness.

Entitlement generally ends earlier if a member is returned for assignment (other than assignment to a medical or patient unit). Entitlement terminates irrevocably on the date the member is discharged, separated, or retired (including temporary disability retirement) from the uniformed services.

Hardship Duty Pay for Location Assignment (HDP-L)

Hardship duty pay for location assignment (HDP-L) is compensation paid to members assigned outside the continental United States (OCONUS) in quality of life (QOL) hardship locations where living conditions are substantially below the standard most members in the continental United States (CONUS) would generally experience. HDP-L is intended to recognize the extraordinary arduous living conditions, excessive physical hardship, and/or unhealthful conditions that exist in a location or assignment. Rates are payable in increments of $50, $100, or $150 a month based on the QOL hardship in a given area.

Leave and Earnings Statement (LES)

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

MyPay

MyPay is an automated online system that allows service members to access their current and certain past LES's twenty-four hours a day, seven days a week. Using MyPay, service members can also view tax statements and change certain discretionary pay data items, such as direct deposit allotments, without using paper forms. Before a service member deploys, he or she should log on to MyPay and review the current LES to ensure that it is correct. Service members may want to change their address if their spouse will be residing in a different location during the deployment.

Pay Distribution

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

Allotments

Allotments are automatic deductions from a service member's pay to meet financial obligations such as a car or mortgage payment. Allotments can be made to ensure that certain financial obligations are

automatically taken care of, such as rent or a car loan payment, but cannot exceed the total amount of the take home pay. Allotments can be registered to any person except to persons under the age of sixteen (with the exception of bonds) or to mentally incompetent persons. National Guard or Reserve service members on extended active duty can initiate, change, or stop allotments by completing Department of Defense Form (DD Form) 2558 or through their MyPay account. Allotments can be discretionary or non-discretionary.

Discretionary Allotments

Discretionary allotments allow service members to specify the individual, institution, or business to receive the allotment. Service members may authorize up to six discretionary allotments and can include the following:

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

Non-discretionary Allotments

Non-discretionary allotments are those that are made to a specifically designated agency. There is no limit to the number of non-discretionary allotments service members can have on their pay at any given time. These allotments can include the following:

- purchase of United States savings bonds
- repayment of emergency relief loans to the any of the Service relief organizations or the American Red Cross
- repayment of indebtedness to any government department or agency
- charitable contributions to any of the Service relief organizations
- child and spousal support payments
- contributions to the Veterans Educational Assistance Program (VEAP)
- payment of delinquent federal, state, or local income or employment taxes
- repayment of debts owed to a commercial creditor if the creditor makes an application for recovery of the debt
- delinquent travel charge card debt

Split Pay

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

Taxes

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

Income Tax Returns

Federal and state income tax returns must be filed every year, even if service members are deployed, unless they are granted an extension. The Internal Revenue Service (IRS) generally requires the signatures of both the service member and his or her spouse to file income tax returns and access refunds.

For spouses to be able to jointly file income tax returns during a deployment, the service member will need to complete IRS Form 2848, "Power of Attorney and Declaration of Representation," in lieu of a special power of attorney. The required filing time for federal income tax returns is between January 1st and April 15th of the year following the taxable year. If service members are outside the continental United States on April 15th, they have until June 15th to file their income tax return provided they are on official orders. Service members can extend the filing date up to an additional two months after their return to the United States provided they complete and submit IRS Form 4868, "Application for Automatic Extension of Time to File United States Individual Income Tax Return." Service members will need to check with their state to determine when their state income tax return must be filed as deadlines vary from state to state.

Members of the military may be eligible to file their federal income taxes for free electronically. Service members are also encouraged to check with their state's tax department to determine if they also offer free electronic filing of income tax returns for the military. More information on federal income tax returns and copies of required forms can be found on the IRS website. The IRS also provides tax information specifically targeted for members of the military.

Federal Tax Advantages

During a deployment, some service member pay may be exempt from federal taxes. While basic pay and certain special and incentive pays are taxable, the majority of allowances are tax-exempt, meaning that

service members will not have to pay taxes on them. While deployed, the primary allowances to which a service member may be entitled are BAS, BAH, and FSA. In addition to holding tax-exempt status from federal and state taxes, these tax-exempt allowances are also excluded from Social Security taxes.

Combat Zone Tax Exclusion (CZTE)

When deployed to a combat zone, earnings received during time in the combat zone are excluded from taxable income. For enlisted service members and warrant officers, the amount of non-taxable income is unlimited. A limit does exist on the amount of non-taxable income for officers. This tax exclusion is

"event-based," meaning that if a service member spends a single qualifying day in a combat zone, his or her pay for the entire month is excluded from his or her taxable income. When serving in a combat zone, any bonuses and special pays to which service members are entitled are also excluded from their taxable income. As these amounts are excluded from taxable income, the reduction in taxable income shown on a service member's W-2 should be automatic. When serving in a combat zone, service members may want to check their LES to ensure that their income is not taxed. Service members should also check with their state of residence to determine whether the state has any tax exemptions for members of the military who are being mobilized and/or deployed.

Free Tax Services

Here are some options for National Guard members in filing your taxes for free:

Military OneSource - Provides free tax consultation and filing services. Tax Cut Basic Online by H&R Block is offered free to active duty, National Guard and Reserve Service Members and their Families. Tax consultants are available by email or phone (800.730.3802) to help with personal tax-related questions and financial planning. Log onto www.militaryonesource.com for more information.

VITA - Volunteer Income Tax Assistance Program. A military-based program which provides free tax advice, tax preparation, return filing and other tax assistance to military members and their Families. For more information about this program, log onto www.militaryonesource.com.

Through www.irs.com you may take advantage of free tax preparation and e-filing through Free File if your Adjusted Gross Income (AGI) is $56,000 or less for 2008. You may also be interested in using Free File's Fillable forms, a new tool that allows you to self-select your federal income tax forms and schedules.

For specific tax information and special benefits for members of the US Armed Forces go to www.irs.gov/newsroom.

Pre-Authorization for Emergency Financial Assistance

Each of the branches of Service offers emergency financial assistance through their respective relief organizations for service members and their families who demonstrate a financial need. In preparing for a deployment, service members may want to pre-authorize their families to receive financial assistance

in the event that they need it. If family members are not pre-authorized to receive assistance, the service member's permission will be required for the relief organization to be able to assist family members.

Obtaining permission through a Red Cross message can be a long process, so service members should complete the pre-authorization prior to their deployment. If a service member has provided his or her spouse or other family member with a general power of attorney, that power of attorney will suffice as authorization for relief. More information on pre-authorization can be found through the individual branches of Service relief organizations:

Armed Forces Relief Trust www.afrtrust.org
Army Emergency Relief (AER) www.aerhq.org
Navy-Marine Corps Relief Society (NMCRS) www.nmcrs.org
Air Force Aid Society (AFAS) www.afas.org
Coast Guard Mutual Assistance (CGMA) www.cgmahq.org

Thrift Savings Plan (TSP)

The TSP is an official federal government-sponsored retirement saving and investment program, similar to a civilian 401K tax-deferred program. Service members can contribute money from their basic pay and special, incentive, and bonus pay without paying federal or state taxes. When serving in a combat zone, service members can use their tax-free income for TSP contributions as well. As a result, upon withdrawal, while the interest earned on the TSP account will be taxed, any tax-free contributions to the account will not be taxed. More information on the program can be found on the TSP website at www.tsp.gov.

Savings Deposit Program (SDP)

While deployed, service members may be eligible to participate in the Savings Deposit Program (SDP). The program is available to service members during assignments and deployments to specified locations. The SDP pays back a guaranteed 10 percent annual return on investment (2.5 percent quarterly) on up to $10,000 contributed from un-allotted current pay and allowances. Upon withdrawal, a service member's contributions to SDP will not be taxed, but the interest earned will be. Service members interested in learning about the proper procedures for SDP enrollment should consult with their individual military Service. Additional information on the SDP can be found in Chapter 51, Volume 7A of the DoD Financial Management Regulation 7000.14-R.

Financial Protections of the Service members Civil Relief Act (SCRA)

In addition to legal protections, the Service members Civil Relief Act (SCRA) provides certain financial protections for members of the National Guard when serving in an active duty status under federal orders, members of the Reserve called to active duty, or members of the Coast Guard serving on active duty in support of the Military Services.

A service member's protections under SCRA generally begin on the first day of active duty and may extend for 30 to 180 days after release from active duty. Many of the SCRA protections are not automatic and require that the service member request the protection in a timely matter. For certain protections, such as the limitation on interest rates, service members may also be required to prove that military service materially impacts their ability to make payments.

For assistance understanding their rights under SCRA, service members should consult a Legal Assistance attorney.

Reduced Interest

Under SCRA, service members can limit the interest rate for all financial obligations (including mortgages) that they entered into before beginning active duty to 6 percent. These financial obligations can include the interest rates on credit cards, automotive loans, mortgages, and even some student loans.

Additionally, SCRA prohibits lenders from accelerating the principal amount owed, and forgives the excess interest payments that would have been due under the higher interest rate. This protection under

SCRA does not apply to financial obligations entered into while on active duty, federally guaranteed student loans, and some other types of financial obligations.

To qualify for this protection, service members must be able to show that they are now on active duty, that the obligation was incurred before they entered active duty, and that their military service impacts their ability to meet these financial obligations. To begin the process, service members will need to send a letter, along with a copy of their current military orders, to their lender requesting relief under SCRA.

Foreclosures and Repossessions

If service members are unable to maintain the terms of a purchase contract for real property or an automobile due to their military service, the SCRA protects them from foreclosure or repossession without a court order. Under certain circumstances, service members may also request a stay of proceedings to stop a foreclosure or repossession.

Termination of Residential Leases

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

If service members entered into a lease or rental agreement after they began active duty service, they may still be able to terminate their lease without penalty under SCRA. Service members will need to provide written notice to their landlord and a copy of their orders.

Termination of Automotive Leases

The SCRA creates protections that allow service members to terminate automobile leases entered into before or during their time on active duty if they meet certain conditions. Generally, National Guard and Reserve service members can terminate their automotive leases if they are called to active duty for a minimum of ninety days.

Termination of Cellular Telephone Contracts

The SCRA creates protections that allow service members to terminate a contract for cellular telephone service before or during their time on active duty if they meet certain conditions. A service member may terminate a cellular telephone contract at any time after the date he or she receives military orders to relocate for ninety days or more to a location that does not support the contract. Service members terminating a cellular telephone contract under the SCRA must give their provider notice of intent to terminate and a copy of their military orders.

Service members Civil Relief Act (SCRA) Guide

The Service members Civil Relief Act Guide, published by the JAG, United States Army, provides summaries of the law, guidance, and sample documents for common issues associated with the law. Although the primary purpose of the guide is to assist Legal Assistance attorneys, it can also provide military clients with a better understanding of their rights under the act. It can be found at: http://www.americanbar.org/content/dam/aba/migrated/legalservices/lamp/downloads/SCRAguide.authcheckdam.pdf

Revisiting Financial Affairs after Deployment

After returning from a deployment, service members should revisit some of their pre-deployment financial preparations. Specifically, service members are encouraged to review their pay statement (as income will change), revoke any emergency assistance pre-authorization forms that have not expired, and create a new family budget based on post deployment income. During the deployment, service members may have qualified for certain financial protections under the Service members Civil Relief Act (SCRA). These protections will be expiring if the service member is leaving active duty service.

Review Leave and Earnings Statement (LES)

When service members return home from a deployment, they should review their LES to ensure that everything is correct. When reviewing the LES, service members should pay particular attention to any special pays and allowances they were receiving during the deployment, any allotments they set up prior to the deployment, and their tax status. National Guard and Reserve service members should also review their LES to ensure that they are no longer receiving active duty pay.

Service members can review their LES through the Defense Financial Accounting Service's (DFAS) automated online system, MyPay. Using MyPay, service members can also view tax statements and

change certain discretionary pay data items, such as direct deposit allotments, without using paper forms.

Special Pays and Allowances

While on deployment, service members may have qualified for additional special pays or pay allowances such as the Family Separation Allowance (FSA), hazardous duty pay, flight pay, and hostile fire pay. Upon return from deployment, these pays should have stopped. Service members are encouraged to review their LES and ensure that they are no longer receiving these deployment-related special pays and allowances. If these additional pays are still included in the LES, service members should not spend this money and report the error to their unit's pay administrator immediately. Any additional money that should not have been paid to service members will be collected back once the adjustment is processed.

Allotments

Allotments are a specified portion of pay and allowances that service members authorize to be made payable to a qualified person or institution. From the LES, service members can review any allotments that were set up prior to deployment. Upon return from deployment, service members may want to stop any allotments and resume managing their financial affairs directly. They can initiate, change, or stop any allotments by completing Department of Defense Form (DD Form) 2558, "Authorization to Start, Stop, or Change an Allotment," and providing it to their unit's pay administrator.

Tax status

Earnings received during time in the combat zone are excluded from taxable income. As the combat zone tax exclusion is event-based and automatic, once a service member returns home from deployment, this should no longer apply to his or her income. Regardless, service members are encouraged to review their LES to ensure that their pay now has taxes withheld from it. If the LES is still showing a tax exemption after service members return from deployment, their tax bill may be significantly higher than expected when they file their taxes for the year.

Termination of Active Duty pay

National Guard and Reserve service members should review their LES to ensure that the active duty pay they were receiving while deployed has stopped. If the active duty pay has not stopped, these service members will receive an overpayment that will be collected back once the adjustment is processed. Demobilized National Guard and Reserve service members are encouraged to contact their unit's pay administrator immediately if they are still receiving active duty pay.

Revisiting Emergency Assistance Pre-Authorization

Each of the branches of Service offers emergency financial assistance through their respective relief organizations for service members and their families who demonstrate a financial need. Prior to a deployment, service members may have completed a pre-authorization form that allowed their families to request emergency financial assistance through these relief organizations on their behalf. The form

should have included an expiration date for the pre-authorization. After this expiration date, service members' families are no longer be able to request assistance in the service member's name; any emergency financial assistance requested through these organizations would have to come directly from the service member.

If the expiration date on the pre-authorization form has passed, service members do not need to contact the relief organizations. The form will be destroyed automatically. If the expiration date has not passed when a service member returns from deployment, he or she may wish to contact the relief organization to revoke the pre-authorization.

Creating a New Budget

National Guard and Reserve service members returning home from deployment will no longer receive their active duty pays and any special pay allowances they have been receiving throughout their deployment. Additionally, now that they are no longer serving in a combat zone, they will no longer qualify for the combat zone tax exclusion and will have federal and state income taxes withheld from their pay again. As a result, service members and their families should draft a new family budget.

National Guard and Reserve service members will be switching back to receiving monthly drill pays from the military, so their income from the military will decrease significantly. When transitioning back to a civilian career, National Guard and Reserve service members should keep in mind that they will not begin receiving their civilian employment's pay right away; they may need to work a complete pay period before receiving compensation for that period. Because of this, there may be a small gap in the time from when they stop receiving active duty pay to when they start receiving paychecks from their civilian employer.

Regardless of whether service members are on active duty, in the National Guard, or in the Reserve, their amount of monthly income will likely change following a deployment. During this time, service members and their families may want to review their current financial situation and draft a new family budget to account for the changes in their monthly income. For example, service members and their families can use the deployment/redeployment calculator on MyArmyBenefits.mil to estimate the changes in their income.

Assistance with Controlling Finances

Assistance reevaluating and adjusting budgets following a deployment is available through the services of financial counselors in the installation Personal Financial Management Program (PFMP), through Military OneSource, or through approved command and community resources from the Joint Forces Headquarters (JFHQ). Service members who are not geographically located near a military installation can access Military OneSource and the JFHQ to receive resources and assistance through their local community.

Personal Financial Management Program (PFMP)

The PFMP provides classes, one-on-one counseling sessions, and additional information designed to educate service members and their families about financial management. The PFMP is offered by each of the branches of Service and is designed to assist members of the military in controlling their finances and successfully planning for their financial future, consumer rights and to help them achieve financial stability. Typical services provided by the PFMP offices include the following:

- Prevention education – These courses and counseling services are designed to prepare service members and their families to make better financial decisions by educating them about good financial practices, financial traps, and about their rights and obligations as consumers.

- Classes, workshops, and training – Financial classes and training are required for service members who are at the greatest risk for financial problems. Target populations may include all junior enlisted service members, service members preparing for deployment, or any service member about to assume a leadership role as a supervisor, officer, or noncommissioned officer.

- Financial counseling services – One-on-one financial counseling services are available voluntarily or on a command referral basis to address topics such as budget development, financial planning, spending plan development, management of personal finances, and evaluating assets and liabilities.

- Debt liquidation assistance – Assistance in analyzing assets and liabilities, developing a repayment program to eliminate debts, and in understanding the steps and processes for contacting and negotiating with creditors is also available. Once a debt repayment plan has been established, the PFMP helps track the plan to ensure that debts are eliminated and that the service member can manage his or her finances independently.

- Consumer advocacy services – These services provide information to help service members and their families make educated decisions about their personal finances.

- Consumer complaint resolution – The PFMP can help complete consumer complaint forms, provide information on consumer rights, and make appropriate referrals to military and civilian resources responsible for resolving such complaints.

- Coordination with Service relief organizations – The PFMP works with the Service relief organizations to assist service members and their families in requesting emergency financial assistance.

- Financial classes and seminars for youth and teens – Age-appropriate classes and seminars on various financial issues are available for children of service members to help prepare them to make better financial decisions.

Contact information for the nearest installation personal financial offices can be found through Military HOMEFRONT's Military INSTALLATIONS application under the program/service "Personal Financial Management Services."

Financial Counseling through Military OneSource

Military OneSource provides information and resources to help balance work and family life. Counseling through MOS is short-term and solution-focused, designed for service members and families who may be experiencing a financial setback. Whether service members need advice for a specific debt problem or basic assistance with money management, a financial expert can help them analyze their situation and develop a debt management plan.

Through a partnership with the National Foundation for Credit Counseling (NFCC), Military OneSource can provide in-person financial counseling in hundreds of local NFCC offices nationwide. Service members who are unable to attend in-person counseling or those in locations where in-person counseling is not available may be able to receive specialized financial consultations over the telephone through Military OneSource's on-staff Accredited Financial Counselors.

Contact Military OneSource online or by phone stateside at 1-800-342-9647 to schedule an appointment to receive telephonic financial counseling or an in-person appointment with a financial counselor. The Military OneSource website lists specific dialing information for other countries.
www.militaryonesource.com

Expiring Financial Protections under the Service members Civil Relief Act

In addition to legal protections, the SCRA provides certain financial protections for service members called to active duty. National Guard and Reserve service members returning from a deployment will soon be deactivated and will no longer be covered by the financial protections of the SCRA. Generally, financial protections under the SCRA expire within thirty to ninety days following release from active duty.

Reduced Interest

Under the protections provided by the SCRA, service members may have been able to reduce the interest rate to 6 percent on all financial obligations they entered into before beginning service on active duty. Additionally, the SCRA prohibited lenders from accelerating the principal amount owed, and forgave the excess interest payments that would have been due under the higher interest rate.

If service members qualified for this protection and were able to reduce the interest rate to 6 percent on their obligations, they will be required to notify their creditors that their service on active duty is ending. Their original request for protection under the SCRA would have included a copy of military orders, so their creditors will already know when service members' time on active duty was originally scheduled to be complete. If service members returned home from deployment before the date noted in their original orders, they should contact their creditors to inform them. All of their creditors who reduced their interest rate to 6 percent will be returning their payments to the previous amounts and

reinstating the interest rate to the level it was prior to the deployment. In the case of mortgages, the reduction in the interest rate to 6 percent extends for one year from the date of release from active duty.

Foreclosures and Repossessions

If, due to military service, service members were unable to maintain the terms of a purchase contract for real property or an automobile, service members' property could not have been foreclosed or repossessed without a court order under SCRA. This protection under SCRA extends for a period of nine months following release from active duty. To be eligible for this protection, service members must have entered into a contract to purchase the real property before their service on active duty; contracts entered into after service on active duty began are not protected by the SCRA. Service members who believe that their property was repossessed illegally while they were deployed should consult a Legal Assistance attorney at their nearest Legal Assistance Office.

Termination of Residential Leases

When service members entered active duty, the SCRA allowed them to terminate residential leases and rental agreements without penalty. To have been eligible to do this, service members would have had to show that they entered into the lease before they entered active duty and that they had received orders for service on active duty for at least ninety days. They would also have been required to provide their landlord proper written notice and a copy of their military orders.

Service members who entered into a lease or rental agreement after they began active duty service may still have been able to terminate the lease without penalty under the SCRA. Service members who attempted to terminate residential leases under either of these situations and were not allowed to do so without penalty should consult a Legal Assistance attorney at their nearest Legal Assistance Office.

Termination of Automotive Leases

When entering active duty, the SCRA also provided the financial protection to terminate automotive leases without penalty. As with the residential lease protection, service members would have had to show that they entered into the lease before they entered active duty to be eligible for this protection.

Generally, National Guard and Reserve service members could have terminated their automotive leases without penalty if they were called to active duty for at least ninety days. Service members who attempted to terminate automotive leases under this situation and were not allowed to do so without penalty should consult a Legal Assistance attorney at their nearest Legal Assistance Office.

VA Home Loan Guaranty

VA home loan guaranties are issued to help eligible Service members, veterans, reservists and certain unmarried surviving spouses obtain homes, condominiums, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit www.homeloans.va.gov/.

Loan Uses

A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium unit.
3. Buy a residential cooperative housing unit.
4. Repair, alter, or improve a residence owned by the veteran and occupied as a home.
5. Refinance an existing home loan.
6. Buy a manufactured home and/or lot.
7. Install a solar heating or cooling system or other energy efficient improvements.

Eligibility

In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved by a lender for a VA home loan. Lenders can apply for a COE online at www.benefits.va.gov/homeloans/docs/Veteran_registration_coe.pdf. Active duty Service member and Veterans can also apply online at www.ebenefits.va.gov. Although it's preferable to apply electronically, it is possible to apply for a COE using VA Form 26-1880, Request for Certificate of Eligibility.

In applying for a hard-copy COE from the VA Eligibility Center, it is typically necessary that the eligible Veteran present a copy of his/her report of discharge or DD Form 214 Certificate of Release or Discharge from Active Duty or other adequate substitute evidence to VA. An eligible active duty Service member should obtain and submit to the VA Eligibility Center a statement of service signed by an appropriate military official. A completed VA Form 26-1880 and any associated documentation should be mailed to

Atlanta Regional Loan Center
Attn: COE (262)
P.O. Box 100034
Decatur, GA 30031

Please note that while VA's Internet-based system can establish eligibility and issue an online COE in a matter of seconds, not all cases can be processed online. The system can only process those cases for which VA has sufficient data in its records.

Periods of Eligibility

World War II: (1) active duty service afterSept.15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service unless discharged early for a service-connected disability.

Post-World War II period: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty service unless discharged early for a service-connected disability.

Korean War: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for a service-connected disability.

Post-Korean War period: (1) active duty after Jan. 31, 1955, and prior to Aug. 5, 1964; (2) discharge under other than dishonorable conditions; (3) 181 days continuous service, unless discharged early for a service-connected disability.

Vietnam War: (1) active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under other than dishonorable conditions; and (3) 90 days total service, unless discharged early for a service connected disability. For Veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam period: (1) active duty after May 7, 1975, and prior to Aug. 2, 1990; (2) active duty for 181 continuous days, all of which occurred after May 7, 1975; and (3) discharge under conditions other than dishonorable or early discharge for service-connected disability.

24-Month Rule: If service was between Sept. 8, 1980, (Oct. 16, 1981, for officers) and Aug. 1, 1990, Veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable.

Exceptions are allowed if the Veteran completed at least 181 days of active duty service but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction in-force, (4) certain medical conditions, or (5) service-connected disability.

Gulf War: Veterans of the Gulf War era – Aug. 2, 1990, to a date to be determined – must generally complete 24 months of continuous active duty service or the full period (at least 90 days) for which they were called to active duty, and be discharged under other than dishonorable conditions.

Exceptions are allowed if the Veteran completed at least 90 days of active duty but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability.

Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and received an honorable discharge.

Active Duty Personnel: Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

Surviving Spouses: Some spouses of Veterans may have home loan eligibility. They are:

- the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes
- the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003
- the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days. Eligibility under this MIA/POW provision is limited to one-time use only.

An eligible borrower can use a VA-guaranteed Interest Rate Reduction Refinancing Loan to refinance an existing VA loan to lower the interest rate and payment. Typically, no credit underwriting is required for this type of loan. The loan may include the entire outstanding balance of the prior loan, the costs of energy-efficient improvements, as well as closing costs, including up to two discount points.

VA Assistance to Veterans in Default

VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose because foreclosure costs a lot of money. Depending on a Veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example of when this would be likely is when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to payoff the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

Assistance to Veterans with VA-Guaranteed Home Loans

When a VA-guaranteed home loan becomes delinquent, VA provides supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default. However, in cases where the servicer is unable to help the Veteran borrower, VA has loan technicians in eight Regional Loan Centers and two special servicing centers who take an active role in interceding with the servicer to explore all options to avoid foreclosure.

Veterans with VA-guaranteed home loans can call 1-877 827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

Assistance to Veterans with Non-VA Guaranteed Home Loans

For Veterans or Service members who have a conventional or subprime loan, VA has a network of eight Regional Loan Centers and two special servicing centers that can offer advice and guidance. Borrowers may visit www.benefits.va.gov/homeloans/, or call toll free-1-877-827-3702 to speak with a VA loan technician. However, unlike when a Veteran has a VA-guaranteed home loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contact his/her servicer as quickly as possible.

VA Refinancing of a Non-VA Guaranteed Home Loan

Veterans with conventional home loans now have new options for refinancing to a VA-guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property, which is up from the previous limit of 90 percent.

Additionally, Congress raised VA's maximum loan guaranty for these types of refinancing loans. Loan limits were effectively raised from $144,000 to $417,000. High-cost counties have even higher maximum loan limits. VA county loan limits can be found at http://www. benefits.va.gov/homeloans/. These changes will allow more qualified Veterans to refinance through VA, allowing for savings on interest costs and avoiding foreclosure.

Other Assistance for Delinquent Veteran Borrowers

If VA is not able to help a Veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the HOPE NOW Alliance may be of assistance. HOPE NOW is a joint alliance consisting of servicers, counselors, and investors whose main goal is to assist distressed borrowers retain their homes and avoid foreclosure. They have expertise in financial counseling, as well as programs that take advantage of relief measures that VA cannot. HOPE NOW provides outreach, counseling and assistance to homeowners who have the willingness and ability to keep their homes but are facing financial difficulty as a result of the crisis in the mortgage market. The HOPE NOW Alliance can be reached at (888) 995-HOPE (4673), or by visiting www.hopenow.com.

For more information go to http://www.benefits.va.gov/homeloans/, or call (877) 827-3702.

Financial Affairs Websites and Publications

Homeowners Assistance Program (HAP)

The Department of Defense (DOD) is proud to offer the Homeowners Assistance Program (HAP) to eligible Service Members and federal civilian, including non-appropriated fund, employees. The program is authorized by law, and administered by the US Army Corps of Engineers (USACE) to assist eligible

homeowners who face financial loss when selling their primary residence homes in areas where real estate values have declined because of a base closure or realignment announcement.

The American Recovery and Reinvestment Act of 2009 (ARRA) temporarily expands the HAP to assist Service Members and DOD employees who are wounded, injured or become ill when deployed, surviving spouses of Service Members or DOD employees killed or died of wounds while deployed, Service Member and civilian employees assigned to BRAC 05 organizations, and Service Members required to permanently relocate during the home mortgage crisis.

For more information go to: http://hap.usace.army.mil/

Government and military websites

Defense Finance Accounting Service (DFAS) delivers accounting and finance services to the Military Services, as well as those who support war fighters defending the country. DFAS administers military and retirement pay for service members and the Survivor Benefit Plan (SBP). Their website is: www.dfas.mil

DoD Military Spouse Career Advancement Accounts (MyCAA) program provides a lifetime benefit of up to $4,000 of financial assistance for spouses married to active duty or activated National Guard and Reserve members in pay grades E1-E5, W1-W2, and O1-O2 who are pursuing an associate's degree, a license, or a credential necessary for a portable career employment. Service members must be on Title 10 military orders for the spouse to receive this benefit. More information can be found at: http://www.military.com/education/money-for-school/military-spouse-career-advancement-accounts-financial-aid.html

MyPay is an automated online system that allows service members to access their current and certain past leave and earnings statements (LESs) twenty-four hours a day, seven days a week. Using MyPay, service members can also view tax statements and change certain discretionary pay data items, such as direct deposit allotments, without using paper forms. The login page for MyPay can be found at: https://mypay.dfas.mil/mypay.aspx

Military OneSource provides information and resources to help balance work and family life. Consultants are available twenty-four hours a day, seven days a week by phone, online, or via email. Military OneSource provides up to twelve free financial counseling sessions per issue and per calendar year and per eligible client. Eligible clients include active duty service members, National Guard and Reserve service members (regardless of activation status), and their families. Their website is: www.militaryonesource.mil

MilitaryHOMEFRONT is the official website for quality of life programmatic and policy information for the DoD. The Personal Financial Management section provides an overview of financial readiness, benefits and entitlements information, and links to other financial planning/readiness resources.

TurboTAP, a DoD-sponsored website, provides active duty, National Guard and Reserve service members, and their families with the resources and assistance they need when transitioning on and off

of active duty. TurboTAP provides a wealth of information in three basic topic areas: money, benefits, and jobs. Their website is: www.turbotap.org

Beneficiary Financial Counseling Service (BFCS) is an additional benefit offered to beneficiaries of SGLI and Veterans' Group Life Insurance (VGLI) policies, as well as Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) claimants. Beneficiaries or claimants can take advantage of free professional financial advice provided by FinancialPoint®. More information can be found at: http://www.benefits.va.gov/INSURANCE/bfcs.asp

Army OneSource Financial Readiness assists Soldiers, civilians, and their families by providing budgeting and planning calculators, financial news, links to information on retirement planning, online financial training, and a link to an Internet tool designed to graphically display a visitor's financial profile. Their website is:
http://www.myarmyonesource.com/FamilyProgramsandServices/FinancialReadiness/default.aspx

MyArmyBenefits is the official Army benefits website, providing information and links to federal and state benefits information, deployment and post deployment financial calculators, and access to retirement and disability calculators for those with an AKO account. The website is:
www.myarmybenefits.us.army.mil

Army Reserve Family Programs Financial Readiness provides information and assistance to members of the Army Reserve on a variety of family programs and services. The website provides information on financial planning, financial readiness training, the Thrift Savings Plan (TSP), and taxes. Website requires Common Access Card (CAC) login. More information can be found at:
http://arfp.org/index.php/programs/financial-readiness

Army Emergency Relief (AER) is a nonprofit organization that assists Soldiers and their family members, including spouses of deployed Soldiers, by providing emergency financial assistance when there is a valid need. AER provides interest-free loans, grants, or combinations of the two. Their website is:
www.aerhq.org

Army Emergency Relief Officer's Section Reference Manual, February 2010, provides general and administrative guidelines for Army Emergency Relief (AER) Officers to ensure some consistency in service to all Soldiers and their family members seeking assistance. It can be found at:
http://www.aerhq.org/dnn563/LinkClick.aspx?fileticket=UA2HMBBSHiY%3d&tabid=199

Marine Corps Personal Financial Management provides eligible personnel with education, training, counseling, information, and referral for personal financial issues. More information can be found at:
http://www.mccshh.com/Finance.html

Leaders Guide for Managing Marines in Distress is an interactive guide published by MCCS that provides information for leaders on combat and operational stress, financial problems, legal problems, grief and loss, suicidal behavior, and behavioral health problems. It can be found at: www.usmc-mccs.org/LeadersGuide/index.htm

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

The Air Force Personal Financial Readiness website provides information and links on a number of financial readiness topics including credit and money management, home and car buying, personal finance and investing, tax information, and emergency financial assistance. More information can be found at: www.afpc.af.mil/lifeandcareer/financial.asp

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

Air Force Aid Society Assistance Guide, Commanders, First Sergeants, and Supervisors, April 2009 provides Air Force leaders with an understanding of the Air Force Aid Society (AFAS) organization to educate them on identifying instances when the AFAS can help to assure the financial and emotional well-being of their Airmen and family members. It can be found at: http://www.afas.org/document.doc?id=19

The Coast Guard Financial Management Program provides members of Team Coast Guard (active duty, Reserve, retirees, family members, civil service employees, and exchange system and morale, welfare, and recreation employees) with practical information and financial planning tools. More information is available at: www.uscg.mil/worklife/financial.asp

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

Coast Guard Mutual Assistance Operating Manual, March 2004, consolidates and presents in an easily referenced fashion Coast Guard Mutual Assistance (CGMA) operating guidelines, policies, and procedures. It can be found at: www.cgmahq.org/Manual/manual.html

Taking Care of the Families of America's Armed Forces is a comprehensive guide published by the Office of the Assistant Secretary of Defense (Reserve Affairs) for National Guard and Reserve service members and their families. In addition to other topics, the guide provides information on medical benefits for family members, dental health benefits for family members, legal assistance, life insurance options, military aid societies, the American Red Cross, veterans' assistance benefits, education benefits, small business assistance, USERRA features, family readiness programs, Military OneSource, and useful

websites. It can be found at:
http://ra.defense.gov/documents/family/Benefits%20Guide%202008%20FINAL.pdf

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

Army in Europe Pamphlet 37-109, Deployed Soldiers Guide to Financial Entitlements, January 17, 2007, provides information on pay entitlements and allowances, eligibility requirements, and entitlement and allowance amounts for Soldiers deployed in support of Operation New Dawn (OND) or Operation Enduring Freedom (OEF). It can be found at: http://www.grafenwoehr.army.mil/pdfs/ACS/AEP37-109_financial-guide.pdf

Army in Europe Pamphlet 37-10, A Soldier's Guide to Financial Readiness, February 16, 2007, provides an overview of overseas entitlements, personal readiness, deployment readiness, and information on military pay.

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

How to Read a Reserve and National Guard Leave and Earning Statement, provided by DFAS, lists the various fields found on an Army or Air National Guard, Army Reserve, Navy Reserve, or Air Force Reserve LES and describes the meaning of each field. It can be found at:
www.dfas.mil/dms/dfas/militarymembers/pdf/ResNG_reading_your_LES.pdf

Community–based Publications and Websites

The American Red Cross works under partnership agreements with the AER, NMCRS, AFAS, and CGMA to provide quality, reliable financial assistance to eligible applicants for emergency travel, burial of a loved one, assistance to avoid privation, etc. Their website is: www.redcross.org

American Red Cross Guide to Services provides an overview of the assistance provided by the American Red Cross including service to military members and their families. It can be found at:
http://www.redcross.org/images/MEDIA_CustomProductCatalog/m3140117_GuideToServices.pdf

The Armed Services Young Men's Christian Association (ASYMCA) Family Emergency Supplies Program provides assistance for families experiencing financial distress, as does the Food for Families Program. More information is available through your local YMCA.

The United Service Organizations (USO) is a private, nonprofit organization supporting service members and their families by providing morale, welfare, and recreation-type services. USO centers offer housing and financial information and support to military families during emergencies. Their website is:
www.uso.org

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

Articles

American Red Cross Services for Military Families is an article by Military OneSource that describes programs and services available to service members and their families, lists eligibility requirements, information on accessing assistance, volunteer opportunities, and health and safety training.

The Service members Civil Relief Act (SCRA) is an article published by Military OneSource that provides a review of the financial and legal protections provided to service members under the SCRA. The article includes sections on who is covered by the SCRA, key parts of the SCRA, waivers of rights under the SCRA, and locating the SCRA.

Financial Readiness Checklist for Married Service Members

The following checklist is designed to help service members and their families prepare their financial affairs prior to a deployment. Check off each item once both the service member and spouse have discussed where the following documents are located or have addressed the identified issue. Under Financial Documents/Items, in the space provided to the right, write the location of documents to serve as a reference for the family. If an item does not apply, cross it out to avoid any future confusion.

Financial Documents/Items

____ Previous tax returns
____ Savings bonds and securities
____ Family budget
____ Completed pre-authorization form through Service relief organization
____ Signed release allowing spouse to pick up ?
____ LES
____ Keys to safe deposit box
____ Telephone numbers for credit card companies:
____ Does the spouse have full access to bank accounts?

Bank name:
Checking Account Number:
Savings Account Number:
Telephone:

Additional Questions:

____ Does the spouse know how to read an LES?
____ Does the spouse understand the allotments the service member has set up?
____ Does the service member have an adequate dependent's allotment for the spouse?
____ Does the service member have a backup plan if the allotment is late?

Additional Questions to Help Prepare Service Members and their Families

____ Have the service member and his or her spouse discussed, and come to an agreement on, how finances will be handled during the deployment?
____ Does the spouse know where to go in the event of a financial emergency?
____ Does the spouse know where to go for questions concerning military pay?
Contact number: _____
____ If not done through an allotment, does the spouse have payment information for mortgages, rent/leases, and/or automotive loans?

Loan company/landlord:

Phone Number:

Automotive Loan Company:

Phone Number:

Automotive Loan Company:

Phone Number:

____ Are financial documents stored in a safe location?
Where are documents stored? _____
____ Has the service member initiated financial protections under SCRA if needed?
____ Has the service member requested a reduced/adjusted automobile insurance rate for the duration of the deployment or designated someone to care for his or her vehicle?
____ Is the spouse aware of the The Military Spouse Career Advancement Account (MyCAA) Program?

Additional Financial Readiness Issues for Newlyweds

____ Have records been updated in the Personnel Office to ensure the correct amount of allowances (e.g., BAH)?
____ Has the service member considered making a joint account so that his or her spouse can access funds during the deployment?

Financial Readiness for Single Service Members

The following checklist is designed to help single service members prepare their financial affairs prior to a deployment. Before deploying, single service members should designate a parent, other family member, or trusted friend to manage their financial affairs in their absence. Place a check mark in the box on the left once both the service member and designated person have discussed where the following documents are located or have addressed the identified issue. Under Financial Documents/Items, in the space provided to the right, write the location of documents to serve as a reference for the designated person. If an item does not apply, cross it out to avoid any future confusion.

Financial Documents/Items:

____ Previous tax returns (state and federal)
____ Savings bonds and securities
____ Signed release allowing designated person to pick up LES
____ Keys to safe deposit box
____ Does the designated person have full access to bank accounts?

Bank name:
Checking Account Number:
Savings Account Number:
Telephone:

Credit Card Account Numbers:

Phone Number:

Military Pay

____ Does the designated person know how to read an LES?
____ Does the designated person understand the allotments set up by the service member?
____ Does the service member have a back-up plan if the allotment is late?
____ Does the designated person know the MyPay user ID and password?
____ Does the designated person know where to go for questions concerning military pay?

Contact number: _____

Mortgage/Landlord and Automotive Loans

Loan company/landlord:

Phone Number:

Additional Questions

____ Have the service member and designated person discussed, and come to an agreement on, how finances will be handled during the deployment?

____ If not done through an allotment, does the designated person have payment information for mortgages, rent/leases, and/or automotive loans?

____ Are financial documents stored in a safe location?
Where are documents stored? _____
____ Has the service member initiated financial protections under SCRA if needed?
____ Has the service member requested a reduced/adjusted automobile insurance rate for the duration of the deployment or designated someone to care for his or her vehicle?
____ Has the service member contacted all organizations they have bills with to ensure the designated representative is on the account?
____ Have the service member and the designated representative prepared a budget and discussed all financial matters?
____ Does the spouse/designated representative know where to seek emergency financial assistance?

Employment Affairs

Rights and Protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA)

- **Anti-Discrimination Protection**
- **Anti-Retaliation Protection**
- **Rights and Benefits when Mobilizing/Deploying**
- **Rights and Benefits while Deployed**
- **Reemployment and Reinstatement of Health Plans**
- **Discharge Protection**

Eligibility Criteria for Protection under USERRA
Circumstances Allowing for the Denial of Reemployment
Employer Support of the Guard and Reserve (ESGR)
Military Reservist Economic Injury Disaster Loan (MREIDL)
Revisiting Employment Affairs Following a Deployment

- **Service Member Responsibilities**
  - **Timely Application for Reemployment**
  - **Format of the Application for Reemployment**
  - **Required Documents to Establish Eligibility**
- **Filing a Complaint and Finding Assistance**
- **ESGR**
- **United States Department of Labor (DOL)**
- **Office of the Attorney General (OAG)**
- **Merit Systems Protection Board (MSPB) and the Office of Special Counsel (OSC)**

Civilian Employment Information (CEI)
Employment Assistance and Resources
Employment Affairs Websites
Employment Affairs Publications

Members of the National Guard and Reserve with full-time civilian jobs who are called to active duty are entitled to certain benefits and protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994. Small businesses who employ mobilized National Guard and Reserve service members who are essential employees may qualify for the Military Reservist Economic Injury Disaster Loan (MREIDL) program through the Small Business Administration (SBA). The following sections provide an overview the rights and protections provided to service members under USERRA, an overview of the Employer Support of the Guard and Reserve (ESGR) organization, and a description of the MREIDL program.

Rights and Protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA)

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

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

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

Anti-Discrimination Protection

Under this provision, current employers, or any potential employers, cannot discriminate against service members because of their military service. Employers may not deny initial employment, reemployment, retention in their employment, promotion, or any benefit of employment to service members on the basis of their membership, application for membership, performance of service, application for service, or obligation for service in the military.

Anti-Retaliation Protection

Employers may not retaliate against service members through any adverse employment action if a service member takes action to enforce a protection afforded by USERRA, testifies or otherwise makes a statement in or in connection with a proceeding under USERRA, assists or participates in a USERRA investigation, or exercises a right provided by USERRA.

Rights and Benefits When Mobilizing/Deploying

When service members receive notice that they will be called to mobilize or deploy, they should alert their employer as soon as possible. Under USERRA, employers must treat the time away from work as furlough or leave of absence and cannot require that service members use their vacation, annual leave, or similar leave for time away for military duties. Service members may opt to use their vacation time to continue to receive additional paychecks, but employers cannot require the use of it.

Rights and Benefits While Mobilized/Deployed

While mobilized or deployed, USERRA continues to provide protections to service members. Since employers must treat time away as a furlough or leave of absence, any benefits they provide to other employees on furlough or leave of absence must be extended to the deployed/mobilized service member as well.

Employers must also treat the time away as "continuous service." For pension plans or other benefits that are based on time in service with the company, employers must treat the time away for military duties as if the service member was continuously employed at that job. The time away cannot be considered a break in service at the place of employment.

While deployed/mobilized, employers are not required to continue providing health care insurance coverage for the duration of the deployment. If service members request it, employers are required to continue to carry service members and their families on the company health plan for up to thirty days of service at normal cost to service members. Service members can elect to continue their coverage through their civilian employers' health plans, but they may be required to pay up to 102 percent of the full premium for coverage.

Reemployment and Reinstatement of Health Plans

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

Upon return from military service, if service members choose to go back to their company health plan, their employers must reinstate them to the plan immediately upon reemployment. There can be no waiting periods and no exclusion due to any pre-existing conditions, other than for Department of Veterans Affairs (VA)–determined service-connected conditions.

Discharge Protection

After return from a deployment and reinstatement in a full-time position, an employer may not terminate a service member without just cause for a period of time based on the length of time away for military duties. If a service member was away for a period between 31 and 180 days, an employer cannot terminate him or her within 180 days of reemployment. If the service member was away for more than 180 days, an employer cannot terminate him or her without just cause for one year after he or she is reemployed.

Eligibility Criteria for Protection under USERRA

In general, if service members were absent from a position of civilian employment by reason of service in the military, they are eligible for reemployment under USERRA if they meet all of the required eligibility criteria.

- The service member provided the employer advance notice that he or she would be away for military duties (except when precluded by military necessity)
- The service member was not away from his or her job for more than five years
- The service member was released from military service under conditions other than dishonorable
- The service member reported back to his or her civilian job in a timely manner and submitted a timely application for reemployment

Circumstances Allowing for the Denial of Reemployment

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

Employer Support of the Guard and Reserve (ESGR)

ESGR works to educate civilian employers and communities about the National Guard and Reserve through a comprehensive outreach program known as the Civilian Employment Information (CEI) Initiative. ESGR works with employers and communities to promote the development of personnel policies designed to accommodate members of the uniformed Services and assists military units in promoting and maintaining positive relationships between employers and National Guard and Reserve employees. ESGR educates service members regarding their obligations to their employers and their

rights under USERRA and assists them in preventing, resolving, or reducing employer/employee problems and misunderstandings related to USERRA through mediation and ombudsman services. More information can be found at: www.esgr.org

Military Reservist Economic Injury Disaster Loan (MREIDL)

This program may be of particular interest to National Guard and Reserve service members who own their own businesses. The Small Business Administration (SBA) administers the MREIDL program to provide funds to eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but were unable to meet, because an essential employee was called-up to active duty in his or her role as a member of the National Guard or Reserve. An essential employee is an individual whose managerial or technical expertise is critical to the successful day-to-day operations of the small business.

These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary obligations as it matures until operations return to normal after the essential employee is released from active military duty. The purpose of these loans is not to cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt, or to expand the business.

The SBA's assistance is in the form of loans up to an amount of $2,000,000 at an interest rate of 4 percent. The SBA must have a reasonable assurance that such loans can and will be repaid. Collateral is required for all MREIDLs over $50,000. The SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

If a service member is deemed an essential employee at the small business for which he or she works, the small business may file for assistance from the date the service member received notice of expected call-up to active duty. The period of eligibility to apply for assistance extends until one year after the date in which the service member is discharged or released from active duty. To apply for the MREIDL, the small business will need to complete an application package that includes:

- Financial information normally required for any loan;
- A copy of the service member's notice of expected call-up to active duty, official call-up orders, or discharge or release papers from active duty status;
- A statement from the small business owner that the service member is essential to the day-to-day operations of the business along with a written concurrence by the essential employee;
- A written explanation and estimate of how the service member's activation to military service has or will result in the small business experiencing substantial economic injury;
- A description of the steps the business is taking to alleviate the substantial economic injury; and

- A certification from the small business owner that the service member will be offered the same job or similar job upon his or her return from active duty.

For a MREIDL application and information, contact the Disaster Assistance Customer Service Center at 1-800-659-2955 or by email at disastercustomerservice@sba.gov.

Revisiting Employment Affairs Following Deployment

Members of the National Guard and Reserve with full-time civilian jobs who were called to active duty to mobilize or deploy are entitled to certain benefits and protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994. As National Guard and Reserve service members prepare to demobilize, they should reacquaint themselves with the law, the protections it provides, their eligibility under the law, and special circumstances in which their employers may not be required to comply with the law. An overview of the law, its protections, and service members' eligibility is discussed in the Employment Affairs Preparations section of this guide. Additionally, National Guard and Reserve service members should understand what their responsibilities are as they apply for reemployment and know how to file a complaint.

Service Member Responsibilities

Although service members are automatically protected by USERRA following a deployment, they do have some responsibilities to ensure their reemployment. They must submit an application for reemployment in a timely manner, understand the repercussions of failing to submit an application in a timely manner, the format of the application for reemployment, and the documents required to establish eligibility for protection under USERRA.

Timely Application for Reemployment

Once the period of military service has been completed, service members must contact their employers to provide notice of the intent to return to work. Deadlines for reporting back to work or applying for reemployment vary depending on the amount of time service members were away on military duties and whether they were hospitalized due to an illness or injury incurred or aggravated while on service:

- Thirty or fewer days of service – Service members are required to report back to work no later than the first full regularly scheduled work period on the first calendar day following completion of service. If travel is required from the location of service to home, the law requires the service member to report back to work "as soon as possible."

- Thirty-one to 180 days of service – Service members must submit an application for reemployment with their employer no later than fourteen days after completion of military duties. If it is impossible or unreasonable for service members to apply within fourteen days through no fault of their own, they must submit the application not later than the next full calendar day after it becomes possible to do so.

- More than 180 days of service – Service members must submit an application for reemployment within ninety days of the completion of military duties.

- Hospitalized or convalescing from an illness or injury incurred or aggravated during service. Service members must report to or submit an application for reemployment to their employer after the amount of time necessary to recover from such injury or illness. Although this extends the period of time in which a service member can report back to work, this period may not exceed two years from the date of the completion of service.

If service members fail to timely report for or apply for reemployment, they do not automatically forfeit their rights under USERRA. But they do become subject to the conduct rules, established policy, and general practices of their employer pertaining to an absence from scheduled work.

If reporting or submitting an employment application to an employer is impossible or unreasonable through no fault of a service member, he or she may report to the employer as soon as possible (in the case of a period of service less than thirty-one days) or submit an application for reemployment to the employer by the next full calendar day after it becomes possible to do so (in the case of a period of service from thirty-one to 180 days), and he or she will be considered to have reported or applied for reemployment in a timely manner.

Format of the Application for Reemployment

The application for reemployment does not need to follow any particular format according to USERRA. Service members may apply for reemployment orally or in writing. By doing so in writing, they can ensure they have a record of their application. The application should indicate that the service member is a former employee returning from service in the uniformed Services and that he or she is seeking reemployment with the pre-service employer. Service members are permitted but not required to identify a particular reemployment position in which they are interested.

The application must be submitted to the pre-service employer or to an agent or representative of the employer who has apparent responsibility for receiving employment applications. Depending upon the circumstances, such a person could be a personnel or human resources officer, or a first-line supervisor. If there has been a change in ownership, the application should be submitted to the employer's successor in-interest.

Required Documents to Establish Eligibility

Service members may be required to prove their eligibility for reemployment under USERRA. The types of documents required to establish eligibility vary from case to case but may include the following:

- Department of Defense Form (DD Form) 214, "Certificate of Release or Discharge from Active Duty"

- Copy of duty orders prepared by the facility where the orders were fulfilled carrying an endorsement indicating completion of the described service

- Letter from the commanding officer of a Personnel Support Activity or someone of comparable authority
- Certificate of completion from military training school
- Discharge certificate showing character of service
- Copy of extracts from payroll documents showing periods of service

Filing a Complaint and Finding Assistance

If service members believe that their rights under USERRA have been violated, there are many options for resolving the issue. Service members should start by speaking directly with their employers. More often than not, discussions with employers can lead to acceptable solutions as long as the discussion is conducted in a respectable and calm manner. If this course of action is not successful, service members should speak with their unit commanders. Unit commanders may be able to discuss or articulate the issue with the employer better, or they may be able to suggest compromises and alternatives that address everyone's concerns. If speaking directly to the employer or the unit commander does not resolve the issue, service members can receive assistance through the Employer Support of the Guard and Reserve (ESGR), the Department of Labor (DOL) Veterans' Employment and Training Service (VETS), and the Attorney General. Service members have many options if they believe that their rights under USERRA have been violated.

Employer Support of the Guard and Reserve (ESGR)

ESGR is a Department of Defense (DoD) organization operated through a network of volunteers in local ESGR committees in the each state, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. The ESGR works to educate civilian employers and communities about the National Guard and Reserve through a comprehensive outreach program known as the Civilian Employment Information (CEI) Initiative. The ESGR works with employers and communities to promote the development of personnel policies designed to accommodate members of the uniformed Services and assists military units in promoting and maintaining positive relationships between employers and National Guard and Reserve employees. The ESGR educates service members regarding their obligations to their employers and their rights under USERRA and assists them in preventing, resolving, or reducing employer/ employee problems and misunderstandings related to USERRA through mediation and ombudsman services.

The ESGR ombudsman service can answer questions or provide mediation between service members and their civilian employers if they encounter a conflict while applying for reemployment. The ESGR ombudsman services can be reached through the ESGR Customer Service Center, by telephone at 1-800-336-4590, by email at USERRA@osd.mil, or by mail at the following address:

Employer Support of the Guard and Reserve
1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405

United States Department of Labor (DOL)

Through the DOL VETS, service members can receive assistance with respect to employment and reemployment rights and benefits under USERRA. This assistance includes a wide range of compliance assistance outreach activities, such as responding to inquiries, conducting USERRA briefings and webcasts, issuing news releases, and maintaining the elaws USERRA Advisor, the e-VETS Resource Advisor, and other web-based materials. In providing such assistance, VETS may request the assistance of other federal and state agencies and volunteers.

Service members who believe that their employer has failed or refused, or is about to fail or refuse, to comply with the rights and protections extended under USERRA may file a complaint with VETS or initiate a private legal action in a court of law. Service members can file a complaint with VETS either in writing, using VETS Form 1010, or electronically using VETS Form e1010. A complaint must include the name and address of the employer, a summary of the basis for the complaint, and a request for relief. Upon receipt, VETS will initiate an investigation of the complaint.

VETS do not have authority to order employers to comply with USERRA. If, as a result of its investigation, VETS determines that the complaint is meritorious, VETS will attempt to resolve the complaint by making reasonable efforts to ensure that any persons or entities named in the complaint comply with USERRA. If VETS' efforts do not resolve the complaint, VETS will notify service members of the investigation results and their right to proceed on their own. If service members receive a notification from VETS of an unsuccessful effort to resolve a complaint relating to a state or private employer, they may request that VETS refer the complaint to the Office of the Attorney General (OAG). If service members receive notification from VETS of an unsuccessful effort to resolve a complaint relating to a federal employer, they may request VETS to forward the request to the Merit Systems Protection Board (MSPB).

If VETS states that the complaint could not be resolved, service members may still pursue the claim on their own. Service members may choose to be represented by private counsel regardless of whether OAG decides to represent them for the complaint.

Office of the Attorney General (OAG)

If a service member's claim is against a state or private employer, and the OAG is reasonably satisfied that the complaint is meritorious, the OAG may appear on the service member's behalf, act as his or her attorney, and initiate a legal action to obtain appropriate relief. If the OAG determines that the complaint does not have merit, the OAG may decline to represent the service member. If the OAG determines that the claim does not have merit, the service member may still pursue the claim on his or her own.

Merit Systems Protection Board (MSPB) and the Office of Special Counsel (OSC)

The MSPB is an independent, quasi-judicial agency in the executive branch of the United States government that serves as the guardian of federal merit systems. If a service member requests that his

or her unresolved complaint against a federal agency be referred to the MSPB, VETS must refer the complaint to the United States Office of Special Counsel (OSC). If the OSC is reasonably satisfied that the service member is entitled to the rights or benefits sought, the OSC may appear on the behalf of, and act as attorney for, the service member and initiate an action regarding such complaint before the MSPB. The OSC is required by law within sixty days of receipt of the request to decide whether they will represent the service member before the MSPB and to notify the service member of their decision.

If a service member chooses not to be represented by the OSC or the OSC does not agree to represent the service member, he or she may still submit a complaint against a federal agency directly to the MSPB. If the MSPB determines that a federal agency has not complied with USERRA, they will enter an order requiring the agency or office to comply with such provisions and to compensate the service member for any loss of wages or benefits suffered because of the lack of compliance.

Civilian Employment Information (CEI)

- Summarizes the personnel, employment and student information that is currently in DEERS
- Service members are required to register information about their civilian employers and job skills in order for the DoD to meet three different requirements defined by law
- The collection of CEI facilitates open communication between DoD and your civilian employers
- Goal is to increase the effectiveness of the DOD's employer outreach program by identifying employers directly affect by DoD policies and mobilization.
- The DoD is required to
    - Give consideration to civilian employment necessary to maintain national health, safety and interest when considering members for recall
    - Ensure that members with critical civilian skills are not retained in numbers beyond those needed for those skills

Inform employers of their rights and responsibilities under the USEER Act

Employment Assistance & Resources

Hero to Hired (H2H)

We know that searching for a new job is a big undertaking. That's why Hero2Hired (H2H) was created: to make it easy for Reserve Component service members to connect to and find jobs with military-friendly companies. H2H also offers career exploration tools, military-to-civilian skills translations, education and training resources, as well as a mobile app. Support for H2H is provided through the Department of Defense's Yellow Ribbon Reintegration Program. Take a look around and find out how H2H can help you find your next job! More information can be found at: https://h2h.jobs

If you know what you're looking for, you can get an immediate list of open jobs filtered by keyword, location, salary, industry, and education level.

You can also enter your military occupational code to get a list of career paths that fit with your military training and experience.

If you're not sure what you want to do, H2H offers a short skills and interests survey to help you determine what career types fit best with your background.

Find tips on job-hunting techniques, interview preparation, and resume building or get information on school offerings, certificate and training programs, apprenticeships, financial aid, and more.

EMPLOYMENT TRANSITION COORDINATORS (ETC)

ETCs are the new addition to the Family Employer Programs and Policies (FEPP). Included in FEPP are Employment Support of the Guard and Reserve (ESGR 0, Yellow Ribbon Reintegration Program (YRRP), Employment Initiative Program (EIP) and Hero to Hired (H2H).

The ETCs are Department of Defense Contract personnel that are positioned in each State. Their mission is as follows:

ETC serve as the State/Territory's focal point for assisting Guard and Reserve service members in finding career employment opportunities through the H2H programs, including use of the H2H.jobs web-based application, job fairs sponsored by partners and alliances and other recruiting activities; Provide employment preparation and job referral assistance (resume writing assistance, editing, interview prep, dress for success, etc) to RC service members, spouses and veterans; Plan, coordinate, conduct, participate and evaluate statewide employment initiatives involving RC leadership along with Federal, State, and local agencies and employers; Ensure Guard and Reserve Components commanders and service members are kept informed and involved with EIP and H2H, to include conducting briefings at pre and post-deployment events and ensuring service members have access to H2H kiosks; Interface and coordinate with employers to assist in their recruitment efforts by providing qualified RC Service members, spouses, and Veteran candidates; Maintain strong relationships with local State and Territory ESGR committee, working closely with and supporting their employment outreach efforts, to include participation in weekend activities such as Yellow Ribbon Reintegration Program, H2H EIP, ESGR events, and RC Unit Training Assemblies (UTA) and job fairs; And maintain cooperative working relationships with state and federal governmental agencies and veterans' offices that hire, train, or place service members with employers.

America's Heroes at Work

800-526-7234 or 877-781-9403 (TTY)

A Department of Labor project that addresses the employment challenges of returning Service Members and Veterans living with Traumatic Brain Injury (TBI) and/or Post-Traumatic Stress Disorder (PTSD). This website is your link to information http://www.americasheroesatwork.gov/

Military Reservist Economic Injury Disaster Loan (MREIDL)

The Small Business Administration (SBA) administers the Military Reservist Economic Injury Disaster Loan (MREIDL) program to provide funds to eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but were unable to meet, because an essential employee was called-up to active duty in his or her role as a National Guard or Reserve service member.

If a service member is deemed an essential employee at the small business for which they work, the small business may file for assistance from the date the service member received notice of expected call-up to active duty. The period of eligibility to apply for assistance extends until one year after the date in which the service member is discharged or released from active duty. More information on applying for the MREIDL can be found in the Military Reservist Economic Injury Disaster Loan section of this guide.

Hire Veterans First

HireVetsFirst is the ultimate web portal for both Veterans and employers who want to hire Veterans. This comprehensive career website empowers employers with a resource for hiring Veterans of America's military through the nation's One-Stop Career Centers and assists Veterans with a national network of employment resources. For additional information visit: http://www.HireVetsFirst.gov.

Veterans Employment Training Service (VETS)

VETS Proudly Serves Veterans & Service Members! They provide resources and expertise to assist and prepare them to obtain meaningful careers, maximize their employment opportunities, and protect their employment rights. For additional information, go to: http://www.dol.gov/vets/

Employer Partnership (EP)

1-877-450-HIRE (4473)

The Employer Partnership (EP) of the Armed forces is an innovative public-private program that offers corporate America the opportunity to hire skilled Service Members. The EP is dedicated to meeting the nation's wide range of industry demands, tackling the issue of workforce preparedness, and reinvigorating America's human talent to remain competitive in the global economy. The EP is the direct link to highly skilled individuals. www.employerpartnership.org

The Veterans' Preference Point System

A "point system" is used to determine Veterans' hiring preference:

Five-point preference: Basically, five points are given to honorably separated Veterans who have served more than 180 consecutive days of active duty before October 14, 1976 (including service during training under the six-month Reserve or National Guard programs), or during any war or expedition for which a campaign badge has been authorized (such as Desert Shield/Storm) and served continuously for 24 months or the full period called or ordered to active duty (including for training). Retired members of

the Armed forces above the rank of Major or Lt. Commander are no longer eligible for the five-point preference. Their preference is contingent upon a disability.

Ten-point preference: Ten points are given to disabled Veterans and Veterans who are awarded the Purple Heart and honorably separated.

The point system program is administered by OPM. The VA issues letters to OPM indicating the degree of disability for Veterans' preference purposes. The more points you have, the closer you get to the front of the line for possible job consideration with the federal government.

Hiring preference is not limited to Veterans alone. It is also granted to the spouse of an unemployable disabled Veteran, the unmarried widow or widower of a Veteran, or the mother of a deceased or disabled Veteran. Any federal agency personnel officer can give you more information on the point system.

Veterans' Workforce Investment Program (VWIP)

The intent of the Veterans Workforce Investment Programs (VWIP) is to support employment and training programs, through grants or contracts to meet the needs for workforce investment activities of Veterans with service-connected disabilities, Veterans who have significant barriers to employment, Veterans who served on active duty in the armed forces during a war or in a campaign or expedition and a campaign badge authorized, and recently separated Veterans.

Through VWIP Programs, Veterans will also have access to skills assessment, individual job counseling, labor market information, classroom or on-the-job training, skills upgrading and retraining, placement services, and DVOP/LVER services. Veterans receiving assistance under VWIP may also be eligible for services under other Workforce Investment Act programs that serve economically disadvantaged or dislocated workers. for additional information visit: www.dol.gov/vets/programs/vwip/main.htm.

Miltary.com

This is the nation's largest military job board and marketing firm in the world for military members. For more information, visit: http://www.military.com

Military Spouse Career Center

The official Department of Defense career center website for military spouses.
http://www.military.com/spouse

Office of Personnel Management

This is the official website for the United States Office of Personnel Management which offers the most current job opportunities with the Federal Government, upcoming events, numerous resources reports, news releases and additional official employment information. http://www.opm.gov

USA Jobs

This is the United States office of Personnel Management website. www.usajobs.gov

Occupational Information Network (O *Net) Resource Center

O Net is the nation's primary source of occupational information. ONET On-Line is a Web-based application that provides user-friendly access to occupational information contained in the O*NET database. http://www.onetcenter.org/online.html

Defense Civilian Careers

This is the official Department of Defense website for civilians working for national defense. www.go-defense.com

Milspouse.org

This site offers a great resource library for military spouse employment, education, and relocation information. http://www.milspouse.org

Transition Assistance Program (TAP)

The Transition Assistance Program (TAP) was established to meet the needs of separating Service Members during their period of transition into civilian life by offering job-search assistance and related services.

The law creating TAP established a partnership among the Departments of Defense, Veterans Affairs, Transportation and the Department of Labor's Veterans' Employment and Training Service (VETS), to give employment and training information to armed forces members within 180 days of separation or retirement.

TAP helps Service Members and their spouses make the initial transition from military service to the civilian workplace with less difficulty and at less overall cost to the government. An independent national evaluation of the program estimated that Service Members who had participated in TAP, on average, found their first post-military job three weeks sooner than those who did not participate in TAP.

TAP consists of comprehensive three-day workshops at selected military installations nationwide. Professionally-trained workshop facilitators from the State Employment Services, military Family support services, Department of Labor contractors, or VETS' staff present the workshops. Workshop attendees learn about job searches, career decision-making, current occupational and labor market conditions, and resume and cover letter preparation and interviewing techniques. Participants also are provided with an evaluation of their employability relative to the job market and receive

information on the most current Veterans' benefits. For more information visit: http://www.dol.gov/vets/aboutvets/contacts/main.htm

The Military Spouse Career Advancement Accounts Program (MyCAA)

MyCAA is a career development and employment assistance program sponsored by the Department of Defense (DoD). MyCAA helps military spouses pursue licenses, certificates, certifications or Associate's Degrees (excluding General Studies and Liberal Arts) necessary for gainful employment in high demand, high growth Portable Career Fields and Occupations. As part of the Military Spouse's Career Lifecycle, MyCAA offers the following:

Training and Education Financial Assistance: MyCAA provides a maximum education benefit of $4,000 with an annual fiscal year cap of $2,000 to assist eligible military spouses who need professional credentials to meet their Portable Career goals. Annual cap waivers are available if there is an upfront tuition cost that exceeds $2,000 (up to the maximum education benefit of $4,000).

Employment Readiness Counseling: Counseling services are provided to all military spouses married to active duty Service Members of all ranks, regardless of their eligibility to receive MyCAA financial assistance and their desire to pursue higher levels of education. Counseling services help military spouses identify additional sources of federal, state and local financial assistance, expanded career choices and opportunities, and support resources (e.g. child care, transportation, books, computers, equipment, supplies, etc.).

Employment Assistance and Career Services: Referrals are made to networks of military friendly employers for MyCAA spouse participants who have completed their programs of study using MyCAA funding and who are ready to seek gainful employment.

Who is eligible for MyCAA Financial Assistance? Spouses of Service Members on active duty in pay grades E-1 to E-5, W-1 to W-2, and O-1 to O-2 who can start and complete their coursework while their military sponsor is on Title 10 military orders, including spouses married to members of the National Guard and Reserve Components in these same pay grades.

Those who are not eligible include:

- Spouses married to Service Members in pay grades E-6 and above; W-3 and above; and O-3 and above 42
- Spouses who are a member of the armed forces themselves currently on Title 10 orders Spouses who are married but legally separated (or under court order or statute of any state or US territory) from a member of the armed forces on Title 10 orders

Spouses whose National Guard/Reserve Component military sponsor is in a Warning Orders/Alert, Post Deployment/Demobilization or Transition Status

- Spouses married to a member of the Coast Guard

- Spouses who are unable to start and complete their course(s) while their military sponsor is on Title 10 orders.

Small Business Association (SBA)

SBA Express Program

The SBA Express program gives small business borrowers an accelerated turnaround time for SBA's review. You will receive a response to your application within 36 hours. In addition, lower interest rates are often available to you when you apply through an Express program.

Community Express Program

The Community Express loan program allows approved SBA lenders to provide a unique combination of financial and technical assistance to borrowers located in the nation's underserved communities. Eligible communities include the SBA's Historically Underutilized Business Zones (HUBZones) and those communities identified as distressed through the Community Reinvestment Act (CRA). To encourage small businesses start-ups, the SBA makes eligible loans of $25,000 or less, regardless of where your small business is located.

Patriot Express Program

The U.S. Small Business Administration has announced the SBA's Patriot Express Pilot Loan Initiative for Veterans and members of the military community wanting to establish or expand small businesses. The SBA and its resource partners are focusing additional efforts on counseling and training to augment this loan initiative, making it more accessible and easy to use.

Eligible military community members include:

- Veterans
- Service-disabled Veterans
- Active-duty Service Members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above
- The widowed spouse of a Service Member or Veteran who died during service or of a service-connected disability

Patriot Express loan proceeds can be used for most business purposes, including:

- Start up costs
- Equipment purchases
- Business-occupied real-estate purchases
- Inventory
- Infusing working capital

- Managing your business
- Expansion
- Preparing your business for the possibility of your deployment
- Setting up to sell goods and services to the government
- Recovery from declared disasters.

Patriot Express loans feature the SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. www.sba.gov/local-assistance

Employment Affairs Websites

Employer Support of the Guard and Reserve (ESGR) is a DoD organization operated through a network of volunteers in local ESGR committees in each state, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. ESGR works to educate civilian employers and communities about the National Guard and Reserve through a comprehensive outreach program known as the Civilian Employment Information (CEI) Initiative. ESGR works with employers and communities to promote the development of personnel policies designed to accommodate members of the uniformed Services and assists military units in promoting and maintaining positive relationships between employers and National Guard and Reserve employees. ESGR educates service members about their obligations to their employers and their rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA). ESGR also assists them in preventing, resolving, or reducing employer/employee problems and misunderstandings related to USERRA through mediation and ombudsman services. www.esgr.org

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

DoD Military Spouse Career Advancement Accounts (MyCAA) program provides a lifetime benefit of up to $4,000 of financial assistance for spouses married to active duty or activated National Guard and Reserve members in pay grades E1-E5, W1-W2, and O1-O2 who are pursuing an associate's degree, a license, or a credential necessary for a portable career employment. Service members must be on Title 10 military orders for the spouse to receive this benefit.

Merit Systems Protection Board (MSPB) is an independent, quasi-judicial agency in the Executive branch that serves as the guardian of Federal merit systems. www.mspb.gov

United States Office of Special Counsel (OSC) has authority to prosecute USERRA claims involving federal executive agencies before the MSPB under certain conditions. For a USERRA complaint to reach OSC, the person must have filed a complaint with DOL VETS, the complaint must involve a federal executive agency, the person must have received notice from DOL VETS that it investigated the complaint and was

unable to resolve it, and the person must make a request to DOL VETS that the complaint be referred to OSC for possible legal representation before the MSPB. www.osc.gov

The Small Business Administration (SBA) administers the Military Reservist Economic Injury Disaster Loan (MREIDL) program to provide funds to eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but were unable to meet, because an essential employee was "called-up" to active duty in their role as a National Guard or Reserve service member. www.sba.gov

Employment Affairs Publications

Taking Care of the Families of America's Armed Forces is a comprehensive guide published by the Office of the Assistant Secretary of Defense (Reserve Affairs) for National Guard and Reserve service members and their families. In addition to other topics, the guide provides information on medical benefits for family members, dental health benefits for family members, legal assistance, life insurance options, military aid societies, the American Red Cross, veterans' assistance benefits, education benefits, small business assistance, USERRA features, family readiness programs, Military OneSource, and useful websites.

A Non-Technical Resource Guide to the Uniformed Services Employment and Reemployment Rights Act (USERRA), March 2003, provided by the Department of Labor (DOL) Veterans' Employment and Training Service (VETS), presents an overview of USERRA and answers to frequently asked questions in a clear and simple manner.

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

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

The Uniformed Services Employment and Reemployment Rights Act (USERRA) is an article published by Military OneSource that provides an overview of how the USERRA protects a service member's right to reemployment following a deployment. The article includes individual sections regarding who is covered by the USERRA's protections, what service members must do to be eligible for the USERRA's protections, what protections are provided by the USERRA, what protections are not provided by the USERRA, and where to go if a service member feels that they are not being treated fairly.

Legal Affairs

Living Will
Last Will and Testament
Power of Attorney (POA)

- **General Power of Attorney**
- **Specific/Limited Power of Attorney**
- **Durable Power of Attorney**
- **Revocation of Power of Attorney**

Legal Protections under the Service Members Civil Relief Act (SCRA)

- **Court and Administrative Proceedings**
- **Default Judgments**
- **Eviction**

Revisiting Legal Affairs Following Deployment

- **Terminating Power of Attorney**
- **Living Wills**
- **Last Will and Testament**
- **Expiring Legal Protections under SCRA**
    - **Court and Administrative Procedures**
    - **Default Judgments**
    - **Evictions**

Legal Affairs Websites
Legal Publications
Legal Affairs Checklist

Although service members should always be prepared for a potential deployment, it can be hard to anticipate legal issues. Service members should keep their legal documents current and review them prior to and after a deployment.

Each of the Military Services provides assistance and advice in drafting and updating legal documents through Legal Assistance offices. The nearest military Legal Assistance office can be found through the Armed Forces Legal Assistance (AFLA) Legal Services Locator at:
www.legalassistance.law.af.mil/index.php

The American Bar Association (ABA) Standing Committee on Legal Assistance for Military Personnel (LAMP) manages Operation Enduring LAMP, a consortium of state and local bar associations that recruit volunteer attorneys to assist military Legal Assistance attorneys with civil law cases affecting service members. Service members can use the Operation Enduring LAMP website to locate a participating attorney in their local area found at:
www.americanbar.org/groups/legal_assistance_military_personnel.html

Living Will

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

Last Will and Testament

A last will and testament (or will) is a declaration that states how a person wishes his or her property to be disposed of after his or her death. Service members who do not have a will are strongly encouraged to get one, especially if they have significant savings and/or real estate. Without a will, a court may end up deciding how to distribute property or even who should be responsible for the care of a service member's children. Service members who do have a will should still consider meeting with an attorney prior to deployment to review the current will, determine if it still meets their needs, and to make any necessary changes.

Power of Attorney (POA)

The person designated in the power of attorney document should be the service member's spouse, a parent, or trusted friend, since it gives that person the expressed written permission to act on the service member's behalf.

A power of attorney is a written document that gives one person the authority to act on another's behalf for any legal or economic issues for a specified period of time. For service members, this period

of time is typically the expected length of the deployment plus three months in case the deployment is extended. The legal rights of a power of attorney cease at the end of a period of time specified in the document or upon the death of the person for which the power of attorney is given. In the event of death, the executor named in the last will and testament assumes the responsibilities of the estate. When drafting a power of attorney, service members can choose between a general power of attorney or a specific power of attorney, and whether the power of attorney is durable or not. A service member's spouse should designate a power of attorney prior to deployment as well as the service member.

General Power of Attorney

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

Specific/Limited Power of Attorney

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

Durable Power of Attorney

A durable power of attorney remains valid even if the service member becomes incapacitated or unable to handle their own affairs. When drafting a general power of attorney, if the service member does not specify that they want their power of attorney to be durable, it will automatically end if they become incapacitated in the future.

Revocation of Power of Attorney

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

Legal Protections under the Service Members Civil Relief Act (SCRA)

The Service Members Civil Relief Act (SCRA) is intended to help protect the legal rights of members called to active duty. It applies to active duty members of the regular forces, members of the National Guard when serving in an active duty status under federal orders, members of the Reserve called to

active duty, and members of the Coast Guard serving on active duty in support of the Military Services. In limited cases, the SCRA may also apply to family members.

Court and Administrative Proceedings

Under the SCRA, service members can obtain a stay or postponement of court or administrative proceedings if their military service materially affects their ability to proceed in the case. SCRA provides for an automatic stay of ninety days in these proceedings when a service member requests this protection in writing. Any additional delay beyond the mandatory ninety day stay period is awarded at the discretion of the judge, magistrate, or hearing officer. This protection does not apply to any criminal court or criminal administrative proceedings. For assistance understanding their rights under SCRA, service members should consult a Legal Assistance attorney.

Default Judgments

A default judgment is entered by a court against a party (an individual, company, etc.) who has failed to put up a defense to a claim that has been brought by another party. This means that the plaintiff wins a case because the defendant failed to defend himself or herself against the claims in the lawsuit. If service members fail to respond to a lawsuit and, as a result, a default judgment is obtained against them, they may reopen the default judgment using their protections under the SCRA if the default judgment was obtained while they were on active duty or within sixty days after their release from active duty. To reopen a default judgment, service members must submit a request within a certain period of time after the default judgment was awarded, be able to show that their active service has materially affected their ability to defend themselves against the action, and be able to show that they have a valid defense to the action.

Evictions

Service members who are renting their home or apartment are protected under the SCRA from being evicted for a period of time if they can prove that their military service materially affects their ability to pay rent. This protection only applies if the rent is below a certain amount. If the landlord continues attempting to or actually succeeds in evicting the service member or their dependents while the service member is protected under the SCRA, the landlord may be subject to sanctions such as fines or imprisonment.

Revisiting Legal Affairs Following Deployment

In the period immediately following a deployment, service members should revisit some of their legal affairs. Some legal documents will need to be canceled or revoked, while others will need to be updated.

Terminating Powers of Attorney

Prior to deployment, service members may have drafted a specific or general power of attorney. Upon return, it is probably best for service members to revoke that power of attorney. Any existing power of

attorney will remain in effect until the expiration date, if it was included, or until the person granting the power of attorney revokes it. If the power of attorney established prior to the deployment does not have an expiration date or if the expiration date has not yet arrived, service members should revoke the power of attorney.

To revoke a power of attorney, service members can obtain the original document and destroy it. If service members cannot access the original power of attorney, they should contact any creditors, bank, or business institutions and provide them with a power of attorney revocation.

Living Will

A living will, or advance medical directive, is a written document that allows a person to describe what medical treatments he or she does or does not want in case of a serious terminal illness. Post deployment, service members may want to revisit the document to ensure that their designated persons are still current. If service members' wishes have changed following their deployment, they should make sure that the person designated in the living will is aware of their new wishes and update the living will accordingly.

Last Will and Testament

A last will and testament (or will) is a declaration by a person of how his or her property should be disposed of after his or her death. Following a deployment, service members are encouraged to review their wills to determine if they still meet their needs and if any changes are necessary.

Expiring Legal Protections under the Service Members Civil Relief Act (SCRA)

The Service Members Civil Relief Act (SCRA) protects the legal rights of service members called to active duty. It applies to active duty members of the regular forces, members of the National Guard when serving in an active duty status under federal orders, members of the Reserve called to active duty, and members of the Coast Guard serving on active duty in support of the Military Services. In limited cases, the SCRA may also apply to family members.

National Guard and Reserve service members returning from a deployment will soon be demobilizing and their unit will deactivate. Once this occurs, they will no longer be serving on active duty and may no longer qualify for legal protections under the SCRA. The SCRA's coverage normally terminates "on the date the service member is released from military service or dies while in military service." Specific sections of the SCRA do provide for protections past the date in which the service member is separated from active duty. Service members are encouraged to consult a Legal Assistance attorney for more information on post deployment protections under the SCRA.

Court and Administrative Procedures

Under the SCRA, service members can obtain a stay or postponement of court or administrative proceedings if their military service materially affects their ability to proceed in the case. The SCRA provides for an automatic stay for a period of time in these proceedings when this protection is

requested in writing. Any additional delay beyond the mandatory ninety day stay period is awarded at the discretion of the judge, magistrate, or hearing officer. This protection does not apply to any criminal court or criminal administrative proceedings.

The request for the stay of court or administrative proceedings can come while service members are on active duty or "within ninety days after termination of or release from military service." In the event that military duty continues to affect a service member's ability to attend to the matter, he or she can request an additional stay with proof of the same sort that would lead to an initial ninety day stay of the proceedings.

Default Judgments

A default judgment is entered by a court against a party (an individual, company, etc.) who has failed to put up a defense to a claim that has been brought by another party. If service members fail to respond to a suit against them and, as a result, a default judgment is obtained against them, they may reopen the default judgment using their protections under SCRA if the default judgment was obtained while they were on active duty or within sixty days after their release from active duty.

To reopen a default judgment, service members have to file an application to reopen the judgment within ninety days of their release from active duty. There are three main criteria that must be met if they are to reopen a default judgment:

- service members must not have made an appearance in the case
- service members' military service must have materially affected their ability to defend themselves
- they must have a meritorious defense

Evictions

If service members are renting a home or apartment and their rent is below a certain amount, they are protected under the SCRA from being evicted for ninety days if they can prove that their military service materially affects their ability to pay rent. If the landlord continues attempting to or actually succeeds in evicting a service member or their dependents while the service member was protected under the SCRA, the landlord may be subject to sanctions such as fines or imprisonment.

When released from active duty, service members and their families are no longer covered by the SCRA in relation to evictions. After their release, the landlord will not be required to seek a court order to evict the service member and their family for failure to pay rent.

Legal Affairs Websites

National Veterans Legal Services Program (NVLSP)

NVLSP is a non-profit organization that provides free legal assistance to veterans applying for benefits related to their military service. More information can be found at: www.nvlsp.org.

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

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

Legal Assistance Branch, Staff Judge Advocate to the Commandant of the Marine Corps provides links to various legal topics (e.g., advisories, scams, citizenship/immigration information, etc.). www.hqmc.marines.mil/sja/UnitHome/StaffJudgeAdvocatetotheCMC.aspx

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

JAG United States Air Force is responsible for all legal matters for the United States Air Force including legal assistance services for service members, their families, certain Reserve service members, and retirees. www.afjag.af.mil

Coast Guard Legal Assistance provides information on various legal assistance topics including consumer and contract matters, creditor and debtor relations, family law, and wills and estate planning. www.uscg.mil/legal/la

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

The National Veterans Legal Services Program (NVLSP) is an independent, nonprofit, charitable organization acting to ensure that the United States government honors the pact made with its veterans. Along with advocacy, education, and training, the NVLSP oversees a consortium of four

organizations, which provide pro bono legal representation for veterans appealing the Department of Veterans Affairs (VA) decision to deny benefits. www.nvlsp.org

Legal Affairs Publications

Taking Care of the Families of America's Armed Forces is a comprehensive guide published by the Office of the Assistant Secretary of Defense (Reserve Affairs) for National Guard and Reserve service members and their families. In addition to other topics, the guide provides information on medical benefits for family members, dental health benefits for family members, legal assistance, life insurance options, military aid societies, the American Red Cross, veterans' assistance benefits, education benefits, small business assistance, Uniformed Services Employment and Reemployment Rights Act (USERRA) features, family readiness programs, Military OneSource, and useful websites.

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

The Service Members Civil Relief Act (SCRA) is an article published by Military OneSource that provides a review of the financial and legal protections provided to service members under the SCRA. The article includes sections on who is covered by the SCRA, key parts of the SCRA, waivers of rights under the SCRA, and locating the SCRA.

Leaders Guide for Managing Marines in Distress is an interactive guide published by Marine Corps Community Services (MCCS) that provides information for leaders on combat and operational stress, financial problems, legal problems, grief and loss, suicidal behavior, and behavioral health problems.

Legal Affairs Checklist

The following checklist is designed to help service members and their families prepare their legal affairs prior to a deployment. For Military and Personal Documents, Insurance Policies, and Property Documents, check off each item once both the service member and spouse have discussed where the following documents are located. If an item does not apply, cross it out to avoid any future confusion.

____ Divorce decrees/separation agreements

____ Court orders pertaining to support and custody of legal dependents

____ Legal papers/adoption papers

____ Up to date wills for service member and spouse

____ Power of attorney

____ Advance medical directive (living will)

____ Executor appointment

____ Medical power of attorney for children

____ Citizenship papers

____ Prenuptial agreements

____ Death certificates

Additional Questions

____ Does the person designated to watch over legal affairs know where to go for legal assistance?

Contact number for legal assistance: _____

____ Are legal documents stored in a safe location?

Health Care Benefits

Pre- and During Deployment Health Care Benefits:

Pre-Deployment Health Assessment for Service Members
Medical Insurance Coverage through TRICARE
TRICARE Regions and Areas
Eligibility Requirements for TRICARE Medical Benefits

- **Pre-Activation**

Family Member Health Care Options

- **TRICARE Prime**
- **TRICARE Remote**
- **TRICARE Standard and Extra**
- **United States Family Health Plan**
- **TRICARE Standard Overseas**

Dental Insurance Coverage through TRICARE

- **Eligibility Requirements**
- **Beneficiary Eligibility Requirements**
- **Inactive national Guard and Reserve Service Members**
- **Unmarried Children**
- **Pre-Activation**
- **Survivor Benefit**

Pharmacy Benefits through TRICARE

Post-Deployment Health Care Benefits:

Post Deployment Health Activities for Service Members
TRICARE Health Care for the National Guard and Reserve

- **Time Frame of Coverage**
- **TRICARE-TAMP**
- **TRICARE Reserve Select**
- **Continued Health Care Benefit Program**

TRICARE Dental Plan
TRICARE Pharmacy Program
Department of Veterans Affairs Health Care for the National Guard and Reserve

- **Basic Eligibility for VA Health Care Benefits**
- **Priority Groups**
- **Combat Veteran Eligibility**
- **VA Health Care Services**
- **Enrolling in VA Health Care**
- **Certificate of Creditable Coverage**
- **Making Requests for Certificates**

Health Care Benefits Publications

Pre-Deployment Health Care Benefits

Pre-Deployment Health Assessment for Service Members

Prior to a deployment, service members will be required to complete Department of Defense Form (DD Form) 2795, "Pre-Deployment Health Assessment (PDHA)." The PDHA allows military personnel to record information about their general health and share concerns they have prior to a deployment in order to record and evaluate their current health and to ensure that they receive any needed care. In conjunction with the Post Deployment Health Reassessment, the PDHA also helps health care providers identify issues and provide the appropriate medical care before, during, and after deployment.

The PDHA is mandatory for all deploying personnel regardless of branch of Service, including National Guard and Reserve service members. The PDHA must be completed within thirty days prior to the date of deployment. In addition to the questionnaire, a health care provider conducts an interview with service members and provides them with any needed referrals to ensure that they are medically fit for deployment.

Medical Insurance Coverage through TRICARE

National Guard and Reserve service members who are mobilized or deployed for periods longer than thirty days will become "active duty service members" and will qualify to receive medical benefits through the military's program called TRICARE for themselves and their families. Availability for each of the plans varies depending on military status and where service members and their families live. Before a deployment, service members should ensure their families are enrolled in TRICARE, which offers several health plan options to meet the unique needs of the military. Service members can check and update their beneficiary information for TRICARE programs through the TRICARE Beneficiary Web Enrollment. The Tricare website is: www.tricareonline.com.

TRICARE Regions and Areas

TRICARE is available worldwide and is managed in four separate regions: three in the United States and one overseas that is divided into three main areas. The three regions in the United States include TRICARE North, TRICARE South, and TRICARE West. The overseas region includes the TRICARE Eurasia-Africa area, the TRICARE Latin America and Canada area, and the TRICARE Pacific area. Each region is operated by a regional contractor that establishes the TRICARE provider network in the region providing services to service members and their families. TRICARE Overseas Region can be reached by phone toll-free at 1-888-777-8343.

TRICARE North Region

The TRICARE North Region includes Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin, and portions of

Iowa (Rock Island Arsenal area), Missouri (St. Louis area), and Tennessee (Fort Campbell area). For more information, service members and their families can contact North Region TRICARE Customer Service at 1-877-874-2273 or visit the TRICARE North Region website.

TRICARE South Region

The TRICARE South Region includes Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee (excluding the Fort Campbell area), and Texas (excluding the El Paso area). For more information, contact South Region TRICARE Customer Service at 1-800-4445445 or visit the TRICARE South Region website.

TRICARE West Region

The TRICARE West Region includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner, including El Paso), Utah, Washington, and Wyoming. For more information, contact West Region TRICARE Customer Service at 1-800-558-1746 or visit the TRICARE West Region website.

Eligibility Requirements for TRICARE Medical Benefits

TRICARE services and procedures differ based on the region in which the service member is stationed. To receive medical benefits through TRICARE, service members and their families must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Service members are responsible for the enrollment of eligible beneficiaries. If a service member failed to enroll his or her spouse or children in the DEERS system, the spouse and children may be denied use of support services, including medical facilities.

If a spouse gives birth while the service member is deployed, the newborn child is automatically covered by TRICARE Prime for 120 days. During this initial coverage period, the child must be enrolled through the installation ID Card Center or the child will no longer be covered after the 120 day period. To be able to enroll a newborn child in TRICARE after the 120 day period while the service member is deployed, the spouse must have either a general or special power of attorney.

National Guard and Reserve service members and their families are eligible to receive benefits through TRICARE Reserve Select when not activated. When these service members are ordered to active duty for more than thirty consecutive days, their spouses and children become eligible to receive their medical care through one of several TRICARE options. The options vary depending on where the family lives while the service member is activated.

Pre-Activation Benefit for National Guard and Reserve

National Guard and Reserve service members who are issued delayed-effective-date active duty orders for more than thirty days in support of a contingency operation may qualify for "early eligibility" for

TRICARE medical benefits. This period of eligibility begins on the date the orders were issued or 180 days before the service member is to report to active duty, whichever occurs later.

National Guard and Reserve service members and their families may be able to receive health care through TRICARE before the deployment starts. National Guard and Reserve members who qualify for the pre-activation benefit are covered as "active duty service members" and receive active duty medical benefits. Additionally, when National Guard or Reserve service members qualify for pre-activation benefits, their family members who are registered in DEERS are also covered under TRICARE during this pre-activation period. For National Guard and Reserve service members who do not qualify for the pre-activation benefit, their coverage (and their family's coverage) begins on the first day of their active duty orders. Service members' personnel offices will tell them if they are eligible for pre-activation benefits when they receive their delayed-effective-date active duty orders.

To be eligible for this early benefit, the service member and the family must be registered and TRICARE eligible in DEERS. The service member's personnel office is responsible for determining eligibility for the early TRICARE benefit. The Services will notify and advise eligible National Guard and Reserve service members of their TRICARE medical benefits when their delayed-effective-date active duty orders are issued. For assistance with an eligibility problem, members should contact their Service point of contact listed on the TRICARE website.

Family Member Health Care Options

When a service member is on active duty (including activated National Guard and Reserve service members), family members have two options for receiving health care benefits: they can continue to receive coverage through their civilian health insurance plan or receive care through any TRICARE-authorized provider.

If family members have other health insurance through their employers, they can elect to continue to receive health care coverage for their families through that provider for the course of the deployment. If family members received health care coverage from the employer of an activated National Guard or Reserve service member, their eligibility for coverage through that provider may be ending with the deployment. Under the Uniformed Services Employment and Reemployment Rights Act (USERRA), employers are not required to continue providing health care insurance coverage for the duration of the deployment, but if a service member requests, employers are required to continue to carry the service member and his or her family on the company health plan for up to thirty days of service at normal cost to the service member. Service members can elect to continue their coverage through a civilian employer's health plan, but they may be required to pay up to 102 percent of the full premium for coverage.

If families of activated National Guard and Reserve service members opt to receive their health care through TRICARE, they will become eligible for various options depending on where they live while the service member is activated. Family members who live stateside will become eligible for TRICARE Prime, TRICARE Prime Remote, TRICARE Standard and Extra, or United States Family Health Plan (USFHP).

Family members of service members who are activated from an overseas area become eligible for TRICARE Prime Overseas, TRICARE Global Remote Overseas, or TRICARE Standard Overseas. Enrollment is required for all TRICARE plans except for TRICARE Standard and Extra and TRICARE Standard Overseas.

TRICARE Prime

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

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

All eligible beneficiaries of TRICARE Prime must reside in a location around an MTF, known as a prime service area. If service members reside outside a prime service area, they may be eligible for TRICARE Prime Remote and their family may be able to enroll in TRICARE Standard and Extra.

TRICARE Prime Remote

TRICARE Prime Remote is a managed care option similar to TRICARE Prime for active duty service members and their eligible family members when they live in areas outside of a prime service area, designated as "remote areas." Remote areas are those that are fifty miles or an hour drive time from the nearest MTF, designated by ZIP code. Service members and their families can determine whether they qualify by using the TRICARE Prime Remote ZIP Code Look-Up Tool.

As with TRICARE Prime, the majority of care is received through a primary care manager, but if a TRICARE network primary care manager is not available in the area, care can be provided by any TRICARE-authorized provider.

Active duty service members who reside and work outside of a prime service area are required to participate in TRICARE Prime Remote. Family members can either enroll in TRICARE Prime Remote or use TRICARE Standard and Extra.

TRICARE Standard and Extra

Through the TRICARE Reserve Family Demonstration Project, family members of National Guard and Reserve service members who are activated for more than thirty days in support of a contingency

operation are eligible to receive additional benefits under TRICARE Standard and Extra. Family members who do not or cannot enroll in TRICARE Prime receive waivers for certain costs and aspects of the program. TRICARE Standard allows family members more choices in their health care providers as they can seek care from any TRICARE authorized provider, but this comes at a higher out-of-pocket cost. Family members can reduce the out-of-pocket cost by using the TRICARE Extra option, which requires them to seek care from TRICARE-authorized providers within the TRICARE network. The TRICARE Standard option is available worldwide, but the TRICARE Extra option is not available overseas.

United States Family Health Plan

The USFHP is an additional TRICARE Prime option available through networks of community-based, nonprofit health care systems in six areas of the United States. Beneficiaries must be enrolled in DEERS and live in one of the designated USFHP service areas to enroll. USFHP is the only TRICARE Prime program that offers benefits to individuals age sixty-five and over, regardless of whether or not they have Medicare Part B.

TRICARE Standard Overseas

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

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

Dental Insurance Coverage through TRICARE

National Guard and Reserve service members are eligible to enroll their families in the TRICARE Dental Program (TDP), even when not in active duty status. The TDP is a voluntary, premium-based dental insurance plan administered by Metlife. For enrollees, the TDP covers a wide range of diagnostic, preventive, and restorative services through a network of more than 64,000 participating dentists, or through a nonparticipating dentist at an additional cost. The TDP is available to members of the National Guard and Reserve and family members of National Guard and Reserve service members. To be eligible to enroll in the TDP, sponsors must have at least twelve months remaining on their service commitment with the Service branch. When the Defense Enrollment Eligibility Reporting System (DEERS) indicates less than twelve months remaining on a service commitment, United Concordia will validate the intent of the sponsor to continue their service commitment prior to allowing them to enroll.

Activated National Guard and Reserve service members are not eligible to enroll in the TDP, as they receive their dental care through their branch of Service either at a military dental treatment facility

(MDTF), through the Tri-Service Remote Dental Program, or through the TRICARE Global Remote Overseas (TGRO) Call Center, depending on their location and their TRICARE plan. The website is: https://mybenefits.metlife.com/tricare

Eligibility Requirements for TRICARE Dental Benefits

When National Guard and Reserve service members are called to active duty, they receive dental care through an MDTF, through the TRICARE Active Duty Dental Program, or through the TGRO Call Center, depending on where they live and work. Active duty service members pay no premiums for dental care and there is no minimum enrollment. When deactivated, dental care as an active duty service member ends.

Beneficiary Eligibility Requirements

- All spouses of active duty service members
- Unmarried children of active duty service members

• All unmarried children (including stepchildren, adopted children, and wards) under the age of twenty-one*
• unmarried children under the age of twenty-three if they are enrolled as a full-time student at an accredited college or university and are more than 50 percent dependent on the service member for financial support **
• Children who have suffered a disabling illness or injury before their twenty-first birthday (or before their twenty-third birthday if enrolled as a full-time student) and who are identified as an incapacitated dependent in DEERS

Inactive National Guard and Reserve Service Members

• Any National Guard and Reserve service members not on active duty***
National Guard and Reserve spouses
• National Guard and Reserve spouses (even if their sponsor does not enroll)

Unmarried Children of National Guard and Reserve Service Members

• All unmarried children (including stepchildren, adopted children, and wards) under the age of twenty-one (even if their service member parent is not enrolled)*
• unmarried children under the age of twenty-three if they are enrolled as a full-time student at an accredited college or university and are more than 50 percent dependent on the service member for financial support**
• Children who have suffered a disabling illness or injury before their twenty-first birthday (or before their twenty-third birthday if enrolled as a full-time student) and who are identified as an incapacitated dependent in DEERS

Notes:

* Unmarried children maintain their eligibility up to the end of the month in which they turn twenty-one.

** Children under the age of twenty-three who are enrolled as full-time students maintain their eligibility until the age of twenty-three or the end of the month in which their education terminates, whichever is earlier.

*** National Guard and Reserve service members who are called or ordered to active duty for a period of more than thirty consecutive days are disenrolled from the TDP and receive the same entitlements as active duty service members. Upon deactivation, National Guard and Reserve service members are automatically reenrolled in the program.

Pre-Activation Dental Benefit for National Guard and Reserve

National Guard and Reserve service members who are issued delayed-effective-date active duty orders for more than thirty consecutive days in support of a contingency operation may qualify for early eligibility for TRICARE. If service members do qualify for early eligibility, TRICARE benefits may begin on the date the orders were issued or ninety days prior to the service member's date to report to active duty, whichever is later.

If eligible for pre-activation benefits, National Guard and Reserve service members will be covered as "active duty service members" and receive their dental care at either a MDTF or receive remote dental care through the Active Duty Dental Program starting on the date in which they become eligible. National Guard and Reserve service members who were enrolled in the TDP at the time these pre-activation benefits become effective will be disenrolled automatically and will obtain dental care through the MDTF or the Active Duty Dental Program.

During the pre-activation period, family members of National Guard and Reserve service members become eligible for the TDP at the lower active duty family member rate. Family members who were already enrolled in the TDP will see a reduction in their monthly premiums as they will be considered "active duty family members" during their sponsor's period on active duty.

To be eligible for this early benefit, service members and their families must be registered and TRICARE eligible in DEERS. The service member's Personnel Office is responsible for determining eligibility for the early TRICARE benefit. The Services will notify and advise eligible National Guard and Reserve service members of their TRICARE dental benefits when their delayed-effective-date active duty orders are issued. For assistance with an eligibility problem, members should contact their Service point of contact listed on the TRICARE website.

TRICARE Dental Program Survivor Benefit

When a military sponsor dies while on active duty for more than thirty consecutive days, surviving spouses enrolled in the TDP will continue to receive TDP benefits for three years from the month following the service member's death. Unmarried children of the deceased service member may use the privileges until they are twenty-one or twenty-three if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education. Under the program, the government pays 100 percent of the premiums, but family members are still responsible for any applicable cost-shares. This survivor benefit also applies to enrolled family members of the Selected Reserve (National Guard and Reserve) and the Individual Ready Reserve (IRR) (special mobilization only), regardless of whether the service member was on active duty orders or enrolled in the TDP at the time of his or her death.

Eligible surviving family members enrolled at the time of their sponsor's death will be automatically disenrolled from their current TDP coverage plan and re-enrolled in a TDP Survivor Benefit plan. MetLife will notify the surviving family members of this disenrollment and the terms of the TDP Survivor Benefit.

Eligible surviving family members not enrolled at the time of their sponsor's death are not automatically enrolled in the TDP Survivor Benefit. Under the following circumstances, the requirement to be enrolled in the TDP at the time of the service member's death is not applicable:

- Children under the age of four – Surviving children under the age of four who were not voluntarily enrolled in the TDP prior to the service member's death can be eligible for the TDP Survivor Benefit if other eligible family members were enrolled or the child was the only eligible dependent of the service member.

- Surviving spouses who were active duty service members – Surviving spouses who were active duty service members at the time of the military sponsor's death and who subsequently separate or are discharged from active duty following the death of their military sponsor are eligible.

- Family members not enrolled in TDP due to available care at MDTF – The TDP Survivor Benefit is also available to family members who were not enrolled in the TDP at the time of the service member's death, but were previously enrolled in the TDP, and disenrolled because either the service member was transferred to a duty station within the continental United States (CONUS) where space-available dental care was readily available in the MDTF or because the sponsor was transferred to a location outside the continental United States (OCONUS). In these cases, enrollment is not automatic. To elect enrollment for the TDP Survivor Benefit under any of these circumstances, the surviving spouse, parent, or legal guardian must contact United Concordia. Surviving family members are eligible for the TRICARE Retiree Dental Program (TRDP) once the three-year TDP Survivor Benefit period ends. The TRDP also may be available to surviving family members who do not qualify for the TDP Survivor Benefit.

Pharmacy Benefits through TRICARE

The TRICARE Pharmacy Program provides a pharmacy benefit through TRICARE to all eligible uniformed service members, retirees, and family members, including beneficiaries age sixty-five and older. Prescription drug coverage under the program is the same regardless of the beneficiary category or which health plan option a service member is using. The TRICARE Pharmacy Program is available worldwide; however, there are some limitations to having prescriptions filled in some overseas areas.

TRICARE prescription drug coverage is available to all TRICARE-eligible beneficiaries who are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). National Guard and Reserve service members and their families are eligible for the TRICARE Pharmacy Program only when activated on Title 10 or Title 32 orders. National Guard and Reserve service members and their families are also eligible for the program when not activated if they are enrolled in TRICARE Reserve Select or the Continued Health Care Benefit Program (CHCBP). More information on TRICARE Reserve Select and the CHCBP can be found in the Post Deployment Phase of this guide.

Post Deployment Health Care Benefits

Service members returning from a deployment are required to undergo a series of post deployment health assessments to evaluate their level of health and to identify concerns and any possible issues that may arise. Additionally, military health care coverage for returning National Guard and Reserve service members will expire. The following sections provide an overview of the required post deployment health activities for returning service members and the health options service members and their families have for continuing coverage through TRICARE or through the Department of Veterans Affairs (VA). Also included in this section is a description of the certificate of creditable coverage, a document that civilian employers' health care insurers may require when service members reinstate their health care coverage.

Post Deployment Health Activities for Service Members

The PDHA and PDHRA are designed to anticipate, recognize, evaluate, control, and mitigate health threats service members may have encountered during their deployment. As service members prepare to redeploy from the theater of operations to their home station, they will be required to undergo a comprehensive deployment health assessment. Service members who deployed to locations outside the continental United States (OCONUS) for more than thirty days with non-fixed United States military treatment facilities (MTF) are required to complete the Post Deployment Health Assessment (PDHA), face-to-face health assessment, and the Post Deployment Health Reassessment (PDHRA) and may be required to undergo medical referrals or follow-up visits if necessary. Service members who deployed to OCONUS locations for thirty days or less, OCONUS deployments with fixed United States MTFs, or continental United States (CONUS) deployments may or may not be required to complete the same steps. In these cases, post deployment health activities are based on the health threats identified during the deployment, the health risk assessment, and the decisions of the combatant commander, Service commander, or commander exercising operational control.

TRICARE Health Care for the National Guard and Reserve

National Guard and Reserve service members preparing for deactivation have options for how they and their family will continue health care coverage during the transition from active duty back to the National Guard or Reserve unit. When considering these options, it is important for service members to understand the time frame of their eligibility for coverage under various TRICARE programs, the TRICARE Transitional Assistance Management Program (TRICARE–TAMP), TRICARE Reserve Select, the Continued Health Care Benefit Program (CHCBP), the TRICARE Dental Program (TDP), and the TRICARE Pharmacy Program.

Time Frame of Coverage

After returning from a mobilization or deployment, National Guard and Reserve service members' options for health care coverage through the military will change. The time frame of health care coverage through the military can be divided into three distinct time periods: coverage while serving on active duty, coverage for the first 180 days following release from active duty, and coverage for periods after 180 days following service on active duty.

National Guard and Reserve service members were considered "active duty service members" once activated and received active duty medical and dental benefits. During this time, family members may have been receiving their health care coverage through a TRICARE program such as TRICARE Standard and Extra, TRICARE Prime, TRICARE Prime Remote for Active Duty Family Members (TPRADFM), TRICARE Prime Overseas, or TRICARE Global Remote Overseas (TGRO).

After a deployment, National Guard and Reserve service members' eligibility to receive health care benefits will change as they transition from an active duty status back to the National Guard or Reserve unit. Their service on active duty ends on the date indicated in their orders. This date should match the date listed on the DD Form 214, "Certificate of Release or Discharge from Active Duty." Once they are no longer on active duty, National Guard and Reserve service members will not be covered by active duty medical and dental benefits. If family members have been receiving health care through any of the TRICARE programs for family members of active duty service members, their eligibility for coverage under TRICARE will also be expiring on the date on which their National Guard or Reserve service member is no longer on active duty.

Beginning the first day after service on active duty ends, National Guard and Reserve service members and their family are eligible for coverage under the TRICARE–TAMP if they meet certain eligibility requirements. This coverage extends from the first day following service on active duty up to 180 days following service on active duty. On the 181st day after service on active duty, National Guard and Reserve service members and their family will no longer be eligible to be covered by TRICARE–TAMP.

During this transitional period, National Guard and Reserve service members have the option to purchase health care coverage under TRICARE Reserve Select, enroll in the CHCBP, or to reinstate their health care coverage with their civilian employer. They also have the option to purchase dental coverage for themselves and their family members under the TDP or reinstate their dental coverage through their

civilian employer. If a service member opts to purchase coverage under TRICARE Reserve Select, coverage for the service member and his or her family will begin on the 181st day following release from active duty.

TRICARE–TAMP

The TRICARE–TAMP provides 180 days of transitional health care benefits to members of the military and their families when the service member meets certain eligibility requirements. Service members and their family members may be covered for health benefits under TRICARE– TAMP if the service member meets any one of the following criteria:

- Involuntarily separating from active duty under honorable conditions
- A National Guard or Reserve member separating from a period of active duty that was more than thirty consecutive days in support of a contingency operation
- separating from active duty following involuntary retention (stop-loss) in support of a contingency operation
- separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation

The 180-day TAMP period begins the day after the date of separation from active duty. When service members becomes eligible for TAMP, they and their family members are automatically enrolled under TRICARE Standard and TRICARE Extra. If service members reside overseas, they receive the same coverage under TRICARE Overseas Program Standard. During coverage under TRICARE–TAMP, service members and their families are covered as active duty family members and all rules for that beneficiary category apply, including any applicable deductibles, cost-shares, and co-payments.

During the TAMP period, service members and their families can receive dental care through the military dental treatment facilities on a space-available basis. However, space-available dental care is very limited. Service members who remain in a Selected Reserve or Individual Ready Reserve status and their families may be eligible to enroll in the TDP. More information on TRICARE–TAMP can be found on the TRICARE-TAMP website at: www.tricare.mil/tamp .

TRICARE Reserve Select

TRICARE Reserve Select is a premium-based health plan that qualified National Guard and Reserve service members may purchase. TRICARE Reserve Select requires a monthly premium and offers coverage similar to TRICARE Standard and Extra. TRICARE Reserve Select applies to National Guard and Reserve service members when not on active duty and is available for families of National Guard and Reserve service members (regardless of whether the sponsor is on active duty). To qualify for coverage, service members must be a member of the Selected Reserve of the Ready Reserve and cannot be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program or be currently covered under FEHB, either through their eligibility or through their spouses' eligibility.

If qualified for the program, service members may purchase TRICARE Reserve Select after coverage under TRICARE–TAMP ends. Service members must complete a DD Form 2896-1, "TRICARE Reserve Select Request," and have the form postmarked or received by the regional contractor within sixty days of their last day of TAMP to maintain continuous TRICARE benefits. More information on TRICARE Reserve Select can be found on the TRICARE Reserve Select website. www.tricare.mil/trs

Continued Health Care Benefit Program

After the period of TRICARE–TAMP expires, service members and their families may apply for temporary transitional health care coverage under the CHCBP. The CHCBP is a premium-based health care program that offers temporary transitional health coverage (typically for eighteen or thirty-six months) after eligibility for TRICARE ends, acting as a bridge between military health benefits and a service member's new civilian health plan. The CHCBP provides a conversion plan similar to TRICARE Standard and requires that eligible service members or their families enroll within sixty days of separation from active duty or loss of eligibility under TRICARE–TAMP. To be eligible to receive health care coverage under the CHCBP, a service member must fall under one of the following categories of beneficiaries:

- Former active duty service members released from active duty (under other than adverse conditions) and their eligible family members (coverage is limited to eighteen months)
- Un-remarried former spouses who were eligible for TRICARE on the day before the date of the final decree of divorce, dissolution, or annulment (coverage is usually limited to thirty-six months; however, some un-remarried former spouses may continue coverage beyond thirty-six months if they meet certain criteria)
- Children who cease to meet the requirements to be an eligible family member and were eligible for TRICARE on the day before ceasing to meet those requirements (coverage is limited to thirty-six months)
- Certain unmarried children by adoption or legal custody (coverage is limited to thirty-six months)

More information on CHCBP can be found on the TRICARE CHCBP website at: www.humana-military.com/south/bene/TRICAREPrograms/chcbp.asp

TRICARE Dental Plan

The TDP is a voluntary dental insurance program administered by MetLife. For enrollees, the TDP covers a wide range of diagnostic, preventive, and restorative services through a network of participating dentists or through a nonparticipating dentist at an additional cost.

Activated National Guard or Reserve service members were considered "active duty" and received dental care through the military. During this time, family members may have been receiving their dental care coverage through the TDP or through a separately purchased dental plan (e.g., through a continuation of an employer's plan). If a service member was enrolled in the TDP before the activation,

he or she will automatically be re-enrolled upon deactivation. If a service member's family was enrolled in the TDP during the deployment, their premiums will increase upon deactivation, as they will no longer be considered "active duty family members." Family members will be enrolled in the program at the higher National Guard and Reserve family member rate. More information on the TDP can be found on the MetLife website at: https://mybenefits.metlife.com/tricare .

TRICARE Pharmacy Program

The TRICARE Pharmacy Program provides a pharmacy benefit through TRICARE to all eligible uniformed service members, retirees, and family members, including beneficiaries ages sixty-five and older. Prescription drug coverage under the TRICARE Pharmacy Program is the same regardless of the beneficiary category or which health plan option a service member is using. The TRICARE Pharmacy Program is available worldwide; however, there are some limitations to having prescriptions filled in some overseas areas.

National Guard or Reserve service members and their families who are enrolled in TRICARE–TAMP, TRICARE Reserve Select, or the CHCBP are eligible for the TRICARE Pharmacy Program. More information on the TRICARE Pharmacy Program can be found on the TRICARE Pharmacy Program website at: www.tricare.mil/pharmacy .

Department of Veterans Affairs Health Care for the National Guard and Reserve

National Guard and Reserve service members returning from a deployment may be eligible to receive health care through the VA. The VA provides a comprehensive medical benefits package to all enrolled veterans that include a full range of preventive outpatient and inpatient services.

Once enrolled in the VA's health care system, service members can be seen at any of the more than 1,400 VA medical centers and clinics across the country. Service members can identify their state Veterans Affairs office and local Veterans Service Organizations through the VA website at www.va.gov.

Basic Eligibility for VA Health Care Benefits

The primary factor in determining basic eligibility for VA benefits is veteran status, which is established by active military service and a discharge or release from active duty under conditions other than dishonorable. National Guard and Reserve service members who were called to active duty (other than for training) may have established "veteran status" and therefore may be eligible for VA benefits. Veterans who enlisted after September 7, 1980, or who entered active duty after October 16, 1981, must have served twenty-four continuous months or the full period for which they were called to active duty in order to be eligible for VA health care benefits. This minimum duty requirement may not apply to veterans discharged for hardship, early out, or discharged for a disability incurred or aggravated in the line of duty.

Priority Groups

The VA uses priority groups to balance demand for VA health care enrollment with available resources. During enrollment, each veteran is assigned to one of the following priority groups:

Group 1 - Veterans with service-connected disabilities rated 50 percent or more and veterans determined by the VA to be unemployable due to service-connected conditions

Group 2 - Veterans with service-connected disabilities rated 30 or 40 percent

Group 3 - Veterans with service-connected disabilities rated 10 and 20 percent, veterans who are former prisoners of war (POW) or were awarded a Purple Heart medal, veterans awarded special eligibility for disabilities incurred in treatment or participation in a VA Vocational Rehabilitation program, and veterans whose discharge was for a disability incurred or aggravated in the line of duty

Group 4 - Veterans receiving aid and attendance or housebound benefits and veterans determined by the VA to be catastrophically disabled

Group 5 - Veterans receiving VA pension benefits or eligible for Medicaid programs, and non-service-connected veterans and non-compensable, 0 percent service-connected veterans whose gross annual household income or net worth are below the VA national income threshold and geographically-adjusted income threshold for their resident area

Group 6 - Veterans of World War I; veterans seeking care solely for certain conditions associated with exposure to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki, for any illness associated with participation in tests conducted by the Department of Defense (DoD) as part of Project 112/Project Shipboard Hazard and Defense (SHAD), veterans with zero percent service-connected disabilities who are receiving disability compensation benefits, and veterans who served in a theater of combat operations after November 11, 1998

Group 7 - Veterans with gross household income below the geographically-adjusted income threshold for their resident location and who agree to pay co-pays

Group 8 - Veterans with gross household income or net worth above the VA national income threshold and the geographic income threshold who agrees to pay co-pays. The geographically-adjusted income thresholds are available online on the VA's health care website.

Combat Veteran Eligibility for VA Health Care Benefits

Returning service members, including National Guard and Reserve service members who served on active duty in a theater of combat operations, have special eligibility for hospital care, medical services, and nursing home care for five years following discharge from active duty. Under this eligibility category, veterans who qualify are not subject to co-pays for conditions potentially related to their combat

service. However, unless otherwise exempted, combat veterans must either disclose their prior year gross household income or decline to provide their financial information and agree to make applicable co-pays for care or services VA determines are clearly unrelated to their military service. If eligible, service members will be enrolled in priority group six.

VA Health Care Services

The VA provides a number of health care services to eligible veterans of the military including:

- Hospital, outpatient medical, dental, pharmacy, and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for female veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for disorders associated with military service in the Gulf War, or exposure to Agent Orange, radiation, and other environmental hazards

Enrolling in VA Health Care

To enroll in the VA health care system, service members need to submit an application for VA health benefits using VA Form 10-10EZ, "Application for Medical Benefits." The application form can be found on the VA's online portal, or by requesting a paper form to be mailed back to the VA. Service members can request an application or get help with it by calling the VA at 1-877-222-VETS (8387) Monday through Friday, 8:00 am to 8:00 pm (Eastern Time).

Certificate of Creditable Coverage

A certificate of creditable coverage is a document that shows prior health care coverage. This certificate can reduce the amount of time a health care plan can exclude a service member from coverage based on a pre-existing health condition. For former TRICARE beneficiaries, the certificate shows a new employer insurance company that the service member had previous TRICARE health care coverage for the period noted on the certificate. The Health Insurance Portability and Accountability Act (HIPAA) require TRICARE to issue a certificate of creditable coverage if a service member loses TRICARE eligibility.

A certificate of creditable coverage may also be called a "statement of service," "proof of coverage," "evidence of coverage," or "letter of creditable coverage." Demobilizing National Guard and Reserve service members will have a certificate of creditable coverage issued by TRICARE for them and their

eligible family members. If service members choose to reinstate their health care coverage through a civilian employer, their insurance plan may require them to present a certificate of creditable coverage.

The Defense Manpower Data Center Support Office (DSO), which manages the Defense Enrollment Eligibility Reporting System (DEERS), issues a certificate of creditable coverage to sponsors and family members on loss of eligibility for TRICARE. On average, service members will receive their certificate of creditable coverage within fifteen business days. However, service members may request a certificate in writing via mail, fax, or phone at any time. The DSO will mail them their certificate free of charge; service members cannot email a request for a certificate.

Making Requests for Certificates

For written or faxed requests, service members must include the following:

- Name and Social Security number
- Name of person for whom the certificate is requested (i.e., the service member and their family)
- Reason for the request
- To whom and where the certificate should be sent
- The service member's signature

By Mail:

Defense Manpower Data Center Support Office
Attn: Certificate of Creditable Coverage
400 Gigling Road
Seaside, CA 93955-6771

By Fax: Faxed requests can be sent to 1-831-655-8317.

By Phone:

To request a certificate of creditable coverage by telephone, service members can contact the DSO directly at 1-800-538-9552 or through 1-866-363-2883 for teletypewriter/telecommunications device for the deaf (TTY/TDD).

Health Care Benefits Publications

TRICARE Prime Handbook: Your Guide to Program Benefits, November 2009, provides an overview of TRICARE Prime including sections covering how to get care, covered services, claims, life events, and information and assistance.

TRICARE Prime Remote Handbook: For Active Duty Service Members and their Families, December 2009, provides an overview of TRICARE Prime Remote including sections on eligibility and enrollment, getting care, covered services, claims, life events, and information and assistance.

TRICARE Standard Handbook: Your Guide to Using TRICARE Standard and TRICARE Extra, December 2009, provides an overview of TRICARE Standard including sections on choosing TRICARE Standard and Extra, how to get care, covered services, claims, life events, and information and assistance.

TRICARE Overseas Choices at a Glance provides an overview of the various medical and dental care options available through TRICARE in overseas locations.

TRICARE Choices Handbook provides an overview of the TRICARE options for eligible beneficiaries. The guide identifies available program options, gives details about each plan, and compares the different benefits. The guide also provides information about how to enroll in TRICARE's premier programs: TRICARE Prime, TRICARE Prime Remote, and TRICARE Prime Remote for Active Duty Family Members.

TRICARE Dental Program Benefit Booklet: For Active Duty Family Members and National Guard/ Reserve Members and Their Families, September 2008, provides an overview of TRICARE Dental including sections on geographical areas of service, eligibility and enrollment, information for National Guard and Reserve service members, traveling and moving with the plan, costs and fees, choosing a dentist, filing claims, benefits and exclusions, orthodontic services, procedures for appeals and grievances, and a directory of TRICARE Dental programs.

TRICARE Pharmacy Program Handbook, August 2009, provides information about pharmacy options, cost-shares, and contact information for assistance with the program.

How the Post Deployment Health Reassessment (PDHRA) Program Safeguards Our Service Members is an article published by Military OneSource that provides basic information about the PDHRA program including the mission of the program, when the reassessment takes place, how to take the reassessment, and additional resources.

TRICARE Transitional Health Care Benefits, December 2004, brochure provides an overview of health care benefits available to service members as they transition from active duty. The brochure provides eligibility information for the Transitional Assistance Management Program (TAMP) and the Continued Health Care Benefit Program (CHCBP) and what coverage is provided under both programs.

TRICARE Reserve Select Handbook, February 2010, provides an overview of TRICARE Reserve Select including sections on getting care, covered services, claims, changes to TRICARE Reserve Select coverage, and information and assistance.

TRICARE Continued Health Care Benefit Program, October 2007, booklet provides a summary of the CHCBP and CHCBP policy as set forth in the TRICARE Policy Manual.

Federal Benefits for Veterans and Dependents, 2010 Edition, provides an overview of the various benefits that veterans and their family members may be eligible to receive from the Department of

Veterans Affairs (VA) including health care, benefits for service-connected disabilities, pensions, education and training, home loan guaranty, life insurance, burial and memorial benefits, and National Guard and Reserve benefits.

Overview of VA Benefits is an article published by Military OneSource that provides an overview of the benefits available to service members, veterans, and their families through the VA. These benefits include education benefits, medical care, life insurance, disability compensation, home-loan guaranties, vocational rehabilitation, burial and memorial benefits, and survivor's benefits.

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

VA Benefits for Active-Duty Service Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for active-duty service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, benefits for service members with disabilities, and transition assistance benefits.

VA Benefits for OEF and OIF Transitioning Service Members is an article published by Military OneSource that describes the VA benefits available for service members returning from Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF). The article contains sections detailing transition assistance benefits, medical services, other VA benefits and services, services for veterans with disabilities, and other resources

Leave during a Deployment

Emergency Leave
United States Army Europe Kosovo R&R Leave Program
Rest and Recuperation Leave
Leave Following a Deployment
Special Leave Accrual

- **Received Hostile Fire or Imminent Danger Pay**
- **Assigned to Deployable Ship, Mobile Unit or Similar duty**
- **Assigned in Support of Contingency Operation**

Sell Back of Additional SLA Leave for Enlisted Service Members
Post Deployment/Mobilization Respite Absence (PDMRA)
National Guard and Reserve PDMRA
Block Leave
Leave Options for the National Guard and Reserve

- **Receiving payment for Leave**
- **Taking Pre-Separation Leave**
- **Combine the Two Options**

What to Expect During Rest and Recuperation Leave

- **Understand That Plans Can Change**
- **Try to have Realistic Expectations**
- **Remember That the Service Member May Not Want to Talk About the Deployment**

Tips for Couples during a Rest and Recuperation Leave

- **Talk with Couples Who Have Been Through an R&R Leave Before**
- **Help Children to Reconnect with the Service Member**
- **Allow the Service Member to Adjust and Decompress**
- **Try to Maintain Peace and Calm at Home as Much as Possible**
- **Sharing Feelings with Each Other**
- **Be Extra Considerate and Understanding**
- **Try to Accommodate Each Other's Needs**
- **Realize that it May Take Time to Rebuild Feelings of Intimacy**
- **Realize that Both Partners May Need a Break**
- **Refrain From Giving the Service Member a lengthy "Honey Do" List**
- **Avoid a "Harsh Start-Up"**
- **Realize that the Service Member May Have Changed**
- **Avoid Drastically Changing Routines**
- **Do Not Expect R&R Leave to Solve Long-Standing Issues**
- **Encourage Service Members to Seek Help if Needed**

Leave Publications

While on a deployment, service members may be granted leave to address emergency issues or for rest and recuperation (R&R). Each of these leave types are chargeable to the service member's accrued leave and require approval from the service member's commander.

Service Members on active duty accrue 2.5 days of leave per month while mobilized. Service Members may or may not be able to take all accrued leave while on active duty. Any accrued leave will be paid to the Service Member upon demobilization at the rate of one day of base pay for each day of accrued leave (minus taxes). Accrued leave paid during current contingency operations does not count against the career maximum limit of 60 days leave sold.

Accrued leave earned as CZTE (Combat Zone Tax Exclusion) is non-taxable when used or sold. It is to the Service Members benefit to take transition leave at the end of the mobilization rather than sell leave. While on transition leave, the Service Member earns all entitlements to include Base Pay, BAS and Basic Allowance for Housing (BAH) plus retirement points are earned.

Emergency Leave

Emergency leave is granted for personal or family emergencies. It must be approved by the unit commander. This type of leave is normally granted to service members for family emergencies involving members of their household, their immediate family, or a sole surviving relative whenever the circumstances warrant and the military situation permits. Although swift and sensitive action on emergency leave requests is essential, the military must confirm that an emergency does exist and that the service member's presence can resolve or alleviate the situation.

<u>Emergency leave may be appropriate when:</u>

- A member of the household or immediate family has died
- The service member's presence would contribute to the welfare of a dying member of the household or the immediate family
- Serious illness of a member of the household or the immediate family imposes a demand on the service member that must be met immediately and cannot be accomplished from the duty station or by any other means
- the service member's failure to return home places a severe or unusual hardship on the spouse, his or her household, or the immediate family Service members will not be granted emergency leave for reasons such as the normal pregnancy of a spouse, delivery of a baby, or resolution of marital or financial problems.

Although verification of the emergency by the American Red Cross or the host country's equivalent agency is not usually necessary, it does help the unit commander confirm that the request for leave is valid. If emergency leave is verified and granted, commanders typically authorize up to thirty days of leave for the service member (emergency leave is chargeable leave). If the service member needs an

extension while on emergency leave, he or she must contact the unit commander for approval. If granted emergency leave, service members may also be able to receive emergency leave travel in government-owned or controlled aircraft.

United States Army Europe Kosovo R&R Leave Program

The United States Army Europe (USAREUR) also has an R&R leave program for Soldiers and

Department of the Army (DA) civilians who are serving in the Kosovo area of operation, providing up to fifteen days (including travel time) of chargeable leave away from the area of operation. To be eligible for the program, Soldiers must be projected to remain in Kosovo for 270 days or more, must have served at least sixty consecutive days in Kosovo prior to taking R&R leave, and must commence travel no later than sixty days prior to unit transfer out of Kosovo.

Personnel Assistance Points (PAP)

PAPs help service members check in to flights and process leave forms, and can provide service members and their families with additional assistance as needed.

As a service member goes through the R&R process, he or she will go through the Gateway in Kuwait, and a Personnel Assistance Point (PAP) in Europe (if they are stationed in Europe), or in the United States at Hartsfield-Jackson International Airport in Atlanta or Dallas-Fort Worth International Airport. For more information on the USCENTCOM R&R leave program or the USAREUR Kosovo R&R leave program, please contact the appropriate PAP office.

Atlanta PAP

Hours of Operation 0500-0200 daily
Commercial Phone 1-404-464-4254
1-404-464-4255
Defense Switch Network (DSN) Phone (within the continental United States (CONUS))
367-4254
367-4255
Toll-Free Phone 1-800-276-5809

Dallas-Fort Worth PAP

Hours of Operation 24 hours daily
Commercial Phone 1-972-574-0388
1-972-574-0389
1-972-574-0390
1-972-574-0391
DSN Phone 739-5018 (CONUS)
312-739-5018 (Outside CONUS (OCONUS))

Toll-Free Phone 1-800-770-5580

USAREUR R&R Support Team

Hours of Operation 24 hours daily
Commercial Phone 06221-57-6468 (in Germany)
49-6221-57-6468 (outside Germany)
DSN Phone 314-370-6468
Toll-Free Phone 0800-USAREUR (in Europe) (0800-872-7387)

AL-SHAMEL (Kuwait) PAP

Hours of Operation AL-SHAMEL (Kuwait) PAPs can notify the Al-Shamel in Kuwait to change tickets. Please do not contact Carlson-Wagonlit or any other Sato number in CONUS. Use only the numbers below to change R&R tickets.

DSN Phone 318-442-0024
318-442-0026
Commercial Phone 011-965-2297-6003 (from CONUS)
Email address Sato@alshamel.com

Rest and Recuperation Leave

The Rest and Recuperation (R&R) leave program provides service members, who are deployed to certain locations, an opportunity to have a few days away from a hostile fire and imminent danger area.

By knowing more about the program, what to expect during leave, and tips for couples while on R&R leave, service members and their families can make the most of their short time away from the deployed theater.

Overview of the United States Central Command R&R Leave Program

The United States Central Command (USCENTCOM) R&R leave program provides a period of leave to active duty, National Guard and Reserve service members who are deployed to eligible countries. To be eligible for the program, service members must be assigned to one of fifteen designated contingency countries within the USCENTCOM area of responsibility (AOR) for at least 270 days boots on ground (BOG). Designated countries are Afghanistan, Bahrain, Iraq, Jordan, Kuwait, Kyrgyzstan, Oman, Pakistan, Qatar, Saudi Arabia, Syria, Tajikistan, Uzbekistan, the United Arab Emirates, and Yemen.

For service members assigned for the requisite 270 days BOG, the R&R leave program provides fifteen days of leave; for service members assigned to fifteen-month tours, the R&R leave program provides eighteen days of leave.

Effective March 23, 2010, the land areas of Iraq and Afghanistan have been designated as eligible for non-chargeable R&R (NCR&R). Service members deployed to Iraq or Afghanistan, who meet the eligibility requirements noted above, may receive an administrative absence of up to fifteen days to be

used in conjunction with the travel benefits provided under the standard chargeable R&R leave program. The benefits under the NCR&R program are not retroactive nor are service members otherwise compensated with leave if unable to take NCR&R from theater.

The final decision regarding eligibility for the program rests with the commander in theater and is based on mission constraints and how close the unit is to coming home. If the unit cannot afford to lose personnel for leave, service members will not be able to take advantage of the program. Also, if the service member's unit is scheduled to return home within the next sixty days, R&R leave is usually not granted, as the unit will be preparing to redeploy.

If the service member is selected to participate in the R&R leave program, the government will pay for all airline costs from the Gateway in Kuwait to the airport nearest the service member's leave destination and return. Service members are not required to come home during R&R leave; they can meet their families somewhere else if they plan to enjoy their leave time at a different location. Leave may not be taken within any of the designated countries noted above. Additionally, leave may not be taken in countries listed in the State Department's "Current Travel Warnings."

Leave Following a Deployment

Once service members return home, they will probably want to take some well-earned time away from work to spend with their families. Because opportunities to take leave while on deployment were limited, service members may have a large amount of chargeable leave available when they return home. The following sections provide an overview of two leave accrual programs that may have increased the amount of leave that service members have available to them upon their return, a summary of "block leave," and the compensation options available to National Guard and Reserve service members for their leave following a deployment.

Special Leave Accrual

Normally, members of the military lose any accrued leave in excess of sixty days at the end of the fiscal year (seventy-five days during the period of October 1, 2008 through December 31, 2010). In some cases, service members may accrue and not lose additional days of Special Leave Accrual (SLA) if certain circumstances are met.

Received Hostile Fire or Imminent Danger Pay

If service members served on active duty for a continuous period of at least 120 days in an area in which they received hostile fire or imminent danger pay, they may be eligible to accumulate up to 120 days leave at the end of the fiscal year. Any accrued leave in excess of sixty days (seventy-five days during the period of October 1, 2008 through December 31, 2010) will be lost unless the excess leave is used before the end of the third fiscal year (fourth fiscal year if leave was accrued during the period of October 1, 2008 through December 31, 2010) following the fiscal year that service members qualified for SLA.

Assigned to Deployable Ship, Mobile Unit, or Similar Duty

If service members did not serve in a hostile fire or imminent danger area, but were assigned to a designated deployable ship, mobile unit, or other similar prescribed duty, they may also be able to accumulate up to 120 days of leave. Any accrued leave in excess of sixty days (seventy-five days during the period of October 1, 2008 through December 31, 2010) will be lost unless the excess leave is used before the end of the third fiscal year (fourth fiscal year if leave was accrued during the period of October 1, 2008 through December 31, 2010) following the fiscal year that service members qualified for SLA.

Assigned in Support of Contingency Operation

If service members served in a duty assignment in support of a contingency operation, they may be authorized to accumulate annual leave in excess of sixty days (seventy-five days from October 1, 2008 through December 31, 2010). In this case, service members can retain the excess leave until the end of the second fiscal year following the fiscal year in which the duty assignment in support of a contingency operation was terminated.

Sell Back of Additional SLA Leave for Enlisted Service Members

For enlisted service members who would lose excess leave (leave in excess of 120 days), they may be able to sell back up to thirty days of SLA at any time. If service members do sell back this leave, these days will count toward their cap of sixty total days sold back over the course of a career. The sell back option for excess SLA leave days only applies to enlisted service members; officers may not sell back additional SLA leave.

Post Deployment/Mobilization Respite Absence (PDMRA)

The Post Deployment/Mobilization Respite Absence (PDMRA) is a category of administrative absence that applies to deployments and mobilizations that were underway on or staring after January 19, 2007. When deployment or mobilization frequency exceeds a specified level, service members are entitled to earn additional administrative absence days of leave under PDMRA.

National Guard and Reserve PDMRA

National Guard and Reserve service members who have been mobilized for more than twelve months in the past seventy-two months qualify for PDMRA. Time in mobilized status started on the day service members were mobilized (not the day they arrived in theater) and ended on the day their mobilization was terminated. For every month service members were deployed in excess of the twelvemonth threshold during the seventy-two month period, they are entitled to receive a specified number of administrative absence days. PDMRA days awarded to National Guard and Reserve service members are

- one day of PDMRA per month in excess of twelve months during the seventy-two month period
- two days of PDMRA per month in excess of eighteen months during the seventy-two month period
- four days of PDMRA per month in excess of twenty-four months during the seventy-two month period

As with PDMRA for active duty members, the number of days accrued are cumulative (see the example above for active component PDMRA).

Block Leave

Block leave is a period of leave granted to most or all of a unit at the same time. Active duty service members returning from a deployment may be granted "block leave" by their unit leadership. Block leave is often allowed during the summer period, the Christmas holidays, and before and after deployments. Leave taken during block leave is chargeable to a service member's accrued leave balance.

Leave Options for the National Guard and Reserve

National Guard and Reserve service members completing a deployment have three options for any leave they may have accrued while on active duty: receiving payment for leave, taking pre-separation leave, or a combination of the first two options.

Receiving Payment for Leave

National Guard and Reserve service members may elect to be paid for their accrued leave. Even if they have sold accrued leave in the past, they may still be paid for their leave that was accrued during their deployment. The rule that limits the number of days that service members may be paid for accrued leave (sixty days in a career) does not apply to National Guard or Reserve service members who have been called up involuntarily or volunteered to serve in support of a contingency operation.

Taking Pre-separation Leave

National Guard and Reserve service members may opt to take their accrued leave. Leave requests must be submitted using established Service procedures. Service members can either be placed in a leave status prior to completion of the period for which they were ordered to active duty, or they may be extended past their normal separation date in order to take accrued leave.

If service members were involuntarily called up under the partial mobilization authority, they cannot be extended beyond twenty-four months in an involuntary status since the law limits the period of involuntary service to twenty-four months. If the leave period takes the service member beyond the

twenty-four month period, his or her orders will be amended to place them under a voluntary authority while on leave.

Combine the Two Options

The third option available to National Guard and Reserve service members is to take part of the accrued leave and be paid for the unused portion of accrued leave.

More information on leave options for demobilizing National Guard and Reserve service members can be found through the Office of the Assistant Secretary of Defense, Reserve Affairs.

What to Expect During Rest and Recuperation Leave

Once families know that their service members will be coming home for R&R leave, they will probably be very excited and may begin planning all the things they will do while their service members are home. Before planning too much, families may want to consider the following tips for preparing for the leave.

Understand That Plans Can Change

It's not uncommon for the needs of the Service or the unit's mission to override R&R plans. A service member's R&R leave might be cancelled unexpectedly or delayed for an unknown period of time. As families start to plan for an upcoming R&R leave, it is good to be flexible and to understand that service members' plans may and often do change unexpectedly.

Try to Have Realistic Expectations

Although it is normal for families to daydream about what their time with their service members will be like, they should try not to get too attached to any of those ideas. Things may not go exactly according to plan. Service members' time home may come with some emotional ups and downs. Families and service members may feel very happy being together again, but may also feel stressed or sad knowing that the leave is short and that service members will be leaving again soon, possibly returning to a war zone. Emotional reactions may be unexpected or difficult to handle. Families and service members should keep in mind that anxiety is a natural and normal part of reuniting and that these mixed emotions will soon pass. Families and service members should try not to let them get in the way of their time together.

Remember That the Service Member May Not Want to Talk About the Deployment

Families should keep in mind that their returning service members may not want to talk much about combat experiences. There may also be certain things that service members are not allowed to talk about with their families. Families should try to avoid prying or asking too many questions if service members do not want to talk about their deployment experiences. Instead, families can focus on helping their loved one relax and unwind.

Tips for Couples during a Rest and Recuperation Leave

An R&R leave can be both a joyous time and a sad time for service members and their spouses. While spouses may be happy that their service members have returned home, they know that the service members will be returning to the deployment in a short period of time. The following tips can help service members and their spouses make the most of the time they have together during R&R leave.

Talk With Couples Who Have Been Through an R&R Leave Before

Before service members come home on R&R leave, spouses may want to speak with other military spouses who have experienced an R&R leave. They may have good suggestions and helpful ideas on how to make the most of an R&R leave and how to handle the sadness and other emotions involved in another goodbye.

Help Children to Reconnect With the Service Member

Help may be needed for children reconnecting with their returning parent. Younger children may keep their distance from service members at first. Spouses can help their children to reconnect with their service member parents by making time for them to spend together. Although spouses may be tempted to have alone time with their service members right away, it may be more important for the family to spend time together so that the children get a chance to reacquaint themselves with their service member parent. Children are often more willing to give their parents uninterrupted time together if they have had special time with the returning service member first.

Allow the Service Member to Adjust and Decompress

Once service members return from the deployed theater on R&R leave, they may need some time to adjust and decompress. Service members may be getting over jet lag, may need to catch up on missed sleep, or may need time alone to get used to being home. When planning activities for the R&R leave period, spouses should keep in mind that service members may need a little time to relax and refocus right when they get home.

Try to Maintain Peace and Calm at Home as Much as Possible

Service members may have a difficult time with loud noises, loud voices, or a lot of commotion. These may unexpectedly trigger shock reactions or other painful emotions, especially if service members have just returned from a war zone. By trying to keep the home as calm and peaceful as possible, spouses can help their service members relax during their leave.

Share Feelings with Each Other

Communication is the key to all good relationships. Spouses should not be afraid to talk about their feelings and encourage their service members to talk about theirs as well. Service members and their spouses can spend time together without talking, too; sometimes just snuggling or giving each other massages or back rubs communicates as much love and affection as words.

Be Extra Considerate and Understanding

Service members and their spouses should make an extra effort to be considerate and understanding with one another. They also may want to avoid "hot button" issues and topics that may lead to an argument or disagreement. Service members are not home for an extended period of time; make the most of the precious days together.

Try to Accommodate Each Other's Needs

Both service members and their spouses may have different ideas of how they want to spend the R&R leave period together. Service members and their spouses may have different physical or emotional needs and this can sometimes cause tensions or strains in a relationship. For example, one partner may want to rush into sexual intimacy right away while the other might not be ready. Intimate relations may be awkward at first. Make time to be alone and to talk about each other's feelings and needs first.

Realize that it May Take Time to Rebuild Feelings of Intimacy

When service members return after months away on a deployment, feelings of intimacy may not return in one day. Sex may resume immediately, but intimacy, the emotional connection or closeness people feel towards each other, may take longer to reestablish.

Realize That Both Partners May Need a Break

Given that spouses have been taking care of the children and the home during the deployment, they may also be looking forward to service members' R&R leave as a period of relief from managing those responsibilities alone. Spouses may have been up nights with a cranky baby or a sick toddler and may be looking forward to a break from taking care of the children. Service members may be just as tired as their spouses are and may be looking forward to R&R leave as a time to relax. Service members and their spouses need to be sensitive to the stresses that the deployment has caused for everyone and give each other as much time as possible to rest and relax.

Refrain From Giving the Service Member a Lengthy "Honey Do" List

When service members return home on R&R leave, spouses should hold off on giving them a lengthy list of tasks to do. Although spouses may be eager to catch up on some of the household or yard jobs that were service members' specialty, spouses should let their service members rest first. If there are certain tasks that spouses need their service members to do, they should start with either the easiest jobs or the most important ones. Spouses should be sure that their service members understand that they are happy that their service members are back and those they are not just happy to have help with chores or yard work.

Avoid a "Harsh Start-Up"

When the service member returns home, spouses should do their best to avoid a "harsh start-up." In some cases, a spouse may have something he or she feels the need to talk about, "bad news" that he or

she feels must be shared the moment the returning service member walks in the door or arrives at the airport. Researchers refer to this as a "harsh start-up." A harsh start-up can spoil an R&R leave. Once an interaction starts off on a bad note, it can be very hard to turn it around and make things positive. It is much better to save difficult issues for later on, when service members and their spouses have extended time together as a couple and can work through issues or problems and possibly seek professional assistance.

Realize That the Service Member May Have Changed

Spouses should understand that when service members return home, they may have changed as a result of the deployment. Even though service members and their spouses may have only been apart for a few months, neither is the same person they were before the separation. Both may feel more independent. Service members may have changed priorities, especially if friends were wounded or killed as a result of accidents or combat. It may take some time to get reacquainted with one another, and things may feel awkward at first. Spend time getting to know one another again.

Avoid Drastically Changing Routines

Spouses and children have probably gotten into new patterns and routines while service members have been away on deployment. Trying to return to old patterns and then right back to the new patterns once the R&R leave is over is often too much to expect of children. Such changes are difficult enough during a final reunion but at least then there is much more time to adjust.

Do Not Expect R&R Leave to Solve Long-Standing Issues

If service members and their spouses had long-standing relationship or marital issues prior to the deployment, those issues will still be there during R&R leave. An R&R leave period is not a time to solve major problems in the relationship. Instead, service members and their spouses should try to enjoy the time together as a couple and agree to work on the issue when they both have more time in the future.

Encourage Service Members to Seek Help if Needed

If service members are returning home from a combat zone, they may experience stress-related symptoms. Traumatic events, such as combat, can trigger nightmares, flashbacks, and feelings of panic, anxiety, nervousness, or irritability. If service members are exhibiting any of these symptoms, spouses should encourage them to take advantage of the services and programs available through the military and to seek professional help if necessary. If service members experience stress-related symptoms, they should get help immediately; waiting until the deployment is over may make things worse.

Leave Publications

United States Central Command (USCENTCOM) Rest & Recuperation (R&R) Leave Program, March 2007, provides an overview of the USCENTCOM R&R program and information on the mission of the program, personnel strength, and redeployment activities.

Kosovo Rest and Recuperation (R&R) Leave Program brochure is published by the United States Army Europe (USAREUR) and Seventh Army, and the United States Army Installation Management Command, Europe Region. The brochure provides an overview of the program, travel requirements, tours and recreation opportunities, and information on medical care while on leave.

Preparing Families for Deployment

Emotional Cycle of Deployment

Recommendations to Prepare for Deployment

- Anticipation of Departure
- Detachment and Withdrawal
- Emotional Disorganization
- Recovery and Stabilization
- Anticipation of Return
- Return Adjustment and Renegotiation
- Reintegration and Stabilization

Preparing Spouses for Deployment

- Express Feeling with the Service Member and Children
- Take Note of Important Dates
- Ensure that Spouses Know Where Important Documents are Stored
- Establish an Emergency Plan
- Get Spouses Involved with the Unit when Preparing for a Separation
- Preparing the Family Finances
- Closely Monitor Spending
- Planning for Keeping in Touch with Family

Preparing Parents for the Deployment

Preparing Children for Deployment

- Be Truthful
- Be Available
- Reassure
- Share Feelings
- Give Responsibilities
- Explore the Service Member's Destination
- Seeing the Parent's Workplace
- Establish a Plan for Communicating
- Communicate with Teachers
- Design an Activity to Measure Time
- Spend One-on-One Time with Each Child
- Let Children Help the Service member Pack
- Give Each Child a Picture
- Say Goodbye

Parenting during deployment

- Maintain a Routine and Continue Family Traditions
- Be Consistent with Discipline
- Talk to Children
- Let Children Know their Contributions are Valuable
- Encourage Children to Write
- Be Aware of Military Family support Programs

Signs of Distress in Children

- Infants and Toddlers
- Preschool, Kindergarten, or School-Age Children
- School-age Children may also Experience
- Adolescents may also Experience

Coping during the Deployment Phase

Coping with Separation for Service Member

Coping with Separation for Spouses

- Symptoms of Anxiety
- Seek Help if Needed

Coping with Separation for the Children

- Reactions Children May Have to the Deployment
    - Toddlers
    - Pre-schoolers
    - School-age
    - Adolescents
- Talk with Children about Their Feelings
- Try to Understand Things from the Children's Point of View
- Keep Children in Contact with the Service Member
- Help children to Think of the Service member Everyday
- Keep Children Involved in Activities
- Be Aware of Available Support Systems
- Keep Adults in children's Lives Involved
- Give Children a Way to Mark the Passing Time
- Keep Discipline Consistent
- Keep Children's Routines Consistent
- Plan New Activities
- Watch Behaviors and Seek Help if Children Need it
- Positive impact of Deployment on children
- Increase in Maturity
- Support of Independence
- Strengthen Family Bonds

Coping with Separation for Parents of Deployed Service Members

- Encourage Parents to Write to the Service Member
- Encourage Parents to Find Support Groups
- Coping with Deployment Extension Allow Time to Regroup Emotionally
- Support the Service Member
- Talk to Children about the Extension
- Inform Adults in Children's Lives
- Focus on the Future
- Notify the Service Member's Employer
- Notify Creditors
- Seek Help if Needed

Coping with Deployment Publications
Preparing Families for Deployment Publications
Checklists

- Family Readiness Checklist
- Pre-Deployment Readiness Checklist for Expecting Parents
- Pre-Deployment Readiness Checklist for Parents of Infants and Toddlers
- Pre-Deployment Readiness checklist for parents of Preschoolers
- Pre-Deployment Readiness Checklist for Parents of School-age Children
- Pre-Deployment Readiness Checklist for Parents of Teenagers
- Spouse/Family/Designated Rep Checklist
- Important Military Information needed In Case of Emergency
- Important Phone Numbers

Although getting personal affairs in order prior to a deployment is necessary, preparing service members' families for the possibility of deployment is an equally critical aspect of preparedness. Proper preparation can make the entire deployment less stressful for the entire family and can help them become more self-sufficient.

Emotional Cycle of Deployment

Service members preparing for a deployment should keep in mind that their spouses are making adjustments and preparations as well. Besides the emotional stress of being separated physically from their partner for a long period of time, spouses will also have to take over all of the household responsibilities. Service members and their spouses may go through a range of emotions while preparing for, being on, and returning from deployment. It is important for both service members and spouses to recognize that these feelings are normal and that it will help to talk through feelings and expectations. The more service members and their spouses work together to understand each other and the feelings and concerns that they have regarding a deployment, the easier it will be for both to manage the separation and address any problems as they arise.

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

Anticipation of Departure

As deployment nears, service members may also be justifiably stressed and anxious, but should consider that their spouses are also going through a stressful time. It is not uncommon for spouses to protest, feel tense, be frustrated, and avoid the reality of the deployment. Spouses may alternate between denying the upcoming departure and anticipating the sorrow and stress they will feel when service members leave.

Detachment and Withdrawal

This stage typically occurs during the final week or days before mobilization or deployment. Long days and taking care of everything that needs to be accomplished before the deployment may have taken their toll on service members physically and emotionally. Service members may be spending more time preparing to leave, creating emotional distance between themselves and their spouses. Spouses may be angry and may unconsciously create emotional distance from service members to protect themselves against the hurt that they are feeling.

Emotional Disorganization

During the deployment, spouses have to create new routines to manage household responsibilities. Spouses may become depressed and withdraw from friends and neighbors or may feel overwhelmed by having sole responsibility for family affairs especially if they are employed, are in school, or trying to balance child care and parenting responsibilities. In cases of back-to-back deployments, service members may think that their spouses will have an easier time adjusting to the departure. Although they may be familiar with the routine, spouses also may be experiencing "burn-out" and fatigue from the last deployment and may feel overwhelmed at the thought of starting the whole cycle again. As spouses settle into new routines and see that they can manage while service members are away, those feelings of emotional disorganization may go away. Spouses can reduce their level of stress if they can establish strong support networks of family and friends who can assist with the demands of child care, parenting, school, work, and household maintenance.

Recovery and Stabilization

Recovery and stabilization occur once spouses get comfortable with the new daily routines and realize that they are able to manage the family affairs. During this time, spouses develop increased confidence in their ability to maintain the household in their service members' absence and may take pride in their ability to cope on their own. During back-to-back deployments, spouses may find it more difficult to gather the strength required to reach this stage. Having a strong support network in place will lessen the impact of multiple and back-to-back deployments.

Anticipation of Return

As the end of the deployment nears, spouses will certainly be very excited, but they might also have some concerns or questions. Spouses' newfound independence will change when service member's return and spouses may begin to worry about how this change will impact their daily life. Spouses may enjoy some of their new responsibilities and may be reluctant to turn them back over to their service members. Spouses may have started doing some things differently and may be unsure of how their service members will respond when they return. Before a deployment, service members and their family members may want to discuss realistic expectations for the return and reintegration. This includes how family life, child care, and routines may change due to a spouse returning to school or work.

Return Adjustment and Renegotiation

Once service members return from deployment and the initial excitement of being reunited subsides, reality sets in. Service members and their families may have to reset their expectations and will need to renegotiate roles during this time. Spouses will need to make changes in daily routines to accommodate service members and may feel stifled over the loss of complete independence. There may be more tension and arguing as service members and their spouses reevaluate and redefine their mutual expectations and roles. The key to success during this stage is open communication. Families can better prepare for this stage by educating themselves about the effects of, and how to cope with, combat stress and trauma.

Being able to identify potential warning signs and knowing where to go for assistance when problems become unmanageable can help service members and their families to more easily navigate this challenge should it arise. Private, confidential, no-cost counseling services and referrals are available by calling Military OneSource consultants at 1-800-342-9647.

Reintegration and Stabilization

During this stage, things will reach a new normal. Although this may take a couple of months, service members and their spouses will eventually work things out and stabilize their relationships anew. Similar to the return adjustment and renegotiation stage, deployment-related stress may have a negative impact on the family during this stage.

Preparing Spouses for Deployment

During a deployment, service members and their families face many challenges. Although families do not have to cope with the direct emotional trauma of the possibility of hostile fire, spouses, children, and parents face other emotional and material hardships while service members are away. Good communication is essential to preparing service members and their families to handle these challenges of a deployment. Service members should also ensure that their families are aware of the various support services available to help them manage during the deployment.

Express Feelings with the Service Member and Children

Spouses should be open to talking about how they feel during the period leading up to a deployment, and should not be afraid to admit feelings of sadness, self-doubt, fear, or loneliness to the deploying spouse or to the children. It may also make children feel more comfortable talking about their own fears and worries with their parents. It is much easier to address concerns when they are expressed openly and honestly within the comfort and security of the family.

Take Note of Important Dates

To help stay organized, service members and their spouses may want to create a calendar highlighting important dates, such as birthdates, holidays, anniversaries, vehicle safety inspection renewal dates, vehicle tag renewal dates, the date for filing taxes, payment due dates and amounts, important dates for school and work, etc.

Ensure that Spouses Know Where Important Documents are Stored

Spouses should know where important legal documents are located, as well as their service member's family care plan, any information on life insurance policies, and the pre-authorization for emergency financial assistance (if completed). Spouses should also know if there are critical documents stored in locations outside of the home, such as safe deposit boxes, and should have access to them. If important information is stored in computers or on other electronic media, service members and spouses should discuss access that may be necessary in case of emergency.

Establish an Emergency Plan

Service members and their spouses should consider establishing an emergency plan. The plan could address who will care for children and pets should the spouse become ill or be involved in an accident, and how to reach that person. It should also include contact information for other family members who should be contacted if the spouse becomes ill or hurt in any significant way. Service members may want to coordinate with their Rear Detachment Commander (RDC) or with local neighbors to ensure that someone is aware of where the emergency plan is located. In addition to the emergency plan, service members should make sure that their spouses have contact information for Commanders, RDCs, military ombudsman networks, family readiness groups (FRG), or Family Readiness Officers (FRO), and the American Red Cross.

Get Spouses Involved with the Unit when Preparing for a Separation

Although family members are not required to attend pre-deployment briefings, meetings, and chats, spouses are encouraged to attend. These forums provide information on the deployment and the agencies and resources that will be beneficial to both service members and their spouses during the deployment. During these events, spouses can also become acquainted with the Rear Detachment Commander (RDC) as well as the local military ombudsman network, Family Readiness Group (FRG) for the Army, or Family Readiness (FRO) for the Marine Corps.

Preparing the Family Finances

Service members and their families should agree on how to manage money before the deployment. Managing family finances can be a huge challenge during deployment. It is critical to develop a financial plan together before the actual deployment.

Closely Monitor Spending

If multiple people have access to and are withdrawing money from the same account, there is a possibility that these accounts could get overdrawn. It is important for service members and their spouses to plan to communicate with each other about withdrawals from the account, especially during times when the account balance is already low.

Most banks and credit unions have online banking that will let service members and their families monitor balances quickly and easily. Some services also allow email or text alerts to cell phones or other hand-held devices regarding any transactions or when balances reach a certain amount. Service members can also find "account aggregation tools" online, which can electronically access all accounts and display the balances and activity on a single page, allowing them to keep track of multiple accounts without having to go to multiple web pages.

Planning for Keeping in Touch with Family

Regular communication with family during a deployment can really help maintain peace of mind. Prior to a deployment, service members and their families should make a communication plan and agree on

how often they will communicate, how they will communicate, and what type of information they will share.

Family members need to understand that there may be times when the service member will not be able to communicate due to mission requirements. Service members need to understand that for many families, "no news is bad news." If service members are unable to contact their family on a previously agreed upon day, they should try to communicate with them as soon as possible thereafter to alleviate any of their families' worries.

Preparing Parents for the Deployment

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

Before a deployment, service members should discuss a plan for communicating with their parents and make sure that parents have an address for sending letters and care packages. Service members should consider giving parents the contact information for the Rear Detachment and ensure that parents are aware of how to request and receive information. Service members may also want to check to see if their unit or command provides newsletters, has a phone tree, or website. Service members may need to provide their parents' contact information to the unit if they want their parents to be included in, or have access to, some of these communication resources.

Preparing Children for Deployment

Military children make sacrifices every day as they support and provide motivation for their service member parents. With the tempo of today's military, these children are sacrificing more than those of the past. During a deployment, it is especially important that both spouses or caregivers and children are aware of and have access to the support programs and services available throughout the military community.

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

A service member's deployment can be emotionally challenging for any family members left behind, but can be particularly difficult for children. Although children's reactions to adversity vary with differing personalities, ages, and coping skills, a change in their lifestyle as significant as a deployment can sadden, confuse, depress, or anger any child. Talking to children about the deployment will help them

understand why service members will be gone and how they will be cared for in the service member's absence. Even if children have gone through other deployments, each separation brings its own challenges, and new issues may surface as children grow older and become more aware.

Be Truthful

Children can often sense when they are not being told the truth. As soon as service members and their families start to plan for the deployment, they should sit down and talk openly and honestly with their children. By speaking openly with them, service members and their spouses may be able to help their children adjust to the idea in advance and work through their emotions and reactions related to the upcoming deployment. Children's imaginations often paint a far worse picture than reality, and candid discussion can ease children's minds and prevent them from worrying unnecessarily.

Be Available

Before the deployment, service members should be available to talk with their children whenever children express the need. Children need time to process what the service member has told them about the deployment and may have questions later. Service members should let their children know that they can ask questions whenever they think of them.

Reassure

Children may need to be reassured that if their service member parent does happen to face danger, the service member is well-trained to be careful and will do everything he or she can to stay safe.

Share Feelings

By sharing feelings with children, service members can encourage their children to communicate openly.

Service members should let their children know that worry and negative thoughts and feelings are normal.

Give Responsibilities

Children may be concerned that in a service member's absence, they will have to do everything around the house. Before the deployment, service members and their spouses should bestow, rather than dump, responsibilities on children. Service members and their spouses should let their children know that they have faith in their children's abilities. By making a show of giving responsibilities to children, service members and their spouses convey that the children are important members of the family.

Explore the Service Member's Destination

Service members can use a map or a globe to show children where they are going and how they will be getting there. Service members can research the location with their children to find out about things like weather conditions, cultural norms, or products made in that region. By educating children about where

the deployment will be, service members may be able to prevent their children from imagining conditions far worse than what the service member will actually face and ease their children's minds.

Seeing the Parent's Workplace

It is often difficult for younger children to really understand what is happening during a deployment. It may be easier for them to accept and process the separation if they can see where their mom or dad will be eating, sleeping, and working while deployed. Through pictures or videos, service members can provide children a concrete image of where their parent is when they cannot come home at night. Older children may also be curious about where their parent is spending time, but they may be more interested in what their parent is doing at work to help protect the nation.

Establish a Plan for Communicating

Service members should discuss with their children ways to keep in touch before the deployment. Service members and their spouses can help children to brainstorm ways to communicate beyond letter-writing, such as cassette tape exchanges, photographs, encoded messages, "puzzle messages" (letters cut into puzzle parts that must be assembled to be read), and special stationary only used for writing to the deployed parent. Depending on availability, service members may even be able to use some social networking sites to send videos back and forth.

Communicate with Teachers

If children are in school, service members may wish to talk with their children's teachers to let them know what is going on at home. Single Service members can leave stamped, addressed envelopes or an email address with the teacher and ask them to send information about the children's progress and school newsletters. Children's teachers should also be informed of the service member's deployment so that they may have a better understanding of the situation if children's behaviors change while the service member is away.

Design an Activity to Measure Time

Service members and their spouses can create a way for children to mark and measure the time during the deployment. Service members can work with younger children to create a paper chain with a link for each week the service member will be gone so that the child can break a link each week and count down the days to their parent's return. If the deployment is extended, the spouse or caregiver can add additional links with the child as a good visual tool for explaining that the service member will be gone a little longer than expected. For older children, service members can choose a book that both the service member and child will enjoy and schedule a pre-assigned portion that both read for each day the service member is gone.

Spend One-on-One Time with Each Child

It is very important that the deploying service member spend some quality, one-on-one time with each child before deploying. Service members and their spouses should encourage their children to help plan

a special outing or activity with their deploying parent. This time should really be all about the children and making them feel special.

Let Children Help the Service Member Pack

By allowing children to help pack, service members will help their children to feel more involved with, and in control of, the process. Service members can even let their children pack special items, like a child's stuffed animal or photographs of the service member and the child together.

Give Each Child a Picture

Before the deployment, service members can give each one of their children a picture of the service member for their children to keep.

Say Goodbye

Service members may be leaving during the early morning hours, and feel it best to say goodbye at bedtime, but many children prefer to be awakened for that last goodbye hug. Service members should consider their children's ages and temperaments when deciding how best to say goodbye.

Parenting during Deployment

Maintain a Routine and Continue Family Traditions

By maintaining a standard routine while service members are gone, such as regular mealtimes and bedtimes, spouses or caregivers can help make children feel more secure. Service members should encourage their spouses or caregivers to keep the same family rules used now and to continue scheduling any activities that children enjoy when both parents are home. They should also continue any family traditions during the deployment such as pizza night, movie night, or other family activities. Maintaining traditions help children to feel more stable during a stressful and sometimes chaotic time in their lives.

Be Consistent with Discipline

Children should not have free reign during the deployment and should not be threatened with "wait unit your father/mother gets home." It will be difficult for children to look forward to seeing their deployed parent again if they are expecting punishment.

Talk to Children

Studies of children of deployed parents have shown that children are often more worried about their parent who remains at home than their deployed parent. If spouses or caregivers become short, cross, or emotional around the children, then the children's fantasies about what is actually going on are frequently far worse than reality. Service members should encourage their spouses or caregivers to talk openly with their children about their feelings whenever it is appropriate to do so. If children know why a spouse or caregiver is feeling a certain way, it will be much easier to manage.

Let Children Know Their Contributions are Valuable

While a service member is away on deployment, children will most likely have to do more chores around the house. Service members and their spouses or caregivers can identify ways to reassure their children regularly that the children's contributions to the household are valuable and that by helping out, they are easing the stress for the whole family.

Encourage Children to Write

By encouraging children to send their own letters, pictures, schoolwork, etc., deployed service members can strengthen the bond between themselves and their children. When service members receive a letter from one of their children, they should write back specifically to that child.

Be Aware of Military Family Support Programs

Service members should ensure that their spouses or caregivers are aware of the various deployment and family support programs. Spouses or caregivers may need these support systems while service members are deployed and it is better to know about them ahead of time before a real need arises.

Signs of Distress in Children

Fear for the service member's safety and general concerns for the spouse may trouble children and lead to separation anxiety. Service members should encourage their spouses or caregivers to watch out for any of the following symptoms that may signify that their children are having difficulty coping with the deployment. The presence of some of these signs does not necessarily mean that children are negatively impacted by deployment, but they are good things to watch for and be aware of while the service member is away. Spouses or caregivers should be encouraged to seek out support if they notice that these signs are continuing and/or negatively impacting their children's health or emotional well-being on a daily basis.

Infants and Toddlers

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

Preschool, Kindergarten, or School-age Children

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

- engaging in increased acts of violence toward people or things
- shrinking away from people or becoming very quiet
- having difficulty sleeping (waking, bad dreams)
- having difficulty eating or changing eating patterns
- fearing new people or situations
- keeping the spouse or primary caregiver constantly in view
- worrying about everyone's safety

School-age Children may also Experience:

- complaining more about stomachaches, headaches, or other illnesses when nothing seems physically wrong
- being more irritable and crabby
- having problems at school such as a drop in grades, no desire to go, or general complaints
- being angry at the spouse
- worrying constantly about the family's welfare and finances

Adolescents may also Experience:

- acting-out behaviors manifesting as trouble at school, trouble at home, or trouble with the law
- exhibiting low self-esteem and overly criticizing themselves
- misdirecting their anger at siblings or the spouse
- losing interest in hobbies, sports, or friends

Coping during the Deployment Phase

This section of the guide is intended to help spouses and other family members of National Guard and Reserve service members cope during their service member's time away from home and to serve as a resource during the deployment. The information in the Deployment Phase section is presented in seven major sections: Coping with Separation, Emergencies during a Deployment, Leave during a Deployment, Operations and Personal Security, Deployment and the Media, Communicating during a Deployment and Replacing Identification Cards during a Deployment.

Coping with Separation

When a service member deploys, the entire family, including those at home and the deployed service member, is likely to experience stress and anxiety related to the separation. The following sections provide recommendations to help service members, spouses, children, and parents cope during a deployment.

Coping with Separation for Service Members

During a deployment, service members must cope with being away from their family and all that is comfortable and familiar. Although the momentum of daily responsibilities may keep deployed service members focused for stretches of time, they may still experience stress and strong emotions related to the separation. The following suggestions offer ways for service members to stay connected with their families and remain engaged as a "long-distance" parent.

Stay in touch

Although duties consume much of service members' time during a deployment, they should try to stay in touch with their families as much as possible. Letters and cards remind children that their deployed parent is thinking about them. When sending letters, cards, or gifts to the children, service members are encouraged to send something to each of the children; each child needs his or her own separate, special, individual contact from the deployed parent.

Coping with Separation for Spouses

No matter how prepared spouses are before the deployment, no one can predict all of the issues that may come up. Almost any event, even those that would not normally give spouses pause, can make them feel additional stress during the deployment. While some anxiety is expected during a deployment, excessive or persistent worries can have a significant impact on day-to-day activities and interactions with others. The following is a list of some of the symptoms of higher levels of anxiety.

Symptoms of Anxiety:

- Apathy and/or emotional numbing
- crying for no apparent reason
- Difficulty completing tasks or making decisions
- Difficulty sleeping
- Excessive concern over managing the household and/or children alone
- Excessive concern over the impact of deployment on the relationship with their spouse
- Excessive concern over re-entry into the work environment
- Excessive concern with being overwhelmed by multiple roles
- Excessive concern over financial issues
- Excessive drinking or drug use
- Extreme hunger or lack of appetite
- Fear and anxiety about the future
- feeling withdrawn and trouble concentrating
- Feelings of powerlessness
- Headaches or stomach problems
- Irritability and anger, sadness and depression

Any of the following recommendations may be able to help spouses cope with the stress of separation more effectively:

- Stay Connected With the Service Member
- Reach Out to Friends, Family, Neighbors, and Other Spouses
- Get Involved in Community Support Programs
- Maintain a Daily Routine
- Take Care of Themselves
- Limit Exposure to the News Media
- Set Goals
- Avoid Drugs and Alcohol
- Nurture Positive Self-Image
- Keep Things in Perspective
- Maintain a Hopeful Outlook

Seek Help if Needed

Seeking help is not a sign of weakness. If spouses are experiencing strong emotional reactions to the separation that do not seem to be going away, are troubled for more than four to six weeks, or find that feelings and stress are getting in the way of doing the things they need to do (like taking care of the children or going to work), they may want to seek professional support. Chaplains can also provide counseling services. All military families, including family members of National Guard and Reserve service members who are activated for more than thirty days, are eligible for medical and behavioral health care either at a military treatment facility (MTF) or at a civilian facility through TRICARE. The web-based TRICARE Assistance Program (TRIAP) provides online access to counseling for short-term, non-medical issues. Through TRICARE Mental Health and Behavior, TRICARE beneficiaries can receive a maximum of two sessions per week of outpatient behavioral health care services.

Spouses and children can also receive free, non-medical counseling sessions from Military OneSource and/or Military and Family Life Counselors (MFLCs). Military OneSource consultants are available twenty-four hours a day, seven days a week by phone, online, or via email offering personalized support to any service member or family member. Military OneSource can connect individuals with a trained, state-licensed behavioral health professional for free confidential/private counseling. MFLCs are masters-level trained counselors that provide anonymous, confidential, non-medical, short-term counseling sessions for every day issues such as anger management, stress, parenting, communication, family relationships, deployment, and other military-related topics. The counseling sessions through the MFLCs are anonymous and confidential, with no records kept.

Coping with Separation for Children

Even if children have experienced a deployment before, their reactions to this deployment may be different. Children's reactions to a separation can vary depending on the child, his or her age, and

previous experiences with separation. There is a wide-range of completely normal reactions children may have. Understanding these reactions and what might be outside the realm of normal reactions can help spouses or caregivers recognize any deeper issues that may require additional support or professional help.

Generally, children may exhibit sadness, home disciplinary problems, poor school performance, and symptoms of depression. Children of all ages often test the parent or caregiver at home to find out if he or she will be more lenient when the service member is gone, particularly at the time of departure and again upon return of the service member. During the first month of separation, children may experience a sense of loss for the deployed parent, may be disorganized in their usual activities, and may show signs of worry. Emotional problems that existed for children prior to the deployment may become more pronounced during the separation.

Reactions Children May Have to the Deployment

Toddlers may

- worry about basic needs
- have temper tantrums
- Exhibit sullenness
- have difficulty sleeping

Preschoolers may

- regress (e.g., start having trouble with potty training again)
- worry about basic needs
- become clingy
- be afraid to sleep alone
- act out and test limits more than usual
- be afraid that the service member will get hurt

School-age children may

- worry about the safety of the deployed parent
- complain often and loudly
- become aggressive
- Place significance on missed family events (e.g., birthdays, church, sports, or plays)
- act out and test limits more than usual
- Miss the deployed parent most during routines or activities they normally did or enjoyed together (e.g., dinner, bedtime, school plays, recitals, sports events, etc.)
- have trouble sleeping
- have less energy than usual

- be irritable and overreact to seemingly minor things

Adolescents may

- worry about the safety of the deployed parent
- act out and test limits more than usual
- Exhibit lower self-esteem
- Exhibit misdirected anger
- have problems in school
- lose interest in hobbies and activities
- cry more often to release pain and anxiety
- refuse to have contact with the deployed parent
- have physical symptoms (e.g., loss of appetite, stomach aches, insomnia, headaches, nightmares, restlessness, nausea, etc.)

When trying to figure out how best to help children cope with the separation during a deployment, spouses and caregivers should understand that each child may react differently and deal with the deployment in varying ways. The following tips can make coping during the separation easier for all children.

Talk with Children about Their Feelings

Spouses or caregivers should let children know that they are there to share and to listen and should answer children's questions honestly and with patience, even if children have asked the same question more than once. Asking questions over and over is one way children come to terms with new situations. Spouses or caregivers may want to help their children express feelings through a special notebook or journal. Children can write down their thoughts, make up stories, or draw pictures to express how they are feeling.

Try to Understand Things from the Children's Point of View

Children are often confused, angry, worried, or feeling insecure during a deployment. If a child seems afraid, spouses or caregivers should ask what is making him or her scared. If a child is afraid for the service member's safety, spouses or caregivers can talk about all of the training service members undergo to help them stay safe. If a child is afraid for his or her own safety, spouses or caregivers can offer comfort and remind the child of all of the other adults who are there to help keep him or her safe, such as police, firefighters, teachers, relatives, and friends. School-age children may need help processing what they hear on the news or from other kids. They may see and hear some pretty frightening things about the area where the service member is deployed. For teenage children, spouses or caregivers should try to approach discussions from their perspective. Spouses or caregivers can share control of the conversation by letting the teenager discuss the topics that are the most important to them.

Keep Children in Contact with the Service Member

Spouses or caregivers can encourage their children to send letters, emails, cards, drawings, photographs, and report cards, copies of school work, videos, or audio recordings. Helping children to stay connected with their deployed parent can help maintain the parent-child bond and can help make the transition home easier for everyone.

Help Children to Think of the Service Member Everyday

Spouses or caregivers can think of creative ways to help children think about their deployed parent, such as having children take on some of the deployed parent's normal chores. This helps children feel like they are contributing to the family while easing some of the burden on the spouse or caregiver. Spouses or caregivers can also set one clock in the house to "Daddy Time" or "Mommy Time" and have the children imagine what their parent is doing at that time each day.

Keep Children Involved in Activities

Spouses or caregivers should try to keep children involved in community or social activities such as clubs or sports teams. The social networks available through these activities and the physical activity they can provide offer another outlet for coping with the separation.

Be Aware of Available Support Systems

Many support systems exist to help both spouses or caregivers and children address difficulties during the separation. Deployment readiness programs, military ombudsman networks, family readiness groups (FRGs), family readiness officers (FROs), chaplains, as well as children and youth programs can offer support from people who understand the challenges families face during a deployment. Through these programs and activities, spouses or caregivers and children can also connect with other families going through a deployment and find ways to help each other. Children of National Guard and Reserve service members may feel particularly isolated if none of their friends are from military families. Helping children to connect with other kids who have had similar experiences can help them to cope and feel less alone.

Keep Adults in Children's Lives Involved

Spouses or caregivers should make sure that children's teachers, coaches, school administrators, and religious leaders are aware of the service member's deployment. By being aware of what the children are going through, these adults can be on the lookout for behavior changes and provide the extra support children need to get through this time.

Give Children a Way to Mark the Passing Time

Spouses or caregivers can use a variety of techniques to help children measure the passage of time until the service member returns. Concrete methods of measuring time provide children, especially younger ones, with an easy way to track when their parent will return.

Keep Discipline Consistent

Children often find it easier to cope with the changes in their lives during a separation if spouses or caregivers are able to keep other things consistent. Although some decisions are harder to make alone, children need the stability of the same rules associated with discipline. Children may test the spouse or caregiver to see if he or she will bend the rules while the service member is away. Although spouses or caregivers may be tempted to give in, what children need now is not permissiveness, but a sense of stability and continuity. Spouses or caregivers should let their children know that the family rules stay the same even while mom or dad is away. Spouses or caregivers should not use the deployed service member as a threat to the children by saying things like, "Just wait until your father/mother gets home." This could introduce feelings of anxiety in children about the service member's return home.

Keep Children's Routines Consistent

As much as possible, spouses or caregivers should try to keep children's routines consistent. Mealtimes and bedtimes can be particularly important for children. Children find comfort in knowing that some things will not change, whether that means making time for bedtime stories, a song in the morning, or family rituals and traditions such as a movie night.

Plan New Activities

Spouses or caregivers should not confuse consistency with rigidity. Some changes, like taking more time to talk, hug, cuddle, and reassure, may be necessary and useful. Spouses or caregivers can also start a new family routine or activity, like a weekly hike, monthly trip, or daily reading time. Spouses or caregivers may want to plan these activities and outings on days when the service member would usually be home, such as weekends or holidays. Even a simple picnic or art project can give children something to look forward to and keep their minds off a parent's absence.

Watch Behaviors and Seek Help if Children Need It

Spouses or caregivers should watch their children's behaviors and be aware of changes that may get in the way of their children's usual routine and activities. If spouses or caregivers notice any significant changes, they should not hesitate to reach out for support. For older children, spouses or caregivers can keep a list of resources available to teenagers in an easy to find location in the house. They may want to include hotline numbers, contact information for behavioral health professionals, and contact information for educational professionals such as guidance counselors. Teenagers are more likely to use such resources if they are easy to find in times of need.

Positive Impact of Deployment on Children

Deployments can have some positive effects on children as well. The service member's time away can present many growth opportunities for children. Several psychological studies have shown that despite the stress children face during deployments, significant developmental gains can be made during this time.

Increase in Maturity

Children of service members face more challenging situations and have broader and more varied experiences than children of non-service members. They often learn more about the rest of the world and learn how to interact within a community at a younger age than their non-military counterparts. When a service member deploys, children have the opportunity to learn more about the world and take on additional responsibilities around the house. By assuming these additional responsibilities, children can develop new skills, interests, and abilities.

Support of Independence

As compared to other children, military children tend to be more resourceful and self-reliant. The military lifestyle fosters children's abilities to face and manage new situations and increases their self-confidence in being able to build new friendships.

Strengthen Family Bonds

During a deployment, children will have to make emotional adjustments that may lead them to discover new sources of strength and support in their siblings and their non-deployed parent.

Coping with Separation for Parents of Deployed Service Members

Parents of deployed service members are likely to experience mixed emotions throughout the deployment. While proud of their child's accomplishments, they are likely to be concerned for their child's safety. The following tips can help parents to better manage throughout the deployment of their son or daughter.

Encourage Parents to Write to the Service Member

Spouses of married service members should be sure that parents have the current address for the service member and encourage them to send letters and care packages and to communicate regularly with their son or daughter. Parents should be reminded that it may take a while for their letters to arrive.

Encourage Parents to Find Support Groups

Finding other parents in similar situations can help parents to cope with their child's deployment. Talking to other parents in the same situation can be comforting and will allow them to share information and experiences. Blue Star Mothers of America is a nonprofit service organization of mothers who have, or have had, children honorably serving in the military. It provides support for other mothers of service members in times of need. Parents can find out if there is a chapter of Blue Star Mothers of America located in a community near them.

Coping with a Deployment Extension

A deployment extension is difficult for both the service member and the family. Reunion plans must suddenly be put on hold. At the moment the family receives word of the extension, they may experience sadness, disappointment, worry, anxiety, anger, or a sense of betrayal. While this is certainly a trying time, there are things families can do to cope and get through this time with a positive attitude.

Allow Time to Regroup Emotionally

Family members should admit to themselves that they are upset; these feelings are genuine and they reflect family members' disappointment and pain. They may have lost any sense of control they had before the announcement of the extension. During this time, family members should try to avoid taking their frustrations out on friends, relatives, or children and try to set aside some time to regroup before starting to revise the reunion plans.

Support the Service Member

The best way to support a service member during a deployment extension is for the family to stay strong through the coming months. The family should remember that the extension was not the service member's decision and he or she is probably not happy about it either. Spouses or other family members should try not to take out their frustrations on their service members. If spouses or other family members stopped writing recently in anticipation of the imminent reunion, they should start sending letters to their service members again. Maintaining regular and frequent contact can become even more important to the service member during the extension.

Talk to Children about the Extension

Spouses or caregivers should talk honestly and openly with children about the extension and their feelings about it. Spouses or caregivers can keep children informed about the change, giving them updates as they become available and allowing them to discuss their feelings, questions, and concerns.

Inform Adults in Children's Lives

When a deployment is extended, spouses or caregivers should make their children's teachers, coaches, school administrators, and religious leaders aware of the extension. They can continue to provide the children with additional support and will be more likely to understand the cause behind any changes in behavior or performance.

Focus on the Future

Although the deployment extension changed the reunion plans, dwelling on the previous plans will not help anyone to cope. Families can reschedule plans if possible, or make new plans together. Doing so will give the service member and family members something positive to focus on.

Notify the Service Member's Employer

If the service member is a member of the National Guard or Reserve, his or her employer may be expecting him or her to return to work soon. Spouses or other family members should remind service members to notify their employers of the deployment extension.

Notify Creditors

Credit card companies, banks, and other financial institutions are often required to reduce interest rates during a deployment and a deployment extension under provisions of the Service Members Civil Relief Act (SCRA). If families are receiving a reduction in the interest rate on credit cards or loans during the service member's deployment, spouses or other family members should notify these companies that the service member's deployment has been extended so that the interest rate remains reduced.

Seek Help if Needed

Even if spouses and other family members have not had any problems coping with the deployment up to now, a deployment extension may test the limits of their endurance. If they feel that they need help coping, they should not hesitate to contact the family support center. Spouses and children can also be connected with a trained counselor through Military OneSource. Military OneSource can also be contacted by phone at 1-800-342-9647.

Coping with Deployment Publications

The Department of Defense Guide for Helping Children and Youth Cope with Separation was created for parents, relatives, teachers, service members, and community members to help children and youth cope with separation from a parent due to military deployment.

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

Coping with the Deployment of a Spouse or Partner, developed by Military OneSource, describes how to handle the deployment of a partner and where to go to get help.

Finding Strength in Family and Community, developed by Military OneSource, provides information on coping with the challenges of a deployment by finding strength in family and community.

Finding Support When Your Family Member in the Guard or Reserve Is Called to Active Duty, developed by Military OneSource, provides information for families of National Guard and Reserve service members to help find support during an activation or mobilization.

Helping Your Preschooler Deal with Your Deployment, developed by Military OneSource, provides information on what preschoolers may be feeling at each stage of the deployment cycle and how parents can offer support.

Helping Your School-Age Child Deal with Your Deployment, developed by Military OneSource, provides information on what school-age children may be feeling at each stage of the deployment cycle and how parents can offer support.

Managing the Emotional Cycle of Deployment When Your Spouse Is Deployed, developed by Military OneSource, provides information on ways to cope before, during, and after the deployment.

Our Sons, Our Daughters: A National Guard Parent's Guidebook to Deployment features information about the history of the Guard, family readiness groups, the Employer Support of the Guard and Reserve (ESGR), raising grandchildren, emergency notification, and posttraumatic stress disorder (PTSD).

Quick Tips for Keeping a Strong Relationship during Deployment, developed by Military OneSource, provides recommendations for nurturing relationships throughout a deployment.

Quick Tips for Strengthening Family during Deployment, developed by Military OneSource, provides recommendations to help keep families connected during a deployment.

Single Parenting While Your Spouse Is Deployed, developed by Military OneSource, provides an overview of how to adjust to life as a single parent while your spouse is deployed. The article contains sections on preparing for what's ahead, adjusting emotionally, helping children adjust, and tips for making the adjustment easier.

Staying Close to Your Baby When You're Deployed, developed by Military OneSource, provides recommendations to help deployed service members who are new parents to stay in touch with their babies while deployed.

Staying Involved in Your Child's or Teenager's Life When You're Deployed, developed by Military OneSource, provides recommendations for staying connected with children and teenagers during a service member's deployment. The article contains sections addressing what service members can do before deployment, how to stay involved while deployed, how spouses can help, and additional resources.

Teenagers and Deployment, developed by Military OneSource, provides recommendations to help teenagers cope with a family member's deployment. The article includes sections addressing emotions and the stages of deployment, when a deployment is extended, seeking outside help, and other resources.

Turning to Your Chaplain, developed by Military OneSource, provides an overview of the chaplain's role and responsibilities, including sections explaining the mission of military chaplains, chaplaincy qualifications, the chaplain's duties, and how to contact a chaplain.

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

Marine Corps Return and Reunion Guide for Marines and Families - The purpose of this guide is to help Marines and families smoothly transition back into home, work, and social life, and to help them have a successful reunion. This guide has content specifically for single Marines, married Marines, children, single parents, and reservists.

When Your Service Member Goes on a Repeat Deployment, developed by Military OneSource, provides recommendations for helping service members' families stay strong through repeated deployments.

From Colorado State University, "Babies, Toddlers, and Coping with Military Deployments: Ensuring emotional security and remaining emotionally available" highlights issues for the age group zero to three concerning deployments. It also addresses diverse family structures, including intact, divorced, and stepfamilies.

Helping Children Cope during Deployment is a fact sheet published by the Uniformed Services University of the Health Sciences. The fact sheet includes information and recommendations for commonly asked questions from parents about deployment, general tips for communicating with children of all ages, and information specific to communicating with children about deployment.

Welcome to the Army Family: A First Guide for Army Spouses and Family Members introduces new Army spouses and family members to military family life. It contains information on a number of topics ranging from military benefits to recreation. It also includes a glossary of Army terms and abbreviations as well as a list of useful websites.

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

United States Army Europe (USAREUR) Deployment and Reunion Guide for Children Ages Three to Six provides an overview of the deployment process and recommendations for explaining deployment to children between the ages of three and six. This document must be ordered through the unit publications officer. The link provides the necessary publication details.

USAREUR Deployment and Reunion Guide for Children Ages Seven to Twelve provides an overview of the deployment process and provides recommendations for explaining deployment to children between the ages of seven and twelve. This document must be ordered through the unit publications officer. The link provides the necessary publication details.

USAREUR Army Brat Pack: See How the Army Brat Pack Handles Deployment provides an overview of the deployment process and provides recommendations for explaining deployment to children over the age of thirteen. This document must be ordered through the unit publications officer. The link provides the necessary publication details.

Preparing Families for Deployment Publications

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

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

Our Sons, Our Daughters: A National Guard Parent's Guidebook to Deployment features information about the history of the Guard, family readiness groups, the Employer Support of the Guard and Reserve (ESGR), raising grandchildren, emergency notification, and posttraumatic stress disorder (PTSD).

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

Renting Your Home during Deployment, developed by Military OneSource, provides information on what to know about renting out a home or arranging for a house sitter during deployment. The article includes sections addressing the benefits of having someone in the home, deciding whether to charge rent, finding a tenant or house sitter, and what to do before leaving.

Staying or Moving When Your Service Member Is Deployed, developed by Military OneSource, provides a comparison of the pros and cons of staying near the installation or moving closer to family when a spouse is deployed.

The United States Army Deployment Cycle Readiness: Soldier's and Family Member's Handbook helps families of active duty, National Guard, and Army Reserve Soldiers prepare for the various stages within the deployment cycle providing tips, ideas, and resources.

The Army's Welcome to the Army Family: A First Guide for Army Spouses and Family Members introduces new Army spouses and family members to military family life. It contains information on aspects of Army life from military benefits to recreation. It also includes a glossary of Army terms and abbreviations as well as a list of useful websites.

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

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

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

USAREUR Deployment and Reunion Guide for Children Ages Seven to Twelve provides an overview of the deployment process and provides recommendations for explaining deployment to your children between the ages of seven and twelve.

USAREUR Army Brat Pack: See how the Army Brat Pack Handles Deployment provides an overview of the deployment process and provides recommendations for explaining deployment to your children over the age of thirteen.

A Guide to Help You Access Your Benefits and Entitlement While Your Soldier is mobilized: Step by Step Mobilization Family Resource Guide, published by the Army Reserve, explains the benefits and entitlements available to Reserve families while the Soldier is mobilized. Website requires Common Access Card (CAC) login.

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

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

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

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

Navy Deployment provides information to help active duty and Reserve Sailors and their families prepare for a deployment. The guide contains separate sections on deployment documents, finances, communication, emotional ups and downs, children and deployment, emergency preparedness, helpful organizations, and children and homecoming. The guide also includes checklists for all types of personnel affected by the deployment, including couples, singles, single parents, Individual Augmentee (IA) Sailors, Reserve Sailors, and children.

Guidelines for Navy Reserve Families provide information for mobilized and activated Navy Reserve Sailors and their families to help prepare for a deployment. The guide contains sections detailing an overview of the mobilization process, and information on important documents, entitlements, allowances, TRICARE benefits, survivor benefits, making the best of a mobilization, and homecoming.

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

Family Readiness Checklist

The following checklists are designed to help prepare service members and their families for deployment. These checklists provide tips that may be helpful in preparing the household for the upcoming deployment.

____ the non-deploying parent is aware of all medical professionals (doctors, dentists, etc.) the family uses, and the contact information

____ Know the name of the veterinarian along with contact information

____ Automobile registration is up-to-date and the renewal is scheduled

____ All vehicles are serviced and contact information is available for needed repairs

____ Service member has provided contact information for the command and ombudsman/family readiness group.

____ Military mailing address for mailing letters and packages

____ Home maintenance items discussed and scheduled (air filters, smoke detectors, lawn mower, weed eater, edger, etc.)

____ Who to call for home repairs (plumbing, air conditioner, appliances, etc.)

____ Show family members how to turn off main service to home (water and gas)

____ Show family members how to deal with tripped breakers and blown fuses

____ Prepare basic disaster kit in case of emergency

Pre-Deployment Readiness Checklist for Expecting Parents

____ Has the service member and spouse discussed their feelings about being separated during pregnancy and the birth of a child?

____ Will the spouse send pictures of herself throughout the pregnancy?

____ Will she write or keep journals about doctor visits, the baby kicking, sonograms, etc.?

____ Can the service member and spouses share books, articles, and websites about pregnancy, childbirth, and parenting?

____ Do the service member and spouse communicate openly about hopes, dreams, fears, and expectations each have for the child?

____ Do the service member and spouse have a support system – someone each can talk to about concerns and feelings?

____ Have the service member and spouse talked about using the American Red Cross for notification of the baby's birth?

____ Is there a plan in place for when the baby is born? Is a family member attending the birth? Who will be caring for other children while the spouse is in the hospital?

____ Do the service member and spouse talk about how life will be different after the baby arrives and the deployment is over?

Pre-Deployment Readiness Checklist for Parents of Infants and Toddlers

____ Do the service member and spouse, or the child's guardian, have a plan to keep the service member informed of the developmental milestones infants or toddlers are achieving while the service member is away such as crawling, walking, running, potty training, learning to talk, and increasing their vocabulary?

____ Are the service member and spouse or guardian aware of infants' or toddlers' preferences so that the spouse or guardian can maintain a steady routine?

____ Does the spouse or guardian know how infants or toddlers react to stress?

____ Has the service member talked with the spouse or guardian about maintaining the rules and routines in the family as much as possible during the deployment?

____ Does the spouse or guardian have a plan for personal time?

____ Do the service member and spouse or guardian have a good child care provider?

____ Do the service member and spouse or guardians have a plan for keeping the service member connected with items such as pictures, video/audio tapes, journals, etc.?

____ Has the service member considered reading and recording his or her children's favorite books or songs on audio or video tape for them to listen to during the deployment?

____ Has the service member considered giving children a special photograph of him or her with each child to have during the deployment?

Pre-Deployment Readiness Checklist for Parents of Preschoolers

____ Do the service member and spouse or guardian have a plan to keep the service member informed of his or her preschooler's developmental milestones such as expanding their vocabulary?

____Does the spouse or guardians know how the preschooler reacts to stress?

____ Has the service member explained to his or her preschooler about the upcoming deployment and that he or she has to go away for work for a while?

____ Can the service member schedule extra one-on-one time with his or her preschooler before the deployment?

____ Has the service member spoken with the child's school or day care teacher, informed them of the upcoming deployment, and asked them to send copies of schoolwork?

____ Can the service member arrange for the preschooler to spend time with grandparents or other caring adults?

____ Has the service member considered reading and recording his or her child's favorite books or songs on audio or video tape for the child to listen to during the deployment?

____ Has the service member considered creating a photo album of pictures of him or her with the child as a special keepsake for the child during deployment?

Pre-Deployment Readiness Checklist for Parents of School-age Children

____ Does the spouse or guardian know how the child will react to stress?

____ Have there been family meetings to discuss the deployment?

____ Has the service member told his or her child where he or she is going, and why he or she is going there?

____ Has the service member discussed when he or she will be returning home, if known?

____ Has the service member addressed any concerns his or her child may have about safety?

____ Has the service member created a communication plan with his or her child and provided things like stationary, pens, markers, stamped and self-addressed envelopes, etc?

____ Did the service member include money in his or her budget for phone calls and gifts/souvenirs for the children?

____ Has the service member and the spouse or guardian made plans to help keep their children busy during deployment with fun activities including sports, scouts, music, church, etc.?

____ Has the service member spoken with his or her child's school teacher, informed him or her of the upcoming deployment, and asked that he or she send copies of schoolwork and report cards?

____ Has the service member asked if his or her child's school sponsors a discussion group or other program for children of deployed military parents?

____ Has the service member informed the school counselor of the upcoming deployment?

____ Has the service member informed extended family members about the upcoming deployment and asked them to keep in contact with the service member's child?

____ Has the service member considered creating a photo album of pictures of him or her and the child doing things together?

____ Has the service member considered leaving a personal item for each of his or her children to keep until he or she returns?

Pre-Deployment Readiness Checklist for Parents of Teenagers

____ Does the spouse or guardian know how teenagers react to stress?

____Has the service member held a family meeting to discuss the deployment?

____ Has the service member told his or her teenagers where he or she is going and why he or she is going there? Has the service member discussed when he or she will return, if known?

____ Has the service member tried to address any concerns teens may have about the service member's safety?

____ Has the service member created a communication plan with teenagers and given them email and regular mail addresses?

____ Has the service member reminded teenagers that schoolwork is important and that the service member would like to receive progress reports?

____ Has the service member asked if his or her teen's school sponsors a discussion group or other program for teens of deployed military parents?

Spouse/Family/Designated Rep Checklist

_____ List of monthly bills

_____ Contacted the organizations I have bills with to ensure my family/designated representative is on the account

_____ Provided account, phone numbers and addresses for all bills

_____ Verified with the billing companies if they will accept general or need specific power of attorneys

_____ List of all medical professionals like doctors and dentists family may use with names, numbers and addresses

_____ Name of veterinarian with name, number and address

_____ Where are the automobile title(s) and registration (s)

_____ Who is the auto mechanic - name, phone number, and address

_____ When do the automobiles need to be inspected and registered

_____ When is the next oil change on the automobiles?

_____ Where do I have the oil change completed?

_____ How often should the oil change be completed?

_____ Is there any other service issues I need to worry about for the automobiles while you are gone?

_____ Provide a list of family members, names, current addresses and phone numbers

_____ Where are the insurance policies for the house, apt, automobiles?

_____ Contact information for the insurance companies

_____ What type of insurance do we have - flood, fire, hurricane, tornado ect

_____ What are the deductibles for the policies

_____ Have talked with Service Member about how to access and update NFAAS?

_____ My Military Member has provided contact information for the Command?

_____ My Military Member has provided contact information for the CIAC?

_____ My Military Member has provided contact information for the Ombudsman?

_____ Where are the air filters for the house/apt?

_____ How often should I change the air filters?

_____ Where to get I get more air filters?

_____ How do I start the lawn mower?

_____ What do I put in the weed whacker - gas, oil, gas oil mix - and were?

_____ How do I start the weed whacker

_____ How do I start the edger?

_____ What do I put in the edger - gas, oil, gas oil mix - and were?

_____ I have the military mailing address to send mail and packages

_____ I know what items are restricted from being sent

_____ I have all the important information about my service member

_____ We have discussed financial matters

_____ We have discussed allotments

_____ We have developed a budget

_____ We have set up an emergency funds

_____ I know who to call for appliance repair

_____ I know who to call for plumbing issues

_____ I know who to call for vehicle repairs

Important Military Information Needed In Case of an Emergency

Name _____

Social _____

Permanent Street Address _____

City, State, Zip _____

Phone Number _____

Email _____

Present Rank/Rate _____

Unit Assigned _____

Address and Phone Number of Unit Drill Location _____

_____

Next of Kin Name _____

Next of Kin Address Phone Number and Relationship _____

_____

Branch of Military _____

Duty Status _____

Complete Deployed Military Address _____

_____

Birth Date _____

Important Phone Numbers

Appliance Repair _____

Auto Repair_____

Cable Service ___ _____

Electric Company_____

Fire Department_ _____

Gas Company_____

Hospital ____ ___ _____

Insurance Company_____

Landlord/Mortgage Co_____

Plumbing Repair_____

Police Non Emergency_____

Primary Health Care Provider_____

Fire Department_ _____

Red Cross _____

Ombudsman ___ _____

CIAC_____

Command __ ___ _____

Other _____

Family Member Safety during Deployment

Planning for Family Emergencies

- Emergency Contact Information
- Emergencies at Home
- Emergencies in the Deployed Theater
- Planning for the Possibility of Disaster
- "In Case of Emergency" Contacts

Family Safety Measures When at Home

- Do Not Advertise that the Service Members are Deployed
- Be Careful When Speaking to Unknown Callers on the Telephone

Preparedness

- Home
- Vehicle
- Disaster
- In Case of Emergency (ICE)
- Actions to Take if You Evacuate Your Home
- Basic Disaster Kit

Emergencies during a Deployment

Financial Emergencies

Military Relief Organizations

Service Relief Organizations

Authorization for Emergency Financial Assistance

Requesting Emergency Financial Assistance

- Unmet Needs
- The American Red Cross
    - Requesting Emergency Financial Assistance from the Red Cross

Other Sources of Financial Aid

Medical Emergencies

- Definition of Medical Emergency
- American Red Cross Armed Forces Emergency Services
- Accessing the American Red Cross AFES

Operational Security (OPSEC)

Deployment and the Media

- Understanding the Role of the Media
- The Right to Say No
- Tips for Dealing with the Media
- Know With Whom They are Talking
- Remember Operational Security (OPSEC) When Responding
- Talk Only About what is Known
- Remain Calm and Professional during an Interview
- Remember that everything is on the Record

- Ask for Help if Needed

Emergencies during Deployment Publications

Deployment and the Media Publications

Regardless of whether service members are deployed or at home, family safety is always important. The following tips can help family members protect the family at home.

Planning for Family Emergencies

Prior to a deployment, family members should be aware of the different ways to get in touch with deployed service members in emergency situations. Family members should understand the different ways in which the military may contact them in case of emergencies in the deployed theater. Service members and their families should also decide together who spouses should contact, such as a friend or other family member, for support during emergency situations.

Emergency Contact Information

Before a deployment, service members should ensure that their unit has emergency contact information for their spouses as well as any other people who may be able to assist with an emergency during the deployment. These other people could include neighbors, friends, and family that can help the spouse if needed. Due to the personal nature of the information provided, this document will remain sealed unless needed in the event of a mishap or emergency. This does not replace a service member's DD Form 93, "Record of Emergency Data."

Emergencies at Home

There are several ways for families to contact deployed service members in case of an emergency at home and service members should make sure that spouses are aware of them. The Red Cross is the preferred method and is discussed in detail later in this section.

Emergencies in the Deployed Theater

If service members have an emergency in theater, their families will be notified through the Red Cross, or the military chain of command. These individuals and organizations will alert the service member's family personally, not over the telephone. Families should understand that information received from any other source or through any other medium (e.g., by phone, through email, etc.) is not reliable unless verified by one of these three official channels. If a family hears something through the "grape-vine," they should contact The Red Cross or the service member's chain of command to verify the accuracy or inaccuracy of the information.

In the unfortunate event of a serious injury, illness, or death while on deployment, a uniformed member of the military will notify the family in person. A chaplain often accompanies this uniformed service member during notification. Again, the only reliable information is that which flows through this channel of communication.

Planning for the Possibility of Disaster

Before a deployment, service members should ensure that their families are as prepared as possible for a natural or manmade disaster. Disasters often occur with little or no warning, but by taking precautionary measures, service members can ensure that their families will be as ready as possible.

"In Case of Emergency" Contacts

Each member of the family should know his or her "in case of emergency" contacts. For family members with cell phones, consider adding an entry to their saved contacts labeled "in case of emergency." Service members should also provide their command and ombudsman network, FRG, or FRO with information on how to locate their families in the event of a disaster.

Family Safety Measures When at Home

Family members may want to exercise caution when changing routines or the outward appearance of their home during service members' deployments. If they are not currently implementing these tips, they may want to start following them during the deployment and continue following some of them after service members come home.

Do Not Advertise that the Service Members are Deployed

Displays of support, such as yellow ribbons tied to posts or candles in the window, are blatant advertisements of a service member's absence. If family members still want to have yellow ribbons or other patriotic symbols outside their home, they should keep them up regardless of deployment. Keeping these up all the time will not raise suspicions. If service members have vehicles, family members should keep them parked near the residence or in the driveway. This helps make it look as though someone else is at home. Keeping the lawn maintained can also help to not advertise that service members are deployed. When traveling out of town, family members should make arrangements for their mail and newspapers.

Additionally, spouses should be careful regarding what they post to websites and social media outlets. Discussing a spouse's deployment through a blog, Facebook, Twitter, or any other site may inadvertently advertise that the service member is away. If writing a blog, spouses may want to ensure that they do not reveal any personal identifying information. Many social media sites allow users to enable security settings that limit who is able to view information posted on the site. Spouses are encouraged to understand these settings and limit who can access their page, especially if they discuss the deployment on the site. Even when security settings are enabled, spouses are reminded to consider OPSEC prior to posting any information on social media and/or other websites.

Be Careful When Speaking to Unknown Callers on the Telephone

Family members should not, under any circumstances, volunteer information to an unknown telephone caller. Criminals often use this as a means of finding out whether someone is alone and, if so, for how long. Family members should always leave a caller with the impression that someone is with them. They may also want to have an answering machine or caller ID that allows them to monitor calls before answering them. It can be a deterrent to potential criminals if the answering message is recorded in a man's voice.

If someone calls and asks for the service member, family members should not tell them that the service member is deployed. They should tell the caller that the service member is sleeping or cannot come to the telephone, and offer to take a message. If someone calls and claims to be an official military spokesperson requesting social security verification or the social security numbers of the family members, family members should ask them to mail the form and say that they will fill it out and return it to the proper agency. Family members should not give social security numbers to persons over the phone unless they have contacted an agency themselves and are requesting a service or information that requires it.

Preparedness

Home Preparedness

If something is going to go wrong with the house or car, it usually happens while the service member is gone. As part of family readiness, it is important to make your home as safe as possible.

Tips for Extended Time Away From Home

While the service member is gone an extended active duty you may choose to go on extended trips to visit friends and family. When away from your house for several days or several weeks:

- Notify your command ombudsman/NOSC of your contact address, telephone number while away
- Stop your newspaper and forward your mail
- Have a plan in place to have grass mowed or snow shoveled
- Use a timer for lights
- If you have a trusted neighbor, tell them when you are going to be away and provide contact information
- Ask your local police to check your home periodically
- Contact Tricare health care system, if you have Tricare, at www.tricare.osd.mil when you're away from home for more than thirty days to ensure your maintain coverage.

Vehicle Preparedness

Ensure all routine maintenance is done regularly. Teach family members how to do regular safety checks. Make sure your family members have the name of a trusted mechanic/repair garage and the schedule for upcoming maintenance due such as oil and filter changes and tire rotation.

Should your care need repairs and you don't have sufficient money to pay, Navy and Marine Corps Relief Society (NMCRS) may be able to assist with a no interest loan. If you are not living near a military installation contact the American Red Cross who acts as an agent for NMCRS in communities all over the United States. To find a local NMCRS go to http://www.nmcrm.org and to locate a local Red Cross office go to http://www.redcross.org

Disaster Preparation

You and your family should be prepared prior to any natural or manmade disaster. Certain disasters occur without advance notice, so having your basic disaster supplies kit on hand and your disaster plans already prepared could be critical to the well-being and safety of your family.

In Case of Emergency (ICE)

Name and number – Each family member's cell phone should have an ICE name and number listed.

Emergency Information provided to the Ombudsman and command with information on how to locate you in the event of an emergency.

Actions to Take if You Evacuate Your Home

Pack and take all relevant basic disaster supplies kit items. Bring a fully charged cell phone with charger. However, be prepared for the cell phone to work only sporadically.

If possible, notify your family, friends, command, and ombudsman where you are planning to go, include address and phone number. Consider the following

- Move valuables/heirlooms to safe place or bring with you
- Backup computer hard drive and bring copy with you
- Unplug all electronics and move to a high safe location
- Empty refrigerator and freezer of all perishable items
- Secure home inside and out and lock your home
- Turn off electricity, water, gas at main connection; a professional must reconnect gas. Leave a note in a conspicuous place in your home with information on how to reach you
- Bring sufficient cash, coins, and credit cards
- Place important papers and documents in a secured watertight portable container i.e. personal identification (military ID, passports, driver's license, Social Security Card, marriage and birth certificates, divorce decree, all types of account numbers including addresses and phone

numbers). Also have insurance policy information and cards (car, health, life, homeowners, renters, car title registration etc)

- Take photographic inventory of personal property
- Take medical prescriptions in original bottle and written copy of prescriptions including eyeglasses and written copy of prescription
- Take phone cards
- Take checkbooks
- Take personal telephone book
- Take copies of recent state and federal tax returns

Basic Disaster Kit

Store your kit in a convenient place known to all family members. Keep a smaller supply kit in the truck of your car. Change your stored water supply every six months so it stays fresh. Replace your stored food and batteries every six months. Revisit your family needs and kit at least once a year. Don't forget to practice your plan with your family.

There are two things Navy families should do immediately following a declared disaster

- Muster with their command
- Complete a needs assessment with the Navy Family Accountability and assessment system (NFAAS)

If the service member is deployed, on temporary additional duty, or on Individual Augmentee assignment outside of the GAOI, and has left a family within the affect area, the family should muster with the service members command.

It is equally important for the service member or family member to do need assessment in NFAAS following a disaster. If they have needs the Navy has resources that can come to bear to support families who have suffered a loss during an emergency. NFAAS can be contacted at 877-414-5358 or visit https://www.navyfamily@navy.mil

Emergencies during a Deployment

Emergencies can and will arise during a deployment. Some emergencies are small (like finding last-minute child care for a day) while others can be quite significant, potentially resulting in even more stress for spouses and their families. By knowing where to get help for financial emergencies and knowing how to contact the deployed service member during medical emergencies, spouses can be better prepared to address situations quickly and effectively during a deployment.

Financial Emergencies

Financial emergencies can compound the stress of deployments for both the service member and the spouse. For spouses remaining at home, a financial emergency can seem particularly daunting when

they have to face it alone. For deployed service members, a financial emergency at home adds to already existing concerns about the welfare of the family and can distract them from the mission at hand. During times such as these, it is important for families to remember that emergency financial assistance is available from each of the Service's relief organizations and the American Red Cross.

Military Relief Organizations

Each Service has a relief organization that provides service members and their families with financial assistance in times of need. These organizations are nonprofit charities with local offices providing financial, educational, and other services for active duty service members, retired military personnel, National Guard and Reserve service members on active duty for more than thirty continuous days, and their family members.

Typically, these organizations provide emergency financial assistance to meet the following needs:

- Food, rent, and utilities
- Emergency transportation and vehicle repair
- Funeral expenses
- Medical/dental expenses
- Personal needs when pay is delayed or stolen
- Undergraduate-level education for children of service members through scholarships based primarily on financial need

The relief organizations do not provide financial assistance to do the following:

- Pay bills for nonessentials
- Finance ordinary leave, liberty, or vacation
- Pay fines or legal expenses
- Pay taxes
- Liquidate or consolidate debt
- Purchase a home or make home improvements
- Purchase, rent, or lease a vehicle
- Cover bad checks or pay credit card bills
- Help service members and their families live beyond their means

The financial assistance provided through these organizations is usually provided through interest-free loans. If it is determined that repayment would cause a hardship on the family, the assistance can be provided through a grant that does not need to be repaid, or through a combination of grants and interest-free loans.

Service Relief Organizations:

Army Emergency Relief (AER) www.aerhq.org 1-866-878-6378
Navy-Marine Corps Relief Society (NMCRS) www.nmcrs.org

Air Force Aid Society (AFAS) www.afas.org 1-800-769-8951
Coast Guard Mutual Assistance (CGMA) www.cgmahq.org 1-800-881-2462

Authorization for Emergency Financial Assistance

Any emergency financial assistance provided by the relief organizations is provided on behalf of the service member. Therefore, only the service member and those authorized to enter into financial obligations on the service member's behalf may request emergency financial assistance from a relief organization. A family member can prove that they have the authority to request assistance on a service member's behalf if they have been given permission through a pre-authorization form or if they possess a power of attorney.

Even with the service member away on deployment, family members may be able to request financial assistance through military relief organizations. The pre-authorization form is a document signed by the service member that gives permission to request and to receive financial assistance from the relief society while the service member is deployed without having to contact the service member for permission. If a family member is not pre-authorized to receive assistance, the service member's permission will be required for the relief organization to be able to provide assistance. Obtaining a deployed service member's permission while he or she is deployed can be a long process.

If the service member did not complete a pre-authorization form with the relief society prior to deployment, the family member can still be eligible for financial assistance if the service member provided a valid power of attorney prior to deployment. Powers of attorney are usually classified as either a general power of attorney or specific power of attorney. If the service member provided the family member with a general power of attorney prior to his or her deployment, the relief organizations will accept this as pre-authorization for financial assistance.

If the family member has a specific power of attorney, he or she may still be able to qualify for financial assistance through the relief organization. If the specific power of attorney is valid and the authority includes the power to borrow money in the service member's name, then that individual is qualified to request and to receive financial assistance through the relief organization.

If the family member does not have pre-authorization of a power of attorney, the service member's permission will have to be requested through a Red Cross message.

Requesting Emergency Financial Assistance

To request emergency financial assistance, the family member will need to complete an application. He or she will be required to provide identifying information for the service members and detail the nature of their need. More information on completing the application form can be found by contacting the local relief organization office. The Army, Air Force, and Coast Guard relief organizations provide the forms for download on their websites. For Navy and Marine Corps service members, contact the nearest NMCRS office for information on applying for financial assistance.

Unmet Needs

Apply for Assistance

While you might feel embarrassed to ask for assistance, please understand that you are not alone. Thousands of other Families like yours across the nation are facing many of the same financial challenges while a spouse is deployed. The Unmet Needs Program was created to extend a hand. We hope you'll take it.

How to Apply

Select one of the two choices: apply online at www.unmetneeds.org, or you may print an application form and mail it. If mailing, use the address printed at the top of the form. Families in need can visit www.unmetneeds.com or call 1-866-789-NEED (1-866-789-6333) to request assistance.

Funds awarded by the program are offered in the form of grants, not loans, so recipients don't need to repay them. As they are typically less than $1500, there is little chance that they will affect the recipient's taxes.

The American Red Cross

The American Red Cross is the nation's premier emergency response organization. It works under partnership agreements with AER, NMCRS, AFAS, and CGMA to provide quality, reliable financial assistance to eligible applicants 24 hours a day, 7 days a week, and 365 days a year. The American Red Cross offers financial assistance to service members and their families to address a variety of emergency needs such as emergency travel, burial of a loved one.

Typically, emergency financial assistance for service members and their families is provided through the individual Service relief organizations. In cases in which the Service relief organizations are not available (either because it is after hours or because the family is not located near an installation), the American Red Cross provides emergency financial assistance. As with the Service relief organizations, emergency financial assistance through the American Red Cross is provided only when there is a demonstrated need for funds for things such as emergency travel, automobile repair, or urgent health and welfare needs (e.g., food and shelter).

Requesting Emergency Financial Assistance from the Red Cross

To request financial assistance, family members should contact their local chapter of the American Red Cross. The location of the nearest chapter can be found through the American Red Cross chapter directory. Active-duty service members, deployed National Guard and Reserve service members and their immediate family members who are stationed in the United States may call the American Red Cross AFES centers for help 24 hours a day, 7 days a week, and 365 days a year toll-free at 1-877-272-7337.

Other Sources of Financial Aid

The ASYMCA Family Emergency Supplies Program provides assistance for families experiencing financial distress, as does the Food for Families Program.

The USO is a private, nonprofit organization supporting service members and their families by providing morale, welfare, and recreation-type services. USO centers offer housing and financial information and support to military families during emergencies.

Some states have a National Guard Foundation that provides financial assistance. Check with the Joint Forces Headquarters of your state for availability.

Medical Emergencies

As with financial emergencies, medical emergencies can add layers of stress for families. Medical emergencies can happen at any time during a service member's deployment. Through the American Red Cross, family members can notify their service members of the medical emergency and possibly have their service members return home for a period of time. It is important to understand what the military considers to be a medical emergency and how to use the American Red Cross Armed Forces Emergency Services (AFES) to contact deployed service members.

Definition of Medical Emergency

If family members believe that the medical emergency they are experiencing warrants the service member's return, they will need to contact the American Red Cross. The American Red Cross will provide official verification of the emergency situation and transmit the message to the service member's command. The service member's commanding officer will then grant or deny emergency leave.

Before contacting the American Red Cross, family members should be aware of what the military considers a "medical emergency." The military defines an emergency as the death, critical illness, or critical injury of an immediate family member. For the purposes of this definition, immediate family members are spouses, parents, children, grandparents, and guardians who raised the service member. A broken limb or the birth of a child is not considered a medical emergency under this definition.

American Red Cross Armed Forces Emergency Services

When sending an emergency message through the American Red Cross AFES, family members will need to be able to provide them with some important information:

- The name, rank, social security number, and duty station of the service member
- Information about the deployed unit and location of the Rear Detachment (RD)
- The caller's relationship to the service member
- A description of the medical emergency
- The name of the doctor, hospital, or funeral home associated with the situation

For a death in the immediate family, family members will need to provide the name of the deceased, the service member's relationship to the deceased, when and how death occurred, and whether the service member's presence is required or requested.

Most commands prefer that families use the American Red Cross AFES. Family members should not send emergency information through email or a letter. By sending emergency messages through the American Red Cross AFES, the command knows that the information has been verified and can make informed decisions about whether to grant emergency leave. Additionally, by using the American Red Cross AFES, the emergency message will be transmitted through the command chaplains, commanding officers, executive officers, or senior enlisted leaders. By making these important individuals aware of the situation, they can guarantee that proper support is available in theater for the service member if needed.

Accessing the American Red Cross AFES

Family members can access the American Red Cross AFES through multiple methods. The best method for contacting the American Red Cross depends on physical location:

- Immediate family members of deployed National Guard and Reserve service members who are stationed in the United States may call the American Red Cross AFES centers for help 24 hours a day, 7 days a week, and 365 days a year toll-free at 1-877-272-7337.

- Other family members who do not live in the service member's household, members of the National Guard and Reserve not on active duty, retirees, and civilians may access American Red Cross services through their local American Red Cross Chapter, listed in local telephone directories and in the chapter directory.

Operational Security (OPSEC)

While service members and their families know that their safety is important, families can also help to contribute to mission readiness for the service member's unit. If service members are confident that their families are safe and secure at home, they will worry less and can focus more on the mission at hand. To help service members and their families be safe during a deployment, the following sections describe the importance of operations security and tips for ensuring the family's well-being.

Generally, operational security (OPSEC) means being careful about what is said and done in front of others. Family members may say or do one thing that could provide enemies with one piece of information, and someone else could say or do something that provides enemies with another piece of information. Enemies of the military may be able to piece all of this information together and learn something that could jeopardize service members' safety.

Service members and their families have probably already been practicing OPSEC at home without even knowing it. Any time they have gotten ready to go on a trip and have stopped the delivery of the newspaper, asked their neighbor to pick up the mail, connected their porch lights and inside lights to a

timer, or left a vehicle parked in the driveway, they have practiced OPSEC. They did not want anyone to know the house was unoccupied. None of the actions listed above directly concealed the fact that the residence was unoccupied. A newspaper on the lawn or driveway did not necessarily mean that no one was at home. Newspapers in the yard or driveway would have only been an indicator. That indicator, combined with other indicators, (no internal lights at night, mail stuffed in the mailbox, etc.) may have provided an adversary with the information needed to reach a conclusion with an acceptable level of confidence. When individuals eliminate these indicators, they have a much better chance of ensuring that their home is not burglarized while they are away.

OPSEC applies to both the family members back home and the service members' deployed units. Although it may be obvious to family members that they should not give out information on the service member's unit, OPSEC also applies to being aware of the information family members give out about the family at home. Ensuring the security of the unit and unit families involves considering deployment areas and liberty times, location of spouses and families during the deployment, the planned return date, and any special pre-deployment training. Family members should avoid discussing operational information in public places, over the telephone, or with members of the media. Family members often do not realize how a simple statement made in passing can jeopardize the conduct of operations and the safety of the people involved.

Deployment and the Media

The general public takes great interest in the activities and lives of military personnel. During deployment periods, the media may request interviews from spouses and other family members. Reporters may become very interested in spouses, their situation, and the work of the deployed service member. Family member participation in media interviews is completely voluntary, but they do help the general public understand what families are experiencing. Family members should remember that public affairs officers (PAO) are available to advise and support them when dealing with the media. The contact information for the local PAO is available from the rear detachment.

Understanding the Role of the Media

By informing the public, the representatives of the media are playing a vital role in society. Most journalists are polite but persistent. Family members should be aware that if a journalist stops them on the street or phones them to request an interview, this does not constitute harassment. As bothersome as this may seem, journalists are only doing their jobs. If a family member declines to comment or declines to provide an interview and the journalist persists, that can constitute harassment.

The Right to Say No

Family members should not be intimidated by people reporting for the media. If family members do not want to speak with the media, they should say so and walk away. They have every right to say no to a journalist. However, if a reporter refuses to take no for an answer, and is bothering a family member in person or on the phone, this could constitute harassment. Family members can politely refuse to discuss any subject or answer any question that makes them feel uncomfortable. If they do agree to an

interview with the journalist, they have the right to end it at any time and for any reason. If family members believe that a journalist is behaving inappropriately or violating a code of ethics, they should not hesitate to let the reporter know and then contact their Public Affairs Office for assistance.

Tips for Dealing with the Media

If family members decide to grant an interview with the media, they may want to review the following tips to help ensure that they are as prepared as possible.

Know With Whom They Are Talking

Before beginning an interview, family members should ask the reporter for his or her contact information. The reporter should be able to provide his or her name, telephone number, and the name of his or her employer. By asking the journalist for their contact information, family members can help create a good, open relationship with the journalist that allows them to contact the reporter if they have to. Even if family members decide to decline an interview, asking the reporter for his or her contact information is good idea.

Remember Operational Security (OPSEC) When Responding

Through contact with the deployed service member, family members may know sensitive information that should be kept confidential to ensure the safety of the service member. Typically, sensitive information that family members should not release to the media includes exact numbers and locations of service members, planned troop movements, redeployment dates, or any other information that would help identify the mission.

In addition to information about service members and their units, family members should also refrain from providing any personal information such as their address, home telephone number, and any specific information about their family such as the name of their children's schools. If family members do not want to answer a question because they believe it may violate OPSEC, they should explain that to the reporter to discourage follow-up questions on the matter. When it is not clear whether a statement may violate OPSEC, family members should contact a PAO or refrain from answering the question.

Talk Only About what is Known

When giving an interview, it is best for family members to stick to subjects that directly concern them and that they feel confident discussing. It is perfectly acceptable to say "I do not know" when responding to questions. Family members should avoid answering questions based on speculation or rumors. Typically, it is best to avoid hypothetical questions, as the answer will also be hypothetical. If the answer to a journalist's question is an opinion on the matter, family members should make it clear that it is only their opinion. Family members should not suggest that they are speaking for the service member, the service member's unit, any branch of Service, or the Department of Defense (DoD).

Remain Calm and Professional during an Interview

If family members decide to grant an interview to the media, they should be relaxed, confident, and professional during the interview. They should think before they speak. A positive, enthusiastic response can build morale and show American resolve. On the other hand, a poorly thought-out response can create false beliefs, confusion, or damaging speculation. If family members are going through an emotional crisis, it is probably best not to speak with reporters during that time. In that situation, family members may not be able to give thoughtful answers.

Remember that everything is on the Record

Family members should remember that everything said will be "on the record." They should not say anything, even in jest, that they do not want to read, see, or hear later on.

Ask for Help if Needed

The military prefers that family members contact the PAO whenever a reporter requests an interview. Public affairs officers can advise and assist family members in their dealings with the media.

Emergencies during Deployment Publications

American Red Cross Armed Forces Emergency Services (AFES), developed by Military OneSource, provides an overview of the AFES, eligibility requirements, a description of the available services, and information on accessing assistance from the American Red Cross.

American Red Cross Services for Military Families, developed by Military OneSource, provides an overview of programs and services available to service members and their families, lists eligibility requirements, information on accessing assistance, volunteer opportunities, and health and safety training.

Army Emergency Relief (AER) Officer's Section Reference Manual, February 2010, provides general and administrative guidelines for AER Officers to ensure consistency in service to all Soldiers and their family members seeking assistance.

Air Force Aid Society (AFAS) Assistance Guide, Commanders, First Sergeants, and Supervisors, April 2009, provides Air Force leaders with an overview of the AFAS organization to better prepare them to identify when AFAS can help to assure the financial and emotional well-being of their Airmen and family members.

Coast Guard Mutual Assistance (CGMA) Operating Manual, March 2004, consolidates and presents CGMA operating guidelines, policies, and procedures.

American Red Cross Guide to Services provides an overview of the assistance provided by the American Red Cross, including service to military members and their families.

Deployment and the Media Publications

Dealing with the Media: A Guide for Family Members is published by the Nebraska National Guard and provides recommendations for family members of deployed service members to help make interviews with the media a success.

Communicating During a Deployment

Communicating with the Command

Rear Detachment Commander

- Serves as vital Communication Link to the command
- Maintains Contact with Unit Families
- Links the unit Family Support Network to the Deployed Unit

Command Individual Augmentee (IA) Coordinator (CIAC)

- Responsibility
- Contact with the Individual Augmentee
- Contact with the Family Members
- Role Pre-Deployment
- Role during Deployment
- Role during De-Mobilization

Military Ombudsman Networks, Family Readiness Groups, and Family Readiness Officers

- Serves as an official channel for information from Command
- Serves as a Resource for Information and Referral
- Fosters a Sense of Community

Individual Deployment Support Specialist (IDSS)

Communicating with Deployed Service Members

- Military Postal Service Agency
- Military Addressing Tips
- Restricted
- Prohibited Items
- Letters
- Care Packages
- Tips and Ideas for Care Packages
- Email
- Telephone Calls and Video Teleconferencing

Military Affiliates Radio System (MARS)

Armed Forces American Red Cross Emergency Message Services

OPSEC (Operational Security)

Additional Resources

Publications on Communicating during a Deployment

There are many ways for families to remain in contact with the service member throughout the deployment. Spouses can remain informed on any unit news by staying in contact with the command through the Rear Detachment (RD), unit military ombudsman networks, and family readiness groups (FRG), or family readiness officers (FRO). Family members can also keep in direct contact with their service members during their deployment through letters, care packages, email, and telephone and video-teleconferencing.

Communicating with the Command

During a deployment, spouses may need to communicate directly with their service members' units. Service members' units can provide spouses with assistance during the deployment, even when the majority of the unit is deployed to another part of the world. Military ombudsman networks, FRGs, and FROs associated with the unit can also provide assistance to spouses and other family members during the deployment. Knowing how to communicate with the command in advance can make getting assistance easier.

Rear Detachment Commander

When a unit deploys, a portion of that unit stays behind. This portion of the unit maintains the unit operations, is charged with providing assistance to families of the deployed service members in the unit. Upon deployment, the Rear Detachment Commander (RDC) assumes the duties of the unit commander and maintains regular contact with the deployed unit commander at the mission site. The RDC is responsible for the administrative operations of the RD, including maintaining command and control, accounting for unit property and equipment, and managing personnel.

The deployed commander's goal is to accomplish the mission while keeping service members safe and then bringing them home to their families and communities. The RDC works to help families solve their problems at the lowest level so that the problems and resulting anxieties do not overflow to the deployed service members or require the attention of the deployed commander.

Serves as Vital Communication Link to the Command

During a deployment, the RDC maintains contact with the deployed unit commander to ensure that the deployed commander has timely and accurate information and can help resolve issues on the home front.

Maintains Contact with Unit Families

In addition to maintaining contact with families of service members who remain at home, the RDC keeps in touch with families leave the local area during their service members' deployments. This ensures that the unit can contact the families in case of emergency, regardless of where they are located. Families should ensure that the RDC has their new address if they move during a deployment.

Links the Unit Family Support Network to the Deployed Unit

The RDC serves as the official information source for families for unit matters. The RDC works with the unit's ombudsman network, FRG, or FRO to plan and conduct family briefings, prepare postings for unit family readiness websites, and review unit family readiness newsletters. The RDC also coordinates with the ombudsman network, FRG, or FRO to help plan social or recreational activities to build and sustain morale and camaraderie.

Command Individual Augmentee Coordinator (CIAC)

Navy Personal E7 or above, preferably with IA experience, will be assigned to all IA's and their families. CIACs shall update all contact data in NFAAS for the IA Sailors and their Families.

Responsibility

CIACs are responsible to muster IAs and their families during natural disaster exercises and real world events. They are to have Two-Way Communications monthly with the IA and to maintain contact with the family as per the agreed upon time frame. CIACs should always work in conjunction with their Command Ombudsman to provide the very best support possible to IA Sailors and their families.

Contact with the Individual Augmentee (IA)

Contact with the IA Sailor is documented in the Sailor's NFAAS record when the Sailor and/or Family has been contacted. CIACs shall begin documenting monthly contact within 7 days from creation of the Sailors' NFAAS record or the Sailor has received IA orders. CIACs should establish a relationship with the member as soon as the Sailor receives their IA orders. This is especially important for NOSC CIACs of Reserve Component (RC) Sailors may not already have a relationship with the IA Sailor. Subsequent contact with the Sailor should include subjects such as – progress of the Expeditionary Screening Checklist, PTS application status, Sailor and Family support requirements, DHA status/requirements, Command news, and any other information relevant to the IA Sailor. CIACs must do their best to address the IA Sailors' questions/concerns in a timely manner. Impersonal, generic, or mass emails do not covey empathy or genuine concern for our Sailors. As a rule, contact with the IA Sailor is required at least once every 30 days.

Contact with the Family Members

Family contact will always be performed at the interval desired by the Family and documented in NFAAS. CIACs shall document the most recent contact with the IA Sailors' Families and maintain contact within the periodicity indicated in the record. If the Family desires "Emergencies Only", the CIAC should document that communication as a contact, which will populate the Family content field and the record will no longer reflect a "Never" contacted status. CIACs provide assistance to the Family with Command-related support (pay, Command functions, Navy Relief etc). Individual Deployment Support Specialists (IDSS) are Fleet/Family Support Center personnel who provide Family support services such as counseling, daycare and job assistance (separately from CIACs)

Role Pre-Deployment

- Preparation is the CIAC's primary responsibility
- Ensures Sailor is notified
- Reads and explains orders with Sailor
- Provides IA sailor with Family handbooks
- Encourage Sailor/Family to attend PDRC at each NOSC annually
- Maintain/update Command social roster with IA data
- Ensure Sailor updates family contact information in NFAAS
- Provide Sailor/Family with Ombudsman contact information
- Informs Chain of Command of issues
- Directs Sailor to provide command with contact information for any I-stops > 1 week

Role during Deployment

- Contact command IAs minimal monthly and Families at least by the periodicity provided by Sailor via telephone or e-mail
- Works closely with Command Ombudsman
- Informs CO or chain of command of any issues that arise
- Ensures in-theatre contact info obtained and current
- Maintains working relationship with ECRC

Role during De-Mobilization

- Encourage Families attend reunion briefings, Returning Warrior Workshops (RWW)
- Ensures welcome-home arrangements made
- Personally welcomes IA Sailors back to command
- Ensures IA's return is acknowledged by command
- Is aware of reintegration issues and referral resources

Military Ombudsman Networks, Family Readiness Groups, and Family Readiness Officers

Depending on the branch of Service, the service member's unit may have an associated military ombudsman network known as an FRG; Marine Corps Unit, Personal, and Family Readiness Program (UPFRP); Air Force Key Spouse; or a unit ombudsman. These organizations or individuals provide an avenue of mutual support and assistance, and a network of communication for family members, the chain of command, and community programs.

Serves as an official channel for information from Command

Through coordination with the RD, the military ombudsman network, FRG, or FRO provides a systematic method for disseminating official information from the deployed unit. With phone trees and other methods, the military ombudsman network, FRG, or FRO can assure that any important messages from the command are effectively and efficiently distributed to families of deployed service members.

Serves as a Resource for Information and Referral

The military ombudsman network, FRG, or FRO can provide families of deployed service members with information to help solve issues or address concerns. Additionally, the military ombudsman network is aware of military and community resources and can refer spouses and their families to local programs and services as needed. Through the military ombudsman network, families can become more knowledgeable and self-reliant.

Fosters a Sense of Community

The military ombudsman network, FRG, or FRO provides moral support to families and helps establish a sense of community within the unit. Through information briefings, social events, and recreational events, the military ombudsman network, FRG, or FRO fosters increased levels of cohesion and confidence for family members and deployed service members.

Individual Deployment Support Specialist (IDSS)

Fleet and Family Support Center's (FFSC) IDSS program provides assistance to Individual Augmentee (IA) Sailors and their families. The primary purpose of an IDSS is to contact IA family members on a regular basis to provide support and resources.

Service members and their families are contacted by an IDSS within two weeks after their IA orders are cut. During the initial call, the IDSS will learn the interval of contact a family desires. The call will also determine whether the family wants to be contacted by phone or e-mail.

The IDSS support for the family and IA Sailor continues for the duration of a deployment and then continues through the post-deployment reintegration of service members and their families. The IDSSs offer resources to assist spouses with this transition.

Communicating with Deployed Service Members

The greatest morale builder for deployed service members is communication from home. When service members and their families are separated for so long and by so many miles, communication becomes vital. Communication can be challenging when service members do not always have easy access to telephones or computers. Mail service can sometimes take weeks, but family members should not let that deter them. Getting a letter from home can brighten any day for a service member.

Military Postal Service Agency

Through an agreement with the United States Postal Service (USPS), the Military Postal Service Agency (MPSA) acts as an extension of the USPS abroad, providing postal services to members of the Military Services.

Military Addressing Tips

Service members look forward to receiving letters and packages from home while on deployment. But family members should know that mail to the deployed theater is irregular at best. As much as two to three weeks can pass between the time a letter or package is placed in the mail and the time the deployed service member receives it.

When addressing a letter or package, family members should make sure that the address they have is correct. If letters are not addressed correctly, they may be delayed in reaching the service member, if they arrive at all. The unit's Rear Detachment (RD) can provide the proper address to use during the deployment.

The DoD has issued the following guidelines for addressing mail to deployed military and civilian personnel in support of Operation New Dawn (OND) and Operation Enduring Freedom (OEF):

Use Service Members' Full Names

The DoD cancelled the "any service member" program that allowed individuals to send packages to any service member in the deployed theater. Letters or packages must be addressed to a specific individual to be sent to the deployed theater. When writing service members' full names, family members should include the rank, first name, and last name.

Include the Unit Designation and Air/Army Post Office (APO)/Fleet Post Office (FPO) address

A service member's unit designation is the name of his or her unit. In addition to the unit designation, letters and packages need to include the Air/Army Post Office (APO) (for Soldiers and Airmen) or Fleet Post Office (FPO) (for Sailors and Marines) address along with the nine-digit zip code (if one is assigned). When using the APO/FPO address, family members should not include the name of the city or country. This ensures that the package is handled in the military mail system instead of the international mail system.

Include a Return Address

Family members should include their return address on the letter or package they are sending to ensure that the package is returned if deployed service members cannot be contacted.

Print on One Side of Packages

Family members should only print on one side of the package. They should write the service member's address in the lower right portion and the return address in the upper left portion of the package.

Restricted Items

Before sending a letter or package to service members overseas, family members should be aware of any mailing restrictions. Mail addressed to military and diplomatic post offices overseas is subject to certain conditions or restrictions regarding content, preparation, and handling.

Although there are specific restrictions for each five-digit APO/FPO, the following items are prohibited in mail destined for the region of OND and OEF.

Prohibited Items:

- Obscene articles, prints, paintings, cards, films, videotapes, and similar items; and horror comics
- Any matter depicting nude or seminude persons, pornographic or sexual items, or unauthorized political materials
- Bulk quantities of religious materials contrary to the Islamic faith (items for the personal use of the addressee are permissible)
- Pork or pork byproducts
- Fruits, animals, and living plants
- Alcoholic beverages or materials used to produce alcoholic beverages (e.g., distilling material, hops, malts, yeast)

A full listing of mailing restrictions by country can be found in the USPS International Mail Manual (IMM). Specific restrictions regarding content, preparation, and handling for APO and FPO ZIP codes can also be found on the USPS Military Mail website. https://www.usps.com/ship/apo-fpo-guidelines.htm

Letters

Letters are a great way to stay in touch during deployment. Long distance telephone calls can get very expensive and the availability of email can be sporadic. By contrast, sending letters is relatively inexpensive and they can be re-read during lonely moments or times when phone and email are not available. Family members should keep in mind that the mail can take a week or more to reach service members and that military operational schedules can delay mail even more. If family members have been receiving mail regularly from their service members and the mail suddenly ceases for a week or longer, there is usually no cause for alarm. Delays such as these are often due to circumstance such as extended operations or bad weather. When writing letters to service members, family members may want to consider the following tips.

Number the Letters

Letters from home may not arrive in the order in which they were sent, so it helps if family members date and number their letters so that service members will know which to read first.

Remember That Letters Can Take a While to Get to Service Members

Any letters that family members send may take a week or more to reach to service members. Situations often change before a letter is received. Family members are encouraged to avoid making major decisions or arguing by mail.

Have Children Send Separate Letters

Encourage children to send their own letters and encourage service members to answer each of the children's letters individually. Having deployed parents answer each letter individually and keeping them informed of family events, such as ball games, class plays, and grades in school, can help maintain and strengthen their individual relationships with their children.

Be Honest in Letters, but Be Tactful

Some family members send letters about how great everything is at home or how perfectly the children are behaving. Service members know that things do not run that smoothly even when they are home. The more "everything is great" letters they get, the more service members are likely to worry about what might be omitted from their letters. Service members might also misconstrue those letters to suggest that they are not needed at home anymore. Other family members swing too far in the opposite direction, including every little problem or irritation in a letter. These letters can make service members feel guilty about being away and not being able to help support their families at home. Service members want to know about things happening at home, both good and bad. When writing letters, family members should try to be honest and balanced, sharing both joys and frustrations, always making it clear how much the service member is missed, but that the situation is tenable, can be managed, and will make them stronger.

Be Clear in Letters

Family members should express themselves clearly and unequivocally so that service members will not have to say, "I wonder what was meant by that." Neither service members nor family members should have to read between the lines or spend time worrying over what something means or implies. If something in a letter is unclear, service members and family members should not hesitate to ask about it in their next email or letter.

Answer All Questions

Family members should make sure that they answer all of their service members' questions when they respond to their letters. If they do not answer all of the questions, service members may begin to worry that their family members are hiding something. Service members are also asking those questions because they want to feel truly involved in what is happening at home. By taking the time to answer all of their questions, family members can help service members to feel connected with everything happening at home.

Be Careful with Sarcasm and Humor

Family members should use sarcasm and humor with great care in their letters. When speaking with someone face-to-face, tone of voice and facial expressions can clearly convey when one is being sarcastic or when one is kidding around. It is not so easy to convey those things in writing.

Avoid Rumors and Gossip

Family members should avoid rumors when writing to service members, especially if they deal with classified subjects such as unit movements or deployments. Gossip about other members of the unit, or their families, can cause unnecessary trouble, regardless of whether the gossip is true.

Do Not Write When Angry

Family members should not write to their service members if they are angry with them or having a particularly bad day. Instead, they can express those feelings in a journal. Writing things down in a journal can help to sort through feelings and can help people refocus on what is really important. Spouses should remember there is no "kiss and make-up" when service members are away and written words are far more permanent than spoken ones. Sometimes talking to a friend or a chaplain about frustrations and feelings can help put things in perspective.

Be Clear When Sharing Bad News

If family members have to give bad news in a letter, they should try to be clear and to the point, and explain all the details including any relevant dates. If there are more minor problems that their service members cannot help to resolve during the deployment, family members may not want to make too much of them in their letters. There are many organizations on the installation and in the community that can provide family members with assistance in solving a number of different issues.

Share Feelings Openly

Family members should share their feelings as openly as they can. They should let their service members know that they would like them to share their feelings as well. Family members, especially spouses, should also try to communicate the feelings of love and appreciation that they feel, and let their service members know how and why they love them. Just because service members and spouses are separated, their need to express affection does not diminish. Saying "I love you" to a spouse means just as much when it is written as it does when spoken in person.

Write Often and About Anything

Family members should write often and write about anything, even the weather. Letters can be long detailed accounts of day-to-day activities or short "thinking of you" messages. No matter the length, letters are greatly appreciated. Writing letters regularly and sharing the details of the days and weeks help to maintain an emotional connection and make it easier to reunite with service members at homecoming.

Care Packages

While the military provides service members with most of the items they need during a deployment, families can send care packages to their service members with special items from home that will make life more comfortable.

When sending a package to an APO or FPO, the package will generally need completed Customs forms. More information on Customs' regulations and required Customs' forms can be found on the USPS Customs Forms website. When assembling care packages for service members, family members may want to consider the following tips.

Packages Can Take a While to Get to Service Members

Parcel post to the deployed theater can take a week or more to get to service members. Depending on service members' operational schedules and locations, the package may be delayed even further. Family members should not send perishables through the mail. If they are sending a package for a special occasion, family members may want to send it early enough to ensure that the package arrives in time.

Number All Packages

As with letters, packages may not arrive in the order in which they were sent. By numbering the packages, service members will know that other packages are on the way if they arrive out of order.

Service Members May Not Have Much Storage Space

With the exception of consumables, it is usually a good idea to limit the size of packages and keep the items small. Storage space is almost always extremely limited.

Account for Extreme Temperatures

When sending packages to service members deployed in the desert, family members should remember that temperatures there typically exceed 100 degrees. These extreme temperatures can melt certain foods, creating a mess inside the package.

Remove Batteries from Items

If sending an item that uses batteries, family members should remove the batteries and wrap them separately before shipping. Battery powered items can sometimes get turned on accidently during shipment.

Place Liquids in Heavy Plastic Bags

If the package contains any items that may spill or leak, family members should put the items in heavy plastic zipper-lock bags. Freezer bags also work well, and service members are likely to find other uses for them.

Use Sturdy Packaging and Pack Items Securely

Packages will travel a great distance to get to service members. Family members should use a sturdy container, realizing that the package may not arrive in its original form. If the package is sent using a recycled box, family members should make sure to cover all previous labels and markings with a heavy black marker or adhesive labels. For fragile items, family members may want to consider using two boxes, packing the fragile item in the smaller box with a layer of cushioning inside. That smaller box can be placed in a slightly larger box with cushioning in between them to help absorb shock.

Although Styrofoam packing will help cushion the package, family members can maximize the space in their package by using reusable packing material. Fragile items can be surrounded with small packages of tissues, copies of the local newspaper, plastic zipper-lock bags filled with popped popcorn, small bean bag-style stuffed toys (for service members to hand out to local children), or anything else that the service member will be able to use.

Enclose a Card Listing the Address and Contents of the Package

Family members should include service members' names and addresses and their own name and address on a card inside the package. Improperly wrapped packages can fall apart during shipment. By including a card inside that lists the contents, mail handlers can help put together the items if the package breaks apart. If the package should be damaged and neither address on the outside can be read, it will be opened by the post office. Having service members' addresses and the return addresses on the card inside the package will help the post office to deliver the package mail.

Do Not Use Wrapping Paper or String

If possible, do not use wrapping paper or string, cord, or twine on the outside of the package. These items can cause problems with postal machines. The post office recommends the use of reinforced, nylon strapping tape.

Identify Packages that Include Magnetic Recorded Tapes

If the package contains any video or audio cassettes or players, family members should mark their package with the words "MAGNETIC RECORDED TAPES INSIDE-DO NOT X-RAY."

Know About the Services Available Through the USPS

For family members sending mail to service members while they are deployed, the USPS offers the Priority Mail APO/FPO Flat Rate Box. This allows family members to pay a specified flat rate for packages sent to service members, regardless of weight or destination. More information about USPS services can be found on the USPS Priority Mail APO/FPO Flat Rate Box website.

Service Members May Not Have Privacy

When sending things to the deployed theater, remember that service members may not have the luxury of privacy. What is sent will undoubtedly be seen by a number of other people. Sometimes these

packages are opened for security reasons or by Customs officials. Service members may open the package in front of others as well.

Tips and Ideas for Care Packages

Send Non-perishable Food Items

When sending food items to service members, family members should remember not to send perishable items as these may spoil during transit. Family members should also wrap food securely so it will be edible on arrival. Chocolate may melt before it arrives. If the package does include something that may melt, make sure that it is wrapped separately to protect the other items in the package. Here are some suggestions for foods that travel well and will be appreciated:

• Snacks – When determining what snacks to include, family members should look for small, hard containers of chips, pretzels, and nuts. Avoid bags, which may burst under high or low pressure. If the package contains large bags or containers, consider including smaller zipper-lock plastic bags so service members can pack smaller amounts of snacks to carry. Snack cakes, cheese crackers, and cookies are also usually appreciated.

• Candy and gum – If sending chocolate, gum, or other types of candy, understand that these may melt in warmer climates. Pack them in plastic zipper-lock bags. Family members may want to send extra for service members to share, especially if they come into contact with children.

• Powdered drink mixes – Service members can add these powdered drink mixes to water for a treat. In colder months, family members can send hot beverage mixes such as cocoa, instant coffee, tea bags, and creamer. For warmer months, they can send sweetened drink mixes such as lemonade and iced tea.

• Meal enhancers – Family members may want to send anything that can be used to enhance the flavor of service members' meals ready to eat (MREs). These can include ramen noodles, seasoned salt, individual packets of hot sauce, ketchup, mustard, relish, etc.

• Quick protein – Service members usually enjoy items that provide quick sources of protein such as energy bars, tuna fish, sardines, non-perishable beef jerky, or beef summer sausage.

Send Personal Care Items

Family members can help remind Service members of home and make the deployment a little more bearable by supplementing issued items with additional personal care items such as the following:

• Small, travel-size containers of personal care products – but avoid aerosol cans. When packing these items in a care package, keep liquids from spilling by covering the opening of the container with plastic wrap and recapping before shipping.

• Toiletries – Service members can always use a new toothbrush, and additional toothpaste, dental floss, cotton swabs, shaving lotion, disposable razors, shampoo, and small packages of tissues.

• Personal care – Personal care items, such as individually packaged baby wipes, eye drops, lip balm, lotion, aspirin or other pain reliever, deodorant, sunscreen, and feminine hygiene products.

• Foot care – Service members will likely spend a lot of time on their feet every day during the deployment. Foot care products, such as moleskin, medicated foot powder, and athlete's-foot ointment, often come in handy.

• Goggle-style sunglasses – If service members are deployed to the desert, they can always use another pair of sunglasses.

• Cotton socks and underwear – Additional pairs of socks and underwear are also appreciated by service members. If family members do send socks and/or underwear, make sure the garments are made of 100 percent cotton rather than a cotton blend.

Send entertainment and communication items

Service members enjoy receiving entertainment and communication items in their care packages. Here are some items to consider including:

• Reading material – This can include paperback books, current magazines, comic books, or copies of the hometown newspaper.

• Word games, puzzles, and other games – Items such as crossword puzzles, word searches, jigsaw puzzles, foam footballs and basketballs, Frisbees, Hacky Sacks, playing cards, and yo-yos can help service members pass the time while deployed.

• Electronics and batteries – Service members always appreciate electronic devices such as portable DVD players and CD players, DVDs, CDs, and handheld electronic games. If electronic devices require batteries, family members should make sure to send additional batteries in the care package. Size AA and D batteries are often in high demand in the deployed theater.

• Calling cards – If service members have access to a telephone, making collect calls home can become expensive. Family members can help keep the cost down by adding calling cards to their care package.

• Writing materials – Provide notepaper, envelopes, pens, pencils, and stamps so services member can continue to send letters home.

Send reminders of home

Of all of the items family members can place inside a care package for service members, the most important items to them may be simple reminders of home and reminders that their loved ones are thinking of them, like a personal note, photographs, and family videotapes.

Email

Email can be an efficient way to communicate with service members overseas. If family members do not have a computer with Internet access at home, they can use one at a community library, cyber café, or at the nearest military installation or family readiness agency.

Number the Emails

Even though emails come with a time-date stamp, these are not always effective due to the time differences and how often service members are able to check email. By numbering emails, family members can ensure that the deployed service member will read them in the proper order.

Be Patient When Awaiting a Response

Family members should be patient when awaiting a reply from deployed service members. Service members may not be able to access their email due to operational requirements. Although they may read email sent by family members, they may not have time to respond immediately. Additionally, the email networks in remote areas or on ships are not always operational.

Try to Send Small, Mostly Text emails

It is usually better to send small, mostly text email messages to deployed service members. If the message contains graphics or attachments, the email may be undeliverable because of download times and military network restrictions.

Remember That Email is Not Secure

Emails sent to deployed service members can be read by many other people and may be screened by others. Family members should keep this in mind when deciding what information to share.

Try Not to Write Emails When Angry or Upset

Family members may want to be careful about using email to send an emotionally laden message. If they are angry or upset and need to get it off their chest, they should go ahead and write the email but save it for twenty-four hours. After this time, they should reread the email before sending it. It is usually best to communicate strong feelings over the phone when it is not possible to do so in person.

Telephone Calls and Video Teleconferencing

Although letters and emails are great forms of communication, neither can replace the feeling of actually hearing a loved one's voice. The following recommendations can help family members make the most of their telephone conversations.

Consider using calling cards

Telephone calls to other countries can be very expensive, even when using a cell phone. Calling cards can lower costs and are sometimes provided free of charge to members of the military. Family members

should be sure to research hours, rates, and service charges that will accrue when using calling cards and remember to check the calling area covered by the rates. The rates quoted may not be applicable when a card is used to place calls from areas other than the home phone or local calling area. Prepaid phone cards usually list the number of minutes, but the minutes listed are often for use in the United States and they may differ for out-of-country calls.

The Veterans of Foreign Wars of the United States (VFW) provides free phone cards to deployed service members and hospitalized veterans through their Operation Uplink. www.operationuplink.org

Determine the Availability of Video Teleconferencing

During some deployments, service members' units may have access to video teleconferencing. If family members have the opportunity to do a video teleconference, they will need to coordinate with the military ombudsman network or family readiness group (FRG) to determine the time and place.

Keep a List of Things to Talk About

Due to time zone differences and mission requirements, the frequency and duration of telephone calls may be limited. Family members may want to keep a list of topics to talk about when calling, making the most of their limited phone time with their service member.

Family members should discuss problems and solutions during their call if they need to address them, but should not let the entire call revolve around these issues. They should take time to discuss their daily activities; doing so will make it easier to reconnect with the service member at homecoming.

Try to Stay Positive and Upbeat

When speaking with deployed service members over the telephone, family members should try their best to stay positive. If they are not able to remain upbeat throughout the conversation, they should try to end their conversation on a positive note.

Keep in Mind that Service Members May Not Have Privacy

Privacy in the deployed theater is a luxury that service members may not have. When on the telephone, service members may have many other service members close by, and may be hesitant to fully express their feelings.

Express Love for the Service Member

Being reminded that he or she is loved and valued can mean so much to a service member. Family members should tell their deployed service members that they love them and that they appreciate the sacrifices they are making.

Military Affiliates Radio System (MARS)

The Military Affiliates Radio System (MARS) is a DoD-sponsored program, managed and operated as individual programs by the Army, Navy, and Air Force. The program consists of licensed amateur radio operators who are interested in providing auxiliary or emergency communications to local, national, and international emergency and safety organizations, as an adjunct to normal military communications.

MARS calls are one-way only, meaning only one person may speak. Occasionally, deployed service members may be able to place a MARS call home. These calls are made via amateur radio to a receiving station in the United States and then via commercial phone. Those receiving will only be charged the collect rate from the receiving station, but the call must be limited to three minutes. Family members will get instructions about the MARS call from whoever is assisting at the receiving station.

MARS can also be used if family members have access to email. The message in email form is delivered to a local MARS station and they can then relay the message. The service member's full name, rank, division, squadron, or ship, and email address for return message will be required. To use MARS in this manner, the message must be less than fifty words.

More information on MARS can be found on the Service websites:

- Army MARS, 9th Signal Command www.netcom.army.mil/mars/default.aspx
- Navy-Marine Corps-Coast Guard MARS www. navymars.org
- Air Force MARS TRANSCON Digital Network www.afmars.net

Armed Forces American Red Cross Emergency Message Services

If family members experience a crisis during the deployment, the American Red Cross can help get in contact with the service member. Available 24 hours a day, 365 days a year, the American Red Cross Armed Forces Emergency Services (AFES) relays urgent messages containing accurate, factual, complete, and verified descriptions of the emergency to service members stationed anywhere in the world, including on ships at sea and at embassies and remote locations. American Red Cross AFES keep military personnel in touch with their families following the death or serious illness of an immediate family member, the birth of a service member's child or grandchild, or when a family faces other emergencies.

Operations Security (OPSEC)

During long distance communications with deployed service members, it is crucial for spouses and other family members to remember the importance of operations security (OPSEC). OPSEC protects United States operations, whether they are planned, in progress, or completed. Family members can help ensure the security of deployed service members' units by not disclosing certain information.

Do Not Disclose:

- Unit mission or the number of personnel assigned to the unit
- Deployment areas and times
- Port call dates
- Special shore deployments
- Unit morale or personnel problems
- Troop movement
- Military intentions, capabilities, or operations
- The location of the family during the deployment
- The planned return date for service members

When practicing OPSEC, family members should be careful not to talk about sensitive information in public settings or over the telephone, post pictures or information on websites or blogs, include sensitive information in emails or attachments, or write about sensitive information in newsletters.

Additional Resources

VETCAM - American Legion

All members of the United States Armed forces (active duty, Reserve and National Guard), members of The American Legion, their Families and friends are welcome to use this complimentary technology.

The American Legion has launched "VetCam," a free webcam service that enables U.S. military Service Members and Veterans to talk face-to-face on their personal computers with friends and Family by simply registering as a user. Once registered, each user can connect with two webcams and use the service 24/7 from anyplace with an Internet connection.

To initiate the service, a user will need a webcam or a computer with a built in webcam. Then, just go to www.legion.org, click on VetCams, register and start communicating. Once registered, simply log in at any time to connect.

Publications on Communicating during a Deployment

Quick Tips for Communicating during Deployment, developed by Military OneSource, provides recommendations for family members to consider when communicating with their deployed service member.

Staying in Touch When Your Service Member Is Deployed, developed by Military OneSource, provides information on various ways to communicate when a family member has been deployed. The article covers communicating in general, information for when family members are sending letters and packages, information for when family members are using email and the Internet, information to help children communicate, and ways to keep in touch without an email or post address.

What to Send Someone Who is Deployed, developed by Military OneSource, provides information on what to send to deployed service members (addressing food and drink considerations, personal care and clothing items, and entertainment and communication items), packing tips, reminders of home, and a listing of what not to send.

Mailing Standards of the United States Postal Service (USPS), International Mail Manual (IMM®), Issue 36, May 2009, provides the official prices and standards for all international mailing services through the USPS. Many mailers find it helpful to reference these standards as they prepare and deposit their mail. Included in the IMM are the prohibitions, restrictions, observations, and a description of the Customs forms required to send mail into various countries around the world.

US Army Rear Detachment Commander's Handbook is part of the Operation Ready training program and describes how leadership and FRGs individually and in partnership support Soldiers and family members through the ARFORGEN cycle process.

The Navy Family Ombudsman Program Manual provides an introduction to the Navy Ombudsman Program as well as the command and family services that Ombudsmen provide.

Commandant Instruction 1750.4D, Ombudsman Program, March 10, 2006, provides policy and program guidance applicable to all Coast Guard units for the Ombudsman Program.

American Red Cross Guide to Services provides an overview of the assistance provided by the American Red Cross, including service to military members and their families.

Family Resources

Key Resources for Preparing Families

- Military Ombudsman Networks/Family Readiness Groups
- Family Training Programs
- Rear Detachment
- Chaplains
- Family Centers
-

Mobilization and Deployment Assistance

- Information and Referral
- Personal Financial Management
- Coordination of Volunteer Opportunities
- Spouse Education and Career Services
    - Career One Stop
    - Military Spouse Corporate Career Network
    - Military OneSource
    - The Military Spouse Career Advancement Account
    -
- Joint Family support Assistance Program (JFSAP)
- Yellow Ribbon Program
- Angel Flight
- YMCA Guard and Reserve Families
- USA Cares

Short-Term Counseling

- Military OneSource
- Military and Family Life Counselors (MFLC)
- TRICARE Assistance Program
- Behavioral Health Counseling
- Military Pathways
- Psychological Health Outreach Program (PHOP)
- Other Resources

Morale, Welfare, and Recreation (MWR)

Commissaries

Resources for Children

- **Child Development Centers**
- **4-H Military partnership**
- **Operation Military Kids**
- **ASYMCA Operation Hero**
- **Coming Together around Military Families (CTAMF)**
- **Military Child Education Coalition (MCEC)**
- **Mission Youth Outreach**
- **Tutor.com**
- **Sesame Workshop**
- **School Liaison Program**
- **Our Military Kids**
- **United through Reading's Military Program**
- **Child Care Assistance**
    - **National Association of Child Care Resource and Referral Agencies (NACCRRA)**
    - **Military Child Care in Your Neighborhood**
    - **Operation Military Child Care (OMCC)**
    - **Army School-Age Program**
    - **Child Care Assistance for Severely Injured Military Members**
    - **NACCRRA EFMP Respite Care**

The ASYMCA DoD Military Outreach Program

Key Resources for Preparing Families

While service members are deployed, families may feel overwhelmed and need assistance. There are many programs that provide support and assistance to military families. These organizations can also help families get in contact with their service members during family emergencies. Prior to the deployment, service members should ensure that their families are aware of these programs and services and how to contact them for support.

Military Ombudsman Networks/Family Readiness Groups

The military ombudsman networks, family readiness groups (FRGs), or family readiness officers (FROs) (depending on the branch of Service) serve as a direct link between families and commands for units. During deployments, these organizations coordinate with the unit Rear Detachment Commander (RDC) as a link to the deployed unit. Prior to a deployment, service members and their families should become familiar with the ombudsman networks, FRGs, or FROs within their branch of Service.

In addition to information, these organizations provide support for families of deployed service members and can provide assistance to families in coping with personal matters while service members are away. Each of the Services uses a different name for their ombudsman networks or FRG, including the Army FRG, Marine Corps Unit Personal and Family Readiness Program, Navy Ombudsman, Air Force Reserve Family Readiness Office (FRO), and the Coast Guard Ombudsman. National Guard family support is provided through each State Family Program Director (SFPD) and Airman and Family Readiness Program Manager (A&FRPM).

Family Training Programs

Family readiness is a combat multiplier, equally as important as individual, equipment and combat readiness. The Services help enhance their readiness through various resiliency-building training courses including topics such as basic information about the Service, family readiness, personal growth skills, leadership skills, and pre- and post-deployment-related trainings targeted to single service members, families, and children.

Prior to a deployment, service members and their families should become familiar with the family training programs and coordinate with their family training program or their military ombudsman network/FRG/FRO to attend any training sessions that they believe will improve their resiliency during the deployment. Family Training Programs:

Army Family Team Building (AFTB)
Marine Corps Family Team Building (MCFTB)
Navy Life Skills Program
Air Force Community

Rear Detachment

The Rear Detachment (RD) is a staff of service members who stay at home station while the rest of the unit deploys. These members are responsible for many things including providing assistance to families of deployed unit members. The RD coordinates with agencies to meet families' needs, works with the unit's ombudsman network or FRG to plan and share information with families, communicates with the deployed unit, facilitates mail delivery between service members and their families, and distributes any leave and earnings statements.

Chaplains

Unit chaplains are available to help families cope with the stress of a deployment. Unit chaplains can help families to ensure that they are prepared and supported spiritually, emotionally, and socially. In times of personal, emotional, and marital difficulties, chaplains can provide counseling to help service members and their families work through their problems. Chaplains have a deep understanding of the military lifestyle and the challenges that arise for families during a deployment. They also have a wealth of information regarding resources available to support service members and their families.

Family Centers

Family centers provide assistance to service members and their families to help support them in meeting the unique demands of the military lifestyle. Family centers provide assistance before, during, and after a deployment through mobilization and deployment assistance, information and referral, personal financial management, employment assistance for spouses, the coordination of volunteer opportunities, relocation assistance, community outreach, family life education, and crisis assistance. Service members and families are eligible to receive services from any family center, regardless of branch of Service or the branch of Service of the family center.
Each branch of Service uses a different name for family centers: the Army Community Services (ACS) Center, the Marine and Family Services Center (MFSC), the Navy Fleet and Family Support Center (FFSC), and the Air Force Airman and Family Readiness Center. The National Guard and the Reserve operate family centers on a limited (in many cases virtual) basis depending on the numbers and concentration of families in a given area. The services provided at these locations are available to members of the National Guard and Reserve and their families, as well as active duty service members and their families when they are not located near an active duty installation.

Mobilization and Deployment Assistance

Family centers provide pre-deployment briefings to educate service members and their families on what to expect during a deployment and where to go for help. During a deployment, family centers can

provide families with opportunities to use video teleconferencing equipment, access to the Internet, and ongoing support and assistance.

Information and Referral

Family centers can directly provide many of the programs and services spouses would need during a deployment. When families need services not available through the family center, the information and referral program can guide them to additional services in the surrounding community. The unit ombudsman network, FRG, or FRO can also assist in providing such information.

Personal Financial Management

Even with careful financial preparations before a deployment, budget plans may need to be revisited. Unforeseen circumstances may arise that require spouses to change the family budget. The personal financial management office at the family center can provide spouses with assistance on reevaluating and adjusting the budget to address these new financial issues.

Military OneSource offers a range of valuable financial assistance services to service members and their families including up to twelve telephonic or face-to-face short-term financial counseling sessions per issue per year with certified financial counselors at no cost to persons eligible for services. Military HOMEFRONT also provides useful financial information geared specifically towards service members and their families.

Coordination of Volunteer Opportunities

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

Spouse Education and Career Services

While service members are deployed, the demands of the spouse's job may feel overwhelming, considering that he or she is now the head of household and often a temporary single parent. Spouses may be in need of respite care services for their children, social time with friends, and opportunities to spend time with other spouses in similar situations. Some spouses may want to use the time to begin or complete their education or to find a job.

Career OneStop Key to Career Success is a Department of Labor (DOL)-sponsored website offering career resources and workforce information. The Key to Career Success Campaign provides military spouses with job search, career planning, training, and family resources.

Military Spouse Corporate Career Network (MSCCN) is a nonprofit agency that assists military spouses in locating career opportunities. It is a free service that works in conjunction with military family service centers to provide employment and career opportunities for military spouses.

Military OneSource offers spouses a wealth of education and career information. Spouse education and Career Consultants can help spouses with assessing their career interests and aptitudes and to identify the high-demand, high growth portable careers suitable to the military lifestyle. The family centers provide employment assistance services related to resume writing, interviewing skills, and tips on obtaining federal employment.

The Military Spouse Career Advancement Account (MyCAA) Program, which offers financial assistance for education or training, is available to spouses of Reserve Component members serving on active duty and spouses of National Guard members serving on active duty on Title 10 orders are also eligible. The lifetime benefit is $4,000 and is limited to spouses seeking an Associate's Degree or a license or credential necessary for a portable career. The annual cap is $2,000. Once $2,000 has been funded, spouses will be required to contact a Military OneSource consultant to verify that their career plan is on track prior to approval of additional financial assistance. Spouses can access the MyCAA online portal to apply for financial assistance. Through the Spouse Education and Career Program, spouses have access to trained e advisers to assist them with the MyCAA application process and other career and education issues.

Military spouses seeking a bachelor's or an advanced degree may contact Military OneSource to learn about additional financial resources to assist with education and training. Military OneSource provides expanded services for military spouses seeking assistance with education and career-related matters. Military OneSource can be reached through their website or by phone stateside at 1-800-342-9647. The website lists specific dialing information for other countries.

<u>Joint Family Support Assistance Program (JFSAP)</u>

The Joint Family Support Assistance Program delivers high-quality, mobile family support and services to families facing the same deployment-related challenges as installation-based families, but whose access to support is more challenging. JFSAP teams are located at all National Guard state Joint Force Headquarters and operate in collaboration with existing family support resources, augmenting their activities and filling gaps where they exist. JFSAP teams provide information and referrals to community services and support; non-medical counseling and education to individuals, families, and groups; child and youth services; financial education and counseling; on-demand support for deployment events such as reunion ceremonies and pre-deployment meetings; and community capacity building to support families' access to local resources and support. Commanders can request on demand, surge resources for deployment-related events through the centralized call center and online request form.
Project Youth Extension Service (YES) expands JFSAP resources by engaging college students across the country for a year-long voluntary service opportunity supporting military families. College students are trained in relevant curriculum and deployed to different states to provide programming and support for

children and youth. Project YES offers educational programming (curriculum and/or activities) that is relevant, engaging, hands-on, and fun for children or youth.

Yellow Ribbon Program

The Yellow Ribbon Program (YRP) is a DoD-wide deployment and reintegration program supporting National Guard and Reserve service members and their families. Yellow Ribbon events provide information, services, referrals, and proactive outreach opportunities. Its overall goal is to help minimize the stress of a deployment and family separation, and to help connect service members and their families with appropriate resources before, during, and after deployments.
The information provided at an YRP pre-deployment event should enhance the resiliency and preparation of the service and family member for the upcoming deployment. During deployment, YRP events build on and reinforce the education and information they received in the pre-deployment event. All pre-deployment and during deployment events focus on facilitating reintegration back into families and communities upon return from deployment.

Following deployment, the YRP provides services to returning Reserve and National Guard service members, reconnecting them with their families, employers, and communities. Reintegration event presentations address issues such as health and education benefits and enrollment, veterans service organizations, military career counseling, Employer Support for the Guard and Reserve (ESGR), education benefits, suicide awareness, financial assistance, safety, service member record processing, and welcome home activities.

State National Guard and Reserve Components hold reintegration activities at approximately thirty-, sixty-, and ninety-day intervals following demobilization. This ensures service members and their families understand benefits, entitlements, and resources available to help them overcome the challenges of reintegration. It also provides a forum through which they can address behaviors related to combat stress, posttraumatic stress, and the challenges of transition and return to family, civilian life, civilian employment, school, community, and other non-military activities.

Angel Flight

Angel Flight service is available to individuals, and health care organizations. They arrange transportation of those people who are financially distressed, or who are in a time-critical, non-emergency situation due to their medical condition. Angel Flight also provides free flights in the event of a national crisis or whenever there is a compelling human need.

They are a non-profit volunteer corps of over 5,000 private pilots from all 50 states who proudly support and fly under the banner of Angel Flight. For further information please call Toll free at 1-800-352-4256 Toll Free or visit http://www.angelflightamerica.org/ or http://www.angelflightse.org/.

YMCA Guard and Reserve Families

The Department of Defense has contracted with the YMCA to provide FREE "Family" memberships at participating YMCAs throughout the United States and Puerto Rico for the following Title 10 DoD Military Groups. For more information go to: http://www.ymca.net/ or call 1-800-342-9647

Who is eligible for membership?

- Family members of deployed National Guard and Reservists
- Active Duty Independent Duty personnel and their Families
- Wounded Service Members assigned to a Community Based Warrior in Transition Unit (CBWTU)
- Relocated spouse/dependent children of deployed Active Duty personnel

Note: The Relocated Spouse category supports Families/spouse who relocates away from an installation/duty station while the active duty Service Member is deployed. All of the following criteria must be met:

- The Service Member is on active duty.
- The Service Member is DEPLOYED for a minimum of six months (on deployment orders—NOT unaccompanied orders, NOT geographic bachelors).
- The spouse has relocated away from the military installation where the Service Member is assigned (most often, back home near Family).

What do I need to do?

- Contact Military OneSource at www.militaryonesource.com or 800-342-9647 to confirm your eligibility and receive an eligibility form.
- Find a participating Y in your area using the search tool below.
- Fill out and bring your eligibility form, Military ID and any other required documentation (usually, your Deployment Orders or Military Service Headquarters approval letter) to a participating YMCA for verification. Please do not leave copies of these documents at the YMCA.

USA Cares

USA Cares exists to help Service Members and their Families deployed across America and around the globe. USA Cares provides support with relevant and direct assistance that improves challenging situations and betters the life and well-being of Americans who ask so little, yet give so very much.

The Warrior Treatment Today is a USA Cares program designed to bridge the gap between personal financial demands and the need to receive treatment. Specifically, the program seeks to remove the financial barrier that exists for many Service Members who suffer from PTSD and/or TBI, but cannot afford to leave their employment for treatment. National Guard and Reserve personnel are particularly vulnerable to this barrier as they resume their civilian lives upon return from deployment. Call 1.800.773.0387, write 562B N. Dixie Blvd. Ste. 3, Fax 1.866.533.0426, Radcliff, KY 40160, or e-mail www.usacares.org.

Short-Term Counseling

Military OneSource

In addition to the counseling services provided at installation family centers, service members and their families can receive free, non-medical counseling sessions from Military OneSource. Military OneSource consultants are available twenty-four hours a day, seven days a week by phone, online, or via email offering personalized support to any service member or immediate family member. Military OneSource can connect individuals with a trained, state-licensed behavioral health professional for free confidential/private counseling. The counseling is not designed to address long-term counseling needs, such as child and spouse abuse, suicidal ideation, and mental illness; people in need of long-term treatment are referred to a military medical treatment facility and/or TRICARE for services. Military OneSource offers twelve free counseling sessions per person, per issue that are short-term, solution-focused, and address a variety of topics such as improving relationships at home and at work, financial issues, marital issues, grief and loss issues (normal reactions that would benefit from short-term support), adjusting to a change in situation (such as a return from deployment or permanent change of duty station), and other issues that are non-medical in nature.

Military and Family Life Counselors (MFLC)

Military and Family Life Counselors (MFLC) provide up to twelve confidential, non-medical, short-term counseling sessions for every day issues such as anger management, stress, parenting, communication, family relationships, deployment, and other military-related topics. Situations requiring behavioral health treatment are referred to behavioral health agencies that treat these conditions. MFLCs provide flexible service delivery to meet specific demands. They work on a rotational basis for up to ninety days on installations; provide on-demand support for pre-deployment, deployment, and post deployment events for National Guard and Reserve service members and their families; and work in full-time positions to support the JFSAP. MFLCs may be accessed through installation locations such as ACS, MFSC, FFSC, and the Airman and Family Readiness Centers, and National Guard and Reserve Headquarters.

Additionally, the MFLC program uses Children and Youth Behavioral (CYB) MFLCs in a variety of settings. CYB-MFLCs provide confidential, non-medical, short-term counseling to service members, their families, faculty, staff, and children in Child Development Centers, Department of Defense Education Activity schools, local education activities (LEA), and summer programs supporting military children. With parental consent, CYB-MFLCs may provide support to children and adolescents up to age eighteen on topics including, but not limited to, problem solving, bullying, conflict resolution, self-esteem, coping with deployment and reunification, sibling/parental relationships, managing anger, time management, separation from parents, and divorce.

TRICARE Assistance Program

The web-based TRICARE Assistance Program (TRIAP) is available to eligible United States beneficiaries and provides online access to counseling for short-term, non-medical issues. Eligible beneficiaries can access TRIAP an unlimited number of times, and services are confidential and non-reportable. Eligible beneficiaries include active duty service members, active duty family members, Selected Reserve service members and their families who are enrolled in TRICARE Select, and those covered under the Transitional Assistance Management Program (TAMP).

Behavioral Health Counseling

Seeking help is not a sign of weakness; if family members feel overwhelmed during the deployment, they should not hesitate to ask for help. Service members, family members, and retirees who are TRICARE beneficiaries and are experiencing symptoms of stress, depression, grief, or anxiety are eligible to receive outpatient behavioral health care services. TRICARE covers outpatient psychotherapy at a maximum of two sessions per week in any combination of individual, family, collateral, or group sessions. More information on TRICARE-covered outpatient behavioral health counseling is available on the TRICARE Mental Health and Behavior website.

Military Pathways provides free, anonymous behavioral health and alcohol self-assessments for family members and service members in all branches including the National Guard and Reserve. Military Pathways is available online, over the phone, and at special events held at installations worldwide. Self-assessments include a series of questions that, when linked together, help create a picture of how an individual is feeling and whether he or she could benefit from talking to a health professional. The primary goals of the program are to reduce stigma, to raise awareness about behavioral health, and to connect those in need to available resources. The self-assessments address depression, posttraumatic stress disorder (PTSD), generalized anxiety disorder, alcohol use, and bipolar disorder.

Physiological Health Outreach Program

Reservists returning from deployments in support of overseas contingency operations face unique challenges that can cause increased stress in their lives and exacerbate deployment stress injuries such

as Post Traumatic Stress Disorder (PTSD) or Traumatic Brain Injuries (TBI). Reservists, even more than the active duty service members, face immense cultural changes after completing a deployment.

To address these issues, the U.S. Navy Bureau of Medicine and Surgery (BUMED) developed PHOP in 2008. Their mission is to ensure that reservists have full access to appropriate psychological health care services, to facilitate recovery, and to increase resiliency, which is essential to maintaining a ready military force.

It is the PHOP responsibility to provide administrative and clinical oversight to ensure the smooth running of the program including coordinating information sharing, training and providing clinical consultation to the staff on a daily basis, as well as coordinating with the BUMED Director of Psychological Health Reserve Programs.

PHOP is primarily marketed as a "safety net for psychological health", but to really understand what they do, think of psychological health in the very broadest sense possible—outside the traditional psychological support box. If there is anything that can impact a reservist or their family either positively or negatively, or anything that can support or detract from their readiness, the PHOP team can assist. The psychological needs of reservists and their families often go way beyond the usual perception of mental health treatment, so the team members sometimes have to travel the road with them and find that it is filled with concrete needs and stressors that need to be alleviated before the traditional psychological or mental health treatment efforts can even begin.

PHOP work also has a bit of an investigatory component to it. The staff always listens with their whole being to ensure that they can really hear what the client is saying, as well as what they are not saying. This holistic strategy of care also requires the PHOP Teams to assess for physical, behavioral and cognitive indicators of stress.

• Mid Atlantic Region	757-444-7295 x 2510	757-444-7295 x2511
• Mid West Region	866-535-8538 x 290	866-535-8538 x 291
• North West Region	425-304-3871	425-304-3870
• Southeast Region	904-542-2486 x 116	904-542-2486 x 152
• Southwest Region	619-532-3723	619-532-3730

<u>Other Resources</u>

The Armed Services Young Men's Christian Association (ASYMCA) works with the Department of Defense (DoD) to provide a number of programs and services, including home visit counseling and crisis counseling.

The American Red Cross offers confidential counseling, guidance, information, referrals, and other social services to all military personnel (active duty, National Guard, and Reserves) and their families

Morale, Welfare, and Recreation (MWR)

While service members are deployed, it is important that family members take care of themselves and take time to relax. Through the installation Morale, Welfare, and Recreation (MWR) programs, a number of recreational outlets for families are available that can be a great way to burn off stress. Before the deployment, service members may want to ensure that their family members are aware of these opportunities and know how to access them. Typical recreational opportunities on installations include gymnasiums, intramural and youth sports, bowling, swimming pools, libraries, sports facilities, parks and picnic areas, outdoor recreation equipment check out, youth centers, theaters, and automotive and crafts shops. Prior to the deployment, service members should ensure that family members are aware of MWR opportunities and how to access them.

Commissaries

The Defense Commissary Agency operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their Families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5–percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices – savings worth more than $4,400 annually for a Family of four. A core military Family support element and a valued part of military pay and benefits, commissaries contribute to Family readiness, enhance the quality of life for America's military and their Families, and help recruit and retain the best and brightest men and women to serve their country.
The Guard/Reserve On-site Sales Program provides the commissary benefit to deserving Guard/Reserve members and their Families that live in areas that are not close to an existing commissary store. These sales are not only for the Guard and Reserve; they're for any authorized shopper. They bring the benefit directly to you at these sales which provide patrons savings of 30% or more; the same as active duty military and their Families who shop the commissaries on a regular basis. For more information go to: http://www.commissaries.com/

Resources for Children

Child Development Centers

Military installations offer high-quality child development programs at a cost competitive with the surrounding community. Prior to a deployment, service members and their families should decide if child care will be necessary and contact the installation child development program to learn more about their child care options. If spouses or caregivers do not live near a military installation and cannot access the installation child development programs, they can contact Military OneSource or the National Association of Child Care Resource and Referral Agencies (NACCRRA) for help locating quality, affordable child care options in the community.

4-H Military Partnership is supported by the National 4-H Headquarters, Army Child and Youth Services, Navy Child and Youth Programs, and Air Force Services Family Member Programs. 4-H Military is dedicated to providing positive education and life skills training programs to military children. The website includes curriculum materials such as downloadable publications on starting a 4-H club, maintaining good health, and helping military children through deployments.

Operation Military Kids (OMK) is a collaborative effort between America's communities, the Land Grant University Extension system, and the United States Army to support military children and youth impacted by deployment. The initiative, funded by the Army and the Office of the Secretary of Defense, focuses on serving geographically dispersed children and youth, primarily those of National Guard and Reserve members, who do not have access to installation-based support programs. OMK efforts include Hero Packs, Mobile Technology Labs (MTL), Speak Out For Military Kids (SOMK), and Ready, Set, Go Community Training. Additionally, OMK offers a number of camping opportunities including day camps, weekend events, special focus camps (e.g., computer, conservation, and leadership), school break retreats, and residential experiences of varying lengths. Youth of active duty, National Guard, and Reserve service members are eligible for OMK.

ASYMCA Operation Hero helps children six to twelve years of age who are experiencing temporary difficulties in school, both socially and academically. Often, these difficulties are caused by frequent moves and family disruption due to deployments. The semester-long program provides after school tutoring and mentoring assistance in a small group with certified teachers.

Coming Together around Military Families (CTAMF) is a DoD-sponsored initiative in collaboration with Zero to Three, a national nonprofit organization that informs, trains, and supports professionals, policymakers, and parents in their efforts to improve the lives of infants and toddlers. CTAMF increases awareness of the impact of trauma, grief, and loss on very young children through specialized training and support for the professionals who are supporting military families and educational materials for military families. CTAMF materials include flyers on a variety of topics (staying connected, self-care, nurturing, stress, routines, homecoming, and relocation), posters, and board books for children that emphasize a parent's constant love and the connection between parent and child, and articles with tips for supporting military families with infants and toddlers.

The DoD-sponsored **Military Child Education Coalition (MCEC)** training provides research-based tools, practical professional development trainings, and partnership support on behalf of military children. MCEC training opportunities directly address the challenges faced by military children, increase awareness of and response to these challenges in the military and supporting communities, and initiate quality, sustainable programs to meet these challenges. MCEC programs serve active duty, National Guard, and Reserve service members and their families.

Mission Youth Outreach is a Service-sponsored youth outreach initiative provided in collaboration with the Boys and Girls Clubs of America. The program allows geographically dispersed military youth to attend a local Boys and Girls Club at no cost to the family. Access to Boys and Girls Clubs allows military

youth to take advantage of nationally recognized programs such as character and education programs, education and career programs, health and life skills programs, art programs, and sports, fitness, and recreation programs.

Tutor.com is a 24-7 online tutoring and homework help program provided by the DoD. Eligible service members and their families around the world can work with certified tutors on homework, essay writing, and test prep. Students and tutors use chat, interactive whiteboards, and file-sharing in a secure online classroom. Sessions can be replayed, emailed, and printed. In the Proof Point Real-Time Writing Center, students get help with reports, essays, and writing projects, including resume help for the adult student. The Skills Center Resource Library offers worksheets, videos, and links to standardized exams in all fifty states. The service is available for all active duty service members and their families, for National Guard and Reserve personnel who are deployed to of Operation New Dawn (OND)/ Operation Enduring Freedom (OEF) and their dependents, and for DoD civilians who are deployed to OND/OEF and their dependents.

Sesame Workshop and the DoD began their partnership in 2006 with the Talk, Listen, Connect (TLC) initiative, and a military outreach program that provided resources for military families with young children experiencing the effects of deployment. The TLC multimedia kits include materials that help families with young children cope with challenges related to deployment and are available for order through Military OneSource or may be downloaded from the Sesame Workshop. In addition to the TLC initiative, The Sesame Street Experience for Military Families is a partnership between Sesame Workshop and the United Service Organizations (USO), which has provided a traveling tour of the Sesame Street Muppets to more than forty installations worldwide. The Sesame Workshop Room-in-a-Box initiative provided materials to "Sesames" rooms at more than twenty military installations, making the rooms bright and comforting places for children. A new Sesame Workshop website, Family Connections, provides an online space for families to communicate and connect. Sesame Workshop has also partnered with the Public Broadcasting System (PBS) to create primetime specials that share the stories of military families who have experienced the challenges of deployment.

School Liaison Program The vision of the School Liaison Program is to coordinate and assist school aged children of military parents with educational opportunities and information necessary to succeed in an academic environment. School liaison officers also network, educate and work in partnership with local schools to provide caring adults to enhance the education experience.

The mission of the School Liaison is to provide military commanders with the support necessary to coordinate and advise military parents of school-aged children on educational issues and needs and to assist in solving education-related problems.

The goals are to – Identify barriers to academic success and develop solutions. Promote parental involvement and educate local communities and schools regarding the needs of the military children. Develop and coordinate partnerships in education and provide parents with the tools they need to overcome obstacles to education that stem from the military lifestyle.

The School Liaison Officer will serve as the primary point of contact for school-related matters. Represents, informs, and assists Command, assists military families with school issues, coordinates with local school systems, and forges partnerships between the military and schools. For more information go to www.militaryk12partners.dodea.edu

Our Military Kids Did you know 4 out of 5 children of Reservist deal with increased stress during a deployment? Having a parent serve in a war zone is stressful. The same can be said for children coping with a parent's recovery from severe injury sustained while serving our country. For both, grants from Our Military Kids ease stress by paying for participation in sports, fine arts, and tutoring programs. For additional information go to www.ourmilitarykids.org

United through Reading's Military Program The hardest hit members of a military family are often the youngest. Day-to-day life without a parent can be sad and confusing. So imagine the thrill on a child's face when he or she sees and hears a bedtime story read by mom or dad. The USO partnership with United through Reading allows our deployed troops the ability to read their kids a bedtime book and virtually be there, even when they can't be there in person.

Servicemen and women simply read a book aloud while being recorded on DVD for their child. This service is available at many USO centers in airports, community locations, military medical facilities and overseas bases. The DVD and book are mailed to the child and family back home. All recording equipment, books, packing and shipping materials are supplied by the USO. For additional information go to www.uso.org/united-through-reading.aspx

Child Care Assistance

The National Association of Child Care Resource and Referral Agencies (NACCRRA) works with more than 700 state and local child care resource and referral agencies nationwide to help ensure that families in the United States have access to high-quality, affordable child care. Through several civilian/ military partnerships, NACCRRA and child care resource and referral agencies work to build the quality and capacity of child care throughout the country for service members and their families:
NACCRRA Programs

Military Child Care in Your Neighborhood is a DoD program operated in partnership with NACCRRA designed to help service members stationed in communities without military installations find affordable, high-quality child care in communities by providing reduced fees for the care of their children.

Operation Military Child Care (OMCC) provides child care fee assistance for deployed active duty members (Army, Marine Corps, Navy, and Air Force) and National Guard and Reserve service members who are activated or deployed whose children are enrolled in non-DoD licensed child care programs.

Army School-Age Program in Your Neighborhood (ASPYN) helps Army families to find ASPYN-approved providers in their community and fee assistance to help cover the cost of care.

Child Care Assistance for Severely Injured Military Members is a partnership between NACCRRA and the Services to provide families of severely injured military members with assistance finding and paying for safe, licensed child care services for a period of six months during the period of recuperation. Extensions beyond the six month period will be considered based upon physician reassessment. The program is available nationwide wherever the injured member is receiving either in-patient or out-patient medical care.

NACCRRA EFMP Respite Care for Navy Families is specifically designed for Navy families with EFM children, category IV or V. This includes EFMs whose medical condition requires assignment near major medical facilities in the continental United States or whose needs are complex and specialized requiring continuity of care.

The ASYMCA DoD Military Outreach Program offers respite child care services for children whose parent or guardian needs temporary respite from his or her role as primary caregiver in the absence of a deployed spouse. Respite child care is offered at select locations and may be provided for children up to age twelve at participating Young Men's Christian Association (YMCA) locations for up to sixteen hours of respite child care per month, per child.

Return and Reunion

Stages of Return and Reunion

- Pre-Entry Stage
- Reunion Stage
- Disruption Stage
- Communication Stage
- Normalization Stage

Preparing for the Reunion

- Expectations Leading up to the Reunion
- The reality of a Reunion

Tips for Planning for the Reunion

- Communicate with Each Other Before the Reunion
- Budget for the Reunion
- Involve Children in the Planning
- Have Realistic Expectations
- Decide Who Will be Part of the Reunion
- Make Backup Plans
- Get Enough Rest the Night Before the Reunion
- Understand That Everyone is Anxious

Tips for Making the Reunion Successful

- Be Realistic
- Remember That Reunion Can be Very Stressful
- Use the Backup Plan, if Needed
- Focus on Positive Changes
- Be Patient with Children
- Agree on a Near-Term Schedule

Return and Reunion Publications

This section of the guide is intended to help service members and their families to navigate the challenges of the service members' return from deployment and the time immediately following their return.

When preparing for a homecoming, service members and their families go through a range of emotions. Once service members return and reenter their families' daily life, some changes will need to be made; service members and their families will need to communicate and determine how daily routines and regular family life will change. Understanding the different stages of return and reunion can help make it a smoother process for service members and their families.

Stages of Return and Reunion

Service members and their families go through five stages during their return and reunion: pre-entry, reunion, disruption, communication, and normalization. As they move through these five stages, service members and their families reestablish old routines and make new ones while learning to live together as a family again.

Pre-Entry Stage

The first stage of return and reunion, the pre-entry stage, begins during the last days before the actual reunion. Family members are often busy trying to prepare everything for their service members' arrival. Worries about getting everything finished on time and making the reunion perfect are common. Both service members and their families may spend a lot of time day dreaming about what the reunion will be like.

Reunion Stage

The reunion stage begins on the immediate meeting of service members and their families and continues into the first few days following the return home. The reunion stage is a time of courtship, joy, relearning, and intimacy, as service members reestablish themselves in the family environment. This is not the best time to address problems; it is a time for understanding and for reestablishing family relationships. It is also important to remember that during this time, both service members and family members may be tired, ready to relax, and may need some time and space alone to decompress.

Disruption Stage

This stage occurs after the reunion when families return to old routines and establish new ones. During the deployment, families established new routines and redefined roles and responsibilities to account for their service members' absence. Their service members' return home requires everyone to review current routines and change them as needed. This stage can be characterized by some level of stress and frustration. Service members may encounter issues with each family member's new found independence and may experience friction with spouses over finances, control or management of household affairs, establishment of family routines, and authority in the decision-making process.

Unresolved problems or issues that were present prior to the deployment may arise again during this stage. If service members have children, they may also experience behavioral issues, trust issues, or friction between them as service members reassert their parenting responsibilities.

Communication Stage

During the communication stage, service members and their families renegotiate routines, reconnect with each other, and redefine family roles. Service members and their spouses have to relearn how to share household responsibilities and how to make decisions as a couple. During this stage, it is important to have good family communication to ensure that everyone understands new rules, routines, and expectations.

Normalization Stage

The final stage in the return and reunion process is normalization. In this stage, service members and their families return to the normal family routine of sharing, growing, and experiencing the ups, downs, joys, and sorrows of a family. During this stage, service members and their families will establish and start following new routines and accept the changes that may have occurred in how they work together as a family.

Preparing for the Reunion

When planning for a reunion, it is important to consider the expectations that both service members and their families may have and how those expectations may differ from the reality of the reunion.

Expectations Leading up to the Reunion

Throughout a deployment, service members and their families imagine what their reunion will be like. Service members may have carried a mental picture with them about how the homecoming would be. Service members often return home thinking that their role in the house will return to what it was before the deployment and that everything will be just as it was before they left. They may also have a bit of anxiety as they prepare for the reunion, worrying about how well they will fit back n to the family.

Spouses may have been dreaming of their service members' return as well, imagining the quality time with their service members, the help they will have around the house, the break they will get from being a single parent, and the general support and encouragement they will have again. Spouses may also be worried about whether service members will appreciate or resent their accomplishments. They may enjoy their newfound independence and may worry about giving that up.

Children's expectations leading up to a reunion can run the gamut from excitement to fear associated with not knowing what to expect. Older children may also have some anxiety about addressing issues or concerns that arose during the deployment (e.g., trouble at school, a new boyfriend or girlfriend, etc.).

Try to keep everyone's expectations as realistic as possible; the reunion may not go as expected, but service members and their families can still enjoy being together again.

The Reality of a Reunion

As the reunion approaches, service members should understand that things have changed for everyone. A service member's reunion can sometimes cause more stress in people's lives than deployment due to the changes that have taken place during the deployment and concern for how life will change again. Be patient and be flexible.

Although returning service members may not feel as though they have changed during the deployment, they have. Upon their arrival home, service members should understand that other people may recognize these changes, even if they do not. Things at home are likely to have changed too. Friends may have developed new friendships with other people. Spouses may have changed as a result of taking on the family responsibilities during the deployment and are probably more independent than they were before the deployment.

Children also changed. They have grown physically, developmentally, emotionally, and socially during the deployment. Despite these changes, they will still need support managing the stress associated with the reunion.

Tips for Planning for the Reunion

When planning for a reunion, service members and family members should understand that plans can change at the last moment; flights may be delayed or emergencies may arise that prohibit some family members from being able to attend the reunion. Service members and their families should consider the following tips when planning to help make the homecoming memorable and go as smoothly as possible.

Communicate with Each Other Before the Reunion

Service members should do their best to keep family members updated on the return plan and any changes in the schedule. They should also share their own preferences for the reunion.

Budget for the Reunion

Reunions add expenses to a family's budget, such as higher food bills, greater transportation costs, etc. Drafting a budget for the reunion can help family members decide what can be included and what cannot be included in the reunion event and can help control family costs.

Involve Children in the Planning

Children should be included in the reunion planning as much as possible, taking into account their ages and developmental levels. Spouses or caregivers can have children help with planning special outings, making small gifts, making a welcome home banner, or helping to cook the homecoming meal.

Have Realistic Expectations

Service members should try to keep expectations for the reunion in check and encourage family members to establish realistic expectations as well. Spouses or caregivers can help control children's

expectations by talking to them ahead of time and by keeping them involved in the planning and upcoming festivities.

Decide Who Will be Part of the Reunion

Service members should decide who they would like to have present at the initial reunion. Some service members and their families may want to limit it to only immediate family members while others may be comfortable including extended family and friends as well. Knowing everyone's preference can make this part of the planning much less stressful for the reunion.

Make Backup Plans

Given that return dates and schedules can change, service members should encourage family members to make backup plans. Family members may not be able to be to meet a plane due to a work schedule, children's needs, a family emergency, or simply lack of advance notice. Family members should make backup plans including how service members will get home if the family is unable to attend the reunion.

Get Enough Rest the Night Before the Reunion

Few service members and family members get much sleep the night before a reunion. Family members often review last minute preparations and are anxious for the service member's return. Service members and family members should try to get enough rest before the reunion; it can be a long day for everyone involved.

Understand That Everyone is Anxious

Everyone experiences a feeling of anticipation as the end of the deployment approaches. This may take the form of eagerness for reunion, dread of a return to a problematic situation, or a mixture of both. It is also normal for both service members and their family members to feel nervous and wonder how the

people have changed, whether they will be accepted, whether they will be proud of the other's accomplishments, etc.

Tips for Making the Reunion Successful

The following recommendations can help make the reunion a successful event for both the service member and their family.

Be Realistic

As with planning for the reunion, service members should try to keep expectations for the actual reunion realistic. It may not be exactly what everyone has been imagining, but that is alright. Service members and their families should focus on being together again and less on the details of the festivities surrounding that event.

Remember That Reunion Can be Very Stressful

Service members and their families should realize homecoming day is very stressful. Service members have probably not slept very much and may be very tired. Family members may also be exhausted from lack of sleep and from the stress of preparing for their service members' return.

Use the Backup Plan, if Needed

Service members should be patient if no one is there to meet them upon arrival and should use their backup plan to call someone or get themselves home. They should not jump to conclusions or take it personally. Changes in the return schedule, a missed message, or family or work responsibilities are likely explanations; not a lack of desire from families to see their service members as soon as possible.

Show Appreciation for Family Members' Accomplishments

Service members are encouraged to show their appreciation for the extra work their families have taken on while they were away and for handling all of the household responsibilities. Service members should refrain from criticizing the ways their family members are handling these added tasks, even if it is very different from how they would have done it. Many returning service members feel a little hurt at finding out how well their families have managed without them. Instead, service members can take pride in knowing they are part of a strong, resilient family.

Focus on Positive Changes

Service members should try to look for the positive changes in their family, such as how children have grown and matured, new skills family members have learned, or household improvements spouses have managed. Service members can tell family members they are proud of them for how they managed during the deployment and should make a conscious effort to make positive comments about any changes that they notice.

Be Patient with Children

Children may not welcome service members back immediately with smiles and hugs. Very young children may not have clear memories of their service member parents and may be shy or even scared of them at first. Older children may be angry at service members for being away so long. Teenagers may resent giving up some of the independence and responsibility they had during the deployment. Service members should be patient as children take the time to get to know them and accept them as a parent again.

Agree on a Near-Term Schedule

Disagreements between service members and their families can arise over the schedule for the first days after the return. Service members may be tired and want nothing more than to stay at home and relax. Families may want to plan social outings or go visit friends and family. Service members should discuss this with their families to avoid stress and frustration. It may be possible to plan the first few

days in a way that meets everyone's expectation, allowing a lot of time for rest and a couple of visits to close friends or family members.

Return and Reunion Publications

Preparing yourself for the Deployed Parent's Return is a tip sheet published by the Military Family Resource Center that provides recommendations for the parent who stayed at home to help prepare them and their children for the deployed parent's return.

Quick Tips for Service Members Coming Home is a tip sheet provided by Military OneSource that lists recommendations for service members who are returning home following a deployment to help ease the transition back into their normal life.

Quick Tips for Single Service Members Returning Home is a tip sheet provided by Military OneSource that lists recommendations for single service members who are returning home following a deployment to help ease the transition back into their normal life.

Quick Tips for Spouses of Service Members Coming Home is a tip sheet provided by Military OneSource that lists recommendations for spouses of returning service members to help ease the transition back to normal life with their spouse at home.

Returning Home from Deployment as a New Father is an article published by Military OneSource to help ease the transition when a service member returns home from deployment to a new baby. The article includes sections covering what to expect, how service members may feel, ways to ease the transition, and resources.

Talking about the Return of a Parent is an article published by the Military Family Resource Center that provides recommendations to the spouse that stayed at home during the deployment to help them and their children prepare for the return of the deployed parent.

Teenagers and Deployment is an article published by Military OneSource that provides recommendations to help teenagers cope with a family member's deployment. The article includes sections detailing the emotions and the stages of deployment, when a deployment is extended, seeking outside help, and includes recommendations for teenagers for the post deployment period.

Turning to Your Chaplain is an article published by Military OneSource that provides an overview of the chaplain's role and responsibilities, including sections detailing the mission of military chaplains, chaplaincy qualifications, the chaplain's duties, and how to contact the chaplain.

The Army's Welcome to the Army Family: A First Guide for Army Spouses and Family Members introduces new Army spouses and family members to military family life. It contains information on aspects of Army life from military benefits to recreation. It also includes a glossary of Army terms and abbreviations as well as a list of useful websites.

Marine Corps Return and Reunion Guide for Families is a guide published by Marine Corps Community Services (MCCS) that is designed to help Marines smoothly transition back into their home, work and social life. The guide addresses five major areas, including single Marines, married Marines, children, single parents, and Reserve service members.

Welcome Home: A Guide to a Healthy Family Reunion is a guide published by the American Red Cross and the National Mental Health Association designed to help service members return to their normal life again following a deployment. The guide includes sections covering the changes that a family may face, coping with children, reestablishing intimacy with a significant other, challenges that single service members may face, issues related to National Guard and Reserve service members returning to work, and the homecoming letdown.

Reintegration

Reintegration and Adjustment for Service Members

- Reintegrating to Civilian Life
- What to Expect
- Service members have Changed
- Surroundings have Changed
- Families and Friends have Changed
- Households May have Changed
- Intimacy with Spouses
- Arguments May Arise
- May Feel Like they Need Space
- May find it Difficult not Being with Fellow Service Members
- It May be Hard to Reconnect with Friends
- There May be Some Awkwardness in Personal Relationships
- Spouses or Other Family Members May be Resentful at the Deployment
- Problems Will Not Have Gone Away
- May Feel Angry or Frustrated
- May Feel Tired or Less Motivated
- May Have Difficulty Sleeping
- May Experience a Range of Emotions
- Should Expect a "Letdown"
- May be Facing Additional Stress with Life Changes

Reintegration Tips for Single Service Members

- Keep Expectations Reasonable
- Be Prepared for Change
- Make Plans for the Return
- Make New Living Arrangements
- Be Patient
- Reconnect with Fr4iends and Family
- Be Patient with Friends and Family
- Be Respectful of Others when Discussing Deployment Experiences
- Be Prepared for Some Awkwardness in Relationships
- Be Patient when Reestablishing Intimacy with a Significant Other
- Be Careful with Spending
- Do Not be Afraid to Talk About Feelings
- Take Care of Physical Health
- Avoid Drinking Excessively or Turning to Drugs
- Understand That Some Emotions are Normal
- Do Not be Afraid to Seek Help if Needed

Reintegration Tips for Married Service Members

- Keep Expectations Reasonable
- Be Prepared for Change
- Be Patient
- Get Reacquainted with Their Spouse
- Express Appreciation to Spouses and Children
- Arrange for Time Alone with Each Member of the Family
- Ease Back into Roles and Responsibilities
- Be Patient with Friends and Family
- Be Respectful of Others when Discussing Deployment Experiences
- Be Careful with Spending
- Be Prepared for Some Awkwardness in Relationships
- Do Not Dwell on Thoughts of Infidelity
- Be Patient when Reestablishing Intimacy with Spouse
- Get a Second Opinion if the Relationship Becomes Strained
- Do Not be Afraid to Talk to Other Military Families
- Do Not be Afraid to Talk About Feelings
- Take Care of Physical Health
- Avoid Drinking Excessively or Turning to Drugs
- Understand That Some Emotions are Normal
- Do Not be Afraid to Seek Help if Needed

Reintegration and Adjustment for Spouses

- What to Expect for Spouses
- Things Have Changed
- It May Take a While for Service Members to Get Adjusted
- Being a Couple Again Takes Getting Used To
- Spouses Should Expect to Have Some Doubts and Worries
- Spouses May Feel Like They Need Space
- Roles and Responsibilities in the Household May Never Go Back to How They Were
- Face-to-face Communication Between Service Members and Spouses may be Awkward
- Arguments may Arise
- Intimacy Between Service Members and Spouses may Take Time to Reestablish
- Service Members may be Hurt at How Young Children Receive Them
- Service members may be Surprised or Hurt at How Well Spouses Coped
- Service Members may be Jealous at How Close Spouses are to the Children
- It may be Hard for Service Members to Reconnect with Friends
- Service Members may have Difficulty Sleeping
- Problems will not Have Gone Away Because of the deployment

Reintegration Tips for Spouses

- Keep Expectations Reasonable
- Be Prepared for Change
- Be Patient
- Get Reacquainted
- Do Not Force Talk About War
- Express Appreciation to Service members
- Ease Service Members Back into Their Role in the Household
- Be Careful with Spending
- Stay Involved in Activities and Interests
- Stay Involved with the Children
- Be Patient when Reestablishing Intimacy with Service members
- Get a Second Opinion if the Relationship Becomes Strained
- Do Not be Afraid to Talk to Other Military Families

Reintegration and Adjustment for Parents

- What to Expect for Parents of Returning Service Members
- Things Have Changed
- It May Take a While for Service Members to Get Adjusted
- Service Members may Have Seen or Experienced Very Troubling Things
- Service Members may Feel Like They Need Space
- Face-to-face Communication Between Service Members and Their Parents may be Awkward

Reintegration Tips for Parents of Returning Service Members

- Keep Expectations Reasonable
- Be Prepared for Change
- Be Patient
- Get Reacquainted with the Service Member
- Do Not Force Talk About War
- Work as a Team with the Service Member's Spouse
- Provide Support to the Service Member's Spouse
- Encourage the Service Member and His or Her Family to Talk with Other Military Families
- Encourage the Service Member and his or Her Family to Use Military Support Systems
- Encourage Service Members and Their Spouses to Seek Help if Needed

Reintegration and Adjustment with Children

- What to Expect when Reintegrating with Children
- What to Expect with Infants (under the age of one)

- What to Expect with Toddlers (ages one to three)
- What to Expect with Preschoolers (ages three to five)
- What to Expect with School-Age Children (ages five to twelve)
- What to Expect with Adolescent Children (ages twelve to eighteen)
- Additional Considerations for Single Parents

Tips for Reintegrating with Children

- With Infants (under the age of one)
- With Toddlers (ages one to three)
- With Preschoolers (ages three to five)
- With School-Aged Children (ages five to twelve)
- With Adolescent Children (ages twelve to eighteen)
- Additional Recommendations for Single Parents

Reintegration at a Civilian Career

- What to Expect
- May experience a Change of Pace
- Work Environments May Have Changed
- Be Prepared for Staff Turnover
- May Be Worried About the Changes That Have Taken Place
- Be Prepared to Accept Decisions that Were Made During the Deployment
- Be Prepared for Some Colleagues to Harbor Issues or Resentment

Tips When Reintegrating into a Civilian Career

- Consult with the Commanding Officer
- Contact Supervisors Before Returning to Work
- Go Slow
- Talk with Colleagues and Supervisors
- Understand Coworkers' Point of View
- Avoid "Taking Charge"
- Talk with Other National Guard and Reserve Service members
- Be Aware of Reemployment Rights
- Seek Professional Help if Needed

Additional Resources
Reintegration Websites
Reintegration Publications

This section of the guide is intended to help service members and their families navigate the challenges of, and serve as a resource during, service members' reintegration following a deployment. The information presented in this section of the guide applies to returning active duty service members from all branches of Service, National Guard service members, Reserve service members, and all family members (spouses, children, and parents) of National Guard and Reserve service members who have completed a deployment.

Reintegration and Adjustment for Service Members

Reintegrating to Civilian Life

After the homecoming and the excitement of the reunion is over, service members begin reintegrating back into their normal lives and adjusting to their lives after deployment. Understanding what to expect during reintegration can help service members and their families be better prepared to handle challenges that may arise.

Service members returning from deployment face many challenges when reintegrating back into normal life. All service members (whether active duty, National Guard, or Reserve) may encounter many of the same issues.

What to Expect

As service members prepare to adjust to life following a deployment, they should understand that some things have changed and that they will have to adapt. Their family members will also be learning how to cope with changes. If the family knows what to expect, they can help each other to better meet and overcome any challenges they may face.

Service Members Have Changed

While they have been away on deployment, service members have changed in subtle ways. they have been in a different world, stretched their comfort zones, learned new skills, made new friends, and functioned in living and working environments that may be very different from anything they had previously experienced. As a result, they may be very different from who they were prior to the deployment.

Surroundings have Changed

Service members may experience a bit of culture shock as they settle back into their normal life. Things that seemed very familiar may now seem very foreign. their homes may be decorated differently or their hometown may have changed. These changes in their physical surroundings can take some getting used to and may make them feel out of place at first.

Families and Friends have Changed

Service members' friends and family may look different. Children will almost certainly have changed physically and, possibly, developmentally. If married, spouses may have also experienced emotional and

personal changes as well, especially as they may relate to school and work. They may have become more independent and may be more confident in their ability to cope with whatever challenges they face.

Households May have Changed

Everyone at home has become more independent as they have taken on new responsibilities, made their own decisions, and set their own schedules and routines. Because of this, new roles and new rules may have been established out of necessity. Some of these were temporary changes to the old rules to compensate for a service member's absence, while others arose because the family's needs changed.

Intimacy with Spouses May Take Time to Reestablish

It may take some time to reestablish intimacy with spouses. Although sex can resume immediately, intimacy with a spouse may require that the spouse and service member become reacquainted. Intimacy is more about how a service member and his or her spouse felt about one another, the closeness they felt prior to the separation and the reestablishment of their connection.

Arguments May Arise

There may be some friction in the household now that the service member has returned home and begun reintegrating back into his or her family. Arguments may come up because of finances, spousal roles in the household and child-related issues.

May Feel Like They Need Space

Service members and their spouses have been operating independently for the course of the deployment. During this time, both have been used to doing what they wanted during their personal time. It is normal for returning service members and their spouses to feel like they need some space during the reintegration.

May Find it Difficult not Being with Fellow Service Members

Service members have functioned in living and working environments that may be very different than anything they had previously experienced. In those environments, service members made new friends and have lived and worked very closely with those people for many months. Service members will now be living without those people in their daily lives and may find it difficult not having someone to talk to with whom they shared those experiences.

It May Be Hard to Reconnect with Friends

Once service members have been back for a few days or weeks, they may start to feel like they are not able to relate to friends or relatives anymore or that no one understands what they have gone through. Service members may not know how to describe their experiences or they may not want to talk about them at all. This might make them feel isolated and make it harder to adjust.

There May be Some Awkwardness in Personal Relationships

It is normal for service members to feel out of sync with their spouses at first. Both have grown and changed during the separation. Face-to-face communication with friends and other family members may also feel a little awkward at first for service members. Service members should understand that their friends and family may also be feeling awkward, unsure of what to say around service members.

Spouses or Other Family Members May be Resentful at the Deployment

Service members should not be surprised if their spouses are a bit resentful of the deployment. Others often think of the deployment as more exciting than staying at home, even if the service member knows otherwise. If a service member has children, they may feel as though the service member "chose" the deployment over them, and may resent that the service member was away. Service members should understand that these feelings are normal.

Problems Will Not Have Gone Away

If there were unresolved marital or family problems before the deployment, they may not have gotten better during the deployment. Service members should understand that it will take time and effort to resolve these problems. Service members should be patient and try to keep their expectations reasonable.

May Feel Angry or Frustrated

It is completely normal for service members to feel angry because others were able to stay home while they were on duty or because things have changed while they were gone. Anger can be another part of the process of adjusting to being home. If service members' anger persists, they may want to talk with members of their unit, a trusted member of the clergy, or a professional counselor.

May Feel Tired or Less Motivated

After service members return, they may find that they are tired, less motivated than usual, or discouraged. There may not be a single reason for these feelings. They may feel sad about the things they missed while they were gone or feel out of place. These feelings are a normal part of the adjustment process, but if they continue for a period of time, service members may want to talk with members of their unit, a trusted member of the clergy, or a professional counselor.

May Have Difficulty Sleeping

Now that service members are in different surroundings and in a different time zone, they may initially have some difficulty sleeping through the night. Service members should be able to start sleeping better shortly after they return. If they are unable to sleep after a period of time, they may want to speak with a counselor.

May Experience a Range of Emotions

In the short-term following service members' deployment, they may experience a wide range of emotions associated with their personal relationships. As service members adapt to changes in their relationships, they may experience some worry, frustration, anger, confusion, fatigue, mood swings, or sleep difficulties. Typically, these emotions do not last longer than two to four weeks. If service members continue to experience these emotions, they may want to consult a chaplain, physician, counselor, or behavioral health services for assistance.

Should Expect a "Letdown"

Once service members get a chance to relax after the reunion, they should expect something of a letdown. Most, if not all, service members experience it. It simply means that they are no longer running on adrenaline and that things are beginning to settle down. It may mean that the homecoming has not solved all the problems that existed before the deployment or that reunion did not go the way service members thought it would. Whatever the reason for the letdown, service members should know that it is perfectly normal to feel this way for a period of time. However, if this feeling persists, it could be a sign of something more serious, and service members may want to consult a chaplain, counselor, or behavioral health services.

May be Facing Additional Stress with Life Changes

Service members should understand that they and their families may be facing additional stress. If they are an active duty service member, they may be receiving a change in job assignment or a permanent change of station (PCS) move. If they are a National Guard or Reserve service member, they may experience additional stress as they transition back into their civilian life.

Reintegration Tips for Single Service Members

Keep Expectations Reasonable

Single service members can help to minimize the impact of their emotional "letdown" by having reasonable expectations for their adjustment.

Be Prepared for Change

Single service members should understand that people or circumstances may have changed while they were away. It is important to take the time to consider this and to be open to these changes.

Make Plans for the Return

At some point, single service members may feel that nothing is going the way they planned and hoped. It is still vital that they make plans, especially for the first few days of their return. If single service members do not have friends or family who live in the local area, make plans with other returning unit members for an activity that is special for them, and remember to call home.

Make New Living Arrangements

Many single service members move out of an apartment or dormitory prior to their deployment and need to find housing again when they return. As soon as they feel ready, they should try to establish their new living situation. Doing so can help them feel more settled.

Be Patient

Single service members should take time to ease back into their routine. They should not try to do everything within the first day of return. They should consider making a prioritized list of those things that must be done and address them one at a time. Single service members may want to put off any major decisions until they have had enough time to readjust. If they try to do too much too soon, they may end up only adding to their stress level.

Reconnect with Friends and Family

When reconnecting with friends and family, single service members should give themselves time to relax and to return to their life at their own pace. Single service members should make a special effort to spend time with their friends and family or, if they are far away, call often to support and reassure them. Single service members should have a support system of friends and family and should not be afraid to reach out to these people.

Be Patient with Friends and Family

Service members should remember that those who are close to them are also adjusting to their return. Friends' and families' adjustment to having the service member home again does not happen overnight; it may take days, weeks, or even months. Service members should remember that fatigue, confusion, and worry are common during this time, and that these can lead to short tempers, so they should try to be patient with friends and family members as well.

Be Respectful of Others when Discussing Deployment Experiences

Single service members should realize that people may have different reactions to their deployment. Some people may want to know all about the deployment experiences, while others may not want to talk about them at all. Single service members should try to be respectful of other people's feelings and ask others to respect their feelings if people want more information than service members would like to give.

Be Prepared for Some Awkwardness in Relationships

Single service members should remember that friends and relatives are adjusting too. Friends and families may wonder how service members' have changed and what service members have gone through, but they may hesitate to ask about deployment experiences. Service members might not know what to talk about because they are not caught up on the local news or what is going on in everyone's

lives. If service members are feeling awkward, they can talk to their friends and families about how they are feeling and encourage them to do the same.

Be Patient when Reestablishing Intimacy with a Significant Other

If service members have a significant other, they should be patient when reestablishing intimacy. Service members and their significant others may want to take some time to feel comfortable with each other again. If the sexual relationship is awkward at first, talking about it openly and honestly may help service members and their significant others to reconnect emotionally.

Be Careful with Spending

Single service members should resist the temptation to go on a spending spree now that they have returned. They may have saved a large sum of money through tax exemptions and special pays, but this additional money may be needed later for unexpected household expenses. Service members should stick to their budget and then reassess their budget within two months after their return. They should also be keenly aware that their pay will likely decrease after deployment since special pays and allowances may cease.

Do Not be Afraid to Talk About Feelings

Single service members may have seen or experienced some things that were very upsetting. Some normal reactions to these abnormal situations are fear, nervousness, irritability, fatigue, sleep disturbances, startle reactions, moodiness, trouble concentrating, feelings of numbness, and frequent thoughts of the event. Talking with others who were there, counselors trained in crisis stress reactions, chaplains, family services staff, or trusted friends and family can help relieve their stress.

Take Care of Physical Health

Service members should get plenty of rest, plenty of exercise, and eat properly. They may want to balance the number of social events they attend against the need to minimize stress and remain healthy.

Avoid Drinking Excessively or Turning to Drugs

Service members should remember that stress may increase the likelihood of substance abuse. Neither alcohol nor drugs will help to actually alleviate the stress. Overuse of alcohol and use of drugs can increase feelings of depression and loneliness.

Understand That Some Emotions are Normal

Returning to everyday life is a major change, and change always creates stress. Service members may feel out of sync for a while and feel loneliness, fatigue, anger, and sadness. These emotions are all normal parts of readjustment.

Do Not be Afraid to Seek Help if Needed

Although it is normal to feel some emotional and physical stress while reintegrating, if these feelings do not get better, service members should not hesitate to seek professional help. Seeking help is not a sign of weakness; many options for support and professional care are available.

Reintegration Tips for Married Service Members

Keep Expectations Reasonable

Married service members can help to minimize the impact of their emotional "letdown" by having reasonable expectations for their adjustment and for their family members. This includes the need to understand the demands of parenting, child care, school, and spouse employment.

Be Prepared for Change

Married service members should understand that people or circumstances may have changed while they were away. It is important to take the time to consider this and to be open to these changes.

Be Patient

Married service members should take time to ease back into their routine. They should not try to do everything within the first day of their return. They should consider making a prioritized list of those things that must be done and address them one at a time. Married service members may want to put off any major decisions until they have had enough time to readjust. If they try to do too much too soon, they may end up only adding to their stress level.

Get Reacquainted with Their Spouse

After a long absence, service members and their spouses need to get to know each other again. Married service members should spend quality time with their spouses. Spouses may be more confident and independent. Service members and their spouses have both had new experiences during the deployment and these experiences may have changed their priorities and ideas about roles in the marriage and the family. Talking now can help lay the foundation for a newly strengthened relationship.

Married service members should share their feelings with their spouses and make sure they know that they are loved and were missed throughout the deployment. Service members should encourage their spouses to share their feelings as well. The best way to regain closeness and renegotiate roles in the family is by talking and actively listening. Service members should check themselves emotionally to see if they have brought home any "extra baggage" (such as mood swings, unusual feelings of anger, extreme emotions, or new bad habits). Service member should also ask their spouses if they have noticed any negative changes in the service member's behavior or personality. Families should be open about these concerns and address them before they take a toll on relationships.

Service members should expect it will take a little time to become reacquainted with their spouses. They should talk with each other about the service member's experiences and be open about their feelings. If

the couple has children, dedicated time alone with the spouse is critical to reconnecting with each other.

Express Appreciation to Spouses and Children

Married service members should tell their spouses how proud they are of them for running the household single-handedly during the deployment. They should provide their spouse encouragement, praise, and thanks for what they have done in their absence. If service members have children, they should tell their children how proud they are of them as well. Service members should communicate their love to their family, focus on the positive changes they see at home, and let their family know they appreciate them and all they went through during the deployment.

Spouses who have returned to school or work during a deployment may have experienced a new sense of independence and will need time to renegotiate roles and expectations for relationships with the deployed service member, family, and friends.

Service members should resist the temptation to criticize their spouses' efforts or the decisions they had to make on their own during the deployment. Service members should keep in mind that their spouses have been doing their best to run the household single-handedly and care for the children while service members were gone. Service members should give their spouses credit for their efforts, even if their spouses' way of doing things is different from theirs.

Arrange for Time Alone with Each Member of the Family

Service members should try to schedule time alone with each member of their family. They should do things to reconnect with each child that will give them time to relax, have fun, and talk together.

Ease Back into Roles and Responsibilities

Take time to ease by into roles and to redefine the sharing of responsibilities. Service members should not expect a "Change of Command" at the door. They should understand that their spouses may have grown accustomed to managing more of the household responsibilities and may not be eager to turn control of them all back to service members right away. They should take time to understand how the family has changed while they have been gone.

Married service members should remain open to the possibility that the previous "division of labor" in the household may need to be modified. Service members should take the time to discuss with their spouses how they can gradually transition back into some roles and responsibilities in the household.

Be Patient with Friends and Family

Service members should remember that those who are close to them are also adjusting to having them home. Service members' adjustment to being home does not happen overnight; it may take days, weeks, or even months. They should remember that fatigue, confusion, and worry are common during

this time, and that these feelings can lead to short tempers on all sides, so they should try to be patient with friends and family members as well.

Be Respectful of Others when Discussing Deployment Experiences

Service members should realize that people may have different reactions to the deployment. Some people may want to know all about the service member's experiences, while others may not want to talk about them at all. Service members should try to be respectful of other people's feelings and ask other people to respect their feelings if they want more information than service members would like to give.

Be Careful with Spending

Service members should resist the temptation to go on a spending spree now that they have returned. They may have saved a large sum of money through tax exemptions and special pays, but this additional money may be needed later for unexpected household expenses. Service members should stick to their budget and then reassess their budget within two months after their return. They should also be keenly aware that their pay will likely decrease after deployment since special pays and allowances may cease.

Be Prepared for Some Awkwardness in Relationships

Service members should remember that friends and relatives are adjusting too. Friends and families may wonder how service members' have changed and what service members have gone through, but they may hesitate to ask about deployment experiences. Service members might not know what to talk about because they are not caught up on the local news or what is going on in everyone's lives. If service members are feeling awkward, they can talk to their friends and families about how they are feeling and encourage them to do the same.

Do Not Dwell on Thoughts of Infidelity

Service members should not spend time worrying about their spouses' fidelity while they were on deployment. Worries about a partner's unfaithfulness are far more common than the actual occurrence of infidelity. Service members and their spouses should assume that both have been faithful to one another unless they have strong evidence, not merely suspicion, to the contrary.

Be Patient when Reestablishing Intimacy with Spouse

Service members should be patient when reestablishing intimacy with their spouses. Service members and their spouses may want to take some time to feel comfortable with each other again. If the sexual relationship is awkward at first, talking about it openly and honestly may help service members and their spouses to reconnect emotionally and then physically.

Get a Second Opinion if the Relationship Becomes Strained

If the relationship between a service member and spouse becomes strained, they should get a second opinion from an outside source. All couples can benefit from the objective observations of another

party. Service members and their spouses have many options to choose from including chaplains, a family services counselor, or a behavioral health professional. Service members and spouses can keep their relationship strong by getting the help they may need early in the reintegration process.

Do Not be Afraid to Talk to Other Military Families

If service members and their families are having trouble reintegrating, they should not hesitate to speak with other military families who have gone through deployments before. Their experiences may prove invaluable during this time. Service members can also connect with other families from their unit. It always helps to have a strong support system.

Do Not be Afraid to Talk About Feelings

Service members may have seen or experienced some things that were very upsetting. Some normal reactions to these abnormal situations are fear, nervousness, irritability, fatigue, sleep disturbances, startle reactions, moodiness, trouble concentrating, feelings of numbness, and frequent thoughts of the event. Talking with others who were there, counselors trained in crisis stress reactions, chaplains, family services staff, or trusted friends and family can help relieve stress.

Take Care of Physical Health

Service members should get plenty of rest, plenty of exercise, and eat properly. They may want to balance the number of social events they attend against the need to minimize stress and remain healthy.

Avoid Drinking Excessively or Turning to Drugs

Neither alcohol nor illicit drugs will help alleviate the stress. Service members should remember that stress may increase the likelihood of substance abuse. Overuse of alcohol, use of illicit drugs, or abuse of prescription drugs can increase feelings of depression and loneliness.

Understand that Some Emotions are Normal

Returning to everyday life is a major change, and change always creates stress. Service members may feel out of sync for a while and feel loneliness, fatigue, anger, and sadness. These emotions are all normal parts of readjustment.

Do not be Afraid to Seek Help if Needed

Although it is normal to feel some emotional and physical stress while reintegrating, if these feelings do not get better, service members should not hesitate to seek professional help.

Reintegration and Adjustment for Spouses

Service members returning from deployment are not the only ones who face challenges during the reintegration back into normal life. Spouses of service members encounter many of the same challenges as well as some unique obstacles.

What to Expect for Spouses

Now that service members have returned from deployment, spouses will be facing some challenges related to their own readjustment. Communicating with service members and sharing feelings can make this time easier for the whole family.

Things Have Changed

Over the course of a deployment, both service members and spouses have changed. These changes may be subtle or they may be more obvious. Service members have lived in a different world, learned new skills, made new friends, and functioned in living and working environments that may be very different from anything they had previously experienced. Spouses have been living independently and managing the household by themselves. They may have returned to school and work, and gained a new sense of independence, improved self-esteem, and developed new social networks. Because of this, both service members and the spouses are different people.

It May Take a While for Service Members to Get Adjusted

Home life is very different from deployed life. It may take some time for service members to fully adjust to life at home again. When helping service members reintegrate back into their life at home, spouses should keep in mind that their adjustment will not happen overnight.

Being a Couple Again Takes Getting Used To

Service members and spouses need to get used to being a couple again and depending on each other for some things. Through writing or phoning, service members and their spouses probably succeeded in staying close, but now that they are back, some fine-tuning may be needed for the relationship to run smoothly again.

Spouses Should Expect to Have Some Doubts and Worries

Spouses should expect to have some of their own doubts and worries and expect their service members to have some doubts as well. Service members may think that spouses do not need them anymore and vice versa. This anxiety is a natural and normal part of the reunion.

Spouses May Feel Like They Need Space

Service members and their spouses have been operating independently for the course of the deployment. During this time, both have been used to doing what they wanted during their personal

time. It is normal for service members and their spouses to feel like they need some space during the reintegration.

Roles and Responsibilities in the Household may Never go Back to How They Were

While service members were deployed, everyone at home became more independent, taking on new responsibilities, making their own decisions, and setting their own schedules and routines. Because of this, new roles and new rules may have been established out of necessity. Some of these were temporary changes to the old rules to compensate for the service member's absence, while others arose because the needs of the family changed. These roles and responsibilities may never return to the pre-deployment status.

Face-to-face Communication Between Service Members and Spouses may be Awkward

It is normal for service members and spouses to feel out of sync with each other at first. Both have grown and changed during the separation. Face-to-face communication with each other may also feel a little awkward. Spouses should understand that their service members may also be feeling awkward, as they may not be sure of how to act or what to say around their families.

Arguments may Arise

There may be some friction in the household now that service members have returned home and begun reintegrating back into their families. Arguments may come up because of finances, spousal roles in the household, and child discipline.

Intimacy Between Service Members and Spouses may Take Time to Reestablish

Spouses should understand that it may take some time to reestablish intimacy with their service member. Although sex can resume immediately, intimacy with each other may require that service members and spouses become reacquainted. Sharing feelings and communicating openly can help to reestablish that feeling of closeness.

Service Members may be Hurt at How Young Children Receive Them

Young children may be hesitant to accept service members upon their return. Service members may feel hurt when small children are slow to hug and show emotions.

Service Members may be Surprised or Hurt at How Well Spouses Coped

Service members may be surprised at how well spouses did on their own. Spouses should not be surprised if their service members are a little hurt by how well spouses were able to run the household and manage the children without them. Spouses can let their service members know that their preference is to share family and household responsibilities with them, no matter how well they did on their own. Service members may not fully appreciate the skills their spouses have gained during the deployment right away.

Service Members may be Jealous at How Close Spouses are to the Children

While service members were away, spouses and children may have become very close. Service members may harbor a little jealousy at how closely spouses have bonded with their children during the deployment.

It may be Hard for Service Members to Reconnect with Friends

Service members may feel like they are not able to relate to their friends or relatives anymore, or that no one understands what they have gone through. Service members may not know how to describe their experiences or they may not want to talk about them at all. This might make spouses feel isolated from their service members and make it harder for them to adjust.

Service Members may have Difficulty Sleeping

Now that they are in different surroundings, service members may initially have some difficulty sleeping through the night. If this problem persists for more than just a few weeks, spouses may want to encourage their service members to speak with a counselor or physician.

Problems will not Have Gone Away Because of the Deployment

If there were unresolved marital or family problems before the deployment, they may not have gotten better during the deployment. Spouses should understand that it will take time and effort to resolve these problems. They should be patient and keep their expectations reasonable.

Reintegration Tips for Spouses

As service members begin to reintegrate back into their families, spouses can help them by considering some of the following recommendations.

Keep Expectations Reasonable

Spouses can help their service members reintegrate back into their families by keeping expectations reasonable. Things may not ever go back to exactly the way they were. Regardless, spouses should understand that it may take more time than they originally expected to feel comfortable again and that things might not go exactly how they expected.

Be Prepared for Change

Service members may have changed during their deployment. Although they may not realize it, spouses have changed too and may seem very different to their service members. It is completely normal for spouses to feel out of sync with their service members at first.

Be Patient

Spouses should allow their service members time to ease back into their daily routine. Spouses may have a list of things they have been waiting for their service members to do around the house, but they

should not spring this on their service members right away. It takes time to regroup as a family, and this process cannot be rushed. Service members and their spouses should understand that fatigue, confusion, and worry can lead to short tempers, and that this may add to the level of stress in the home.

Get Reacquainted

Spouses should take the time to talk with their service members. After a long absence, service members and their spouses need to get to know each other again. Service members and their spouses have both had new experiences which may have changed their priorities and ideas about roles in the marriage and the family. It will take a little time to become reacquainted. Service members and their spouses should talk with each other about their experiences and feelings, and make sure to tell each other just how much they care. Talking now can help lay the foundation for a newly strengthened relationship.

Do Not Force Talk About War

While talking will help service members and their spouses to become reacquainted with each other, spouses should be careful when discussing some topics. They should not force talk about service members' experiences during war, but should be open to it when the time is right. If service members are not ready to talk about their experiences during deployment, spouses should not push the issue. It is often a better idea for service members to talk through any tough experiences first with a chaplain, a family service center counselor, or another trusted adviser or friend. If service members and their spouses do talk about painful experiences as a couple, spouses should try hard to listen without judging.

Express Appreciation to Service Members

Spouses should tell their service members how proud they are of them for their service. Spouses should tell their service members how much they love them and how happy they are that their service members are home again.

Ease Service Members Back into Their Role in the Household

Spouses should gradually transition some of the roles and responsibilities in the household back to their service members. Spouses should not expect service members to take on all of their old chores right away. Spouses have been managing the household during service members' absence, and this may be a great opportunity to evaluate whether the pre-deployment "division of labor" needs to be modified.

Be Careful with Spending

Spouses should resist the temptation to go on a spending spree now that their service members have returned. Spouses have managed the household by sticking to a budget during their service members' deployment. Now that service members have returned, the family will have some added expenses (e.g., a bigger grocery bill). Spouses should not lose control of the budget while celebrating their service members' return. Spouses should be aware that there will likely be a decrease in the service member's income due to certain pay and allowance changes after deployment.

Stay Involved in Activities and Interests

If spouses have become employed, gone back to school, adopted an exercise routine, taken up a hobby, or joined a regular book group, they should not give it up just because their service member is home. Spouses may need to be flexible to keep these important things in their family schedule, but should do their best to find a way. Spouses should not give up their jobs, their classes, or the activities that they enjoy and that help them relax.

Stay Involved with the Children

Spouses should stay involved with their children's school activities and interests. They should not neglect the children's need for attention as they are becoming reacquainted with their service members.

Be Patient when Reestablishing Intimacy with Service Members

Spouses should be patient when reestablishing intimacy with their service members. The time apart has made service members and their spouses strangers to each other in many ways. Spouses should not be afraid to talk to their service member about their feelings and should keep in mind that intimate relationships may be a little awkward at first. Service members and their spouses may want to take some time to feel comfortable with each other again.

Get a Second Opinion if the Relationship Becomes Strained

If the relationship between service members and their spouses becomes strained, they should get a second opinion from an outside source. All couples can benefit from the objective observations of another party. Service members and their spouses can talk with their chaplain, a family services counselor, or a behavioral health professional. Service members and their spouses can keep their relationships strong by getting the help they need early in the reintegration process.

Do Not be Afraid to Talk to Other Military Families

If service members and their families are having trouble during the reintegration, they should not hesitate to speak with other military families who have gone through deployments before. Their experiences may prove invaluable during this time. Service members and their spouses can also connect with families from the service member's unit. It always helps to have a strong support system. Do not be afraid to seek help if needed

Although it is normal for service members to feel some emotional and physical stress while they reintegrate into the household, if these feelings persist, spouses should not hesitate to seek professional help on their behalf. Some anger and some tears can be expected after a long or difficult deployment, but excessive anger, mean-spirited fighting, and violence are signs that service members may need help. Spouses should not feel that they have to solve serious emotional problems on their own.

Reintegration and Adjustment for Parents

Parents of returning service members face unique challenges. For single service members, parents are likely to be their closest family members and may become the service member's main source of support outside the military. For service members with their own families, the parents can become an extended support system for both the service member and the service member's spouse.

What to Expect for Parents of Returning Service Members

As parents welcome their service member children home from a deployment, everyone will need time to adjust. Parents can best support their children by listening and openly communicating with them and by being aware of any potential signs of stress or other problems.

Things Have Changed

Over the course of a deployment, service members have changed. These changes may be subtle or they may be more obvious. Service members have lived in a different world, learned new skills, made new friends, and functioned in living and working environments that may be very different from anything they had previously experienced. Parents should not expect their children to think or act or react exactly as they did before the deployment.

It May Take a While for Service Members to Get Adjusted

Home life is very different from deployed life. It may take some time for service members to fully adjust to life at home again. When helping service members reintegrate back into their life at home, parents should keep in mind that their adjustment will not happen overnight.

Service Members may Have Seen or Experienced Very Troubling Things

The service member may have seen or experienced some very upsetting things. Some normal reactions to these abnormal situations are fear, nervousness, irritability, fatigue, sleep disturbances, startle reactions, moodiness, trouble concentrating, feelings of numbness, and frequent thoughts of the event.

Service Members may Be Facing Additional Stressful Situations

Once home from a deployment, service members may be facing a change in job assignment or a move. These transitions can cause additional stress in a service member's life. This may be especially true for demobilizing National Guard and Reserve service members who are transitioning back into civilian life.

Service Members may Feel Like They Need Space

Service members have been operating independently during the deployment. They have been used to doing what they wanted during their personal time. During a service member's reintegration, parents should understand that it is normal for their children to feel like they need some space and some time alone each day.

Face-to-face Communication Between Service Members and Their Parents may Be Awkward

It is normal for service members to feel out of sync with their parents at first. Face-to-face communication may feel a little awkward after so many months of communicating via email, phone, or letters. Parents should understand that their service members may not be sure of how to act or what to say around their parents.

Reintegration Tips for Parents of Returning Service Members

As service members begin to reintegrate back into their families, parents can help them by considering some of the following recommendations.

Keep Expectations Reasonable

Things may not ever be exactly as they were before the deployment, and it may take more time for the service member to readjust than his or her parents originally expected.

Be Prepared for Change

Parents should take the time to try to understand how things may have changed during the deployment for both themselves and their service member child. Although parents may not have noticed any changes in themselves, they should understand that they may appear different to their service member child. It is completely normal to feel out of sync with the service member at first.

Be Patient

It may take some time for service members to feel at home and at ease again after a deployment. Parents should be patient with and supportive of their children during this time.

Get Reacquainted with the Service Member

Parents may need to become reacquainted with their children. The best way to do this is through open communication. Parents should not hesitate to tell their children that they are proud of them, that they love them, and that they are happy that they are back home. Parents should also not be afraid to tell their children exactly how they feel (e.g., nervous, scared, happy, etc.).

Do Not Force Talk About War

While talking will help service members and parents become reacquainted, parents should be careful when discussing some topics. They should not force talk about service members' experiences during war, but should be open to discussing it if the service member brings it up. It may be easier for service members to talk through any tough experiences first with a chaplain, a family center counselor, or another trusted adviser or friend. If service members and their parents do talk about painful experiences, parents should listen without judging.

Work as a Team with the Service Member's Spouse

If the service member is married, parents should understand that the spouse may be their child's main source of support. Additionally, spouses may have access to other local support systems offered through the military that are not available to parents. By speaking directly with their child's spouse, parents can help to ensure that they are all providing consistent support for the service member.

Provide Support to the Service Member's Spouse

In addition to working with their child's spouse, parents of returning service members should offer support to their child's spouse during this potentially stressful time. Parents may be a welcome additional outlet for support and encouragement.

Encourage the Service Member and His or Her Family to Talk with Other Military Families

If service members and their families are having trouble during the reintegration, parents should encourage them to speak with other military families who have gone through deployments before. These families' experiences may prove invaluable during this time. Service members and their spouses can also connect with families from the service member's unit. It often helps to tap into this larger support system.

Encourage the Service Member and His or Her Family to Use Military Support Systems

The military provides numerous programs and services to help service members and their families readjust to life following a deployment. Parents should encourage their children and their families to contact their local Family Readiness Group or family center if they feel that they need more finding a new normal. Parents can also contact Military OneSource for informal and referral services. Parents can encourage their service members to seek out support from military organizations and from other military families.

Encourage Service Members and Their Spouses to Seek Help if Needed

Although it is normal for service members to feel some physical stress while they reintegrate into the household, if these feelings persist, parents should encourage their children to seek professional help. The earlier their child receives the proper medical care, the better their chance will be for a full recovery.

Similarly, if service members experience persistent emotional stress while they reintegrate into the household, parents should encourage their children to seek professional behavioral health help. If the service member is married, parents can also encourage the spouse to seek professional help on behalf of the service member. Some anger and frustration can be expected after a long or difficult deployment, but excessive anger, mean-spirited fighting, and violence are signs that service members may need help.

Reintegration and Adjustment with Children

What to Expect when Reintegrating with Children

After service members return, there will be a readjustment period for the entire family, typically between four to six weeks. A service member's deployment may have seemed like a lifetime to a child. They adjusted to the service member not being around and, now, they need time to adjust to having the service member around again. They may be unsure of what to expect from the service member and may feel uncomfortable. Their service member parent may seem very different from how they remember him or her and younger children may not remember their parent very clearly at all. Children may fear that the service member will "abandon" them again. They may be torn between loyalties for the service member and the parent or caregiver who stayed home. Children may experience worry, fear, stress, happiness, and excitement.

How children manage throughout the reintegration period and how quickly they readjust depends on age, developmental level, and the child's personality and temperament. Service members should understand that their child or children have changed since the deployment; they have grown physically, emotionally, and socially. Service members should also be aware that this time is very stressful for children, possibly more so because children have so little life-experience to draw from, as well as limited coping and communications skills.

What to Expect with Infants (under the age of one)

- Infants will probably not recognize the service member – An infant will probably not recognize the service member following a deployment. Infants have not yet developed much of an ability to remember people and events. As painful as this might be, the service member should not expect the baby to recognize him or her, even if a spouse or caregiver regularly showed the baby photos or videos. The service member should expect the baby to initially react as if he or she is a stranger.

- Infants will likely cry when being held – Because the baby will probably not recognize the service member, the baby will likely cry when held by the service member, pull away, fuss, and cling to the spouse or caregiver.

- Infants may be frightened by the service member's voice – Now that the service member has returned, there will be a new adult voice in the house. Infants may be frightened by this new sound.

What to Expect with Toddlers (ages one to three)

- Toddlers may not remember the service member – Depending on the age of the toddler, he or she may not remember the service member following a deployment. Even older toddlers may not remember the service member right away and may be very shy initially. This is a normal reaction for toddlers.

• Toddlers may act coolly toward service members – Toddlers may act aggressively or disinterested; it is their way of showing their hurt and anger at the service member for leaving. This behavior, though unsettling, usually does not last long.

• Toddlers may cling to their primary caregiver – Toddlers may cling to the spouse or caregiver for a period of time after the deployment. They may not feel comfortable around the service member and may hide from the service member as well. This behavior should end soon.

• Toddlers may regress in behaviors – If toddlers have been potty trained, they may regress to needing diapers again. Toddlers may have temper tantrums or revert to other behaviors they have outgrown.

• Toddlers may test the limits of family rules – Toddlers may test the limits of the family rules. It is normal for children to want to find out how things may have changed as a result of the service member's return by acting up a bit.

What to Expect with Preschoolers (ages three to five)

• Preschoolers may think they did something to make the service member leave – Preschoolers tend to think as though the world revolves around them. They may think they somehow made the service member go away or that the service member left because he or she no longer cared about the child. If a preschooler believes this, he or she may feel guilty or abandoned.

• Preschoolers may be scared to see the service member again – Because the service member has been away for a while and because children may not know what to expect upon his or her return and how it will impact the family, preschoolers may be scared to see the service member again.

• Preschoolers may act coolly toward the service member – Preschoolers may act aggressively or disinterested; it is their way of showing their hurt and anger at the service member's absence. Their behavior usually does not last long, but it is still unsettling.

• Preschoolers may express intense anger – Preschoolers may express intense anger as a way of keeping the service member at a distance, thereby "protecting" themselves from further disappointment.

• Preschoolers are likely to test limits – Preschoolers are likely to do some limit testing to see if familiar rules still apply. They may misbehave or become demanding to get attention.

• Preschoolers may need time to warm up to the service member – Preschoolers will most likely recognize the service member but may need time to warm up and feel comfortable with the service member again. Some children may keep their distance from the service member and cling to the spouse or caregiver.

What to Expect with School-Age Children (ages five to twelve)

- Children are likely to give a warm reception – If the parent-child relationship was strong prior to the deployment; school-age children are likely to give the service member a warm reception.

- Children may display a range of emotions – School-age children may display a range of feelings and mood swings, try to act "grown up," or be excited to see the returning parent. They may also express guilt about not doing enough or being good enough while the service member was deployed.

- Children may try to monopolize the service member's time – School-age children may talk nonstop and may be inclined to try to monopolize the service member's attention.

- Children may fear that the service member will punish them – If the relationship between the service member and the child was strained prior to the deployment, the child may fear that the service member will punish them for all of their misbehavior during the deployment. This fear of punishment may make the child seem shy or withdrawn around the service member.

- Children may be resentful – Older school-age children may show resentment toward the service member for the time they were away from the family.

What to Expect with Adolescent Children (ages twelve to eighteen)

- Adolescents may have mixed emotions – Adolescent children's reactions to the service member's return may be characterized by mixed emotions and dramatic mood swings.

- Adolescents may be very excited to see the service member again – If the service member and child had a close relationship prior to the deployment, the adolescent child will likely be excited to see the service member again.

- Adolescents may seem moody and appear to not care – Even if adolescent children are excited to see the service member, they may act more reserved in public. Adolescents can have mood swings and insecurities; they will be watching the service member for his or her reaction to them and the changes in their lives (physical, social, intellectual).

- Adolescents may be resentful – Adolescents may show resentment toward service members for the time they were away from the family.

Additional Considerations for Single Parents

If service members are custodial single parents, they should know that the adjustment period for their children may take several weeks and can be awkward. Children may not react well to suddenly not seeing the person who cared for them during the deployment on a regular basis. Service members should understand that over the course of the deployment, the bond between this caregiver and child has strengthened and the child's loyalty may now be with the caregiver. This increased loyalty may feel painful and threatening to the service member. If someone else has primary custody of the child, service

members may wonder how their child will respond to them since they have missed "regular" visits with him or her.

Tips for Reintegrating with Children

Children's reactions vary depending on their age. The recommendations provided in this section are separated by age group.

With Infants (under the age of one)

Do Not Worry if Infants Seem Afraid

As infants may not recognize service members, service members should not worry or be offended if their children seem to be afraid when the service member holds them. It takes time and patience for the new face to become familiar.

Be Patient

Service members should go slow with infants; the baby will warm up at his or her own pace. Service members should let the baby's reactions guide them.

Get Involved with the Care of the Infant

Slowly get involved in holding, hugging, bathing, feeding, playing with, and otherwise caring for the baby.

Do Not Get Angry or Frustrated if the Reintegration Does Not Go Smoothly

In addition to being patient during the reintegration with an infant, service members should be aware of their own potential anger management or control issues. If service members are experiencing feelings of anger around or towards their child, they may want to seek professional counseling; these feelings could be

With Toddlers (ages one to three)

Be Patient

Service members should be patient and treat toddlers with respect. Toddlers may reject service members at first. This period of transition may last several weeks and can be awkward at times. Do not force positive interaction – Service members should not try to force positive responses from their toddlers. Service members should allow toddlers to warm up to them on the toddler's own schedule. A gentle offer to play with the toddler may be helpful, but service members should not force the issue. Forcing interaction with toddlers may intensify children's discomfort and resistance.

Talk With and Listen to Children

Service members should be available to their children emotionally and should set aside time to spend just with them. This is just as stressful a time for the children as it is for service members. Service members can encourage their children to express feelings about the return and to talk about how things have changed for them. Service members should encourage small children to talk about new things they can do or things they have learned.

Tell Children How Much They Were Missed

Service members should tell their toddlers how much they missed them and how happy they are to see their toddlers again. It may seem like toddlers should know this, but it helps if they hear it directly from the service member.

Tell Children How Proud the Service Member Is Of Them

Service members should let their toddlers know how proud they are of all the new things they have learned to do while the service member was away on deployment. Children take great pride in their accomplishments and sharing them can make the children feel closer to their service member parent.

Sit at Eye Level when Talking with Children

By sitting at eye level when talking to toddlers, service members can appear less intimidating.

Plan for Alone Time with Each Child

Service members and their spouses should plan for each child to have special time with each parent. By doing so, service members can help their children to get used to them being back in the home. It may take toddlers a little while to feel comfortable alone with their service member parent.

Involve Children in Planning Activities

Toddlers should be included in planning family activities and outings. Allowing the toddler to have a say in what the family does together will help reestablish family bonds.

Expect Children to Test Boundaries

Service members and their spouses should expect toddlers to test the boundaries of the rules of the house now that both parents are home again. Whenever there is a change in a family, children work to find out whether it might mean any loosening of limits. Service members should talk with their spouses about any new rules their spouses have set so they can present a united front when issues arise. Together, they should apply rules fairly and consistently.

Do Not Get Angry or Frustrated if the Reintegration Does Not go Smoothly

In addition to being patient during the reintegration with a toddler, service members should be aware of their own potential anger management or control issues. If service members are experiencing feelings of

anger around or towards their child, they may want to seek professional counseling; these feelings could be a sign of a larger issue.

Share the Responsibility for Discipline

Returning service members should support the rules established by their spouses. Service members can slowly reintegrate themselves into the role of disciplinarian. Service members should talk with their spouses about how best to share this role.

Show Affection to Spouses

If toddlers are slow to warm up to service members, service members should show affection with their spouses. This may make toddlers less shy about expressing their affections.

<u>With Preschoolers (ages three to five)</u>

Be Patient

Service members should be patient and treat preschoolers with respect. They may reject the service member at first, but time will ease the readjustment process. This period of transition may last several weeks and can be awkward at times.

Talk and listen to children

Service members should be available to their children emotionally and should set aside time to spend just with them. This is just as stressful a time for the children as it is for service members. Service members can encourage their children to express feelings about the return and to talk about how things have changed for them. Service members should talk with their children about their areas of interest, be it storybooks or toys.

Tell Children How Much They were Missed

Service members should tell their preschoolers how much they missed them and how happy they are to see them again. It may seem like preschoolers should know this, but it helps if they hear it directly from the service member.

Tell Children How Proud the Service Member Is Of Them

Service members should let their preschoolers know how proud they are of their accomplishments. Service members can express appreciation for the help preschoolers provided their primary caregiver during the deployment. Focus on their successes and limit criticisms.

Plan for Alone Time with Each Child

Service members and their spouses should plan for each child to have special time with each parent. By doing so, service members help their children to get used to them being back in the home and having an

active role in the family. It may take preschoolers a little while to feel comfortable being alone with their service member parent.

Involve Children in Planning Activities

Preschoolers should be included in planning family activities and outings. Allowing the preschooler to have a say in what the family does together will help reestablish family bonds, and to show that their opinions and feelings matter to their parents.

Accept Children's Feelings

Service members should accept their preschooler's feelings even if they seem fearful, confused, or angry. Service members should focus on rewarding positive behavior and should give their children time to adjust emotionally to having them at home again.

Expect Children to Test Boundaries

Service members should expect their preschoolers to test the boundaries of the rules of the house now that both parents are home again. Whenever there is a change in a family, children work to find out whether it might mean any loosening of limits. Service members should talk with their spouses so that they understand any new rules spouses have set, so that they can present a united front when issues arise. Together, service members and their spouses can apply rules fairly and consistently.

Do Not Get Angry or Frustrated if the Reintegration Does Not go Smoothly

In addition to being patient during the reintegration with a preschooler, service members should be aware of their own potential anger management and/or control issues. If service members are experiencing feelings of anger around or towards their child, they may want to seek professional counseling; these feelings could be a sign of a larger issue.

Share the Responsibility for Discipline

Returning service members should support the rules established by their spouses. Service members can slowly reintegrate themselves into the role of disciplinarian. Service members should talk with their spouses about how best to share this role.

<u>Tips for reintegrating with school-age children (ages five to twelve)</u>

Be Patient

Service members should be patient and treat school-age children with respect. Service members should not try to force positive responses from school-age children; they should allow them to warm up on their own time. School-age children may reject the service member at first, but time will ease the readjustment. Service members may want to let school-age children be the first to renew the bond. This period of transition may last several weeks and can be awkward at times.

Talk and Listen to Children

Service members should be available to their children emotionally and should set aside time to spend just with them. This is just as stressful a time for the children as it is for service members. Even if school-age children have been through a deployment in the past, this deployment may have been different for them. Service members should encourage their children to express their feelings about the return and to talk about how things have changed for them during the deployment. Service members should express an interest in their children's schoolwork and social activities, and should share some of their own experiences from the deployment as well (limiting the conversation to things that are appropriate given the child's age and developmental level).

Tell Children How Much They were Missed

Service members should tell their school-aged children how much they missed them and how happy they are to see them again. It may seem like school-age children should know this, but it helps if they hear it directly from the service member.

Tell Children How Proud the Service Member Is Of Them

Service members should let their school-age children know how proud they are of their accomplishments and how they have grown emotionally and socially during the deployment. Service members can express appreciation for the help school-age children provided their primary caregiver during the deployment. Focus on their successes and limit criticisms.

Plan For Alone Time with Each Child

Service members and their spouses should plan for each child to have special time with each parent. By doing so, service members can help their school-age children to get used to them being home again. Service members should not force the issue if school-age children are not ready to spend time alone with them. This may take some time.

Involve Children in Planning of Activities

Children should be included in planning family activities and outings. Allowing the children to have a say in what the family does together will help reestablish family bonds and to show that their opinions and feelings matter to their parents.

Expect Children to Test Boundaries

Service members and their spouses should expect their school-age children to test the boundaries of the rules of the house now that both parents are home again. Whenever there is a change in a family, children work to find out whether it might mean any loosening of limits. Service members should talk with their spouses so that they understand any new rules their spouses have set and present a united front when issues arise. Together, service members and their spouses should apply rules fairly and consistently.

Do Not Get Angry or Frustrated If the Reintegration Does Not Go Smoothly

In addition to being patient during the reintegration with a school-aged child, service members should be aware of their own potential anger management or control issues. If service members are experiencing feelings of anger around or towards their child, they may want to seek professional counseling; these feelings could be a sign of a larger issue.

Share the Responsibility for Discipline

Returning service members should support the rules established by their spouses. Service members can slowly reintegrate themselves into the role of disciplinarian. Service members should talk with their spouses about how best to share this role.

<u>Tips for Reintegrating with Adolescents (ages twelve to eighteen)</u>

Be Patient

Service members should be patient and treat adolescents with respect. They should not try to force positive responses from adolescents, allowing adolescents to warm up to the service member on their own time. Adolescents may reject the service member at first, but time will ease the readjustment. Service members may want to let the adolescent child be the first to renew the bond. This period of transition may last several weeks and can be awkward at times.

Talk and Listen to Children

Service members should be available to their adolescents emotionally and should set aside time to spend just with them. This is just as stressful a time for the children as it is for service members. Even if adolescents have been through a deployment in the past, this deployment may have been different for them. Service members should encourage their adolescents to express their feelings about the return and talk about how things have changed for them since the deployment. Service members can express an interest in their adolescent's schoolwork and social activities, and make them feel like a part of the service member's life by telling them about deployment experiences.

Tell Children How Much They Were Missed

Service members should tell their adolescent children how much they were missed and how happy they are to see them again. It may seem like children should know this, but it helps if they hear it directly from the service member.

Tell Children How Proud the Service Member Is Of Them

Service members should let their adolescents know how proud they are of their accomplishments. Service members can express appreciation for the help adolescents provided their primary caregiver during the deployment. Focus on their successes and limit criticisms.

Plan for Alone Time with Each Child

Service members and their spouses should plan for each child to have special time with each parent. By doing so, service members can help their adolescent children to get used to them being back home again. Service members should not force the issue if adolescent children are not ready to spend time alone with the service member.

Involve Children in Planning of Activities

Adolescents should be included in planning family activities and outings. Allowing them to have a say in what the family does together will help reestablish family bonds and to show that their opinions and feelings matter to their parents. It is also a great way for them to introduce their service member parent to new things they have learned and or have grown to enjoy during the deployment.

Be Careful When Criticizing Adolescents

Adolescents tend to be very sensitive about being judged or criticized. With this in mind, service members should be sure to make time to talk with them about how they are and how the deployment impacted them. It is also important for service members to share their experiences with their older children.

Expect Children to Test boundaries

Service members and their spouses should expect their adolescent children to test the boundaries of the rules of the house now that both parents are home again. Whenever there is a change in a family, children work to find out whether it might mean any loosening of limits. Service members should talk with their spouses so that they understand any new rules their spouses have set and present a united front if any issues arise. Together, service members and their spouses should apply rules fairly and consistently.

Do Not Get Angry or Frustrated if the Reintegration Does Not Go Smoothly

In addition to being patient during the reintegration with an adolescent, service members should be aware of their own potential anger management or control issues. If service members are experiencing feelings of anger around or towards their child, they may want to seek professional counseling; these feelings could be a sign of a larger issue.

Share the Responsibility for Discipline

Returning service members should support the rules established by their spouses. Service members can slowly reintegrate themselves into the role of disciplinarian. Service members should talk with their spouses about how best to share this role.

Additional Recommendations for Single Parents

Service members who are custodial single parents should understand that their children may need time to adjust to not being with their caregiver. Their children have been living with someone else who may have had different rules and expectations. Custodial single parent service members should take time to compare with their children the rules of each household and seek children's input regarding how they would prefer life at home to be. Service members should focus on communicating with both the caregiver and children and making compromises when possible and appropriate. Service members can help their children with the adjustment by actively involving the caregiver; forcing young children to suddenly separate from the caregiver can be emotionally traumatic. Service members should expect this adjustment period to take several weeks.

Service members who are non-custodial parents will start regular visits again now that the deployment is over. When doing so, service members should remember that their children have grown and everyone will need to take time to get reacquainted.

Reintegration at a Civilian Career

For National Guard and Reserve service members, reintegration following a deployment includes resuming a civilian career. The following sections provide an overview of some challenges service members may face when reintegrating back at work and recommendations to help ease the transition.

What to Expect

Just like home life, the work environment may be somewhat different when service members return. In preparing for reintegration back into civilian careers, service members should consider the following:

May Experience a Change of Pace

The pace of a deployed schedule is very different from the pace of a work schedule. Things may not happen as quickly, there may be more or less downtime, and service members may feel less challenged.

Work Environments may have Changed

During the deployment, work environments may have changed. The office may be set up differently; there may be new equipment and furnishings or different decorations around the office. Service members may not have the workspace they had prior to the deployment.

Be Prepared for Staff Turnover

In addition to changes in work surroundings, service members should be prepared for some changes in the personnel at the workplace. Some of their colleagues may have moved on to new jobs, others may have retired, or their employers may have expanded and hired new employees. Service members should be prepared for a new set of coworkers when they start back at their full-time job.

May Be Worried About the Changes That Have Taken Place

Service members may be worried about changes that have taken place since they left and how they will fit back into the organizational picture. While service members were gone, other people had to assume their roles and responsibilities, either through additional duties of current employees or through the hire of a new employee.

Be Prepared to Accept Decisions that Were Made During the Deployment

If service members were supervisors in their civilian careers, decisions will have been made while they were away. Now that they have returned to their job, service members will have to live with these decisions, regardless of whether they agree with the decisions.

Be Prepared for Some Colleagues to Harbor Issues or Resentment

While a service member was away on deployment, others within the workplace may have taken on his or her work or had to train a new employee who took the service member's place. Because of this, coworkers may be harboring a degree of resentment toward the service member because of an increase in their workload during the course of the deployment.

Tips When Reintegrating into a Civilian Career

Consult with the Commanding Officer

If this is the first time service members have gone on a deployment, they should discuss reintegrating into their civilian work with their commanding officer. He or she may have experience advising others with similar transitions and may be willing to speak to the employers on service members' behalf to address any concerns or to ensure a supportive environment for service members when they return to work.

Contact Supervisors before Returning to Work

Before returning to work, service members should contact their supervisors and ask them for a briefing on the current situation. Service members will need to contact their supervisors to declare their intent to return to work. They may also want to ask their supervisors to provide them an update on how their responsibilities were handled during the absence, any changes in personnel, and new policies and projects. By knowing of these changes before reentering the workplace, service members can help to ensure that they will be ready to adapt to their new work environment.

Go Slow

As with reintegrating into a family, service members should go slow when returning to work. Service members should focus on communicating with their supervisors and coworkers, being patient, anticipating and accepting any changes, and using this time as an opportunity to make a fresh start. Service members will need to establish their credibility with new employees especially if service

members are in supervisory roles. Becoming reacquainted with old coworkers and learning about new coworkers will take some time.

Talk with Colleagues and Supervisors

Service members should talk with colleagues and supervisors to learn of any changes in the workplace and to understand the rationale for those changes. Even if service members do not agree with some of the decisions that were made in their absence, they were not there at the time and they may not know everything that went into the decision-making process.

Understand Coworkers' Point of View

If service members encounter resentment from coworkers, they should try to understand that their coworkers' perception and experience of a deployment is very different than service members'. Coworkers may not fully understand what service members have gone through, but arguing with them will not help to resolve anything. Service members may be tempted to entertain coworkers with "deployment war stories." If they do, they should understand that some coworkers may not be interested in hearing these stories. Service members should also make sure they show interest in things their coworkers have been doing during the deployment.

Avoid "Taking Charge"

Service members should understand that their absence may have forced coworkers to take on some of their responsibilities, and coworkers may resent it if they feel service members have come back to take control or to criticize them. Service members should be supportive of decisions that were made, and ease back into their previous role gently and with open communication.

Talk with Other National Guard and Reserve Service Members

If service members are worried about reintegrating at work or are having trouble getting back to "normal," they should not be afraid to talk about it with other service members who have had similar experiences in the past or who are also just returning from a deployment (such as members of unit). Talking with other National Guard and Reserve service members can help alleviate stress and make service members feel less alone in their experiences. In addition to talking with other service members, employers may offer an employee assistance program (EAP). These programs often provide excellent resources for making the transition back to work a healthy one.

Be Aware of Reemployment Rights

As service members prepare to go back to work, they should make sure that they are aware of their rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA). This law applies to all employers regardless of their size, and protects those in the National Guard and Reserve forces of the Army, Marines, Navy, Air Force, Coast Guard, and Public Health Service Commissioned Corps. For more information see the Employment Affairs Preparations section of this guide. If service members feel that their rights may have been violated, they should contact the Employer Support of the

Guard and Reserve (ESGR) Ombudsman service by telephone at 1-800-336-4590, by email at USERRA@osd.mil, or by mail at the below address:

Employer Support of the Guard and Reserve
1555 Wilson Blvd., Suite 200
Arlington, VA 22209-2405

Seek Professional Help if Needed

If service members feel overwhelmed by the return or are unable to function at work or home, they should not be afraid to seek professional help from a behavioral health professional. Talking with others about deployment experiences and what they are feeling can help. It is not a sign of weakness. If the employer offers an EAP or if similar services are available in the community, service members should take advantage of them. Such programs can often provide excellent resources for helping service members make the transition back to their civilian life.

Additional Resources

Transition Assistance Advisors (TAA)

The Transition Assistance Advisor (TAA) program places a National Guard/VA-trained expert at each National Guard State Joint forces Headquarters to act as an advocate for Guard Members and their Families within the state.

The purpose of the Transition Assistance Advisor Program is to provide professionals in each state/territory to serve as the statewide point of contact to assist Service Members in accessing Veterans Affairs benefits and healthcare services. They can also provide assistance in obtaining entitlements through the TRICARE Military Health System and access to community resources.

TAAs receive annual training by VA experts in health benefits for both the Department of Defense and Department of Veterans Affairs. The TAA works with the State Director of Veterans Affairs and other state coalition partners to integrate the delivery of VA services to Guard and Reserve Veterans.

Turbo TAP

This is the official Transition Assistance Program website sponsored by the Department of Defense, Department of Labor, and the Department of Veterans Affairs. More information can be found at: www.turbotap.org

Reintegration Websites

Department of Defense (DoD) Yellow Ribbon Program provides National Guard and Reserve members and their families with information, services, referrals, and proactive outreach opportunities throughout the deployment cycle. www.yellowribbon.mil

After Deployment (AD), a jointly developed website by the Department of Defense (DoD) and the Department of Veterans Affairs (VA), is a behavioral health web portal focused on post deployment health problems. AD's intended outreach includes active duty service members, veterans, and their families. It also presents particular advantages for National Guard and Reserve units not located near a military treatment facility (MTF) or otherwise located in areas lacking providers who are knowledgeable about military-related adjustment concerns. AD's twelve programs focus on Adjusting to War Memories, Dealing with Depression, Handling Stress, Improving Relationships, Succeeding at Work, Overcoming Anger, Sleeping Better, Controlling Alcohol and Drugs, Helping Kids Deal with Deployment, Seeking Spiritual Fitness, Living with Physical Injuries, and Balancing Your Life. www.afterdeployment.org

Project Families Overcoming under Stress (FOCUS) is designed to help service members and families address the impact of multiple deployments, combat stress, and high operational tempo on children and families. The program has received extremely positive feedback from commanders, program managers, members and families, and has shown significant positive impacts on reduction of conflict behaviors and emotional symptoms in children and has also resulted in an increase in their positive behaviors. At the installation level, Project FOCUS is considered another service within the overall family support umbrella continuum of care, typically provided through the installation family center. Project FOCUS is currently available only on select Marine Corps and Navy installations. www. focusproject.org

Military OneSource provides information and resources to help balance work and family life. Consultants are available twenty-four hours a day, seven days a week by phone, online, or via email. Military OneSource also offers face-to-face counseling services for short-term, non-medical concerns such as improving relationships at home and at work, marital issues, grief and loss issues (normal reactions that would benefit from short-term support), and adjusting to a change in situation (such as a return from deployment or permanent change of duty station). www.militaryonesource.mil

MilitaryINSTALLATIONS is a searchable directory of worldwide installation and state-related military information, programs, and services. It provides easy access to fast facts, articles, website resource directories, photos, contact information, major units, weather, and maps. With this resource, users can quickly find relevant information about any installation or military resources in their state. Contact information for installation chapels can be found under the program or service "Chapels." Contact information for installation family centers can be found under the program or service "Family Center." www.militaryinstallations.dod.mil

Yellow Ribbon America unites Americans, motivating and assisting America's communities to give direct support to their local military members and their families. Yellow Ribbon America provides the national framework to organize America's cities and towns, delivering immediate and direct support to America's deployed and returning military personnel and their families. The Deployed Military Members & Family Support Program organizes community outreach events to help community's welcome home military members and thank their families for their sacrifices. wp.yellowribbonamerica.org

Employer Support of the Guard and Reserve (ESGR) is a DoD organization operated through a network of volunteers in local ESGR committees in each state, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. ESGR assists service members in preventing, resolving, or reducing employer/employee problems and misunderstandings related to USERRA through mediation and ombudsman services. www.esgr.org

VA Readjustment Counseling is available to service members who served in any combat zone and their family members through Vet Centers across the country. The VA provides a wide range of services including individual counseling, group counseling, marital and family counseling, bereavement counseling, medical referrals, assistance in applying for VA Benefits, employment counseling, guidance and referral, alcohol/drug assessments, information and referral to community resources, military sexual trauma counseling and referral, and outreach and community education. www.va.gov

TRICARE Assistance Program (TRIAP) is available to eligible United States beneficiaries and provides online access to counseling for short-term, non-medical issues. Eligible beneficiaries can access TRIAP for an unlimited number of times, and services are confidential and non-reportable. Eligible beneficiaries include active duty service members, active duty family members, Selected Reserve service members and their families who are enrolled in TRICARE Select, and those covered under the Transitional Assistance Management Program (TAMP). www.tricare.mil

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

The National Guard's Family Readiness Program provides National Guard service members and their families with information and assistance to help ensure they are prepared for whatever may be ahead of them. To aid families in navigating through military life, the National Guard has developed Six Steps to Family Readiness, addressing challenges, victories, and support networks available to National Guard service members and their families. www.jointservicessupport.org/FP/Readiness.aspx

Army Reserve Family Programs provides information and assistance to members of the Army Reserve on a variety of family programs and services. www.arfp.org

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

Marine Corps Community Services (MCCS) serves Marines and their families by providing programs and services for social and recreational opportunities, prevention and intervention programs, programs designed to strengthen families, and business programs such as the Marine Corps Exchange. www.usmc-mccs.org

Navy Fleet and Family Support Program (FFSP) provides unified, customer-focused, consistent, and efficient programs and services to support sustained mission and Navy readiness. http://cnic.navy.mil/CNIC_HQ_Site/WhatWeDo/FleetAndFamilyReadiness/FamilyReadiness/FleetAndFamilySupportProgram/index.htm

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

The Air Force Personal and Family Readiness Program assists Airmen and their families in coping with deployments during the pre-deployment stage, during deployment, and when preparing for homecoming. www.afrc.af.mil/library/airmanfamilyreadiness/programs/index.asp

Armed Forces Crossroads serves as an information repository for a variety of Airmen and family programs including deployment support, education, financial readiness, health and wellness, relocation, and teens and youth. www.afcrossroads.com/index.cfm

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

Headquarters and Deputy Chaplain of the Coast Guard provides pastoral care to members of the Coast Guard family. Chaplain services can provide spiritual guidance for Coast Guard members and their families and help to strengthen family bonds. www.uscg.mil/hq/chaplain

The Joint Family Support Assistance Program (JFSAP) delivers high-quality, mobile family support and services to families facing the same deployment-related challenges as installation-based families but whose access to support is more challenging. JFSAP teams have been stood up at all National Guard state joint force headquarters and operate in collaboration with existing family support resources, augmenting their activities and filling gaps where they exist. JFSAP teams provide information and referrals to community services and support, non-medical counseling and education to individuals, families and groups, child and youth services, financial education and counseling, on-demand support for deployment events such as reunion ceremonies and pre-deployment meetings, and community capacity building to support families' access to local resources and support. https://g1arng.army.pentagon.mil/Programs/JFSAP/Pages/default.aspx

Project Youth Extension Service (YES) expands JFSAP resources by engaging college students across the country for a year-long voluntary service opportunity supporting military families. College students are trained in relevant curriculum and deployed to different states to provide programming and support for children and youth. Project YES offers educational programming (curriculum and/or activities) that is relevant, engaging, hands-on and fun for children or youth. www.militaryfamilies.extension.org/yes-intern-program

American Red Cross offers confidential counseling, guidance, information, referrals, and other social services to all military personnel (active duty, National Guard, and Reserves) and their families. www.redcross.org

Reintegration Publications

Adjusting to Civilian Life after Combat Duty with the Guard or Reserve is an article published by Military OneSource that provides an overview on returning to civilian life after combat duty with the National Guard or Reserve. The article include sections addressing allowing sufficient time to readjust, reestablishing relationships with family and friends, reconnecting on the job, understanding combat stress reactions, finding a place in your community, and counseling and support resources.

Becoming a Couple Again Reintegration Fact Sheet for Military Couples is an article published by Uniformed Services University of the Health Sciences that provides recommendations for couples reuniting after a deployment.

Becoming a New Father While You're Deployed is a tip sheet published by Military OneSource that provides recommendations for service members who become fathers while they are deployed.

Driving safely at Home after Combat Driving is an article published by Military OneSource that provides information and recommendations for returning service members who drove during combat missions on their deployment. The article contains separate sections detailing offensive versus defensive driving, other issues that raise driving risk, and additional resources.

Federal Civil Service Employment for Transitioning Service Members is an article published by Military OneSource that provides recommendations for finding a civilian job with the federal government, including sections regarding the benefits of a federal job, understanding federal job preferences, searching for federal jobs, creating a federal resume, and other resources.

Getting to Know Your Children Again is a tip sheet published by the Military Family Resource Center to help returning service members become reacquainted with their children.

Helping National Guard and Reserve Reenter the Workplace is an article published by the Uniformed Services University of the Health Sciences that provides recommendations for National Guard and Reserve service members as well as their civilian managers to facilitate workplace reintegration.

Powerful Movies, Powerful Memories: Viewing Advice for Family and Friends of Military Members is an article published by Center for the Study of Traumatic Stress at the Uniformed Services University that provides recommendations for viewing graphic war-related programs for family and friends of service members who have experienced or are experiencing combat.

Powerful Movies, Powerful Memories: Viewing Tips for Military Men and Women is an article published by Center for the Study of Traumatic Stress at the Uniformed Services University that provides recommendations for viewing graphic war-related programs for service members who have experienced combat.

Returning to Family Life after Deployment is an article published by Military OneSource that provides recommendations to limit the stresses of return and reunion after deployment.

Returning to Single Life after Deployment is an article published by Military OneSource that provides information on what to expect, settling back in, reconnecting with friends and family, finding support, and additional resources.

When a Co-Worker Returns to Work from Military Duty is an article published by Military OneSource written directly to coworkers of returning National Guard and Reserve service members that provides recommendations for how to support a coworker returning from active military duty. The article includes sections helping coworkers to understand how the returning employee feels, what to say, ways to offer support, and additional resources.

Leaders Guide for Managing Marines in Distress is an interactive guide published by Marine Corps Community Services (MCCS) that provides information for leaders on combat and operational stress, financial problems, legal problems, grief and loss, suicidal behavior, and behavioral health problems.

Welcome Home: A Guide to a Healthy Family Reunion is a guide published by the American Red Cross and the National Mental Health Association designed to help service members return to their normal life again following a deployment. The guide includes sections covering the changes that a family may face, coping with children, reestablishing intimacy with a significant other, challenges that single service members may face, issues related to National Guard and Reserve service members returning to work, and the homecoming letdown.

Returning to Work is a tip sheet published by Mental Health America's Operation Healthy Reunions that provides recommendations to returning National Guard and Reserve service members and their employers for facilitating workplace reentry following a deployment.

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

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

Education and Training Benefits

Montgomery GI Bill – Selected Reserve
Post-9/11 GI Bill
TurboTap
Reserve Educational Assistance Program (REAP)
Veterans Educational Assistance Program (VEAP)
Survivors' and Dependents' Educational Assistance Program (DEA)
Additional Resources
Education and Training Benefits Websites and Publications
Education and Training Benefits Publications

After service is complete, service members may qualify for educational benefits through the Department of Veterans Affairs (VA).

Montgomery GI Bill – Selected Reserve

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

The amount of time a service member has to use the MGIB-SR benefits depends on when his or her eligibility for this program began. If eligibility began on or after October 1, 1992, a service member has fourteen years from the beginning date of eligibility or up until the day they leave the Selected Reserve to use their benefit. If eligibility began before October 1, 1992, a service member has ten years from their beginning date of eligibility or up to the day they leave the Selected Reserve to use the benefit. If a service member is mobilized or recalled to active duty from Reserve status, his or her eligibility may be extended for the amount of the time in which he or she is mobilized plus four additional months. In situations such as this, eligibility for MGIB–SR can be extended past a service member's departure date from the Selected Reserve.

To receive MGIB–SR benefits, a service member needs to apply through the VA after becoming eligible. Specific eligibility requirements for the MGIB–SR are determined by individual Selected Reserve components, but generally, service members must meet requirements set forth by the VA. To qualify for MGIB–SR, service members must

- have had a six-year obligation to serve in the Selected Reserve signed after June 30, 1985 (Officers must have agreed to serve six years in addition to the original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990);
- completed initial active duty for training (IADT);
- met the requirement to receive a high school diploma or equivalency certificate before completing IADT; and
- remained in good standing while serving in an active Selected Reserve unit.

The monthly benefit service members receive is based on the type of education or training (institutional or an apprenticeship/on-the-job training), whether they are a full-time or part-time student, and how far they have progressed through an apprenticeship. The current monthly amount of the MGIB–SR benefit can be found on the VA payment rates website. www.gibill.va.gov

Post-9/11 GI Bill

The Post-9/11 GI Bill provides increased educational benefits for service members pursuing training on or after August 1, 2009. The benefit provides up to thirty-six months of financial assistance. Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, and vocational or technical training. All training programs must be offered by an institution of higher learning and approved for GI Bill benefits. Upon completion of eligible military service, service members have fifteen years to use the benefit. To be eligible for the Post-9/11 GI Bill, service members must meet one of the following criteria:

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

Depending on the length of active duty service, service members or their school will receive a percentage of the amount of tuition and fees, the monthly housing allowance, an annual stipend for books and supplies, and a one-time lump-sum payment in instances where the service member is relocating to highly rural areas. If the service member is a member of the military on August 1, 2009, he or she may be able to transfer the benefits to his or her spouse or dependent children. Service members are encouraged to check with their individual branch of Service to determine if they are able to transfer their benefits.

TurboTAP

TurboTAP, a DoD-sponsored website, provides National Guard, and Reserve service members, and their families with the resources and assistance they need when transitioning on and off of active duty. TurboTAP provides a wealth of information on three general topics:

- Money savings deposit program, personal finances and basic money management, TSP, etc.
- Benefits Montgomery GI Bill–Active Duty (MGIB), Montgomery GI Bill–Selected Reserve (MGIB–SR), Post 9/11 GI Bill, Reserve Educational Assistance Program (REAP), VEAP, Service Members' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), Family Service Members' Group Life Insurance (FSGLI), Department of Veterans Affairs (VA) benefits, Healthcare Transition benefits and TRICARE, etc.

- Jobs employment hub, military friendly employers, resume builder, interview tips, career fairs, relocation information and assistance, etc.

TurboTAP is designed to support service members throughout their military careers. If a service member signs up for a TurboTAP account, he or she will receive automatic email notifications when benefits change or when new benefits are passed into law. More information can be found at: www.turbotap.org

Reserve Educational Assistance Program (REAP)

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

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

The monthly benefit a service member receives from the REAP is paid as a percentage of the MGIB rate and increases based on the number of days a service member spent on active duty. If they spent more than ninety days, but less than a year on active duty, service members are entitled to 40 percent of the active duty MGIB rate. If they serve more than a year, but less than two years on active duty, service members are entitled to a monthly benefit of 60 percent of the active duty MGIB rate. If they mobilized for at least two consecutive years of active duty or served in multiple mobilizations totaling at least three years, service members are entitled to 80 percent of the monthly active duty MGIB rate. Under the REAP, service members receive thirty-six months of full-time entitlement at their given rate, but cannot use more than forty-eight total months of entitlement under any combination of VA educational programs. The current monthly amount of the REAP benefit can be found on the VA payment rates website at www.gibill.va.gov.

Veterans Educational Assistance Program (VEAP)

Service members meeting certain eligibility requirements may qualify for the VEAP. The government matches contributions to the account at a rate of two dollars for every one dollar a service member contributed. This benefit can be used for a degree, certificate, correspondence, apprenticeship/on-the job training program, or vocational flight training programs. Eligible service members have ten years from their release from active duty to use their VEAP benefits. Any unused portion of the entitlement after the ten year period will be automatically refunded to the service member.

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

Survivors' and Dependents' Educational Assistance Program (DEA)

The Survivors' and Dependents' Educational Assistance Program (DEA) provides education and training opportunities to eligible dependents of certain veterans. Through DEA, eligible dependents may receive up to forty-five months of education benefits for use in pursuing degree programs, certificate programs, apprenticeships, and on-the-job training. Spouses also may enroll in correspondence courses and, in certain instances; all eligible dependents may enroll in remedial, deficiency, and refresher courses.

Eligible children are generally allowed to receive the benefit when they are between the ages of eighteen and twenty-six. Benefits for eligible spouses end ten years from the date the VA determines them eligible or the date of the service member's death, unless the service member dies while on active duty, which extends the period of eligibility for their spouse to twenty years.

Eligible beneficiaries of the DEA benefit include spouses and children of service members who meet one of the following criteria:

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

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

Additional Resources

Troops to Teachers (TTT)

Troops to Teachers provides referral assistance and placement service to military personnel, including the National Guard and Reserves, interested in beginning a second career as a teacher in K-12 public education. The DANTES Troops to Teacher office helps registrants identify teacher certification requirements, programs leading to certification, employment opportunities, and financial aid for eligible participants. Financial assistance may be provided to eligible individuals as stipends up to $5K to help pay for teacher certification costs or as bonuses of $10K to teach in schools serving a high percentage of

students from low-income Families. Participants who accept the Stipend or Bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation.
www.proudtoserveagain.com

Army e-Learning (Smart force)

An Army Computer Based Training (CBT) System that provides free access to over 1,500 Information Technology, Business Skills, and Interpersonal Skills courses and personal mentoring. These courses are accredited and may provide transfer college credit and may count for promotion points. For further info and to enroll call 1-888-395-0014 x2620, or visit: www.atrrs.army.mil/channels/eLearning/smartforce/.

ARNG Education Support Center (ESC)

The Army National Guard Education Support Center (ARNG ESC) answers your education and benefit questions. The ESC is a unique organization available only to the Army National Guard. It is the One-Stop-Shop for Education Benefits for Service Members of the Army National Guard, their dependents, and civilian employees of the Guard. The services offered have grown tremendously since its inception and projected to continue growing. The ARNG ESC is located at the Professional Education Center in Little Rock, AR. Services are available 12 hours each day from 6am to 6pm central standard time. The ARNG ESC can be reached toll free at: 1-866-628-5999 or via e-mail at: esc@pec.ngb.army.mil. They can assist you with:

Educational Counseling

Education counselors are available to help answer your questions and put you on the right track. In addition, after you submit an application to the ESC, a counselor will be personally assigned to work with you until degree completion.

Degree Planning

The ARNG ESC will review your AARTS transcript and build your personalized college degree plan by consolidating your earned credit from the following sources: Military training, college level testing (CLEP, DSST, and ECE), independent study courses, traditional college courses and corporate training.

Student Guide to Success (Free Test-Out Preparation)

Study and test out of college courses! Program is designed to enhance the ability of the student to pass college credit examinations by the use of multi-media, Hollywood style videos CD's and Audio Cassettes and associated textbooks in the same or similar subjects.

Army Academic Training Transcripts (AARTS)

The Army/American Council on Education Registry Transcript System (AARTS) documents military training, experience and various college level testing programs. Colleges use the AARTS transcript to determine what college credit they will grant and employers use it to determine what skills ARNG

Service Members possess that will assist on the job. To obtain a free AARTS transcript, visit their web site at www.aarts.army.mil.

Once your assessment is complete, your credit is merged into a college degree plans that is tailored to meet your educational goals. Colleges will accept all or a portion of this credit which will save you valuable time and money. For more information contact esc@pec.ngb.army.mil or call 1-866-628-5999.

Education and Training Benefits Websites

Department of Defense (DoD) Voluntary Education Program provides an overview of the program and links to Service-level education programs, policy, and other military education-related services.

Defense Activity for Non-Traditional Education Support (DANTES) supports the off-duty voluntary education programs of the DoD by helping eligible service members and their families pursue their education goals. DANTES provides programs and services in certification, counselor support, distance learning, and examinations, and manages the Tuition Assistance Reimbursement Program.

Service Members Opportunity Colleges (SOC) is a network of universities and colleges that provides education opportunities for service members and their families. Included in the SOC degree network system are SOC Army (SOCAD), SOC Marine Corps (SOCMAR), SOC Navy (SOCNAV), SOC Coast Guard (SOCCOAST), and SOC National Guard (SOCGuard).

DoD Education Activity (DoDEA) is a field activity of the Office of the Secretary of Defense. DoDEA schools include Department of Defense Schools - Europe (DoDDS-E), Department of Defense Schools - Pacific (DoDDS-P)/Domestic Dependent Elementary and Secondary Schools - Guam (DDESS-G), and the Domestic Dependent Elementary and Secondary Schools (DDESS).

Sure Start is a DoDEA program for command-sponsored children stationed at overseas installations. Sure Start is based on the Department of Health and Human Services' Head Start model. The Sure Start program assists qualified preschool-age military children by providing education, health, and social services based on income and need guidelines. The services provided by the Sure Start program are designed to involve the children, their families, schools, and communities to ensure a comprehensive, coordinated approach to early childhood education.

DoD Military Spouse Career Advancement Accounts (MyCAA) program provides a lifetime benefit of up to $4,000 of financial assistance for spouses of junior active duty or activated National Guard and Reserve members pursuing an Associate's Degree or a license or credential necessary for a portable career

Montgomery GI Bill – Active Duty (MGIB) provides information on the benefit including eligibility requirements, application procedures, a listing of educational programs covered by the MGIB, and payment procedures and time limits for the benefit.

Montgomery GI Bill–Selected Reserve (MGIB–SR) provides eligibility requirements for the benefit, application procedures, a listing of educational programs covered by the MGIB–SR, and payment procedures and time limits for the benefit.

Reserve Educational Assistance Program (REAP) provides questions and answers on eligibility for the program, the current monthly benefits, time limitations on the benefit, and other general questions and answers.

Veterans Education Assistance Program (VEAP) provides a general description of the program including eligibility requirements and application procedures.

Survivors' and Dependents' Educational Assistance Program (DEA) provides a general overview of the program including eligibility requirements, period of eligibility, and application procedures.

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

eBenefits, available through the VA, is a one-stop shop for benefits-related online tools and information for wounded warriors, veterans, service members, family members, and those who care for them.

The Army Continuing Education System (ACES) website provides information on education programs and services offered to Soldiers and their families.

GoArmyEd provides access to quality education for Soldiers around the globe, helping them further their professional and personal goals. GoArmyEd brings together approximately 148 programs from 28 different educational institutions offering a broad range of education opportunities. Through GoArmyEd, Soldiers can earn a certificate, associates, bachelors, or master's degree from a home institution. Soldiers may also take classes from multiple colleges and universities through web-based courses that can be completed anytime and anywhere.

The National Guard Virtual Armory Education Center summarizes the education benefits available to mobilized National Guard service members and their families. It also provides summaries of the individual state benefits available to National Guard service members and their families.

The Marine Corps Lifelong Learning Program provides personal and professional learning opportunities for Marines regardless of duty station through the Voluntary Education Program and Marine Corps Libraries.

The Navy College Program (NCP) provides opportunities for Sailors to earn college degrees by providing academic credit for Navy training, work experience, and off-duty education. The NCP website lists links to education counselors, financial grants, and loans. It also provides information on the SOCNAV.

The Air Force Virtual Education Center (AFVEC) provides information on Airmen's education benefits and provides a one-stop-shop for all higher education needs.

The Community College of the Air Force (CCAF) is the largest multi-campus community college in the world. CCAF is an accredited institution that provides transcript services to Air Force personnel as well as associate degrees in applied science.

The United States Coast Guard (USCG) Institute provides information on education opportunities, services, and financial aid for members of the Coast Guard and their families.

Education and Training Benefits Publications

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

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

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

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

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

Taking Care of the Families of America's Armed Forces is a comprehensive guide published by the Office of the Assistant Secretary of Defense (Reserve Affairs) for National Guard and Reserve service members and their families. In addition to other topics, the guide provides information on medical benefits for family members, dental health benefits for family members, legal assistance, life insurance options, military aid societies, the American Red Cross, veterans' assistance benefits, education benefits, small business assistance, USERRA features, family readiness programs, Military OneSource, and useful websites.

Learning Never Stops: A Guide to Continuing Your Education provides practical information about continuing education options, from technical training to graduate school, with a focus on how to manage lifelong learning while working and dealing with family responsibilities. The booklet describes

distance learning opportunities, explains how life and work experience can be applied toward some degree programs, and offers information about funding ongoing education.

Overview of VA Benefits is an article published by Military OneSource that provides an overview of the benefits available to service members, veterans, and their families through the Department of Veterans Affairs (VA). These benefits include education benefits, medical care, life insurance, disability compensation, home-loan guaranties, vocational rehabilitation, burial and memorial benefits, and survivor's benefits.

VA Benefits for Active-Duty Service Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for active-duty service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, benefits for service members with disabilities, and transition assistance benefits.

VA Benefits for OEF and OIF Transitioning Service Members is an article published by Military OneSource that describes the VA benefits available for service members returning from OEF or OIF. The article contains sections detailing transition assistance benefits, medical services, other VA benefits and services, services for veterans with disabilities, and other resources.

VA Benefits for National Guard and Reserve Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for National Guard and Reserve service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, and other VA benefits.

Wounded Warrior Benefits

Support Programs
Financial Benefits for Injured Service Members

- Pay Allowance Continuation (PAC)
- DoD Disability Retired Pay
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Service Members' Group Life Insurance Traumatic Injury Protection (TSGLI)

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Medical Benefits through TRICARE for Injured Service Members

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Additional Resources

Wounded Warrior Benefits Websites and Publications

Service members who have become disabled as a result of an injury or illness incurred while on active duty may be eligible to receive additional financial and medical benefits through the military. Some of these benefits are automatic, while others require that the service member apply for them. Because of this, it is important for service members and their families to be aware of support services available through each of the branches of Service; the various financial benefits available from the Department of Defense (DoD), the Department of Veterans Affairs (VA), and the Social Security Administration (SSA); and the additional medical benefits.

Support Programs for Injured Service Members

The Wounded Warrior Resource Center (WWRC) provides wounded, ill, or injured service members, their immediate families, and primary caregivers with a single point of contact to report deficiencies in covered military facilities, problems obtaining health care services or receiving benefits information, and any other difficulties encountered. The WWRC may be accessed by calling Military OneSource (1-800-342-9647), 24 hours a day, 7 days a week, 365 days a year.

The Army Wounded Warrior Program provides personalized recovery services for severely injured Soldiers throughout their lifetimes, wherever they are located. The Army Wounded Warrior program educates Soldiers on their options to remain in the Army and the application process if they choose to do so. It also provides assistance defining future career plans beyond the Army, obtaining VA benefits, obtaining health care for Soldiers and their families after retiring from the Army, accessing financial counseling, and ensuring that severely injured Soldiers receive all of the awards they have earned.

The Marine Corps Wounded Warrior Regiment provides and facilitates assistance to combat and noncombat wounded, ill, or injured Marines and Sailors attached to or in support of Marine units and their family members in order to assist them as they return to active duty or transition to civilian life. The Regimental Headquarters element, located in Quantico, Virginia, provides unity of command and unity of effort with a strategic reach that serves the total force: active duty, Reserve, retired, and veteran Marines.

Wounded, ill, and/or injured Marines and their families may contact the Sergeant Merlin German Wounded Warrior Call Center for advice or support on many issues, including Service members' Group Life Insurance Traumatic Injury Protection Program (TSGLI), financial planning, GI Bill, employment and education support, psychological health concerns, counseling support, and other benefits and entitlements.

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

The Air Force Wounded Warrior Program provides support for Airmen that have a combat or hostile-related injury or illness requiring long-term care. The program works hand-in-hand with the Air Force

Survivor Assistance Program and Airman and Family Readiness Centers to ensure Airmen receive professional support and care from the point of injury to no less than five years after separation or retirement.

Financial Benefits for Injured Service Members

Service members who incurred or aggravated an injury or illness while on active duty may be entitled to receive various financial benefits from the DoD, the VA, and the SSA. Service members may become eligible for some benefits while they are still on active duty; other benefits may be payable only if they are forced into retirement as a result of injury or illness.

Pay Allowance Continuation (PAC)

Pay allowance continuation (PAC) is a special pay for service members during a portion of their rehabilitation time from wounds, injuries, and illness incurred in a combat operation or combat zone. Service members may be eligible for PAC if they are medically evacuated as an inpatient in a military treatment facility (MTF) or an outpatient and assigned or attached to a medical or patient unit (such as a Warrior Transition Unit (WTU) for the Army or a Warrior Regiment Unit for the Marine Corps). Service members will not be eligible for PAC if a wound, injury, or illness is due to their own intentional misconduct or willful negligence, or during a period of absence without leave (AWOL).

Some special pays received in the combat zone cease when hospitalized. This entitlement allows service members the opportunity to adjust to the future reduction of pay benefits to which they were entitled in the combat zone prior to being evacuated for medical treatment. PAC terminates at the end of the first month during which a service member is

- No longer assigned or attached to a medical or patient unit for medical treatment or
- Discharged, separated, released from active duty (REFRAD), or retired from service (including permanent/temporary disability retirement).

More information on the PAC special pay can be found through the Defense Financial Accounting Service (DFAS) Wounded Warrior Pay website.
http://www.dfas.mil/dfas/militarymembers/woundedwarrior/woundedwarriorpay.html

DoD Disability Retired Pay

The DoD compensates service members who are retired from service because of a physical disability. Service members who have been found to be physically unfit to perform their duties due to a disability incurred while entitled to receive basic pay (e.g., while deployed) may be entitled to qualify for disability retirement. To be eligible for a disability retirement, a service member must meet the following three requirements:

- The service member's disability is of a permanent nature and stable (for permanent disability retirement) or is determined not to be of a permanent nature and stable (for temporary disability retirement).
- The service member's disability is not the result of intentional misconduct or willful neglect, and was not incurred during a period of unauthorized absence.
- The service member had completed at least twenty years of service, or his or her disability is at least 30 percent under the standard schedule of rating disabilities in use by the VA at the time of the determination.

If a service member is retired for disability, he or she is entitled to all the rights and privileges of any other military retiree. This includes entitlement to a military retired identification card (ID card) that authorizes medical care, post exchange (PX) and commissary shopping privileges, and the use of morale, welfare, and recreation (MWR) facilities (on a space-available basis). More information on the DoD disability retired pay can be found on the DFAS disability retirement pay website. www.dfas.mil/dfas/retiredmilitary/disability/disability.html

Disability Severance Pay

If a service member is injured while on duty and is not eligible for DoD disability retirement pay, he or she may be eligible to receive disability severance pay. To be eligible for a disability severance pay, a service member must meet all of the following requirements:

- The service member's disability is of a permanent nature and stable
- The service member's disability is not the result of intentional misconduct or willful neglect, and was not incurred during a period of unauthorized absence
- The service member had completed less than twenty years of service and their disability is less than 30 percent under the standard schedule of rating disabilities in use by the VA at the time of the determination

Generally, the amount of disability severance pay is calculated as the number of years of active service multiplied by twice the amount of monthly basic pay to which the service member would be entitled if serving on active duty. However, there are minimum and maximum amounts for the years of active service. Whatever the actual number of years of service, the number of years of service used for the calculation is at least six years in the case of a service member separated for a disability incurred in the line of duty in a combat zone or incurred during the performance of duty in combat-related operations; for all other cases, the years of service used for the calculation will be at least three years. For example, a member with two years of service who incurred a disability in line of duty in a combat zone would have the calculation based on six years of service. The maximum number of years that can be used in the calculation is nineteen years of service. More information on the DoD disability severance pay can be found on the DFAS disability severance pay website. http://www.dfas.mil/retiredmilitary/plan/separation-payments/disability-severance-pay.html

Effect of VA Disability Compensation on Military Retired Pay

As a result of the deployment, a service member may become medically retired and begin drawing retired pay from the military. The law requires that military retired pay, whether regular, reserve, or disability, be offset by any VA disability compensation. In certain cases, this offset may be replaced or restored under combat-related special compensation (CRSC) or concurrent retirement and disability pay (CRDP). Both CRSC and CRDP have provisions that restrict the replaced or restored retired pay to that which was earned for years of service.

Combat–Related Special Compensation

CRSC provides military retirees a monthly compensation that is intended to replace some or all of the retired pay that is withheld due to receipt of VA compensation. CRSC is payable for disabilities that are found to be related to combat, including disabilities that were incurred in actual combat, while engaged in hazardous service, in the performance of duty simulating war, training for combat, or as a result of an instrumentality of war. The amount of CRSC payable is directly related to the evaluations assigned to combat-related disabilities, but cannot exceed the amount of withheld retired pay.

To receive CRSC, a service member must apply for the benefit, be retired and receiving retired pay, have at least a 10 percent VA disability rating, and have at least one combat-related disability as determine by their Service CRSC board. More information on the CRSC benefit can be found on the DFAS disability pay website or by telephone at 1-877-327-4457. Questions concerning disability ratings or payments due from the VA should be directed to the VA at 1-800-827-1000.

Concurrent Retirement and Disability Pay (CRDP)

CRDP restores the retired pay currently deducted from retirees' accounts due to the receipt of VA disability compensation. CRDP is the gradual (phased in) restoration of the retired pay currently being offset by VA disability pay. Under the current law, retirees who are entitled to CRDP will receive both full military retired pay and full VA disability pay with no reduction (i.e., concurrent receipt) by 2014.

There is no application required to receive the CRDP; eligible service members will receive the benefit automatically. To be eligible for the benefit, the service member must be retired with twenty years of service (fifteen years if retired under temporary early retirement authority [TERA] provisions) in active or reserve duty, be receiving retired pay that is offset by VA payments, and must have at least a 50 percent VA disability rating. If the service member is a National Guard or Reserve service member, he or she must also be of retirement age, usually age sixty.

Retirees cannot receive benefits simultaneously under both CRSC and concurrent retirement and disability payments programs. DFAS determines the most advantageous payment for retirees who qualify for both; however, retirees are offered an annual open season (usually in December or January) to change their payment from the automatic default if desired.

More information on the CRDP benefit can be found on the DFAS disability pay website at http://www.dfas.mil/retiredmilitary/plan/separation-payments/disability-severance-pay.html, or by

calling 1-877-327-4457. Questions concerning disability ratings or payments due from the VA should be directed to the VA at 1-800-827-1000.

VA Disability Compensation

Service members who incurred injuries or diseases during their service on active duty, or had injuries that were made worse by their active military service may be eligible to receive disability compensation from the VA. Disability compensation is a tax-free benefit paid to veterans, who were discharged under other than dishonorable conditions, with service-related disabilities. The amount of the benefit varies depending on the severity of disability and whether the service member has dependents. Current amounts of the benefit can be found on the VA current rates website.

Service members will not receive VA disability compensation benefits automatically; they need to apply to receive the benefit. Service members can apply by filling out VA Form 21-526, "Veterans Application for Compensation and/or Pension." When completing an application, service members need to include a copy of their discharge papers, dependency records (e.g., marriage and children's birth certificates), and medical evidence of the disability (doctor or hospital report).

Special Monthly Compensation (SMC) for Serious Disabilities

Service members who incurred the loss, or loss of use, of specific organs or extremities as a result of military service may also be eligible to receive additional compensation from the VA under special monthly compensation (SMC) for serious disabilities. For the purposes of the SMC, the VA considers "loss, or loss of use" as either an amputation or having no effective remaining function of an extremity or organ. The disabilities that the VA considers for SMC include the following:

- The loss, or loss of use, of a hand or foot
- Immobility of a joint or paralysis
- Loss of sight in an eye (having only light perception)
- Loss, or loss of use, of a reproductive organ
- Complete loss, or loss of use, of both buttocks
- Deafness of both ears (having absence of air and bone conduction)
- Inability to communicate by speech
- Loss of a percentage of tissue from a single breast, or both breasts, from mastectomy or radiation treatment

The VA will pay higher rates for combinations of these disabilities such as loss or loss of use of the feet, legs, hands, and arms, in specific monetary increments, based on the particular combination of the disabilities. There are also higher payments for various combinations of severe deafness with bilateral blindness. To apply for SMC, a service member should contact the local VA regional office for information.

Disability Benefits From the Social Security Administration (SSA)

Service members who have become disabled as a result of their military service can also become eligible to receive disability benefits through the SSA. As a member of the military, a service member can also receive expedited processing of their SSA disability claims, which are different than those from the VA and require a separate application.

The SSA pays disability benefits through two programs: the Social Security Disability Insurance (SSDI) program, which pays benefits to service members and certain members of their families if they are "insured" (meaning that they have worked long enough and paid Social Security taxes); and the Supplemental Security Income (SSI) program, which pays benefits based on financial need.

The SSA's definition of disability is stricter than the VA's and DoD's definition. To be found disabled by the SSA, a service member must be unable to do substantial work because of his or her medical conditions, and his or her medical conditions must have lasted, or be expected to last, at least one year or be expected to result in death.

Service members may apply for disability benefits at any time while in military status or after discharge, whether they are still hospitalized, in a rehabilitation program, or undergoing out-patient treatment in a military or civilian medical facility. Service members may apply online at the SSA's Disability Benefits for Wounded Warrior website, in person at the nearest Social Security office, or by scheduling an appointment by telephone at 1-800-772-1213 or 1-800-325-0778 (teletypewriter [TTY]). When applying for SSA disability benefits, service members must provide information and certain documentation.

Documentation for SSA Disability Benefits

- An original or certified copy of a birth certificate or proof of United States citizenship or legal residency if foreign born
- Department of Defense Form (DD Form) 214, "Certificate of Release or Discharge from Active Duty," if discharged from the military service
- W-2 Form or income tax return from last year
- Military or workers' compensation including proof of payment
- Social Security numbers of the service member's spouse and minor children
- Checking or savings account number, if the service member has one
- Name, address, and phone number of a contact person, in case the service member is unavailable
- Medical records that the service member has or can easily obtain from all military and civilian sources

More information on the disability benefits provided by the SSA Wounded Warrior can be found on the SSA's Disability Benefits for Wounded Warrior website at www.ssa.gov/woundedwarriors .

Service Members' Group Life Insurance Traumatic Injury Protection (TSGLI)

The Service Members' Group Life Insurance Traumatic Injury Protection (TSGLI) program provides automatic traumatic injury coverage to all members of the uniformed services covered under Service Members' Group Life Insurance (SGLI). When covered by SGLI, the TSGLI automatically provides coverage for service members against traumatic injury. The amount of the benefit received varies depending on the severity of the injury. TSGLI covers a range of traumatic injuries that are defined in VA regulations including the following:

- Total and permanent loss of sight in one or both eyes
- Loss of hand or foot by severance at or above the wrist or ankle
- Total and permanent loss of hearing in one or both ears
- Loss of thumb and index finger of the same hand by severance at or above the metacarpophalangeal joints
- Quadriplegia, paraplegia, or hemiplegic
- Third degree or worse burns covering 30 percent of the body or 30 percent of the face
- Coma or the inability to carry out two of the six activities of daily living due to traumatic brain injury

To receive benefits under TSGLI, a service member will be required to complete the SGLV 8600 application and submit it to the Office of SGLI (OSGLI). More information on TSGLI, including current benefit amounts and premiums, can be found on the VA TSGLI website.
www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm

Department of Veterans Affairs Schedule for Rating Disabilities (VASRD)

The VA Schedule for Rating Disability (VASRD) is used by the VA as part of the process of adjudicating disability claims. It is a guide for evaluating the severity of disabilities resulting from all types of diseases and injuries encountered as a result of, or incident to, military service. This degree of severity is expressed as a percentage rating, which determines the amount of monthly compensation.

The VA uses the VASRD to rate service-connected disability of veterans for loss of civilian employability. The individual branches of Service, on the other hand, use the VASRD to evaluate whether a service member is fit to reasonably perform the duties of his or her office, grade, rank, or rating. While both the VA and the branches of Service use the VASRD, not all of the general policy provisions set forth in the VASRD apply to the Services. Consequently, disability ratings may vary between the VA and the Services.

The Services rate only conditions determined to be physically unfitting, compensating for loss of a career. The VA may rate any service-connected impairment, thus compensating for loss of civilian employability. The Service's ratings are permanent upon final disposition, while VA ratings may fluctuate with time, depending upon the progress of the condition. Also, the Service's disability compensation is affected by years of service and basic pay, while VA compensation is a flat amount based upon the

percentage rating received. This rating is determined based on the disabling condition and its severity and can range from 0 to 100 percent, rising in increments of 10 percent.

Medical Benefits through TRICARE for Injured Service Members

Injured active duty service members, including National Guard and Reserve service members injured in the line of duty, are eligible for comprehensive health care services beyond basic TRICARE coverage. Service members pay nothing out of pocket for these services and there is no benefit cap. TRICARE medical benefits for injured Service members include:

- Diagnosis
- Inpatient, outpatient, and comprehensive home health care supplies and services
- Training, rehabilitation, special education, and assistive technology devices
- Institutional care in private nonprofit, public, and state institutions and facilities and transportation to and from such institutions and facilities (when appropriate)
- Custodial care in conjunction with authorized home health services
- respite care for the primary caregiver (of the injured service member)

Medical Benefits from the VA for Injured Service Members

The VA provides a standard enhanced health benefits plan available to all enrolled veterans. This plan emphasizes preventive and primary care, and offers a full range of outpatient and inpatient services within the VA health care system.

There is no monthly premium required to use VA care, however veterans may have to agree to make co-payments. If a veteran has health insurance, it may cover the cost of the co-payment. The VA will provide combat veterans free medical care for any illness possibly associated with service during a period of hostility for two years from the veteran's release from active duty.

Service members who are 50 percent disabled or more from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability will receive priority in scheduling of hospital or outpatient medical appointments.

To enroll in the VA health care system, service members need to submit an application for VA health benefits using VA Form 10-10EZ, "Application for Medical Benefits." The application form can be found on the VA's 10-10EZ online portal, or by requesting a paper form to be mailed back to the VA. Service members can request an application or get help with it by calling VA at 1-877-222-VETS (8387) Monday through Friday 8:00 am to 8:00 pm (Eastern Time).

Additional Resources

REALIFELINES

This program seeks to support the economic recovery and reemployment of transitioning wounded and injured military Service Members and their Families by identifying barriers to employment or reemployment and addressing those needs. Professional and personalized intervention is provided for military Service Members and their Families during recovery and rehabilitation. Under this program, early access to job and career service professionals, i.e. DVOP/LVER staff, is guaranteed in their home communities nationally and in Florida prior to and upon discharge. For additional information visit: http://www.dol.gov/vets/REALifelines/index.htm.

Vet Success

This is the official Department of Veterans Affairs website that offers services to Veterans with service-connected disabilities by the Vocational Rehabilitation and Employment (VR&E) program. www.vetsuccess.gov

Military Spouse Corporate Career Network

This site provides career opportunities and job portability for military spouses, war wounded military members, and caregivers of the war wounded. www.msccn.org

Disabled Transition Assistance program (DTAP)

Service Members leaving the military with a service-connected disability are offered the Disabled Transition Assistance Program (DTAP). DTAP includes the normal three-day TAP workshop plus additional hours of individual instruction to help determine job readiness and address the special needs of disabled Veterans.

Although experience shows that Veterans generally enjoy a favorable employment rate in the nation's job market, many Veterans initially find it difficult to compete successfully in the labor market. The TAP program addresses many barriers to success and alleviates many employment related difficulties.

For more information about U.S. Department of Labor employment and training programs for Veterans, contact the Employment and Training Service office nearest you, listed in the phone book in the United States Government under the Labor Department or visit our sites: http://turbotap.org/portal/transition/lifestyles/Disabled_Veterans/Disabled_Transition_Assistance_Program_DTAP

New Family Caregiver Program for POST-9/11 Veterans

VA now provides additional support to eligible post-9/11 Veterans who elect to receive their care in a home setting from a primary Family Caregiver. Eligible primary Family Caregivers can receive a stipend, training, mental health services, and access to health insurance if they are not already under a health care plan. For more information call: 1-877-222 VETS (8387)

Applications were started May 9, 2011. Assistance with the application process is available. Caregiver Support Coordinators are stationed at every VA Medical Center, or call the number listed above.

Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)

EBV offers training in entrepreneurship and small business management to Service Members, sailors, airmen, and marines disabled as a result of their service supporting operations Enduring Freedom and Iraqi Freedom. The intent of the program is to increase entrepreneurial opportunities and small business ownership by navigating the many steps and activities associated with creating and sustaining a new business. They also assist Veterans in coordinating their efforts with programs and services for those with disabilities. The EBV program is offered entirely free to qualified Veterans accepted into the program.

Fisher House Foundation Hero Miles Program

Fisher House Foundation administers the "Hero Miles" program, a service that provides military members, their Family and/or friends with complimentary round-trip airfare, sending them to the beside of our injured Service Members recovering at military or VA medical center, as a result of injuries sustained in overseas conflicts. Flights are made possible through frequent flyer mile donations made by individual airline passengers.

There are two categories of eligible recipients:

- Service men and women with approved leave may be given a free round-trip airline ticket for travel from the medical center to their home and return if they are not eligible for government funded airfare.

- Qualifying service men and women may be given free round-trip airline tickets to enable their Family or close friends to visit them while they are being treated at the medical center. The request for tickets ordinarily originates with the Service Member and is forwarded to Fisher House Foundation by the social work staff or Family assistance center at a medical center, or through service casualty offices.

Fisher House is proud to partner with the following major airlines in support of our wounded and injured service men and women: AIRTRAN AIRLINES, ALASKA AIRLINES, AMERICAN AIRLINES, CONTINENTAL AIRLINES, FRONTIER AIRLINES, UNITED AIRLINES, and US AIRWAYS

Veterans Airlift Command (VAC)

The Veterans Airlift Command provides free air transportation to wounded warriors, Veterans and their Families for medical and other compassionate purposes through a national network of volunteer aircraft owners and pilots.

Currently, priority is given to OIF/OEF Veterans for these services with the hope that as they expand they will be able to serve other conflicts as well. The reasons behind pilots volunteering their time and

effort for this commendable program include their desire to serve those who have served; and additionally, this program enables these volunteer pilots to maintain their proficiency while performing a valuable service to the Veterans. Some owners and pilots come from a military background, are seasoned aviators or they simply love to fly. Go to: www.Veteransairlift.org or additional information.

VA Vocational Rehabilitation and Employment Program

What is Vocational Rehabilitation?

Vocational Rehabilitation is a program which helps eligible disabled Veterans get and keep lasting, suitable jobs. It also helps seriously disabled Veterans achieve independence in daily living. The Vocational Rehabilitation and Employment (VR&E) Program is facilitated by DVOP and LVER staff to assist disabled Veterans who are being trained/retrained and rehabilitated for new careers by the U.S. Department of Veterans' Affairs.

The program offers a number of services to help each eligible disabled Veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.

Who Is Eligible?

Usually, you must first be awarded a monthly VA Disability Compensation payment. In some cases, you may be eligible if you aren't getting VA compensation (for example, you are awaiting discharge from the service because of a disability, or you are entitled to VA compensation but have decided not to reduce your military retirement or disability pay).

- Eligibility is also based on you meeting all the following conditions:
- You served on or after September 16, 1940
- Your service-connected disabilities are rated at least 20% disabling by VA
- You need Vocational Rehabilitation to overcome an employment handicap
- It has been less than 12 years since VA notified you of your eligibility

How Much Does VA Pay?

If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance. For details, call 1-800-827-1000.

How Can You Apply?

You can apply by filling out VA form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, and mail it to the VA regional office that serves your area. You can also apply on line

through our website at http://vabenefits.VBA.va.gov/vonapp.

Military Severely Injured Center

The Military Severely Injured Center (MSI Center) is a program dedicated to providing seamless, centralized support -- for as long as it may take -- to make sure that injured Service Members and their Families achieve the highest level of functioning and quality of life. If you are a severely injured Service Member or the Family member of a severely injured Service Member, the MSI Joint Center can help you cut red tape; understand what benefits are available to you; identify resources; and obtain counseling, support and information. Injured Service Members and their Families can get assistance 24 hours a day, 7 days a week, at 1-888-774-1361 for this free service.

National Resource Directory (NRD)

The National Resource Directory is a website for Wounded Warriors, Service Members, Veterans, their Families and those who support them. It provides access to thousands of services and resources at the national, state and local levels to support recovery, rehabilitation and community reintegration.

A collaborative partnership among the Departments of Defense, Labor and Veterans Affairs, the National Resource Directory (NRD) contains information from federal, state and local government agencies; Veterans service and benefit organizations; non-profit and community-based organizations; academic institutions and professional associations that provide assistance to Service Members, Veterans and their Families.

The NRD is an important part of a larger effort to strengthen military Families, facilitate their transition to civilian life, and meet the challenges today's Veterans, Families and caregivers face. The Departments of Defense, Labor and Veterans Affairs strive to provide support to our military community during the transition process and beyond. The NRD is a critical part of this commitment, continuously expanding and adapting to increase the support offered to those who have served.

For more information visit: www.NationalResourceDirectory.gov

Wounded Warrior Resource Center (WWRC)

The Wounded Warrior Resource Center (WWRC) is an online source for wounded, ill and injured Service Members, their Families, caregivers and those who support them find the information or assistance they need. WWRC call center consultants are available by phone at 1-800-342-9647 or by email at wwrc@militaryonesource.com, 24 hours a day, and 7 days a week.

Trained consultants ensure consistent, quality support. Consultants identify the appropriate person to speak to from a military service or federal agency with authority to resolve the matter. The WWRC consultant maintains communication with the caller until the issue or concern is resolved. Wounded Warrior Resource Center: 1-800-342-9647.

Disabled American Veterans (DAV)

This organization provides free assistance to Veterans in obtaining benefits and services earned through their military service. It is fully funded through its membership dues and public contributions. It is not a government agency and receives no government funds.

DAV is the foremost representative of the interests of disabled Veterans and their Families, their widowed spouses and their orphans before federal, state, and local governments. Our National Legislative Program ensures disabled Veterans are not forgotten by lawmakers. For additional information call: (877-426-2838)

Wounded Warrior Benefits Websites and Publications

Defense Finance Accounting Service (DFAS) delivers accounting and finance services to the Military Services, as well as those who support war fighters defending the country. DFAS administers military and retirement pay for service members and the Survivor Benefit Plan (SBP). Included on the DFAS website are sections detailing Wounded Warrior Pay and information on disability retirement pay.

TRICARE Computer/Electronic Accommodations Program (CAP) provides assistive technology and services to people with disabilities, federal managers, supervisors, IT professionals, and wounded services members free of charge.

TRICARE Health Benefits for Injured Active Duty Service Members provides an overview of the various health care benefits wounded warriors may become eligible to receive through TRICARE.

Warrior Care is the DoD's official website for wounded warrior care. The website serves as a portal to various resources.

The Wounded Warrior Resource Center (WWRC) is a DoD website providing wounded service members, their families, and caregivers with information they need on military facilities, health care services, and benefits. It supports access to the Wounded Warrior Resource Call Center and trained specialists who are available twenty-four hours a day, seven days a week by phone at 1-800-342-9647 or by email at wwrc@militaryonesource.com. The website lists specific dialing information for other countries.

Yellow Ribbon America provides the national framework to organize America's cities and towns, delivering immediate and direct support to America's deployed and returning military personnel, and their families. The Welcome Home Project/Military Injured Support provides a welcome home ceremony for injured service members and provides returning wounded service members with gift baskets to thank them for their service.

National Resource Directory (NRD), a partnership among the DoD, Department of Labor (DOL), and VA, is a website for wounded, ill and injured service members, veterans, their families, and those who support them. It provides access to services and resources at the national, state, and local levels to support recovery, rehabilitation, and community reintegration. Topics on the site address benefits and

compensation, education and training, employment, family and caregiver support, health, homeless assistance, housing, transportation and travel, and other services and resources.

VA Disability Compensation is a tax-free benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. It is also paid to certain veterans disabled from VA health care. The benefits are tax-free.

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

The VA Vet Center program is designed to provide readjustment counseling to veterans exposed to the uniquely stressful conditions of military service in a combat theatre of operations.

Social Security Administration (SSA) Disability Benefits for Wounded Warriors provides an overview of the benefits available to wounded warriors including expedited processing of disability claims for military service members. Benefits available through SSA are different than those from the VA and require a separate application. The expedited process is used for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

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

Always a Soldier Program is sponsored by the Army Materiel Command (AMC) and is designed to help wounded veterans find jobs or internships. Soldiers can use the website to complete an employment information form, which will be reviewed by an Always a Soldier program coordinator.

Warrior Transition Command provides strategic direction, and develops, integrates, synchronizes, and assesses plans, policy, capabilities, and resources for warrior care initiatives and programs dedicated to the support, care, and healing of wounded, ill and injured Soldiers, their families, and caregivers.

The Army Reserve Warrior and Family Assistance Center (WFAC) provides assistance to Reserve Soldiers, veterans who served in the Army Reserve, retirees from the Army Reserve, and families of all Army Reserve Soldiers through medical care, military and VA benefits, personal actions, financial counseling, and individual and family counseling.

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

Marine for Life Injured Support Program (M4L-IS) assists both combat and non-combat injured Marines and Sailors and their families by providing needs-based individual and family assistance, bridging the gap

between military medical care and care provided by the VA, assisting with adjustment back to a civilian life, and assisting with reintegration into the active or Reserve force.

Navy Safe Harbor–Severely Injured Support Program provides personalized support and assistance to injured Sailors and their families by providing educational information on injuries, assistance with home accommodations, transportation accommodations, workplace accommodations, education and job training, personal and family counseling, child care information, and information and assistance for financial and benefit issues.

Air Force Wounded Warrior Program provides support for Airmen that have a combat or hostile-related injury or illness requiring long-term care. The program works hand-in-hand with the Air Force Survivor

Assistance Program and Airman and Family Readiness Centers to ensure Airmen receive professional support and care from the point of injury to no less than five years after separation or retirement.

National Guard Bureau Warrior Support serves those who served America by providing a Transition Assistance Advisor in each state and territory to help National Guard members and their families with accessing VA benefits and filing claims, TRICARE, state benefits, and access to community resources.

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

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

Fisher House provides airline tickets, using donated frequent flyer miles, to family and friends of service members who were hospitalized as a result of their service in Operation Enduring Freedom (OEF)/ Operation New Dawn (OND). The Fisher House Foundation also provides temporary lodging and transportation support for these family members and friends.

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

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

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

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

Traumatic Service Members' Group Life Insurance (TSGLI) is an article published by Military OneSource that provides an overview of the TSGLI program. The article includes sections on the amount of coverage, what losses are covered, how to submit a claim for TSGLI, where to get more information, and Service-specific resources.

Resources for Wounded, Ill, and Injured Service Members Overview provides an overview of government and nongovernment programs to help wounded, ill, and injured service members and their families.

Understanding the Military Medical Evaluation Process is an article published by Military OneSource that provides an understanding of the medical evaluation process including information regarding the medical board, the Physical Evaluation Board (PEB), Service-specific support, and other resources.

Overview of VA Benefits is an article published by Military OneSource that provides an overview of the benefits available to service members, veterans, and their families through the VA. These benefits include education benefits, medical care, life insurance, disability compensation, home-loan guaranties, vocational rehabilitation, burial and memorial benefits, and survivor's benefits.

VA Benefits for Active-Duty Service Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for active-duty service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, benefits for service members with disabilities, and transition assistance benefits.

VA Benefits for National Guard and Reserve Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for National Guard and Reserve service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, and other VA benefits.

VA Benefits for OEF and OIF Transitioning Service Members is an article published by Military OneSource that describes the VA benefits available for service members returning from OEF or OIF. The article contains sections detailing transition assistance benefits, medical services, other VA benefits and services, services for veterans with disabilities, and other resources.

VA Benefits for Disabled Veterans and Service Members is an article published by Military OneSource that provides a description of VA benefits and services for disabled veterans and service members

including medical care, disability compensation, transition and employment services, home and car adaptation, life insurance, other VA benefits, and other resources.

Understanding Traumatic Brain Injury (TBI) is an article published by Military OneSource that provides information on TBI including symptoms, assessment, treatment and rehabilitation, what family members can do to help, and additional resources.

When Your Spouse Has a Traumatic Brain Injury is an article published by Military OneSource that provides information for spouses caring for service members with serious brain injuries.

Resource Guide for Service Members with Traumatic Brain Injury (TBI) and Their Families is a list of programs, websites, and organizations provided by Military OneSource to help service members and families affected by TBI.

Adapting a Home to Make It Accessible is an article published by Military OneSource that provides information on support available to help injured service members make home modifications.

What Family Members Can Do When a Service Member Is Severely Injured is an article published by Military OneSource that provides information on how family members can be part of the care team, how family members should take care of themselves, and additional resources available to family members.

When You Become Your Spouse's Caregiver is an article published by Military OneSource that provides ways to cope and find support when a spouse becomes the caregiver for a service member. The article includes sections describing how spouses may be feeling, when to seek help, learning about the service member's condition and available resources, having the spouse take care of themselves, and other resources.

Survivor Benefits

Casualty Assistance Offices

Burial Benefits

- Burial and Plot-Interment Allowance
- Burial in a National Cemetery
- Burial in a Private Cemetery
- Military Funeral Honors
- Burial Flags
- Government-furnished Headstones and Markers

Presidential Memorial Certificate

Service Members' Group Life Insurance (SGLI)

Family Service Members' Group Life Insurance (FSGLI)

Reserve Component Survivor Benefit Plan

Dependency and Indemnity Compensation (DIC)

Parents Dependency and Indemnity Compensation Death Pension

Death Gratuity

Survivors' and Dependents' Educational Assistance Program (DEA)

Survivor Outreach Services (SOS)

Survivor Benefits Websites and Publications

If service members die as a result of injury or illness incurred or aggravated during their deployment, their survivors may be entitled to benefits from the Department of Defense (DoD) and the Department of Veterans Affairs (VA). Some of these benefits are automatic, while others require that survivors apply for them. Casualty Assistance offices will provide further assistance to family members in completing the required documentation and will assist them with any other questions they may have.

Casualty Assistance Offices

In the event of a service member's death, the main source of casualty information and assistance to the family will be from the Casualty Assistance Office. Casualty Assistance Officers (or Casualty Assistance Call Officers, Casualty Assistance Representatives, or Decedent Affairs Officers, depending on the branch of Service) provide one-on-one information to service members and their families to ensure that all administrative requirements (e.g., required paperwork) are completed and that service members and their families are aware of the benefits to which they are entitled. The Casualty Assistance Office can also help individuals apply for benefits. More information on the services provided by the Casualty Assistance Offices can be found through the individual branches of Service's websites:

Army Casualty Assistance - www.armyg1.army.mil/RSO/casualty.asp
Marine Corps Casualty Assistance – (website currently unavailable)
Navy Casualty Assistance Division -
http://www.public.navy.mil/bupersnpc/support/casualty/Pages/default2.aspx
Air Force Casualty Services - www.afpc.af.mil/library/casualty.asp

Burial Benefits

The DoD and the VA both offer benefits and services to family members to aid in a service member's funeral and burial. The DoD provides for the transport and interment of a service member's remains and authorizes travel entitlements for surviving spouses, children, and parents including the parents of the spouse, siblings of the deceased member, and the person authorized to direct disposition (PADD). The travel entitlement includes round trip transportation and two days of per diem at the interment site. There are a number of additional services provided by the individual branches of Service and the VA.

Burial and Plot-interment Allowance

The person the service member identified to direct the disposition of his or her remains, or the PADD, on their Record of Emergency Data Form (DD Form 93) will determine where the burial will take place. The military Service will provide all the necessary assistance to satisfy the PADD's decision on burial location including burial in a national, state, private, or public cemetery. Burial allowances or reimbursable expenses are determined based on the options selected by the PADD. Before making any financial commitments, the family or the PADD should verify with the casualty assistance officer or mortuary affairs officer if the expense is reimbursable. The casualty or mortuary affairs officer will assist with the completion of the necessary claims forms.

Burial in a National Cemetery

For service members and their families who choose burial in a national cemetery with available space, the National Cemetery Administration (NCA) will provide the opening and closing of the grave, perpetual care for the gravesite, a government headstone or marker, a burial flag (provided by the DoD if the member died while on active duty), and a Presidential Memorial Certificate (PMC) at no cost to the family. More information on burial benefits can be found on the VA Burial and Memorials website. www.va.gov

Burial in a Private Cemetery

For service members and their families who choose burial in a private cemetery, the VA will provide a government-furnished headstone or marker and Presidential Memorial Certificate (PMC) at no cost if the family requests. DoD will provide the flag if the member died while on active duty. Spouses and dependents will not be eligible to receive any burial benefits for themselves if the service member is buried in a private cemetery.

Military Funeral Honors

Provided by the DoD, military funeral honors provide a final "thank you" to active duty fatalities and veterans who have defended the nation. Military funeral honors consist of, at a minimum, ceremonial folding and presenting of the American flag and the sounding of Taps. Additional elements, such as a firing party or color guard, may also be included in the ceremony. More information on military funeral honors can be found on the Military Funeral Honors website. https://www.dmdc.osd.mil/mfh

Burial Flags

Burial flags are United States flags provided at no cost that drape a service member's casket or urn to honor the memory of his or her service. If the service member dies on active duty, the spouse, children, parents of the member, and the PADD will receive a flag from the DoD. More information on VA-provided burial flags can be found on the VA Burial and Memorials website. www.va.gov

Government-furnished Headstones and Markers

The VA, upon request, will furnish at no charge a government headstone or marker for service members' graves in any cemetery around the world. The VA will also potentially furnish headstones and markers for the spouse and dependents (if eligible) of service members in a national, military installation, or state veterans cemetery. If a service member has chosen columbarium inurnment, government-furnished niche markers are also available.

Presidential Memorial Certificate

The PMC is a gold-embossed paper certificate, provided by the VA and signed by the President of the United States to honor the memory of honorably-discharged veterans. The PMC is available to a service member's next-of-kin and loved ones when they apply through the VA.

Service Members' Group Life Insurance (SGLI)

Service Members' Group Life Insurance (SGLI) is a low-cost term life insurance protection policy offered through the VA for service members on active duty, members of the Ready Reserve, and members of the National Guard. To receive benefits under SGLI, the family members will be required to submit a claim to the Office of Service Members' Group Life Insurance (OSGLI). More information on SGLI, including coverage amounts and premium costs, can be found on the VA SGLI website. www.insurance.va.gov/sgliSite/SGLI/SGLI.htm

Family Service members' Group Life Insurance (FSGLI)

Family Service Members' Group Life Insurance (FSGLI) automatically provides life insurance coverage to spouses and dependent children when the service member is covered by SGLI unless the service member declined the coverage in writing. If declined or reduced, family members can have the entitlement reinstated or increased at a later date. The spouse must be in good health at the time of the change in coverage. Coverage amounts for FSGLI cannot exceed the coverage amount selected for the service member under SGLI. More information on FSGLI, including current coverage amounts and premiums, can be found on the VA FSGLI website. www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm

Reserve Component Survivor Benefit Plan

The Reserve Component Survivor Benefit Plan (RCSBP) is an annuity paid to surviving spouses and, in some instances, dependent children of National Guard and Reserve service members who elected to enroll in the program and completed the satisfactory years of service qualifying them for retirement pay. Surviving spouses and dependent children can receive a portion the elected retirement pay. More information on the RCSBP can be found on the DFAS RCSBP website. www.dfas.mil/retiredmilitary/provide/rcsbp.html

Dependency and Indemnity Compensation (DIC)

The Dependency and Indemnity Compensation (DIC) is a monthly tax-free benefit paid to eligible survivors of a service member who died on active duty, veterans who died from service-related disabilities, and certain veterans who were being paid 100 percent VA disability compensation at the time of death. Surviving spouses and dependent children of deceased service members may be entitled to benefits through DIC. Benefits from DIC are not automatic; to receive benefits, family members must apply through the VA.

The amount of the benefit varies depending on the date of the service member's death (before or after January 1, 1993), the member's rank, whether the survivors are entitled to additional allowances such as Aid and Attendance (A&A), Housebound (HB), etc., and the number of dependent children. More information on the DIC benefit can be found on the VA Survivor's Benefits website. www.vba.va.gov/survivors

Parents Dependency and Indemnity Compensation

Parents who are dependent on a veteran with a service-connected disability or whose child died in service or from a service-connected disability may be entitled as dependents on the veterans' compensation award or to DIC if they are in financial need. Parents may be biological, step, adopted, or in loco parentis. Benefits for Parents DIC are also not automatic; if parents believe they qualify for the benefit, they have to apply through the VA. The amount of the benefit varies depending on the classification category for the parent (sole surviving parent not living with a spouse, one of two parents not living with a spouse, or one of two parents living with a spouse or other parent). More information on the Parents DIC benefit can be found on the VA Survivor's Benefits website. Current rates for the Parents DIC benefit are also provided through the VA compensation payment rates website.

Death Pension

The Death Pension is a benefit payable to eligible surviving spouses and children of deceased wartime veterans based on financial need. Survivors of deceased service members may be eligible to receive the death pension if the veteran had wartime service and his or her death was not due to service. Benefits from the Death Pension are not automatic; to receive benefits, family members must apply through the VA. If surviving family members are determined to be eligible for the Death Pension and the DIC, the VA will pay whichever benefit entitles the family to the most money. Surviving family members cannot collect both DIC and the Death Pension. The amount of the benefit depends on the income level of the surviving spouse or child. If the spouse is below the income level established by the VA, the VA will pay the difference between the established limit and the surviving spouses or child's income. More information on the Death Pension benefit and current rates can be found on VA Death Pension website. www.vba.va.gov/bln/21/pension/spousepen.htm

Death Gratuity

Death Gratuity is a lump-sum payment provided by the DoD to the survivors or other individuals identified by the service member prior to his or her death while on active duty, active duty for training, inactive duty for training, or within 120 days of release from active duty due to a service-related disability.

The service member may designate one or more persons to receive a portion of the death gratuity benefit in 10 percent increments. Service member elections are reflected on the Record of Emergency Data form. If the service member does not designate anyone to receive the benefit, then the benefit will be paid in full to the first person in the following order of precedence: surviving spouse; surviving children (in equal shares if there is no surviving spouse); surviving parents; the duly-appointed executor or administrator of the service member's estate; and other next-of-kin. More information on Death Gratuity, including detailed eligibility requirements and payment amounts, can be found in Chapter 36, Volume 7A, and DoD Financial Management Regulation.

Survivors' and Dependents' Educational Assistance Program (DEA)

The Survivors' and Dependents' Educational Assistance (DEA) is a VA program providing education and training opportunities to eligible spouses and children of certain veterans who die while on active duty or of a service-connected disability, are missing in action, forcibly detained by a foreign government, or become permanently and totally disabled as a result of their service. To receive the DEA benefit, surviving family members need to enroll in a VA-approved education or training program and apply through the VA. More information of the DEA program can be found on the VA's DEA website. www.gibill.va.gov/benefits/other_programs/dea.html

Survivor Outreach Services (SOS)

The Survivor Outreach Services (SOS) program was established by the Department of Army as a part of its partnership and commitment to survivors of Fallen Heroes who have made the ultimate sacrifice. SOS is a holistic and multi-agency approach to delivering services to survivors in their local communities.

The mission of the Army-wide initiative is to provide comprehensive and long-term services for surviving Families of Fallen Army Service Members (Active, Guard/Reserve) and Army Veterans for as long as they desire. SOS Coordinators will assist survivors in accessing benefits and entitlements, connecting survivors with local resources, supportive counseling (grief counseling, financial assistance counseling, Family and individual counseling) and support groups. Survivor Outreach Services (SOS) Coordinators work in tandem with Casualty Assistance Officers to provide support to surviving Families. www.sos.army.mil

Additional Resources

Tragedy Assistance Program for Survivors, Inc. (TAPS)

TAPS is a national non-profit organization made up of, and providing services to, all those who have lost a loved one while serving in the Armed forces. The heart of TAPS is the national military survivor peer support network, which offers grief counseling referral, case worker assistance and crisis information. These services are provided 24 hours a day, free of charge. TAPS also accepts donations and volunteer assistance. For more information about TAPS programs, call 1-800-959-TAPS (8277) or e-mail info@taps.org.

Survivor Benefits Websites and Publications

Government and military websites

DFAS delivers accounting and finance services to the Military Services, as well as those who support war fighters defending the country. DFAS administers military and retirement pay for service members and the SBP and Reserve Component SBP (RCSBP).

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

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

VA Survivors Benefits provides an overview of the various benefits provided to survivors of service members who die while in service and after their service is complete.

The VA Vet Center program is designed to provide readjustment counseling to veterans exposed to the uniquely stressful conditions of military service in a combat theatre of operations. VA bereavement counseling is offered to parents, spouses, and children of military personnel who died in the service of their country. Family members of Reserve and National Guard service members who die while on duty are also eligible. VA's bereavement counseling is free of charge and provided at community-based Vet Centers.

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

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

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

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

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

DEA provides an overview of the benefit, eligibility requirements, and period of eligibility, and instructions for applying for the benefit.

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

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

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

Army Survivor Outreach Services (SOS) provides family members of fallen warriors access to support, information, and services at a location where they reside and for as long as the family members desire.

The Army National Guard (ARNG) Casualty Notification/Casualty Assistance assists the Army CMAOC and Casualty Assistance Centers with the mission of assigning Casualty Notification and Casualty Assistance Officers to help families during their time of need.

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

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

Armed Forces Crossroads Casualty and Loss provides links and information on loss, the grieving process, support groups, and benefits.

Air Force Personnel Center (AFPC) Casualty Services website provides links and documents for service members and their families including contact information, forms, and death benefit information. Rather than being subject-oriented, the site uses a question and answer format to address a wide range of topics.

Air Force Mortuary Affairs Operations Center (AFMAOC) assists family members by coordinating all available resources to support family needs following an unexpected loss of life.

Coast Guard Decedent Affairs assists the family of deceased Coast Guard service members in making funeral arrangements and helping the next of kin obtain any compensation or entitlements they may be due.

Armed Forces Foundation's Bereavement Program offers family retreats, provides for professional grief counseling in an attempt to help families cope with their loss, and helps to offset funeral costs and travel arrangements for military families in times of mourning.

American Red Cross Casualty Travel Assistance Program (CTAP) provides travel assistance for two immediate family members to attend a memorial or funeral service for a service member killed on active duty in a combat zone and to travel to the bedside of a service member wounded in a combat zone. Assistance includes funding for roundtrip airfare, lodging costs, and food and incidentals. The American Red Cross also provides assistance and information in preparing, developing, and obtaining sufficient evidence to support applicants' claims for veterans' benefits.

Children's Grief Education Association (CGEA) is a nonprofit organization dedicated to serving the needs of grieving children and families and to providing education and support to those who serve them. Included on the CGEA website are specific coping mechanisms targeted to children of military families.

Comfort Zone Camp is a bereavement camp for children started by West Point alumni. The camp's program is designed to mirror the way a child grieves. Developed by grief therapists, it combines activities such as arts, crafts, and games with quieter periods of reflection, allowing children to heal through play, smiles, tears, and memories. Each child is matched with a "Big Buddy," a trained adult volunteer who spends the entire weekend with that child to provide support and encouragement. Additionally, the children participate in Healing Circles led by experienced grief professionals.

Families United for Troops and Their Mission is a nonprofit organization. They are a grassroots coalition of Gold Star and Blue Star families that provides a means for Gold Star Families, who have lost loved ones in the defense of the United States, to find solace in each other's company.

Gold Star Wives of America (GSW) is an organization of widows and widowers whose spouses died while on active duty in the military or as the result of a military service-connected cause. The primary mission of GSW is to provide service, support, and friendship to others who have suffered a similar loss.

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

Taking Care of the Families of America's Armed Forces is a comprehensive guide published by the Office of the Assistant Secretary of Defense (Reserve Affairs) for National Guard and Reserve service members and their families. In addition to other topics, the guide provides information on medical benefits for family members, dental health benefits for family members, legal assistance, life insurance options, military aid societies, the American Red Cross, veterans' assistance benefits, education benefits, small business assistance, Uniformed Services Employment and Reemployment Rights Act (USERRA) features, family readiness programs, Military OneSource, and useful websites.

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

A Survivor's Guide to Benefits: Taking Care of Our Own, October 7, 2009, published by the Department of Defense (DoD), provides information on casualty assistance officers, funeral and memorial services, financial matters, and additional resources for family members of deceased service members.

Service Members' and Veterans' Group Life Insurance Handbook provides information on the SGLI, the VGLI, TSGLI and FSGLI. The handbook provides overviews of these insurance policies; procedures for terminating, reducing, restoring, or requesting coverage; procedures for designating beneficiaries; procedures for filing death claims; and the required forms for each plan.

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

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

Overview of VA Benefits is an article published by Military OneSource that provides an overview of the benefits available to service members, veterans, and their families through the VA. These benefits include education benefits, medical care, life insurance, disability compensation, home-loan guaranties, vocational rehabilitation, burial and memorial benefits, and survivor's benefits.

VA Benefits for Active-Duty Service Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for active-duty service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, benefits for service members with disabilities, and transition assistance benefits.

VA Benefits for National Guard and Reserve Members is an article published by Military OneSource that provides an overview of the VA services and benefits available for National Guard and Reserve service members and their families. The article includes discussion on education benefits, home-loan guaranties, life insurance, and other VA benefits.

Books and Resources for Adults Helping Children and Teenagers Cope with Death and Dying is a list of books and resources compiled by Military OneSource for adults who are helping children and teenagers cope with death and dying.

Resources for Casualty Survivors is a list of books, programs, and web sites provided by Military OneSource for casualty survivors. These resources include books, general support, benefits, military relief organizations, information for children and teenagers, information for suicide survivors, and casualty assistance by branch of Service.

Important Telephone Numbers for Casualty Survivors is a list of important telephone numbers for casualty survivors provided by Military OneSource.

Planning a Memorial Service is an article provided by Military OneSource that provides information on planning a memorial service for someone who has died. The article contains sections describing common reasons for having a memorial service, questions to ask when planning a service, what the service can include, and other tips on arranging a service.

Coping with the Death of a Spouse is an article provided by Military OneSource that provides information on dealing with grief and changes after the loss of a spouse. The article includes information on what to expect, changes, tips on coping, what to do if you have young children, and looking forward.

Coping with the Loss of a Son or Daughter in Military Service is an article provided by Military OneSource that provides information on the indescribable sense of pain and loss, tasks of grief, coping with the loss, coping with holidays and anniversaries, and finding support.

Coping with the Loss of a Spouse in Military Service is an article provided by Military OneSource that provides information on the indescribable sense of pain and loss, tasks of grief, coping with your loss, helping younger children, helping teenagers, coping with holidays and anniversaries, and finding support.

Grieving the Death of a Service Member is an article provided by Military OneSource that provides information on the grieving process including detail on common emotions, some ways to cope, and finding support.

Helping a Child Cope with Loss and Grief is an article provided by Military OneSource that offers information on ways to provide support and comfort for children when a special person in their life dies.

Helping a Child Deal with Death is an article provided by Military OneSource that provides information on helping a child deal with death.

Leaders Guide for Managing Marines in Distress is an interactive guide published by MCCS that provides information for leaders on combat and operational stress, financial problems, legal problems, grief and loss, suicidal behavior, and behavioral health problems.

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Post Deployment Emotional Letdown

After returning from deployment, service members may experience a range of complicated and conflicting emotions. Service members will most likely experience what is referred to as a "post deployment emotional letdown" as they transition from deployed life to home life. If service members experienced or saw the aftermath of combat or had other traumatic experiences, they may be bringing some strong emotions home with them. Combat and operational stress reactions, injuries, and illnesses can have a lasting effect on their ability to function now that they have returned. Some of these combat and operational stress reactions and injuries may heal with time, but some require professional help through the recovery process. As a result of these traumatic experiences, service members may be at higher risk for suicide. By recognizing the warning signs and knowing where to get help if needed, service members can make themselves more resilient in the face of these post deployment and reintegration challenges.

After the initial celebration is over, most returning service members experience some sort of an emotional letdown. This is part of the transition back to everyday life. In most cases, this simply means that service members are no longer "running on nerves" and that things are beginning to settle down. But this emotional letdown can mean that service members' homecomings did not match their expectations. The letdown can also come from the fact that the problems that existed before a deployment are still there. In these cases, service members may want to consider getting additional assistance. Once service members are rested and comfortable with their new surroundings, their regular positive feelings should return.

Sexual Harassment

Sexual Harassment is a form of sex discrimination that involves unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature when:

- Submission to such conduct is made either explicitly or implicitly a term or condition of a person's job, pay, or career;
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance; or
- Such conduct creates an intimidating, hostile, or offensive working environment.

The above definition emphasizes that workplace conduct, to be actionable as "abusive work environment" harassment, need not result in concrete psychological harm to the victim, but rather need only be so severe or pervasive that a reasonable person would perceive, and the victim does perceive, the work environment as hostile or abusive.

NOTE: *"Workplace"* is an expansive term for military members and may include conduct on or off duty, 24 hours a day.

Sexual harassment is prohibited. Any person in a supervisory or command position who uses or condones any form of sexual behavior to control, influence, or affect the career, pay, or job of a service member or civilian employee is engaging in sexual harassment and has failed to fulfill his or her

leadership obligation. Similarly, any service member or civilian employee who makes deliberate or repeated unwelcome verbal comments, gestures, or physical contact of a sexual nature is also engaging in sexual harassment.

Recourse: Individuals who believe they have been sexually harassed are encouraged to address their concerns or objections regarding the incident directly with the person demonstrating the harassing behavior. Persons who are subjected to or observe objectionable behavior should promptly notify the chain of command if:

(1) The objectionable behavior does not stop; or
(2) The situation is not resolved; or
(3) Addressing the objectionable behavior directly with the person concerned is not reasonable under the circumstances; or
(4) The behavior is clearly criminal in nature.

If the person demonstrating the objectionable behavior is a direct superior in the chain of command or the chain of command condones the conduct or ignores a report, individuals who have been subjected to or who observe objectionable behavior are encouraged to promptly communicate the incident through other available means including:

(1) The Command Managed Equal Opportunity (CMEO) Manager
(2) A Chaplain
(3) The Navy Expeditionary Combat Readiness Center country desk
(4) Your NOSC/Command/Unit stateside
(5) Your CIAC

Sexual Assault Prevention and Response (SAPR)

Sexual assault causes serious harm to our fellow service members. It violates core military values of trust, respect and honor. It undermines a unit's readiness and cohesion. It can even damage our reputation and mission. The Armed Forces does not tolerate it.

The military is committed to eliminating incidents of sexual assault. DoD policy focuses on increased awareness and provides education, victim centered support, intimidation-free reporting, thorough investigation, and accountability for those who commit sexual crimes. Victims of sexual assault are encouraged to seek support and care.

The Mission is to prevent and respond to sexual assault, eliminating it from the ranks through a balanced and focused education, comprehensive response, compassionate advocacy and just adjudication in order to promote professionalism, respect, and trust.

Any international sexual contact characterized by use of force, threats, intimidation, or abuse of authority or when the victim does not or cannot consent. Sexual assault includes rape, forcible sodomy (oral or anal sex), and other unwanted sexual content that is aggravated, abusive, or wrongful (including unwanted and inappropriate sexual contact), or attempts to commit these acts. It is not tolerated in the

military. If you are a victim of sexual assault get to a safe place contact a sexual assault response coordinator (SARC). The SARC will explain your reporting options and guide you through the process.

The Sexual Assault Response Coordinator (SARC) assists in coordinating sexual assault victim care and support and provides resources to the victim, both military and civilian, and ensures victims get the treatment they need. If you'd like more info on the Sexual Assault Program or wish to locate the SARC nearest you, call 866.601.0577 any time, day or night.

Signs Service Members May Need Help

Occasionally, the emotional letdown following a deployment may develop into serious problems that warrant the attention and assistance of professionals. Service members should be aware of the following signs that may indicate that they need professional attention.

Long Bouts of Depression

If a service member's emotional letdown lasts longer than two weeks or so, it may indicate something more serious known as clinical depression. Warning signs of depression include frequent or long-lasting feelings of despair or hopelessness, persistent lack of interest in day-to-day activities or loved ones, and changes in eating and sleeping habits. In some extreme cases, depression can also be characterized by thoughts of death or suicide. Expressions of thoughts of death or suicide by a service member should always be taken seriously.

Frequent Bouts of Anxiety or Panic

Feelings of extreme fear, even though there's nothing around to cause it, are normal reactions to extremely stressful events. But if they persist for several weeks after the event, they may indicate something called an anxiety disorder. With professional attention, this disorder is usually treatable.

Flashbacks and Frequent Nightmares

Traumatic events such as combat often trigger nightmares and vivid, sudden memories called flashbacks. If they persist over several weeks or months, and are accompanied by feelings of indifference or avoidance to people and responsibilities, extremely "jumpy" reactions, and panic attacks, they may indicate posttraumatic stress disorder (PTSD). As with an anxiety disorder, PTSD is usually treatable.

Alcohol and Drug Abuse

When people are in pain, they sometimes try to "self-medicate" their problems with alcohol or drugs, almost always resulting in even worse trouble. Getting help as early as possible is the best way to reduce the risk of something worse happening as a result of alcohol or drug abuse.

Domestic Violence and Abuse

People who are troubled by their feelings or experiences occasionally want to lash out at their spouses or their children. When controlled, these feelings are normal reactions to traumatic events or memories, and tend to fade away after a few weeks. In other cases, this frustration is expressed physically in the form of child abuse or domestic violence. The earliest possible intervention is the best way to minimize the damage caused by domestic violence and child abuse and get everyone back on the road to recovery as soon as possible.

Where to Get Help

If service members are experiencing any of the above warning signs for a period of time (usually longer than two weeks or so), they should consider seeking professional help. With professional help and support, service members can overcome these problems. Options for seeking help can range from support groups and anger management classes to more structured forms of assistance through chaplains, a counselor, or behavioral health professional.

Chaplains

Installation and unit chaplains can help service members and their families to ensure that they are prepared and supported spiritually, emotionally, and socially. In times of personal, emotional, and marital difficulties, chaplains can provide counseling to help service member's work through their problems.

Chaplains have a deep understanding of the military lifestyle and the challenges that arise for families during and after a deployment. They also have a wealth of information on resources available to support service members and their families both on and off of the installation.

Family Centers

Nearly every military installation has a family center where service members and their families can access information, referral, counseling, and crisis intervention services. Service members and their families are eligible to receive services from any family center, regardless of their branch of Service or the branch of Service of the family center. Each branch of Service uses a different name for family centers: the Army Community Services (ACS) Center, the Marine and Family Services Center (MFSC), the Navy Fleet and Family Support Center (FFSC), and the Air Force Airman and Family Readiness Center. The Reserve Components operate family centers on a limited (in many cases virtual) basis depending on the numbers and concentration of families in a given area.

Counseling through Military OneSource

In addition to the counseling services provided at installation family centers, service members and their families can receive free, non-medical counseling sessions from Military OneSource. Military OneSource consultants are available twenty-four hours a day, seven days a week by phone, online, or via email offering personalized support to any service member or family member. Military OneSource can connect

individuals with a trained, state-licensed behavioral health professional for free confidential/ private counseling. The counseling is not designed to address long-term counseling needs, such as child and spouse abuse, suicidal ideation, and behavioral health issues; people in need of long-term treatment are referred to a military treatment facility (MTF) and/or TRICARE for services. Military OneSource offers twelve free counseling sessions per person, per issue that are short-term, solution-focused, and address a variety of topics such as improving relationships at home and at work, financial issues, marital issues, grief and loss issues (normal reactions that would benefit from short-term support), adjusting to a change in situation (such as a return from deployment or permanent change of duty station), and other issues that are non-medical in nature.

Counseling through Military and Family Life Counselors

MFLCs may provide up to twelve sessions of confidential, non-medical, short-term counseling sessions for every day issues such as anger management, stress, parenting, communication, family relationships, deployment, and other military-related topics. Situations involving potential harm to self or others are referred to the MTF, TRICARE, or other providers of professional mental health care.

TRICARE-Provided Counseling

The web-based TRICARE Assistance Program (TRIAP) is available to eligible beneficiaries and provides online access to counseling for short-term, non-medical issues. Eligible beneficiaries can access TRIAP an unlimited number of times, and services are confidential and non-reportable. Eligible beneficiaries include active duty service members, active duty family members, Selected Reserve service members and their families who are enrolled in TRICARE Reserve Select, and those covered under the TRICARE–Transitional Assistance Management Program (TAMP).

In addition to the short-term counseling provided through TRICARE, service members, family members, and retirees who are TRICARE beneficiaries and are experiencing symptoms of stress, depression, grief, or anxiety are eligible to receive outpatient behavioral health care services. TRICARE covers outpatient psychotherapy at a maximum of two sessions per week in any combination of individual, family, collateral, or group sessions. More information on TRICARE-covered outpatient behavioral health counseling is available on the TRICARE Mental Health and Behavior website.
www.tricare.mil/mentalhealth

Military Pathways

Military Pathways provides free, anonymous behavioral health and alcohol self-assessments for service members and their families in all branches including the National Guard and Reserve. Military Pathways is available online, over the phone, and at special events held at installations worldwide. Self-assessments include a series of questions that, when linked together, help create a picture of how an individual is feeling and whether they could benefit from talking to a health professional. The primary goals of the program are to encourage help-seeking behavior, to raise awareness about behavioral health, and to connect those in need to available resources. The self-assessments address depression, PTSD, generalized anxiety disorder, alcohol use, and bipolar disorder.

The American Red Cross

The American Red Cross offers confidential counseling, guidance, information, referrals, and other social services to all military personnel (active duty, National Guard, and Reserves) and their families.

Physiological Health Outreach Program

Reservists returning from deployments in support of overseas contingency operations face unique challenges that can cause increased stress in their lives and exacerbate deployment stress injuries such as Post Traumatic Stress Disorder (PTSD) or Traumatic Brain Injuries (TBI). Reservists, even more than the active duty service members, face immense cultural changes after completing a deployment.

To address these issues, the U.S. Navy Bureau of Medicine and Surgery (BUMED) developed PHOP in 2008. Their mission is to ensure that reservists have full access to appropriate psychological health care services, to facilitate recovery, and to increase resiliency, which is essential to maintaining a ready military force.

It is the PHOP responsibility to provide administrative and clinical oversight to ensure the smooth running of the program including coordinating information sharing, training and providing clinical consultation to the staff on a daily basis, as well as coordinating with the BUMED Director of Psychological Health Reserve Programs.

PHOP is primarily marketed as a "safety net for psychological health", but to really understand what they do, think of psychological health in the very broadest sense possible—outside the traditional psychological support box. If there is anything that can impact a reservist or their family either positively or negatively, or anything that can support or detract from their readiness, the PHOP team can assist. The psychological needs of reservists and their families often go way beyond the usual perception of mental health treatment, so the team members sometimes have to travel the road with them and find that it is filled with concrete needs and stressors that need to be alleviated before the traditional psychological or mental health treatment efforts can even begin.

PHOP work also has a bit of an investigatory component to it. The staff always listens with their whole being to ensure that they can really hear what the client is saying, as well as what they are not saying. This holistic strategy of care also requires the PHOP Teams to assess for physical, behavioral and cognitive indicators of stress.

• Mid Atlantic Region	757-444-7295 x 2510	757-444-7295 x2511
• Mid West Region	866-535-8538 x 290	866-535-8538 x 291
• North West Region	425-304-3871	425-304-3870
• Southeast Region	904-542-2486 x 116	904-542-2486 x 152
• Southwest Region	619-532-3723	619-532-3730

Depression

Depression is a serious medical illness that is estimated to affect more than 20 million people in the United States. It is more than just a feeling of being "down in the dumps" or "blue" for a few days. The feelings just do not go away and, left untreated, they can persist and interfere with your everyday life. Depression often distorts the way you look at things. You tend to ignore or minimize the positive things in your life while dwelling on or exaggerating the negative things. This can lead to a downward spiral of increased hopelessness and despair.

Military Risk Factors for Depression

- Harsh conditions over extended periods can weaken personal coping methods
- Being deployed away from Family and friends reduces our access to familiar support systems.
- Extended time away from home can trigger concerns over the welfare of Family and loved ones
- The military culture and system of following orders and limited control over what we do and when we do it can lead to a sense of helplessness.
- The risk of serious injury and death can create fear, worry, doubt, and can lead to a sense of hopelessness.
- Certain missions may clash with personal values and create conflict and/or guilt
- Feeling undervalued or overly criticized by a supervisor or leader can diminish self-confidence and self-esteem.
- Having limited options can further erode hope. In the military, it's not like you can "quit" when things are bad or unpleasant.
- Learning that your tour of duty may be extended can trigger resentment and further disappointment due to a perceived "lack of fairness".
- Extended deployment, especially for those in the National Guard and Reserve can create severe financial hardships on families due to reduced income.

Combat and Operational Stress

If service members participated in or saw the aftermath of combat during their deployment, they may experience complicated and conflicting emotions after they return. These strong emotions are normal reactions to experiencing combat situations and may include feelings of sadness, helplessness, fear, and horror. Even if they did not directly experience combat, they may have these types of emotions if they had been in a very stressful or traumatic situation. These situations may include those in which service members saw enemy or civilian casualties, had a friend die, processed dead bodies, or been in charge of prisoners of war. Although these are natural reactions to these scenarios, they can sometimes interfere with service members' ability to do their job.

Understanding combat and operational stress reactions, recognizing the warning signs, and knowing where to go for help can service members identify any problems they may have early on and get the proper treatment.

Combat and operation stress is caused by severe life challenges such as the extreme stress of combat, traumatic experiences, or the wear and tear of extended operations. When service members are in these types of situations, the stress they feel can actually help them to brace for danger. But sometimes, the event or experience can be so severe and intense that a service member's body and brain continue to maintain a state of high alert long after the danger has passed.

These reactions, injuries, or illnesses can happen to anyone who is subjected to this level of stress for a sufficient amount of time; they are not a sign of weakness.

These stress reactions, injuries, or illnesses are the result of actual physical changes in the way the brain handles information and stress. Depending on the severity, they can change the way service members function mentally, emotionally, behaviorally, and physically. Like physical injuries, most stress reactions and injuries will heal on their own over time. But also like physical injuries, stress reactions and injuries have a better chance of healing quickly and completely if they are recognized and given the proper care.

Causes of Combat and Operational Stress

There are three main causes of combat and operational stress: psychological trauma, operational fatigue, and grief from loss.

Combat and operational stress resulting from psychological trauma occurs due to a specific event or events involving terror, horror, or extreme helplessness. These can include events in which service members had a genuine fear of being killed or those where they witnessed gruesome scenes of carnage. During one of these traumatic events, service members may have experienced a brief loss of control of their thoughts, emotions, or behavior. Their mind may have gone "blank" for a short period of time, or they may have briefly shook or lost control of their body in some other way.

Combat and operational stress resulting from operational fatigue occurs due to an accumulation of smaller stressors over a long period of time. This period of time can be many months or can be over the course of multiple deployments. Although the hardships and hassles of a deployment contribute to the development of operational fatigue stress reactions, other stressors can also influence these reactions such as a service members' separation from their friends and families, money problems, or health problems.

Combat and operational stress that results due to grief from loss is typically caused by the death or serious injury of close friends, valued leaders, or others that service members cared about. Everyone reacts to losses such as these differently. Service members may feel intense emotions of anger, sadness, or guilt after a death; or may not feel many emotions at all.

Combat Operational Stress Continuum

The combat operational stress continuum was developed jointly by the Marine Corps and Navy Medicine Combat Operational Stress Control (COSC) team. The continuum has four stages: Ready, Reacting, Injured, and Ill. The goal of the continuum is to help identify where service members fit in along the continuum and to facilitate their return to the ready stage.

Ready Stage

Leaders provide service members with realistic training and strive to build cohesion within the unit to help build resilience in service members when facing the challenges and strains of a deployment. The intended result of these training and unit-building exercises is to put service members into the ready stage. In the ready stage, service members and their families are functioning well; service members feel well-trained, fit, resilient, and ready to handle the challenges of a deployment. Service members may still be affected by combat and operational stressors, but they remain resilient and are not exhibiting any signs of distress.

Reacting Stage

When service members face a stressful situation, they will react to that situation. How they respond to that situation will depend on how prepared they are for that stressor. If the stressors service members experience begin to slightly impact their readiness, they will be in the reacting stage. During this stage, service members may experience some impairment in their job functions or relationships and may have mild, transient stress reactions, both of which are normal. The associated symptoms of the reacting stage are usually mild and temporary and resolve quickly.

Injury Stage

If service members experienced especially intense or persistent stressful situations during their deployment, they may experience more severe and lasting distress or impairment representing significant departures from their usual behavior. If these changes in behavior are not getting better on their own, they may suggest that the service member has received a combat and operational stress injury. Individuals who are in this stage are likely to fully recover, especially if they receive early intervention and support from medical providers.

Illness Stage

The illness stage of the combat operational stress continuum occurs when service members have been exposed to the same especially intense or persistent stressful situations, but fail to heal as expected. Service members with combat and operational stress illnesses have their function severely impaired, even after several weeks or more removed from the sources of stress.

Those in the illness stage may be suffering from major depression, anxiety disorders, substance abuse disorders, or posttraumatic stress disorder (PTSD). Early professional intervention can improve the likelihood of their return to full functioning and readiness, but it may require six to twelve months to be mission ready again.

<u>Symptoms of Combat and Operational Stress</u>

The likelihood of having a combat and operational stress reaction, injury, or illness rises as service members' exposure to combat increases. Often, the lasting effects of these stressful situations are not fully recognized until after service members return home from deployment and they notice that the

symptoms are not going away, even with rest and recuperation. Regardless of the severity of the reaction, injury, or illness, service members can help to expedite their recovery by seeking assistance as early as possible.

Symptoms of a Combat and Operational Stress Reaction

Symptoms of a stress reaction are characterized by mild distress or mild loss of function. If service members have experienced a combat and operational stress reaction, they may exhibit the following symptoms:

- Mild anxiety
- Prone to being startled or hyperactive startle responses to noises
- Mild irritability
- Unusual and excessive fear, worry, or anger
- Culture shock due to the quick transition from the deployed theater to home life
- Difficulty maintaining mental focus
- Some difficulty performing daily duties
- Loss of interest in social or recreational activities
- Difficulty relaxing and sleeping
- Recurrent nightmares or troubling memories
- Some changes from normal personality and behavior

Symptoms of a Combat and Operational Stress Injury

Symptoms of a stress injury are characterized by severe distress or loss of function. If service members have experienced a combat and operational stress injury, they may exhibit the following symptoms:

- Uncharacteristic panic attacks
- Uncharacteristic outbursts of rage
- Withdrawal from social or recreational activities
- Uncontrolled or frequent crying or other extreme reactions to stressful events that would normally be handled more calmly
- Inability to fall asleep or stay asleep
- Disruptive nightmares or memories (flashbacks) that increase the heart rate
- Loss of usual concern for beliefs or moral values
- Stress-related physical illness (headaches, gastrointestinal disorders, upper and lower back problems)
- Serious suicidal or homicidal thoughts

Symptoms of a Combat and Operational Stress Illness

Symptoms of a stress illness are characterized by persistent severe distress or loss of function. If service members have experienced a combat and operational stress illness, they may exhibit all of the symptoms of a stress injury, but the symptoms will last for more than several weeks following their deployment. An additional symptom of a stress illness is that the stress problems do not improve over time or get worse as time progresses.

Coping strategies for Combat and Operational Stress

Understand the Signs

The more service members know about the warning signs of combat and operational stress, the better prepared they will be to handle it and provide assistance to others. Service members should understand that these reactions are normal and that they can recover from it if they take care of it promptly.

Get Plenty of Rest

Rest and recuperation following a traumatic event and following a deployment can reduce the risk of developing a persistent stress injury. Service members should get adequate rest; trying to ensure that they get at least twenty-four to seventy-two hours of uninterrupted rest time following a deployment.

Take Care of Yourself Physically

Service members can help to reduce the risk of stress reactions, injuries, and illnesses by maintaining their own physical readiness. Exercising lowers the resting heart rate, which can in turn reduce the risk of stress reactions, injuries, and illnesses.

Go Slow

Take things one step at a time. If service members are facing larger obstacles, they can use a step-by-step approach to look for solutions for parts of the overall problem. Service members should expect to have some setbacks (whether emotional, financial, physical, or job-related) but should not let these setbacks get them down. Recovering from a stress injury or illness can take some time.

Talk Openly About Problems with Other Members of the Military

Service members experiencing stress reactions should not be afraid to talk with others who have had similar experiences about what they are going through and how they are doing. Other members of the unit can be a strong support system for service members recovering from a stress reaction, injury, or illness and they can assure service members that they are not alone in dealing with these issues. If service members are not comfortable speaking with other members of the unit, the local chaplain can provide emotional support and assistance getting through each day.

Involve Family Members

If family members are aware of combat and operational stress, they can help to provide service members support if and when they need it. Service members experiencing stress reactions should do their best to communicate openly with their families and let them know why they react the way they do. Service members can ask their families to let them establish their own schedule for talking about what they have been through and ask them to listen when they are ready to talk. Service members should also let their families know that they may need time to adjust to changes that have happened while they have been gone.

Do Not Use Alcohol and Drugs to Escape or Forget Problems

If service members are suffering from a combat and operational stress reaction, injury, or illness, they should not turn to alcohol or drugs to escape. These do not help the recovery process and can actually make problems worse and strain relationships with friends, family, and fellow service members.

Get Help if Needed

If service members are suffering from a combat and operational stress reaction, injury, or illness that is interfering with their work or their interactions with other people and is not improving with time, they should not hesitate to seek professional help. If in theater, service members can talk with their unit's medic, chaplain, or a medical officer; these persons will talk with the service member and help determine the best way to get them back on their feet, depending on location and circumstances. If service members have returned home from deployment, they can talk with their unit's medic, chaplain, medical officer, or a primary care manager. Service members can also receive free, confidential face-to-face counseling through Military OneSource and through the Department of Veterans Affairs (VA). Seeking help is not a sign of weakness.

Where to Get Help for Combat and Operational Stress

Installation Chaplains

Chaplains aboard the local installation and unit chaplains can provide emotional support and assistance for service members experiencing acute stress reactions and injuries. Contact information for installation chapels can be found on the MilitaryINSTALLATIONS website under the program or service "Chapels." www.militaryinstallations.dod.mil

Short-Term Counseling through the TRICARE Assistance Program

The web-based TRICARE Assistance Program (TRIAP) is available to eligible United States beneficiaries and provides online access to counseling for short-term, non-medical issues. Eligible beneficiaries can access TRIAP for unlimited number of times, and services are confidential and non-reportable. Eligible beneficiaries include active duty service members, active duty family members, Selected Reserve service members and their families who are enrolled in TRICARE Reserve Select, and those covered under the TRICARE–Transitional Assistance Management Program (TAMP).

Counseling through Military OneSource

Military OneSource is a free service provided by the Department of Defense (DoD) that is available to active duty, National Guard, and Reserve service members and their families. Military OneSource consultants provide non-medical counseling sessions twenty-four hours a day, seven days a week by phone, online, or via email personalized to any service member or family member. Military OneSource can connect service members and their families with a trained, state-licensed behavioral health professional for free confidential/private counseling. The counseling is not designed to address long-term counseling needs, such as child and spouse abuse, suicidal ideation, and mental illness; people in need of long-term treatment are referred to a military treatment facility (MTF) and/ or TRICARE for services. Military OneSource offers twelve free counseling sessions per person, per issue that are short-term, solution-focused, and address a variety of topics such as improving relationships at home and at work, financial issues, marital issues, grief and loss issues (normal reactions that would benefit from short-term support), adjusting to a change in situation (such as a return from deployment or permanent change of duty station), and other issues that are non-medical in nature.

Department of Veterans Affairs Readjustment Counseling

The Department of Veterans Affairs (VA) offers readjustment counseling to service members who served in any combat zone and their family members through Vet Centers across the country. The VA provides a wide range of services including individual counseling, group counseling, marital and family counseling, bereavement counseling, medical referrals, assistance in applying for VA benefits, employment counseling, alcohol/drug assessments, information and referral to community resources, military sexual trauma counseling and referral, and outreach and community education. Eligible beneficiaries can contact the Vet Centers by phone at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific) or through the Vet Center website. www.vetcenter.va.gov

Behavioral Health Counseling Through TRICARE

Service members, family members, and retirees who are TRICARE beneficiaries and are experiencing symptoms of stress, depression, grief, or anxiety are eligible to receive outpatient behavioral health care services. TRICARE covers outpatient psychotherapy at a maximum of two sessions per week in any combination of individual, family, collateral, or group sessions. More information on TRICARE-covered outpatient behavioral health counseling is available on the TRICARE Mental Health and Behavior website. www.tricare.mil/mentalhealth

Behavioral Health Counseling Through Military Treatment Facilities

Military treatment facilities (MTF) offer counseling services on site by military behavioral health professionals and doctors. Service members exhibiting high levels of distress, emotional or behavioral symptoms interfering with everyday functioning, or threatening harm to themselves or others should be immediately referred to the MTF for a psychological evaluation. The nearest MTF can be found through the TRICARE MTF locator. www.tricare.mil/mtf

Military Pathways

Military Pathways provides free, anonymous behavioral health and alcohol self-assessments for family members and service members in all branches including the National Guard and Reserve. Military Pathways is available online, over the phone, and at special events held at installations worldwide. Self-assessments include a series of questions that, when linked together, help create a picture of how an individual is feeling and whether they could benefit from talking to a health professional. The primary goals of the program are to reduce stigma, to raise awareness about behavioral health, and to connect those in need to available resources. The self-assessments address depression, PTSD, generalized anxiety disorder, alcohol use, and bipolar disorder.

Posttraumatic Stress Disorder (PTSD)

Posttraumatic stress disorder (PTSD) is a stress illness that can occur following the experience or witnessing of a traumatic event such as military combat, terrorist incidents, or serious accidents. If service members have gone through a traumatic experience, it is normal to feel lots of emotions, such as distress, fear, helplessness, guilt, shame, or anger. The types and degree of emotional reactions service members experience following a traumatic experience vary and are based on many factors including whether the event was sudden, how long the event lasted, how directly affected the service member was, and whether the service member experienced traumas in the past. Service members may start to feel better after days or weeks, but if these feelings do not go away on their own and last for more than a month, a service member may have PTSD.

Symptoms of Posttraumatic Stress Disorder

For some people, PTSD symptoms begin almost immediately after the trauma happens. For others, the symptoms may not begin or may not become a problem until years later. The following list provides some examples of possible symptoms of PTSD. Although these symptoms are normal reactions to a traumatic event, they may be an indication of PTSD if they do not diminish with time or become worse.

Repeatedly Thinking About the Event

Service members may think about the trauma even when they do not want to. They might also have nightmares, flashbacks, or vivid memories about the traumatic event or may become upset when something reminds them of the event.

Avoiding Reminders of the Trauma

Service members may not want to talk about the event or be around people or places that remind them of the event. They also may feel emotionally numb, detached from friends and family, and lose interest in activities.

Experiencing Physical Symptoms

When suffering from PTSD, service members can also experience physical symptoms including chronic pain, headaches, stomach pain, dizziness, heart palpitations, diarrhea, and tightness or burning in the chest, muscle cramps, or low back pain. They may also feel shaky, panicky, or very tired.

Experiencing Panic Attacks

Service members may experience feelings of intense fear, with shortness of breath, dizziness, sweating, nausea, and a racing heart.

Being Constantly Alert or on Guard

Service members suffering from PTSD may be easily startled, anxious, or hyper-vigilant about their and their family's safety. They may also feel as though they are still in danger even when they are safe at home.

Experiencing Mood Swings

Service members may have trouble controlling their emotions. They may experience extreme mood swings.

Feeling Anger and Being Irritable

Service members suffering from PTSD may feel "angry at the world" or feel anger toward people they love and trust. This may manifest itself through arguments with relatives, friends, or fellow service members or unfounded anger toward specific people or groups of people. They may also feel aggressive or have a hard time controlling feelings of aggression.

Feeling Depressed

Service members may feel persistently sad, anxious, or empty. They may feel a loss of energy or notice a loss of interest in activities that they once enjoyed. Feelings of guilt, shame, or hopelessness about the future may also be present.

Having Difficulty Concentrating

Service members may find that they have difficulty concentrating or making decisions. They may forget parts of their ordinary daily routine, like brushing their teeth, paying bills, or preparing meals. As a result of this, they may have problems functioning in their job, at school, or in social situations.

Having Difficulty in Relationships

Service members may also experience difficulties in personal relationships. They may have problems with intimacy, or feel detached from family and friends.

Losing Trust in Others

Service members may have feelings of mistrust or think that the world is a dangerous place.

Withdrawing from Others

People who have lived through a traumatic event often feel different from others; they feel like outsiders.

Recommendations for Treating Posttraumatic Stress Disorder

PTSD can be treated successfully. Although the memories will not completely go away, service members can learn how to manage their responses to these memories, manage the feelings that they bring up, and reduce the frequency and intensity of their reactions. The following information is designed to provide service members some recommendations that may help them recover from PTSD. If service members have been diagnosed with PTSD, they should talk with their medical provider to determine which treatment options are best for them.

Connect with Friends and Family

It is easy to feel alone when service members have been through a trauma and are not feeling well, but isolation can make them feel worse. Talking to friends and families about the event can help service members process the trauma, feel more in control, and get the support they need.

Go Slow

Posttraumatic stress is the mind's way of trying to make sense of a traumatic event; it is not a sign of personal weakness. Recovery from PTSD is an ongoing process. Service members should be patient with themselves and ask others to be patient with them as well.

Find Ways to Relax

Everyone has their own ways to relax. They may include listening to soothing music, reading a book, or taking a walk. Service members may also want to try some relaxation techniques such as deep breathing, yoga, meditation, or massage therapy, but should avoid using alcohol, drugs, or smoking to relax.

Exercise Regularly

Exercising relieves tense muscles, improves mood and sleep, and boosts energy and strength. By exercising regularly, service members help to lower their resting heart rate and ease some of the symptoms of anxiety and depression. Service members should try to exercise three to five days a week for at least thirty minutes each day. If this is too long, they can start off by exercising for ten to fifteen minutes at first, working their way up.

Get Enough Rest

Getting enough sleep can help service members cope with their problems better, lower their risk for illness, and help them recover from any new stresses. Service members should try to get seven to nine hours of sleep each night.

Do Not Compare Progress to Others' Progress

Everyone reacts differently to traumatic experiences. If other service members who were with the service member during the traumatic event are not suffering from PTSD, it does not mean that they are stronger. If service members know someone else who is suffering from PTSD as well, they should not compare their progress to the other person's progress toward recovery. Everyone is different in terms of how they recover from a traumatic event.

Keep a Journal of Thoughts

Writing down thoughts can be a great way to work through issues. Writing about painful events can reduce stress and help improve overall health.

Refrain From Using Nonprescription Drugs and Alcohol

Although using nonprescription drugs and alcohol may seem to help in coping, it can make symptoms worse, delay treatment and recovery, and can cause abuse or addiction problems.

Limit Caffeine

Caffeine is a stimulant. As a result, excessive caffeine can raise the heart rate and may also disturb sleep.

Limit Time Spent Watching Television

If watching the news or other programs is bothersome, service members should limit the amount of time they watch television. They should try to limit news programs or other programs that may have disturbing images before going to sleep. These may keep them from falling asleep right away.

Consider Joining a Support Group

Support groups led by behavioral health professionals involve small groups of individuals (usually ranging in size from four to twelve) who have similar issues to talk about. Through these support groups, members can share their thoughts to help resolve their feelings, gain confidence in coping with memories and symptoms, and find comfort in knowing that they are not alone. Although friends and family may be supportive of the service member, it can sometimes be very helpful to speak with others who completely understand the situation service

Get professional help

PTSD is a serious illness. Waiting for symptoms of PTSD to subside is usually not a good idea. It is important to seek professional help as soon as service members realize that they are not themselves or if they are experiencing overwhelming feelings of sadness, anger, or despair, or if they are having thoughts of suicide. Medical providers can work with service members to determine the best plan for helping them to recover from PTSD.

VA/DOD Smart Phone App

Veterans dealing with symptoms of Post Traumatic Stress Disorder (PTSD) can turn to their smart phones for help anytime with the PTSD Coach application created by the Department of Veterans Affairs (VA) and the Department of Defense. PTSD Coach lets users track their PTSD symptoms, links them with local sources of support, provides accurate information about PTSD, and teaches helpful individualized strategies for managing PTSD symptoms at any moment. The free PTSD Coach app is now available for download from the iTunes store. The PTSD Coach is primarily designed to enhance services for individuals who are already receiving mental health care, though it is certainly helpful for those considering entering mental health care and those who just want to learn more about PTSD.

Traumatic Brain Injury (TBI)

Battle injuries often result in TBI. Of the service members who required medical evacuation for battle-related injuries from January 2001 to 31 March 2008, 32% had TBI. TBI is defined as a blow or jolt to the head or a penetrating head injury that disrupts the function of the brain. Not all blows or jolts to the head result in TBI. The severity of such an injury may range from "mild" (a brief change in mental status or consciousness) to "severe" (an extended period of unconsciousness or amnesia after the injury). TBI can result in short or long-term problems with activities of daily living (ADLs).

What Causes TBI

The leading causes of TBI are bullets, fragments, blasts, falls, motor vehicle traffic crashes, assaults; blasts are a leading cause of TBI for military personnel in war zones.

Signs and Symptoms

The signs and symptoms of TBI can be subtle. People may look fine even though they may act or feel differently. The following are some common signs and symptoms of TBI:

- Headaches
- Difficulty remembering, concentrating or making decisions
- Slowness in thinking, speaking, acting or reading
- Getting lost or easily confused
- Feeling Tired all the time, having no energy or motivation
- Mood changes (feeling sad or angry for no reason)
- Changes in sleep patterns (sleeping a lot more or having a hard time sleeping)
- Light-headedness, dizziness or loss of balance
- Urge to vomit (nausea)
- Increased sensitivity to lights, sounds or distractions
- Blurred vision or eyes that tire easily
- Loss of sense of smell or taste
- Ringing in the ears (tinnitus)

Understanding Brain Injury for Patients and Family Members

A blow to the head can occur in a motor vehicle accident, a fall, when the skull is struck by a blunt or heavy object or in other ways. In most cases, there are no lasting symptoms or ill effects from an injury to the head. This is because the brain is surrounded by shock absorbing liquid and protected by the skull. Often, these are enough to protect the brain from any damage.

When the force of impact is more severe, it can cause the skull to break or fracture. When the skull fractures, this absorbs some of the force of the blow and protects the brain. This is the same way that a crash helmet works.

When the head is hit, the brain may be shaken around inside the skull. This can sometimes cause the brain to be bruised if it hits the inside of the skull hard enough. Like a black and blue mark on an arm or leg, this will recover with time. If there are many bruises on the brain, there will be some swelling that can take a while longer to return to normal.

Most people who suffer a brain injury recover completely in time because the damage is minor and heals.

Web Sites

Brain Injury Information and Deployment Health Links

- Defense & Veterans Brain Injury Center www.dvbic.org
- Deployment Health Clinical Center www.pdhealth.mil
- Brain Injury Association of America www.biausa.org/stateoffices.htm
- Defense Centers of Excellence for Psychological Health & Traumatic Brain Injury www.health.mil/dcoe.aspx

Reserve Component Resources

- Air Force Community www.afcrossroads.com
- Army Reserve Family Programs www.arfp.org
- Marine Community www.usmc-mccs.org/FamilyLifeHome.cfm
- National Guard Family Programs www.guardfamily.org
- Navy Fleet and Family Support (FFS) www.npc.navy.mil/CommandSupport/CommunitySupportProgramPolicies/fleet

Family support

- The Military Family Network www.emilitary.org/usngres.php

Suicide Prevention

During a deployment, service members may have been involved in traumatic situations that have lasting emotional impacts. They may also return to their home life and feel isolated from their friends, family,

and surroundings. They may be facing challenges (in relationships, with finances, etc.) that seem completely insurmountable. Service members and their families should be aware of the risk of suicide. By recognizing the warning signs, knowing what actions an individual can take to help, and knowing where to get professional assistance, other service members and family members can help to ensure that at-risk individuals receive the support they need.

Potential Warning Signs

The presence of the following possible warning signs of suicide do not necessarily mean that an at-risk individual will actually attempt suicide; these are signs to be aware of that may indicate that there is a higher risk for self-injury. Increasing awareness of warning signs can help prepare service and family members to intervene and get at-risk individuals the help they need.

Exhibits a Range of Emotions or Changes in Personality

At-risk individuals may experience a wide range of emotions including sadness, irritability, anxiety, anger, indecisiveness, rage, and apathy. They may also have sudden, unexpected mood swings.

Experiences Changes in Behavior

At-risk individuals may have started acting impulsively or without regard for consequences. They may tempt fate by taking risks that could be lethal. They may have lost interest in things they once cared about such as work, sports, school, personal appearance, etc.

Experiences Changes in Sleep Patterns

At-risk individuals may experience changes in sleeping habits including insomnia, waking earlier than usual, oversleeping, and nightmares.

Experiences Changes in Eating Habits

Changes in eating habits such as a loss of appetite, loss of weight, or overeating may be a warning sign as well.

Withdraws from Friends and Family

Other service members or family members may notice that individuals begin to withdraw from friends and family. They may also withdraw from their normal activities or society in general.

Abuses Alcohol or other Drugs

Increased or excessive use of alcohol or other drugs may be an indication of higher risk for self-injury.

Feels Excessive Guilt, Shame, or a Sense of Failure

At-risk individuals may feel like they are an unbearable burden on their family, friends, or society. They may feel as though they are worthless, have an overwhelming feeling of guilt, self-hatred, or have

excessive feelings of guilt and shame for events that occurred during their deployment. They may have a sense of failure at their inability to connect with others and maintain relationships.

Experiences a Recent Loss

If an individual has recently experienced a loss, they may be at a higher risk for suicide. This loss may be a serious injury to themselves, the death of someone close to them, a divorce, a separation or broken relationship with a significant other, or the loss of a job, money, status, or religious faith. They may exhibit lower self-confidence and self-esteem or may show a loss of interest in friends, sex, hobbies, or other activities they previously enjoyed.

Feels Hopeless or a Lack of Purpose in Life

If an individual expresses hopelessness or does not feel as if there is any purpose in life, he or she may be at risk for suicide. Other service members and family members should take notice of any statements such as "it's never going to get any better" or indications that the individual feels trapped without any way out of the situation.

Talks about Dying

Any talk about suicide, dying, disappearing, or harming oneself is an indication that the individual may be at risk for suicide.

Prepares to Die

At-risk individuals may start visiting or calling people to say goodbye, putting affairs in order, tying up loose ends, and giving away their prized possessions.

Looking for Ways to Die

Other service members and family members should pay special attention to any indications that individuals are seeking information about how to die or seeking to obtain any means of killing themselves.

Disciplinary Actions

Recent legal and disciplinary actions may increase an individual's risk for suicide.

Recommendations for Helping Individuals Considering Suicide

If other service members or family members know an individual who they think may be at risk for suicide, they should understand that most suicidal individuals have mixed feelings about ending their life. As a result, either consciously or unconsciously, these individuals often exhibit warning signs of their intentions. If other service members or family members hear or observe anything suggesting an individual may be suicidal, they should immediately take action to provide support and resources.

Talk Openly about Suicide

Although it can be uncomfortable to bring up the subject, other service members and family members should not be afraid to ask at-risk individuals directly about suicide. Talking openly can help others to gain some insight into the seriousness of the problem. The more planning an individual has put into a suicide, the higher the risk. If the individual has a method and a time in mind, the risk is extremely high. In cases such as these, other service members and family members should not hesitate to call 911 and ensure that professional treatment is provided. Talking with the person will not cause them to become suicidal, but it may prevent a suicide attempt by offering an opportunity to connect and express feelings.

Listen to At-Risk Individuals

When speaking with the individual, other service members and family members should listen attentively and patiently. Let the individual talk as much as he or she wants to, listen closely and be as supportive as possible, and learn as much as possible about what is causing the suicidal feelings. Be as gentle, kind, and understanding as possible. Avoid giving advice about personal problems. Acknowledge painful feelings without trying to tell the individual what to do about them immediately.

Take At-Risk Individuals' Statements Seriously

If an individual says that he or she is thinking about suicide, these comments should always be taken very seriously. Do not act shocked. The individual is already highly distressed, and if other service members or family members are shocked by what is said, the individual will become more distressed. Stay calm and talk with him or her in a matter-of-fact manner, but get help immediately.

Do not be Judgmental

Other service members and family members should not invalidate anything that the individual says or feels. Other service members and family members should try to be supportive and caring, not judgmental, and get help for the individual immediately. Do not discount the person's feelings. Other service members and family members should not try to impose their own values by saying things like "suicide is wrong" or "maybe you're overreacting." Assuming that the person is only seeking attention is a very serious, and potentially disastrous, error; help should be sought immediately for the individual.

Comfort the Individual with Words of Encouragement

Use common sense to offer words of support and reassure the individual that solutions can be found to the problems causing the pain. Without dismissing their painful feelings, other service members and family members can talk about alternatives to suicide and let the individual know that people care about what happens to him or her. Remember that this intense emotional pain can be overwhelming, so try to be as gentle and caring as possible. Listen carefully and offer encouraging words when appropriate.

Never Promise Confidentiality

Other service members and family members should never promise to keep confessions of suicidal thoughts a secret. If there is a serious risk of suicide, other service members and family members may need to talk to helping professionals in order to keep the individual safe. Instead of agreeing to be sworn to secrecy, other service members and family members should tell the individual what they can do. For example, they can reassure the individual that they will not share information with anyone who does not have a need to know (such as friends, neighbors, or coworkers).

Emphasize the Importance of Seeking Professional Help

If the at-risk individual is a service member, he or she may be hesitant to seek professional behavioral health services, fearing that seeking these services may hurt his or her career. This stigma associated with behavioral health often prevents service members from seeking help. Other service members and family members should try to encourage the individual to accept professional help as an opportunity to find a way out of a desperate situation and learn new ways to cope. They can remind the individual that the military is very serious about preventing suicide and making sure service members get the help they need. Other service members and family members should try to explain that most people who get professional help are able to get back to duty and enjoying life again.

Call 911 or Seek Immediate Help from the Emergency Room if Needed

If an individual is threatening to hurt or kill his or herself, looking for ways to commit suicide, or talking/writing about death, dying, or suicide, other service members or family members should call 911 immediately. If they are on the phone with the individual and they believe the individual is in immediate danger, they should try to keep the individual on the line while they or someone else calls 911 or a suicide hotline. Other service members and family members should not try to handle the situation by themselves; a suicidal person needs immediate assistance from qualified behavioral health professionals.

Do Not Leave At-Risk Individuals Alone

After other service members or family members contact professional help, they should stay with the at-risk individual until help arrives. They should not, under any circumstances, leave a suicidal person alone, not even for a second.

Stay Connected with the At-Risk Individual

After the individual has received professional assistance, other service members and family members should continue to be there for the individual. They should check often to ensure that the individual is getting needed help and is doing okay. Suicidal feelings can come and go, so it is important to follow up to see how the individual progressing. It is also important to keep showing that people care and that they will not allow the crisis to define their future relationship with the individual.

Where to Get Help for Individuals Considering Suicide

If an individual is at risk for hurting themselves, other service members or family members should call 911 immediately. When the risk of suicide is lower, they may be able to help the individual by connecting him or her with professional counseling and support services. The following list can provide other service members and family members with some options for getting an at-risk individual the professional help they need.

National Suicide Prevention Lifeline

The National Suicide Prevention Lifeline, 1-800-273-TALK (8255), is a twenty-four-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. By dialing 1-800-273-TALK, the call is routed to the nearest crisis center in a national network. The crisis centers provide crisis counseling and behavioral health referrals. This is one of the primary resources for service members and their families seeking suicide prevention services. The VA has founded a national suicide prevention hotline specifically for veterans in crisis. Veterans can call the Lifeline number and press "1" to be routed to the Veterans Suicide Prevention Hotline.

Chaplains

Installation and unit chaplains can help service members and their families to ensure that they are prepared and supported spiritually, emotionally, and socially. In times of personal, emotional, and marital difficulties, chaplains can provide counseling to help at-risk individuals work through their problems. Chaplains have a deep understanding of the military lifestyle and the challenges that arise for families during a deployment. They also have a wealth of information on resources available to support service members and their families both on and off of the installation.

Family Centers

Nearly every military installation has a family center where service members and their families can access information, referral, counseling, and crisis intervention services. Service members and their families are eligible to receive services from any family center, regardless of the service member's branch of Service or the branch of Service of the family center. Each branch of Service uses a different name for family centers: the Army Community Services (ACS) Center, the Marine and Family Services Center (MFSC), the Navy Fleet and Family Support Center (FFSC), and the Air Force Airman and Family Readiness Center. The Reserve Components operate family centers on a limited (in many cases virtual) basis depending on the numbers and concentration of families in a given area.

Military OneSource

Military OneSource provides information and resources to help balance work and family life. Consultants are available twenty-four hours a day, seven days a week by phone, online, or via email. For individuals who need professional assistance for suicide, Military OneSource can provide an assessment and can provide referrals for counseling and other services. Military OneSource can be contacted

through their website or by phone stateside at 1-800-342-9647.The website lists specific dialing information for other countries. www.militaryonesource.com

Behavioral Health Counseling Through TRICARE

Service members, family members, and retirees who are TRICARE beneficiaries and are experiencing symptoms of stress, depression, grief, or anxiety are eligible to receive outpatient behavioral health care services. TRICARE covers outpatient psychotherapy at a maximum of two sessions per week in any combination of individual, family, collateral, or group sessions. More information on TRICARE-covered outpatient behavioral health counseling is available on the TRICARE Mental Health and Behavior website.

Behavioral Health Counseling through Military Treatment Facilities

Military treatment facilities (MTF) offer counseling services on site by military behavioral health professionals and doctors. Service members exhibiting high levels of distress, emotional or behavioral symptoms interfering with everyday functioning, or threatening harm to themselves or others should be immediately referred to the MTF for a psychological evaluation. The nearest MTF can be found through the TRICARE MTF locator.

Department of Veterans Affairs Readjustment Counseling

The Department of Veterans Affairs (VA) offers readjustment counseling to service members who served in any combat zone and their family members through Vet Centers across the country. The VA provides a wide range of services including individual counseling, group counseling, marital and family counseling, bereavement counseling, medical referrals, assistance in applying for VA benefits, employment counseling, alcohol/drug assessments, information and referral to community resources, military sexual trauma counseling and referral, and outreach and community education. Eligible beneficiaries can contact the Vet Centers by phone at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific) or through the Vet Center website.

Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury Outreach Center

The Defense Centers of Excellence (DCoE) for Psychological Health and Traumatic Brain Injury runs a resource center that provides information and resources about psychological health (PH), posttraumatic stress disorder (PTSD), and traumatic brain injury (TBI) to service members, families, friends, military leaders, clinicians, educators, support personnel, clergy, researchers, and deployed government civilians.

The DCoE Outreach Center provides in-depth information and resources related to the spectrum of PH matters and TBI and assists service members, veterans, and their families by connecting them with the resources they need to promote their resilience, recovery, and reintegration. The DCoE Outreach Center is staffed by health consultants and nurses with background expertise in PH and TBI. In addition to the website, the DCoE Outreach Center is available by phone and email twenty-four hours a day and can be reached at 1-866-966-1020 or resources@dcoeoutreach.org.

Military Pathways

Military Pathways provides free, anonymous behavioral health and alcohol self-assessments for family members and service members in all branches including the National Guard and Reserve. Military Pathways is available online, over the phone, and at special events held at installations worldwide. Self-assessments include a series of questions that, when linked together, help create a picture of how an individual is feeling and whether they could benefit from talking to a health professional. The primary goals of the program are to reduce stigma, to raise awareness about behavioral health, and to connect those in need to available resources. The self-assessments address depression, PTSD, generalized anxiety disorder, alcohol use, and bipolar disorder.

Suicide Prevention Resource Center

The Suicide Prevention Resource Center (SPRC) promotes the implementation of the National Strategy for Suicide Prevention and enhances the nation's behavioral health infrastructure by providing states, government agencies, private organizations, colleges and universities, and suicide survivor and behavioral health consumer groups with access to the science and experience that can support their efforts to develop programs, implement interventions, and promote policies to prevent suicide. The SPRC website also includes information on state and local prevention resources.

Real Warriors Campaign

1-800-273-TALK (8255) Press "1" or http://www.realwarriors.net/

The Real Warriors Campaign promotes the processes of building resilience, facilitating recovery and supporting reintegration for returning Service Members and their Families. The campaign seeks to remove the barriers that often prevent Service Members from obtaining treatment for psychological health issues and traumatic brain injury in the same way that they receive treatment for physical wounds and illnesses.

Behavioral Health and Suicide Prevention Websites and Publications

Vets4Warriors – 24 hour peer support line that is totally free & confidential. They are there to help. Their team of Veterans peers has all served in uniform for the United States Military. They share similar experiences and understand what it means to serve our country in peacetime and in times of increased conflict. The daily stresses of a Service member are unique and we are here to offer an ear to listen and resources in the Service Members local community to help alleviate any stressors they may be facing. They are a confidential peer support service and do not discuss the Service Members call with the military, the VA, or anyone else and if you choose, you may remain anonymous. Their deal is to partner with the Service Member and their quest to succeed. They can be contacted at 1-855-838-8255, 1-855-VET-TALK, or www.vets4warriors.com

Department of Veterans Affairs (VA) Readjustment Counseling is available to service members who served in any combat zone and their family members through Vet Centers across the country. The VA provides a wide range of services including individual counseling, group counseling, marital and family

counseling, bereavement counseling, medical referrals, assistance in applying for VA Benefits, employment counseling, guidance and referral, alcohol/drug assessments, information and referral to community resources, military sexual trauma counseling and referral, and outreach and community education.

Office of Mental Health Services, VA, maintains and improves the health and well-being of veterans through excellence in health care, social services, education, and research. Included in the Office of Mental Health Services are the VA efforts for suicide prevention.

Mental Health Self-Assessment (MHSA) Program allows service members or family members to perform a behavioral health self-assessment anonymously either by phone or online. Self-assessments are provided for depression, bipolar disorder, alcohol use, posttraumatic stress disorder (PTSD), and generalized anxiety disorder. The program provides immediate results, referrals, and relevant resources at the end of each assessment.

The Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury (DCoE) Outreach Center provides information and resources about psychological health (PH), PTSD, and traumatic brain injury (TBI) to service members, families, friends, military leaders, clinicians, educators, support personnel, clergy, researchers, and deployed government civilians. The DCoE Outreach Center provides in-depth information and resources related to the spectrum of PH matters and TBI and assists service members, veterans and their families by connecting them with the resources they need to promote their resilience, recovery and reintegration. The DCoE Outreach Center is staffed by health consultants and nurses with background expertise in PH and TBI. The DCoE Outreach Center is available twenty-four hours a day and can be contacted by phone at 1-866-966-1020 or by email at resources@dcoeoutreach.org.

Military treatment facilities (MTFs) are available throughout the military and offer counseling services on site by military behavioral health professionals and doctors. Service members exhibiting high levels of distress, emotional or behavioral symptoms interfering with everyday functioning, or threatening harm to themselves or others should be immediately referred to the MTF for a psychological evaluation. The nearest MTF can be found through the TRICARE MTF locator.

Military OneSource provides information and resources to help balance work and family life. Consultants are available twenty-four hours a day, seven days a week by phone, online, or via email. For individuals who need professional assistance for suicide, Military OneSource can provide an assessment and can provide referrals for counseling and other services. Military OneSource can be contacted through their website or by phone stateside at 1-800-342-9647.The website lists specific dialing information for other countries.

TRICARE Assistance Program (TRIAP) is available to eligible United States beneficiaries and provides online access to counseling for short-term, non-medical issues. Eligible beneficiaries can access TRIAP for an unlimited number of times, and services are confidential and non-reportable. Eligible beneficiaries include active duty service members, active duty family members, Selected Reserve service members

and their families who are enrolled in TRICARE Select, and those covered under the Transitional Assistance Management Program (TAMP).

TRICARE Mental Health and Behavior provides service members, family members, and retirees who are TRICARE beneficiaries and are experiencing symptoms of stress, depression, grief, or anxiety with outpatient behavioral health care services. TRICARE covers outpatient psychotherapy at a maximum of two sessions per week in any combination of individual, family, collateral, or group sessions.

Military Pathways provides free, anonymous behavioral health and alcohol self-assessments for family members and service members in all branches including the National Guard and Reserve. Military Pathways is available online, over the phone, and at special events held at installations worldwide. Self-assessments include a series of questions that, when linked together, help create a picture of how an individual is feeling and whether he or she could benefit from talking to a health professional.

National Suicide Prevention Initiative (NSPI) is an effort launched by the Substance Abuse and Mental Health Services Administration (SAMHSA), Center for Mental Health Services. The NSPI is a collaborative, multi-project initiative designed to incorporate best practices and research toward reducing the incidence of suicide nationwide. Several SAMHSA suicide prevention programs currently are underway under NSPI including the National Suicide Prevention Lifeline, the Suicide Prevention Resource Center, and the National Strategy for Suicide Prevention.

The National Suicide Prevention Lifeline, 1-800-273-TALK (8255), is a twenty-four-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. By dialing 1-800-273-TALK, the call is routed to the nearest crisis center in a national network of more than 140 crisis centers. The Lifeline's national network of local crisis centers provides crisis counseling and behavioral health referrals day and night.

The Suicide Prevention Resource Center (SPRC) promotes the implementation of the National Strategy for Suicide Prevention and enhances the nation's behavioral health infrastructure by providing states, government agencies, private organizations, colleges and universities, and suicide survivor and behavioral health consumer groups with access to the science and experience that can support their efforts to develop programs, implement interventions, and promote policies to prevent suicide.

The SPRC website also includes information on state and local prevention resources. State and local resources are available on the SPRC website.

Army Behavioral Health provides well-being information for service members and families, including a number of helpful Frequently Asked Questions regarding behavioral health concerns and resources, including information specific to combat and operational stress. The site has a section on suicide prevention that includes an article on Army suicide data, the VA suicide hotline number, and material about suicide prevention.

Army Public Health Command implements preventive medicine and public health and wellness services under the Directorate of Health Promotion and Wellness (DHPW).The Army Public Health Command

website offers a podcast that discusses suicide prevention as well as a suicide prevention presentation for Soldiers.

Army Suicide Prevention Program strives to improve readiness through the development and enhancement of the suicide prevention policies designed to minimize suicide behavior, thereby preserving mission effectiveness through individual readiness for Soldiers, their families, and Department of the Army (DA) civilians.

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

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

The National Guard's Family Readiness Program provides National Guard service members and their families with information and assistance to help ensure they are prepared for whatever may be ahead of them. To aid families in navigating through military life, the National Guard has developed Six Steps to Family Readiness, addressing challenges, victories, and support networks available to National Guard service members and their families.

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

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

The Marine Corps Suicide Prevention Program, in the Personal and Family Readiness Division at Headquarters Marine Corps, supports force preservation by providing resources and training to commanders, Marines, and Marine families that reduce suicides and suicide attempts.

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

Marine Forces Reserve (MARFORRES) COSC program provides training for leaders, units, and families throughout the entire deployment cycle. The MARFORRES COSC website provides information, deployment briefs, videos, resources, references, and testimonials related to combat/ operational stress.

Marine Corps Community Services (MCCS) serves Marines and their families by providing programs and services for social and recreational opportunities, prevention and intervention programs, programs designed to strengthen families, and business programs such as the Marine Corps Exchange.

Navy and Marine Corps Public Health Center provides information on disease prevention and health promotion to ensure mission readiness. The website addresses many aspects of health and wellness, including suicide warning signs and risk factors, stress, nutrition, behavioral health, substance abuse, physical fitness, and tobacco cessation.

Navy Suicide Prevention Program provides information on suicide warning signs, myths and truths, and how to help.

Naval Center Combat and Operational Stress Control (NCCOSC) coordinates DoD and Navy Bureau of Medicine and Surgery (BUMED) policies and programs for Psychological Health and TBI, mindful of DoD's guiding strategic goals of Access to Care, Quality, Transition and Coordination of Care, Surveillance and Resilience Promotion.

Navy Fleet and Family Support Program (FFSP) provide unified, customer-focused, consistent, and efficient programs and services to support sustained mission and Navy readiness.

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

Air Force Suicide Prevention Program provides information and tools to members of the Air Force community (Suicide Prevention Program Managers, commanders, gatekeepers, etc.) in their efforts to help reduce Air Force suicides.

The Air Force Personal and Family Readiness Program assists Airmen and their families in coping with deployments during the pre-deployment stage, during deployment, and when preparing for homecoming.

Armed Forces Crossroads serves as an information repository for a variety of Airmen and family programs including deployment support, education, financial readiness, health and wellness, relocation, and teens and youth.

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

Coast Guard Suicide Prevention Program provides policy and procedures, and assigns responsibilities for the Coast Guard's Suicide Prevention Program.

Headquarters and Deputy Chaplain of the Coast Guard provides pastoral care to members of the Coast Guard family. Chaplain services can provide spiritual guidance for Coast Guard members and their families and help to strengthen family bonds.

The Joint Family Support Assistance Program (JFSAP) delivers high-quality, mobile family support and services to families facing the same deployment-related challenges as installation-based families, but whose access to support is more challenging. JFSAP teams have been stood up at all National Guard state joint force headquarters and operate in collaboration with existing family support resources, augmenting their activities and filling gaps where they exist. JFSAP teams provide information and referrals to community services and support, non-medical counseling and education to individuals, families and groups, child and youth services, financial education and counseling, on-demand support for deployment events such as reunion ceremonies and pre-deployment meetings, and community capacity building to support families' access to local resources and support.

Project Youth Extension Service (YES) expands JFSAP resources by engaging college students across the country for a year-long voluntary service opportunity supporting military families. College students are trained in relevant curriculum and deployed to different states to provide programming and support for children and youth. Project YES offers educational programming (curriculum and activities) that is relevant, engaging, hands-on and fun for children or youth.

Armed Services Young Men's Christian Association (ASYMCA) works with the DoD to provide a number of programs and services, including home visit counseling and crisis counseling.

The American Red Cross offers confidential counseling, guidance, information, referrals, and other social services to all military personnel (active duty, National Guard, and Reserves) and their families.

Information and Support after a Suicide Attempt: A Department of Veterans Affairs Resource Guide for Family Members of Veterans Who are coping with Suicidality provides veterans and their families with resources that can serve as sources of information and support. The guide contains formation on self-care, care for others (particularly children), and care for the suicide attempt survivor.

Department of Veterans Affairs (VA) ACE Card and Brochure helps veterans and their family members and friends learn that they can take the necessary steps to get help. The acronym ACE (Ask, Care, and Escort) summarizes the steps needed to take an active and valuable role in suicide prevention. The VA ACE Card is a pocket guide, supported by the VA ACE Brochure that provides more in depth information.

The Suicide Risk Assessment Guide, published by the VA's Office of Mental Health Services, contains information on warning signs, factors that may increase risk, factors that may decrease risk, and tips on how to respond.

A TRICARE Guide Understanding Behavioral Health, November 2009, provides information on TRICARE's behavioral health program. Included in the guide are sections providing an overview of behavioral health, covered services, limitations, and exclusions, who to see for care, getting care, and privacy rights.

After an Attempt: A Guide for Taking Care of Yourself After Your Treatment in the Emergency Department is a guide published by the Substance Abuse and Mental Health Services Administration (SAMHSA) to help survivors of a suicide attempt as they begin to work through the challenges that led

them to attempt to take their life. It offers information about moving ahead after treatment in the emergency department and provides resources for more information about suicide and mental illnesses.

After an Attempt: A Guide for Taking Care of Your Family Member After Treatment in the Emergency Department is a guide published by the SAMHSA to give family members some important points on how to take care of themselves and their family member following a suicide attempt, and it provides resources to help move forward.

The National Suicide Prevention Lifeline Brochure provides information on suicide warning signs and how to get help through the National Suicide Prevention Lifeline.

Counseling Services Available through Military OneSource is an article published by Military OneSource that provides information on how military service members and their families can take advantage of the counseling services offered by Military OneSource.

Getting the Help You Need to Recover Your Emotional Health is an article published by Military OneSource that provides information on how to get help when a service member is dealing with painful feelings or stress reactions.

Mental Health Crisis Numbers is a list provided by Military OneSource of national-, state-, and local-level behavioral health crisis hotlines.

Adjusting to Civilian Life after Combat Duty with the Guard or Reserve is an article published by Military OneSource that provides an overview returning to civilian life after combat duty with the National Guard or Reserve. The article include sections addressing allowing sufficient time to readjust, reestablishing relationships with family and friends, reconnecting on the job, understanding combat stress reactions, finding a place in your community, and counseling and support resources.

Getting Back to Work after a Traumatic Event is an article published by Military OneSource that provides information on handling grief, sadness, and fear at work after a traumatic event.

Combat Stress Resources for Military Families is a list of programs, websites, books, and organizations provided by Military OneSource to help military families affected by combat stress or posttraumatic stress disorder (PTSD).

Dealing with Combat and Operational Stress is an article published by Military OneSource that provides information on how early identification and treatment of combat and operational stress greatly improves chances for full recovery. The article includes sections detailing the definition of combat and operational stress, signs of combat and operational stress, risk factors for stress injuries, delayed stress reactions, recommendations on how to help oneself and the surrounding people, when to seek professional help, resources for online information on stress injury, and resources for evaluation, referral, and treatment.

Coping with Grief and Loss after a Traumatic Event is an article published by Military OneSource that provides information on coping with loss in the days after a traumatic event, in the weeks and months after a traumatic event, and when to seek help.

Posttraumatic Stress in Children and Teenagers is an article published by Military OneSource that is designed to help children and teenagers who are experiencing intense stress after a traumatic event. The article contains sections describing who is at risk for posttraumatic stress, the signs of posttraumatic stress, the different types of treatment, and finding help and resources.

Taking Care of yourself after a Traumatic Event is an article published by Military OneSource that provides an understanding of the emotional reactions to traumatic events and tragedies, with suggestions about coping and getting help.

Depression is an article published by Military OneSource that provides information on the symptoms of depression and how to treat depression. The article provides information on the types of depression, symptoms of depression, causes of depression, treatment options, antidepressant medications, and psychotherapy, how to help oneself, and where to get help.

Depression in Children and Teenagers is an article published by Military OneSource that provides information on the signs of depression, what service members and their spouses can do to help, what to do if a child or teenager talks about dying, what causes depression, various kinds of treatment, questions to ask a therapist, and how to help children and teenagers.

Quick Facts about Depression is a tip sheet published by Military OneSource that provides information on recognizing depression, the causes of depression, and treating depression.

Quick Tips for Recognizing Depression in Children and Adolescents is a tip sheet published by Military OneSource that provides information on recognizing depression.

Resources for Casualty Survivors are a list of books, programs, and web sites provided by Military OneSource for casualty survivors. These resources include books, general support, benefits, military relief organizations, information for children and teenagers, information for suicide survivors, and casualty assistance by branch of Service.

When a Service Member May Be at Risk of Suicide is an article published by Military OneSource that provides information on what to do when someone you care about may be at risk for suicide. The article contains information on understanding suicide risk factors, acting on warning signs, giving support, keeping the service member safe, crisis support resources, and other resources.

When an Employee May Be at Risk of Committing Suicide is an article published by Military OneSource that provides information on the vital steps to take when an employee may be at risk of committing suicide.

Leaders Guide for Managing Marines in Distress is an interactive guide published by MCCS that provides information for leaders on combat and operational stress, financial problems, legal problems, grief and loss, suicidal behavior, and behavioral health problems.

Navy Suicide Prevention Tri-fold provides warning signs and ways to help a service member who is at risk for suicide.

Air Force Leaders Guide for Managing Personnel in Distress is an interactive guide designed to help unit leaders (commanders, first sergeants, and supervisors) recognize distress related behaviors, provide support to individuals within the unit, and collaborate with helping agencies to meet the needs of individuals in distress. The guide aims to assist leaders in the decision-making process by describing a broad range of supportive interventions, resources, and strategies for supporting individuals in distress and provides guidance on effective communications with members of the Air Force helping agencies.

Air Force Guide for Managing Suicidal Behavior: Strategies, Resources and Tools is a publication of the Air Force Medical Operations Agency (AFMOA) that strives to help to Air Force behavioral health staff navigate one of the most difficult and complex aspects of clinical practice: suicidal behavior. This guide pulls together state-of-the-art knowledge and best practices for the clinical management of suicidal behavior to make providing this care easier for behavioral health providers, nurses, technicians and clinic staff.

Welcome Home: A Guide to a Healthy Family Reunion is a guide published by the American Red Cross and the National Mental Health Association designed to help service members return to their normal life again following a deployment. The guide includes sections covering the changes that a family may face, coping with children, reestablishing intimacy with a significant other, challenges that single service members may face, issues related to National Guard and Reserve service members returning to work, and the homecoming letdown.

Appendix A
Acronyms

A&A	Aid and Attendance
AA	Authorized Absence or Airman Apprentice
AAFES	Army and Air Force Exchange Service
ABA	American Bar Association
ABSC	Active Billet Sequence Code
AC	Active Component
ACAP	Army Career and Alumni Program
ACE	Ask, Care, Escort
ACES	Army Continuing Education System
ACS	Army Community Services
ACSI	American Customer Satisfaction Index
ADA	Air Defense Artillery
ADM	Admiral
ADSW	Active Duty for Special Work
ADT	Active Duty for Training
AER	Army Emergency Relief
AF Form	Air Force Form
AFAP	Army Family Advocacy Program
AFAS	Air Force Aid Society
AFCA	Air Force Communications Agency
AFEC	Air Force Virtual Education Center
AFES	Armed Forces Emergency Services
AFLA	Armed Forces Legal Assistance
AFMAOC	Air Force Mortuary Affairs Operations Center
AFMOA	Air Force Medical Operations Agency
AFPC	Air Force Personnel Center
AFRC	Armed Forces Reserve Command
A&FRPM	Airman and Family Readiness Program Manager
AFSVA	Air Force Services Agency
AFTB	Army Family Team Building
AG	Adjutant General
AIT	Advanced Individual Training
AKO	Army Knowledge Online
ALTFCM	Army Long Term Family Case Management
AMC	Army Materiel Command
AN	Airman
ANCOC	Advanced Noncommissioned Officer Course
AO	Area of Operations

AOC	Aviation Officer Candidate
AOI	Area of Influence
AOR	Area of Responsibility
AP	Advanced Placement
APFT	Army Physical Fitness Test
APG	Advance Pay Grade
APO	Air/Army Post Office
AR	Airman Recruit or Army Regulation
ARCOM	Army Commendation Medal
ARNG	Army National Guard
ARSTAF	Army Staff
ARTEP	Army Training Evaluation Program
ASPYN	Army School-Age Program in Your Neighborhood
ASVAB	Armed Services Vocational Aptitude Battery
ASW	Antisubmarine Warfare
ASYMCA	Armed Services Young Men's Christian Association
AT	Annual Training
ATP	Additional Training Period
AUSA	Association of the United States Army
AVN	Aviation
AWOL	Absence Without Leave
AW2	Army Wounded Warrior Program
BAH	Basic Allowance for Housing
BAQ	Basic Allowance for Quarters
BAS	Basic Allowance for Subsistence
BBB	Better Business Bureau
BC	Battery Commander or Battalion Commander
BDE	Brigade
BEQ	Basic Enlisted Quarters
BFCS	Beneficiary Financial Counseling Service
BG	Brigadier General
Bn	Battalion
BNCOC	Basic Noncommissioned Officer Course
BOQ	Basic Officer Quarters
BRAC	Base Realignment and Closure
BUDS	Basic Underwater and Demolition School
BUMED	Bureau of Medicine and Surgery
CA	Construction Apprentice
CAC	Common Access Card or Combined Arms Center
CAI	Cross Assigned In

CAO	Cross Assigned Out
CAP	Computer/Electronic Accommodations Program
CAPT	Captain
CAV	Cavalry
CBBB	Council of Better Business Bureau
CCAF	Community College of the Air Force
CCSS	Commissary Customer Service Survey
CD	Certificate of Deposit
CDR	Commander
CDS	Child Development Services
CEC	Civil Engineering Corps
CEI	Civilian Employment Information
CFC	Combined Federal Campaign
CFC-A	Coalition Forces Command – Afghanistan
CFL	Command Fitness Leader
CFR	Code of Federal Regulations
CG	Commanding General
CGEA	Children's Grief Education Association
CGMA	Coast Guard Mutual Assistance
CHAMPVA	Civilian Health and Medical Program of the Department of Veterans Affairs
CHCBP	Continued Health Care Benefit Program
CHINFO	Chief of Information
CIAC	Command Individual Augmentee Coordinator
CID	Criminal Investigation Division
CITF	Criminal Investigative Task Force
CIWD	Condition Interfered with Duty
CJSOTF	Combined Joint Special Operations Task Force
CJTF	Combined Joint Task Force
CLC	Community Living Center
CLT	Command Leadership Team
CMAOC	Casualty and Mortuary Affairs Operations Center
CMDCM	Command Master Chief
CMS/ID	Career Management System Interactive Detailing
CN	Construction man
CNAFR	Command, Naval Air Force Reserve
CNIC	Commander Navy Installations Command
CNO	Chief of Naval Operations
CNP	Chief of Naval Personnel
CNR	Chief of Naval Reserve
CNRC	Commander, Navy Recruiting Command
CNRFC	Commander, Navy Reserve Forces Command
CNRIC	Commander, Navy Reserve Intelligence Command

CO	Commanding Officer
CoS	Chief of Staff
COB	Close of Business
COCOM	Combatant Command
COE	Certificate of Eligibility
COL	Colonel
COLA	Cost of Living Adjustment
COMNAVAIRFORCES	Commander, Navy Air Force Reserve
COMNAVRESINTCOM	Commander, Navy Reserve Intelligence Command
COMNAVRESFOR	Commander, Navy Reserve Force
COMRATS	Commuted Rations
CONUS	Continental United States
COSC	Combat Operational Stress Control
COT	Certified Ombudsman Trainers
C&P	Compensation and Pension
CP	Command Post
CPO	Chief Petty Officer or Civilian Personnel Office
CPT	Captain
CPX	Command Post Exercise
CQ	Charge of Quarters
CR	Construction man Recruit
CRDP	Concurrent Retirement and Disability Pay
CRSC	Combat–Related Special Compensation
CSG	Carrier Strike Group
CSI	Customer Satisfaction Index
CSM	Command Sergeant Major
CTAMF	Coming Together Around Military Families
CTAP	Casualty Travel Assistance Program
CWT	Compensated Work Therapy
CYB-MFLCs	Children and Youth Behavioral Military and Family Life Counselors
CYP	Child and Youth Programs
CYSS	Child, Youth, and School Services
CZTE	Combat Zone Exclusion Tax
DA	Department of the Army
DANTES	Defense Activity for Non-Traditional Education Support
DAV	Disabled American Veterans
DCoE	Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury
DCO	Direct Commission Officer
DCS	Deployment Cycle Support
DCSPER	Deputy Chief of Staff for Personnel

DD Form	Department of Defense Form
DDESS	Domestic Dependent Elementary and Secondary Schools
DDESS-G	Domestic Dependent Elementary and Secondary Schools – Guam
DDS	Direct Deposit System
DeCA	Defense Commissary Agency
DEA	Survivors' and Dependents' Educational Assistance
DEERS	Defense Enrollment Eligibility Reporting System
DEMOB	Demobilization
DENTAC	Dental Activity
DEPSECDEF	Deputy Secretary of Defense
DFAS	Defense Finance Accounting Service
DIC	Dependency and Indemnity Compensation
DISCOM	Division Support Command
DIV	Division
DIVARTY	Division Artillery
DMDC	Defense Manpower Data Center
DMZ	Demilitarized Zone
DoD	Department of Defense
DoDDS-E	Department of Defense Dependents Schools – Europe
DoDDS-P	Department of Defense Dependents Schools – Pacific
DoDEA	Department of Defense Education Activity
DoDI	Department of Defense Instruction
DOL	Department of Labor
DONTFS	Department of the Navy Total Force System
DPCA	Director of Personnel and Community Activities
DPHW	Directorate of Health Promotion and Wellness
DRT	Deployment Readiness Training
DSLO	Defense State Liaison Office
DSN	Defense Switch Network
DSO	Defense Manpower Data Center Support Office
DZ	Drop Zone
EAOS	End of Active Obligated Service
EAP	Employee Assistance Program
ECHO	Extended Care Health Option
ECMO	Enlisted Career Management Objective
ECRC	Expeditionary Combat Readiness Center
EFA	Emergency Family Assistance
EFM	Exceptional Family Member
EFMB	Expert Field Medical Badge
EFMP	Exceptional Family Member Program
EIB	Expert Infantryman Badge

EM	Enlisted Member
EOS	Expiration of Service
EPTS	Existed Prior to Service
ESG	Expeditionary Strike Group
ESGR	Employer Support of the Guard and Reserve
ET	Equivalent Training
ETA	Estimated Time of Arrival
ETD	Estimated Time of Departure
ETS	Expiration Time of Service
FA	Filed Artillery
FADM	Fleet Admiral
FAP	Family Advocacy Program, Fireman Apprentice or Family Action Plan
FEHB	Federal Employee Health Benefits
FEMA	Federal Emergency Management Agency
FFSC	Fleet and Family Support Center
FFSP	Fleet and Family Support Program
FHA	Federal Housing Administration
FHPPP	Force Health Protection Prescription Product
FINRA	Financial Industry Regulatory Authority
FITREP	Fitness Report
FLC	Family Life Center
FLO	Family Liaison Office
FLTCM	Fleet Master Chief Petty Officer
FM	Field Manual
FMEAP	Family Member employment Assistance Program
FMF	Fleet Marine Force
FMWRC	Army Family and Morale, Welfare, and Recreation Command
FN	Fireman
FOB	Forward Operating Base
FORCM	Force Master Chief Petty Officer
FORSCOM	Forces Command
FOUO	For Official Use Only
FPO	Fleet Post Office
FR	Fireman Recruit
FRA	Fleet Reserve Association
FRC	Family Readiness Center or Federal Recovery Coordinators
FRED	Family Readiness through Education on Deployments
FRG	Family Readiness Group
FRO	Family Readiness Officer
FRS	Family Readiness System
FSA	Family Separation Allowance or Family Support Administrators

FSA–R	Family Separation Allowance – Restricted
FSA-S	Family Separation Allowance – Ship
FSA-T	Family Separation Allowance – Temporary
FSB	Forward Support Battalion
FSGLI	Family Service members' Group Life Insurance
FTC	Fleet Training Center or Federal Trade Commission
FTS	Full Time Support
FTX	Field Training Exercise
FY	Fiscal Year
G1	General's Staff dealing with personnel
G2	General's staff dealing with intelligence
G3	General's Staff dealing with operations and training
G4	General's Staff dealing with logistics
G5	General's staff dealing with civil affairs
GED	General Educational Development
GI	Government Issue
GKO	Guard Knowledge Online
GO	General Officer
GSW	Gold Star Wives of America
HA	Hospital man Apprentice
HB	Housebound
HDSP	Hardship
HHB/C/D	Headquarters and Headquarters Battery/Company/Detachment
HIPAA	Health Insurance Portability and Accountability Act
HOR	Home of Record
HQMC	Headquarters Marine Corps
HR	Hospital man Recruit
HRC	Human Resources Command
HUD	Department of Housing and Urban Development
IA	Individual Augmentee
IADT	Initial Active Duty for Training
IAG	Information Assurance Group
IAMM	Individual Augmentee Manpower Management
IAP	In Assignment Processing
ID Card	Identification Card
IDT	Inactive Duty Training
IDTT	Inactive Duty Training Travel
IED	Improvised Explosive Device
IG	Inspector General

IMA	Individual Mobilization Augmentee
IMAPMIS	Inactive Manpower and Personnel Management Information System
IMM	International Mail Manual
INF	Infantry
ING	Inactive National Guard
IRA	Individual Retirement Account
IRR	Individual Ready Reserve
IRS	Internal Revenue Service
ISAF	International Security Assistance Force
ITO	Invitation Travel Order
IUW	Inshore Undersea Warfare
JAG	Judge Advocate General
JCS	Joint Chiefs of Staff
JFHQ	Joint Forces Headquarters
JFSAP	Joint Family Support Assistance Program
JRB	Joint Reserve Base
JSAG-I	Joint Services Action Group – Iraq
JSOC	Joint Special Operations Command
JSOTF	Joint Special Operations Task Force
JTF HOA	Joint Task Force Horn of Africa
JTFGTMO	Joint Task Force Guantanamo Bay
KISS	"Keep it short and simple"
KP	Kitchen Police
LAMP	Legal Assistance for Military Personnel
LCDR	Lieutenant Commander
LDO	Limited Duty Officer
LES	Leave and Earnings Statement
LG	Lieutenant General
LOC	Logistical Operation Center
LOD	Line of Duty
LOI	Letter of Instruction
LTC	Lieutenant Colonel
LTJG	Lieutenant Junior Grade
M4L-IS	Marine for Life Injured Support Program
MAJ	Major
MARS	Military Affiliates Radio System
MARFORRES	Marine Force Reserves
MC & FP	Military Community and Family Policy

MCAG	Maritime Civil Affairs Group
MCCS	Marine Corps Community Services
MCEC	Military Child Education Coalition
MCFTB	Marine Corps Family Team Building
MCO	Marine Corps Order
MCPO	Master Chief Petty Officer
MCPOCG	Master Chief Petty Officer of the Coast Guard
MCPON	Master Chief Petty Officer of the Navy
McREL	Mid-continent Regional Educational Library
MCX	Marine Corps Exchange
MDTF	Military Dental Treatment Facility
MEDDAC	Medical Activity
MEDEVAC	Medical Evacuation
MEPS	Military Entrance Processing Station
MESF	Maritime Expeditionary Security Force
MFLC	Military and Family Life Counselor
MFR	Memorandum For Record
MFSC	Marine and Family Services Center
MG	Major General
MGIB	Montgomery GI Bill – Active Duty
MGIB-SR	Montgomery GI Bill – Selected Reserve
MHS	Military Health System
MHSA	Mental Health Self-Assessment
MI	Military Intelligence
MIA	Missing in Action
MILPERSMAN	Military Personnel Manual
MIUW	Mobile Inshore Undersea Warfare
MNFI	Multi-National Forces - Iraq
MNSTC-I	Multi-National Security and Training Command – Iraq
MOB	Mobilization
MobCom	Marine Corps Mobilization Command
MOS	Military One Source or Military Occupational Specialty
MotoMail	Motivational Mail System
MP	Military Police
MPSA	Military Postal Service Agency
MRE	Meal Ready to Eat
MREIDL	Military Reservist Economic Injury Disaster Loan
MSC	Military Sealift Command
MSCCN	Military Spouse Corporate Career Network
MSG	Master Sergeant
MSM	Meritorious Service Medal
MSPB	Merit Systems Protection Board

MTF	Military Treatment Facility
MTL	Mobile Technology Lab
MTU	Mobilization Training Unit
MTT	Military Transition Team or Mobile Training Team
MWR	Morale, Welfare, and Recreation
MyCAA	Military Spouse Career Advancement Accounts
MYOM	Military Youth on the Move
NACCRRA	National Association of Child Care Resource and Referral Agencies
NAF	Non-Appropriated Fund or Naval Air Facility
NAT	New Accession Training
NATO	North Atlantic Treaty Organization
NATOPS	Naval Air Training and Operations Procedures Standardization
NAVELSG	Navy Expeditionary Logistics Support Group
NAVET	Navy Veteran
NAVFAC	Naval Facility
NAVPERS	Bureau of Naval Personnel
NAVRES	Naval Reserve
NAVSTA	Naval Station
NCA	National Cemetery Administration
NCMCRS	Navy-Marine Corps Relief Society
NCO	Non-Commissioned Officer
NCOER	Noncommissioned Officer Evaluation
NCOIC	Noncommissioned Officer In Charge
NCP	Navy College Program
NCS	National Call to Service
NDAA	National Defense Authorization Act
NDMS	National Disaster Medical System
NEC	Navy Enlisted Classification (or Code)
NECC	Navy Expeditionary Combat Command
NEX	Navy Exchange
NEXCOM	Navy Exchange Services Command
NFAAS	Navy Family Accountability and Assessment System
NFCC	National Foundation for Credit Counseling
NFMA	National Military Family Association
NGO	Non-Governmental Organization
NLSO	Navy Legal Service Office
NJROTC	Navy Junior Reserve Officers Training Corps
NKO	Navy Knowledge Online
NMCB	Naval Mobile Construction Battalion
NMCRS	Navy-Marine Corps Relief Society
NMFA	National Military Family Association
NOBC	Navy Officer Billet Classification (or Code)

NOE	Notice of Eligibility
NOSC	Navy Operational Support Center
NPQ	Not Physically Qualified
NPRC	National Personnel Records Center
NPSP	New Parent Support Program
NR	Navy Reserve
NRA	Navy Reserve Activity
NRD	National Resource Directory
NRF	Navy Reserve Force
NRIP	Navy Reserve Intelligence Program
NROTC	Naval Reserve Officer Training Corps
NROWS	Naval Reserve Order Writing System
NRWS	Navy Reserve Website
NSA	Naval Support Activity
NSIPS	Navy Standard Integrated Personnel System
NSLI	National Service Life Insurance
NSPI	National Suicide Prevention Initiative
NSPS	National Security Personnel System
NVLSP	National Veterans Legal Services Program
OAG	Office of the Attorney General
OASD RA	Office of the Assistant Secretary of Defense for Reserve Affairs
OBT	Ombudsman Basic Training
OCNR	Office of the Chief Navy Reserve
OCONUS	Out side the Continental United States
OCS	Officer Candidate School
ODUSD MC & FP	Office of the Deputy Undersecretary of Defense for Military Community and Family Policy
OEF	Operation Enduring Freedom
OHA	Overseas Housing Allowance
OIC	Officer in Charge
OIF	Operation Iraqi Freedom
OJT	On-the-Job Training
OLA	Office of Legislative Affairs
OMCC	Operation Military Child Care
OMK	Operation Military Kids
OND	Operation New Dawn
OOD	Officer of the Deck
OPM	Office or Personnel Management
OPNAV	Office of Chief of Naval Operations
OPSEC	Operations Security
OPTEMPO	Operational Tempo

ORM	Operational Risk Management
OSC	Office of Special Counsel
OSC-A	Office of Security Cooperation – Afghanistan
OSD	Office of the Secretary of Defense
OSGLI	Office of Service Members' Group Life Insurance
OSO	Operational Support Officer
OSVET	Other Service Veteran
PAC	Pay Allowance Continuation or Personnel Administration Center
PAO	Public Affairs Officer
PAP	Personnel Assistance Point
PARS	Personnel Advancement Requirements
PAT-HAH	Parents as Teachers – Heroes at Home
PAYPERSMAN	Navy Pay and Personnel Procedures Manual
PBO	Property Book Officer
PBS	Public Broadcasting System
PCS	Permanent Change of Station
PDHA	Post Deployment Health Assessment or Pre-Deployment Health Assessment
PDHRA	Post Deployment Health Reassessment
PDS	Permanent Duty Station
PDTATAC	Per Diem, Travel, and Transportation Allowance Committee
PEB	Physical Evaluation Board
PFC	Personal Financial Counselor
PFM	Personal Financial Manager
PFMP	Personal Financial Management Program
PH	Psychological Health
PHOP	Psychological Health Outreach Program
PLT	Platoon
PMC	Presidential Memorial Certificate
PMO	Provost Marshal Office
PO1	Petty Officer First Class
PO2	Petty Officer Second Class
PO3	Petty Officer Third Class
POC	Point of Contact
POV	Privately Owned Vehicle
POW	Prisoner of War
PPP	Priority Placement Programs
PRC	Presidential Reserve Call up
PRD	Projected Rotation Date
Project FOCUS	Project Families Overcoming Under Stress
Project YES	Project Youth Extension Service
PRT	Physical Readiness Test or Provincial Reconstruction Team

PSD	Personnel Support Detachment
PT	Physical Training
PTS	Post Traumatic Stress
PTSD	Posttraumatic Stress Disorder
PV1	Private
PFC	Private First Class
PX	Post Exchange
QOL	Quality of Life
R&R	Rest and Recuperation
RA	Regular Army
RADM	Rear Admiral Upper Half
RAPIDS	Real-Time Automated Personnel Identification System
RBSC	Reserve Billet Sequence Code
RC	Reserve Component
RCC	Reserve Component Command
RCCPDCS	Reserve Component Command Personnel Data System
RCSBP	Reserve Component Survivor Benefit Plan
RCHB	Reserve Component Handing Battalion
RD	Rear Detachment
RDC	Rear Detachment Commander
RDML	Rear Admiral Lower Half
REAP	Reserve Educational Assistance Program
REFRAD	Release from Active Duty
RESFORON	Reserve Force Squadron
RHS	Reserve Headquarters System
RIAC	Reserve Intelligence Area Commander
RIPO	Reserve Intelligence Program Officer
ROTC	Reserve Officer Training Corps
RSPA	Requested Split Pay Amount
RSTARS	Reserve Support Standard Training Administration and Readiness
RTB	Reserve Transition Benefits
RTSS	Reserve Training Support System
RUAD	Reserve Unit Assignment Document
RUIC	Reserve Unit Identification Code
RWW	Returning Warrior Workshop
S1	Brigade or battalion level personnel office
S2	Brigade or battalion level intelligence office
S3	Brigade or battalion level operations office
S4	Brigade or battalion level logistics office

S5	Brigade or battalion level civic actions office
SA	Seaman Apprentice
SAH	Specially Adapted Housing
SAMHSA	Substance Abuse and Mental Health Services Administration
SAPR	Sexual Assault Prevention and Response
SATO	Scheduled Airlines Ticket Office
SAU	Squadron Augment Unit
SAVI	Sexual Assault Victim Intervention
SBA	Small Business Administration
SBP	Survivor Benefit Plan
SCPO	Senior Chief Petty Officer
SCRA	Service Members' Civil Relief Act
SDNCO	Staff Duty Noncommissioned Officer
SDO	Staff Duty Officer
SDP	Savings Deposit Program
S-DVI	Service-Disabled Veteran's Insurance
SEAL	Sea-Air-Land
SECDEF	Secretary of Defense
SECGRU	Security Group
SECNAV	Secretary of the Navy
SEL	Senior Enlisted Leaders
SELRES	Selected Reservist
SFC	Sergeant First Class
SFPD	State Family Program Director
SGLI	Service Members' Group Life Insurance
SGT	Sergeant
SGM	Sergeant Major
SHAD	Shipboard Hazard and Defense
SIG	Signal
SITREP	Situation Report
SJA	Staff Judge Advocate
SLA	Special Leave Accrual
SM	Service Member
SMC	Special Monthly Compensation
SN	Seaman
SNCO	Staff Non-Commissioned Officer
SOC	Service Members Opportunity Colleges
SOCAD	Service Members Opportunity Colleges Army
SOCCOAST	Service Members Opportunity Colleges Coast Guard
SOCGuard	Service Members Opportunity Colleges National Guard
SOCMAR	Service Members Opportunity Colleges Marine Corps
SOCNAV	Service Members Opportunity Colleges Navy

SOMK	Speak Out for Military Kids
SOP	Standard Operating Procedures
SOS	Survivor Outreach Services
SPC	Specialist
SPECWAR	Special Warfare
SPRC	Suicide Prevention Resource Center
SR	Seaman Recruit
SSA	Social Security Administration
SSB	Special Separation Benefit
SSI	Supplemental Security Income
SSN	Social Security Number
SVM	Service Member
SWO	Surface Warfare Officer
TAD	Temporary Additional Duty
TAMP	Transitional Assistance Management Program
TAP	Tragedy Assistance Program or Transition Assistance Program
TAPS	Tragedy Assistance Program for Survivors, Inc.
TAR	Turn-Around Ratio
TBI	Traumatic Brain Injury
TDD	Telecommunications Device for the Deaf
TDP	TRICARE Dental Program
TFMDP	TRICARE Family Member Dental Plan
TFMMS	Total Force Manpower Management System
TGRO	TRICARE Global Remote Overseas
TLC	Talk, Listen, Connect
TMC	Troop Medical Clinic
TMP	Transportation Motor Pool
TOC	Tactical Operations Center
TPCC	Transition Policy and Care Coordination
TRADOC	Training and Doctrine Command
TRDP	TRICARE Retiree Dental Program
TRIAP	TRICARE Assistance Program
TRUIC	Training Reserve Unit Identification Code
TSC	Theater Security Cooperation
TSGLI	Traumatic Service Members' Group Life Insurance
TSP	Thrift Savings Plan
TSRDP	Tricare Selected Reserve Dental Program
TYY	Teletypewriter
UA	Unauthorized Absence
UAU	USARC Augmentation Unit

UCMJ	Uniform Code of Military Justice
UMA	Uniform Maintenance Allowance
UPFRP	Unit, Personal, and Family Readiness Program
USAR	United States Army Reserve
USARC	United States Army Reserve Command
USAREUR	United States Army Europe
USC	United States Code
USCENTCOM	United States Central Command
USCG	United States Coast Guard
USCIS	US Citizenship and Immigration Services
USERRA	Uniformed Services Employment and Reemployment Rights Act
USFHP	United States Family Health Plan
USNR	United States Navy Reserve
USNR-R	United States Navy Reserve – Ready
USNR-S1	United States Navy Reserve – Standby Reserve
USO	United Service Organizations
USPS	United States Postal Service
USR	Unit Status Report
USSOUTHCOM	United States Southern Command
VA	Department of Veterans Affairs
VADM	Vice Admiral
VAQ	Tactical Electronic Warfare Squadron
VF	Fighter Squadron
VFA	Strike Fighter Squadron
VASRD	Department of Veterans Affairs Schedule for Rating Disabilities
VEAP	Veterans Educational Assistance Program
VEOA	Veterans Employment Opportunities Act
VETS	Veterans' Employment and Training Service
vFRG	Virtual Family Readiness Group
VFW	Veterans of Foreign Wars of the United States
VGLI	Veterans' Group Life Insurance
VHA	Variable Housing Allowance or Veteran's Health Administration
VMET	Verification of Military Experience and Training
VMLI	Veterans' Mortgage Life Insurance
VP	Patrol Squadron
VRC	Fleet Logistics Support Squadron
VR&E	Vocational Rehabilitation and Employment
VS	Air Antisubmarine Squadron
VSI	Voluntary Separation Incentive
VTU	Volunteer Training Unit

WAAC	Women's Army Auxiliary Corps
WASP	Women Air Force Service Pilot
WFAC	Warrior and Family Assistance Center
WFSPS	Warrior Family Support Program Specialist
WO	Warrant Officer
WTU	Warrior Transition Unit
WWCTP	Wounded Warrior Care and Transition Policy
WWP	Wounded Warrior Project
WWRC	Wounded Warrior Resource Center
XO	Executive Officer
YMCA	Young Men's Christian Association
YRRP	Yellow Ribbon Reintegration Program
YRPS	Yellow Ribbon Program Specialist
ZIP	Zone Improvement Plan