

Benefits Guide

Department of Defense

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

A Benefits Guide for National Guard and Reserve Service Members and Families

Since September 11, 2001, the Global War on Terrorism and the subsequent operations have altered our lives and the uncertainties of local, regional and overseas deployments have challenged our abilities to cope. Whether your loved one is supporting a military operation overseas, performing duty in a local or regional location, or performing training at the local armory or reserve center, you may face challenges during these periods similar to active military service. The geographic dispersion of many Guard and Reserve families is unique and at times can make it more difficult to obtain information about benefits and in some cases to use them. It also may be more difficult to access various support services that are normally available at active duty installations. This guide provides a valuable resource to service and family members who may have questions about these entitlements and benefits or simply need to know who to contact for assistance.

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

This 10th edition of the “Guide” is updated so you have the most current information on military benefits and privileges. This guide identifies basic information associated with some of these benefits and, most importantly, lists where you can get assistance when you have specific questions. The intent of this guide is to provide a snippet of information on different benefits and privileges. For more comprehensive details about a specific benefit please access the links provided or call the contact numbers.

Family Readiness requires detailed and comprehensive planning.

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

[Office of the Assistant Secretary of Defense for Reserve Affairs](#)



Identification Cards for Military Family Members

The Department of Defense issues eligible dependents an identification (ID) card authorizing them to receive certain uniformed Services benefits and privileges. The DoD ID card issuance process consists of several steps to ensure the correct ID card is issued and the appropriate benefits and privileges are assigned. An important step is the verification of a customer's identity by reviewing the two required forms of identification and their information in the Defense Enrollment and Eligibility Reporting System (DEERS).

The DoD uses a system referred to as the Real Time Automated Personnel Identification System (RAPIDS) to issue ID Cards. Family members and eligible dependents are required to report to a RAPIDS ID Card issuing site in order to be issued the appropriate ID card. Children under the age of ten can normally use the ID card of their parent, but they must be registered in DEERS. At the age of ten, children should obtain their own ID card. Not all military installations have the ability to use RAPIDS so, you may need to ask your command or unit administration office for a list of ID card issuing locations in your area or visit the [RAPIDS Site Locator](#) online.

Normally, Reserve Component family members and other dependents receive a DD Form 1173-1, the DoD Guard and Reserve Family Member ID card. These ID cards do not authorize eligibility for medical benefits. They will assist family members in accessing these privileges when accompanied by a copy of the service member's orders to active duty. These ID cards do authorize access to commissary, exchange, and certain Morale, Welfare and Recreation (MWR) privileges. The DoD Guard and Reserve Family Member ID card serves as proof that the individual has been pre-enrolled in DEERS. This is an important first step in obtaining family member and dependent medical treatment when the service member is called to active duty for more than 30 consecutive days.

When the Reserve Component service member is called to active duty for more than 30 consecutive days, part of the processing for entry on active duty should be the completion of DD Form 1172, Application for Department of Defense Identification Card-DEERS Enrollment, for each eligible family member. This application, along with the DD Form 1173-1, will allow family members and dependents to receive the DD Form 1173, Uniformed Service Identification and Privilege Card. This card will authorize appropriate medical benefits and privileges for the period of active duty specified on the member's orders.

Defense Enrollment Eligibility Reporting System

DEERS is the Defense Enrollment Eligibility Reporting System. It is an information system designed to maintain timely and accurate information on service members and dependents who are eligible for military benefits and entitlements. It also serves to detect and prevent fraud and abuse in the distribution of these benefits and entitlements. Updating information in DEERS is key to maintaining eligibility for TRICARE and other military benefits.

DEERS should be updated anytime a service member moves, changes status, gets married or divorced, adds an additional dependent, etc. In other words, any change that would affect benefits and entitlements for the member and his or her dependents should be recorded in

DEERS. Additionally, DEERS information should be reviewed for accuracy once a year. You can verify DEERS information through a military treatment facility's Patient Administration Office, by contacting your Service's personnel office, or by visiting [milConnect](#).

There are several ways to update DEERS information:

1. A request to add, delete or change information can be initiated with a request through your nearest military personnel office.
2. Call the DEERS Support Office toll-free telephone number:
(800) 527-5602 from Alaska/Hawaii
(800) 334-4162 from California
(800) 538-9552 from all other states
3. Visit the DEERS web site at: [Updating DEERS](#)
4. Fax changes to (831) 655-8317
5. Send an e-mail to addrifo@osd.pentagon.mil
6. Finally, changes can be mailed to
DEERS Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771

Common Access Card (CAC)

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

Medical Benefits

Depending on the service member's duty status, family members may be eligible for TRICARE. TRICARE is the Department of Defense health care program which provides medical and dental care services for eligible uniformed Services members and other eligible DoD beneficiaries.



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

Eligibility for TRICARE is determined by the uniformed Services and reported to the Defense Enrollment Eligibility Reporting System (DEERS). All eligible beneficiaries must have their eligibility status recorded in DEERS.

TRICARE beneficiaries can be divided into two main categories: sponsors and family members. Sponsors are usually active duty service members, National Guard/Reserve members, or retired service members. "Sponsor" refers to the person who is serving or who has served on active duty or in the National Guard or Reserves. The phrase "National Guard and Reserve" refers to members of the Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve and U.S. Coast Guard Reserve.

Members of the Individual Ready Reserve (IRR) may purchase the [TRICARE Dental Program](#), but usually do not qualify for any other TRICARE benefits when not on active duty orders or immediately following a period of activation.

Service member and family health and dental options are different depending on the sponsor's current military status.

On Military Duty for 30 days or less

Service members may qualify to purchase [TRICARE Reserve Select](#), a premium-based, voluntary health plan that provides comprehensive health coverage for the sponsor and family. Traditional, drilling National Guard and Reserve members are eligible for the TRICARE Reserve Select health plan. The service member may also qualify for [Line of Duty Care](#) for any injury or illness sustained in the line of duty, including traveling to and from the place of duty.

For dental care, the sponsor and family can enroll in the [TRICARE Dental Program](#). You will enroll separately and pay separate monthly premiums.

When Activated for more than 30 consecutive days

When the service member is activated (called or ordered to active duty for more than 30 consecutive days under federal orders) the service member becomes eligible for the same health and dental benefits as active duty service members. The service member will enroll in one of the following Prime options upon arrival at the final duty station:

- [TRICARE Prime](#)
- [TRICARE Prime Remote](#)
- [TRICARE Prime Overseas](#)
- [TRICARE Prime Remote Overseas](#)
-



If the service member is enrolled in the TRICARE Dental Program when called to active duty, the coverage is automatically terminated. The service member is now covered by active duty dental benefits and receives dental care at military dental treatment facilities and through the [TRICARE Active Duty Dental Program](#).

The service member's family becomes eligible for the same TRICARE benefits as active duty family members when the service member is on active duty for more than 30 consecutive days. The family can use any of the following plans depending on where they live when the service member is activated.

- [TRICARE Prime](#)
- [TRICARE Prime Remote](#)
- [TRICARE Standard and Extra](#)
- [TRICARE Prime Overseas](#)
- [TRICARE Prime Remote Overseas](#)
- [TRICARE Standard Overseas](#)
- [US Family Health Plan](#)
- [TRICARE Young Adult](#)
(for dependent adult children up to age 26)



If the service member's family is enrolled in the [TRICARE Dental Program](#), their coverage continues uninterrupted and their premiums are reduced to the "active duty family member" rates. If not already enrolled, they can enroll in the TRICARE Dental Program at any time.

Pre-Activation or "Early" Eligibility

If the service member is issued delayed-effective-date active duty orders for more than 30 consecutive days in support of a contingency operation, Guard and Reserve members may qualify up to 180 days early for active duty TRICARE benefits. This "pre-activation benefit" begins on the date the orders are issued, but not earlier than 180 days before reporting to active duty.

During the pre-activation period, service members are covered as "active duty service members" and receive active duty medical and dental benefits. Eligible family members are covered as "active duty family members" and can enroll in one of TRICARE's Prime options or use TRICARE Standard and Extra.

The Service personnel office will tell members if they are eligible for pre-activation benefits when they receive their delayed-effective-date active duty orders. If the service member does not meet these "early eligibility" requirements, your coverage (and your family's coverage) will begin on the first day of the service member's orders.

When Deactivated

When the service member leaves active duty, or deactivates, the family's health plan options may be different if the service member was called to active duty in support of a contingency operation.

If activated in support of a contingency operation:

- Sponsor is immediately covered by the Transitional Assistance Management Program ([TAMP](#)) for 180-days. TAMP coverage begins on the first day after leaving active duty service. Family members are also covered during the TAMP period.



- After TAMP ends, service members may qualify to purchase [TRICARE Reserve Select](#) for personal and family coverage.
- If service members don't qualify for TRICARE Reserve Select, another option is to purchase the [Continued Health Care Benefit Program](#).
- Service members continue to be covered under active duty dental benefits during TAMP. After TAMP ends, TRICARE Dental Program coverage will automatically resume (if previously enrolled) and monthly premiums resume until the 12-month minimum enrollment period is reached.
- If the service member's family is enrolled in the TRICARE Dental Program, their coverage continues uninterrupted, however their premium payments will revert back to their original rates.

If the service member was not activated in support of a contingency operation, the family does not qualify for TAMP and active duty benefits (including dental) end immediately.

When the Service Member Retires

When a service member retires, he/she may qualify to purchase [TRICARE Retired Reserve](#) for personal and family coverage. At age 60 (and when you begin receiving retired pay), you become eligible for the same benefits as all other retired service members. To learn more about medical benefits in retirement select this link: [Retiree Medical Benefits](#).

For dental care, the member may purchase the [TRICARE Retiree Dental Program](#) for personal and family coverage.

Additionally, adult children who "age out" at 21 (or 23 if enrolled in college full time) may qualify to purchase [TRICARE Young Adult](#).



For more information and details for all options please visit: [TRICARE Home](#). Please contact the local Military Treatment Facility and ask to speak with a TRICARE representative or contact the appropriate TRICARE Service Center:

North Region [Health Net Federal Services](#) 1-877-874-2273

South Region [Humana Military Healthcare Services](#) 1-800-444-5445

West Region [TriWest Healthcare Alliance](#) 1-888-874-9378

Overseas Region [International SOS](#)

Eurasia-Africa Call Center +44-20-8762-8384
toll-free from U.S. 1-877-678-1207

Latin America/Canada Call Center 1-215-942-8393
toll-free from U.S. 1-877-451-8659

Pacific Call Centers

Singapore +65-6339-2676
toll-free from U.S. 1-877-678-1208

Sydney, Australia +61-2-9273-2710
toll-free from U.S. 1-877-678-1209



Legal Assistance

The Service members Civil Relief Act ([SCRA](#)) provides protection to anyone entering or called to and on active duty in the Armed Forces. Members of the National Guard and Reserve are covered by SCRA when in active federal service and while serving on active duty. The SCRA provides important safeguards to members on active duty status in the area of financial management including rental agreements, security deposits, evictions, installment contracts, interest rate limits on pre-service consumer debt and mortgage loans, civil judicial proceedings and income tax payments. One of the most widely known benefits under the SCRA is the ability to reduce pre-service consumer debt and mortgage interest rates to 6% if military service materially affects your ability to make payments. If you believe being called to active military service will impact your ability to meet financial obligations, please contact the nearest legal assistance office to determine if the SCRA offers you protection.

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



The military Services have legal assistance offices available to assist service members with legal issues while the member is on active duty. Typical legal services involve consultation and assistance on wills, powers of attorney, child support questions, family matters, contractual disputes and more. Although legal assistance officers cannot represent family members in court, they can negotiate on your behalf. Generally, the military Services offer limited legal assistance to Guard

and Reserve members during inactive duty training periods to prepare legal documents needed (wills and powers of attorney) in the event of an involuntary call to active duty. Each military Service has specific regulations regarding the extent of legal assistance they provide. The nearest military legal assistance office can be found through the Armed Forces Legal Assistance (AFLA) [Legal Services Locator](#).

The American Bar Association Standing Committee on Legal Assistance for Military Personnel (LAMP) serves to promote the delivery of legal services to military personnel and their family members on their personal legal affairs. Service members can use the [Operation Enduring LAMP](#) website to locate a participating attorney in their local area.

Military Pay and Allowances

Pay, allowances, benefits and entitlements depend, all or in part, on member's rank, length of service, dependent status, and duty status. There are various types of pay. Basic Pay is the fundamental component of military pay and typically it is the largest component of a member's pay. Allowances are the second most important element of military pay. Allowances are moneys provided for specific needs, such as food or housing. The most

common allowances are Basic Allowance for Subsistence (BAS) and Basic Allowance for Housing (BAH). Most allowances are not taxable, which is an additional embedded benefit of military pay.

Basic Pay

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate. The rate of pay is based on the member's rank/pay grade and years of service. Current basic pay tables can be accessed at the following link: [Active Duty Pay Table](#).

Inactive Duty Training (IDT) Pay

This is commonly referred to as "drill pay." The amount earned for each drill equals 1/30th of the monthly basic pay rate for the member's rank and years of service. Each "drill weekend" consists of four 4-hour drill periods. The current IDT pay chart can be found at: [Reserve Drill Pay Table](#).

Incentive and Special Pay

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

Basic Allowance for Subsistence (BAS)

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

Basic Allowance for Housing (BAH)

This allowance is intended to offset the cost of housing when you do not receive government-provided housing. Your BAH depends upon your location, pay grade and whether you have dependents. BAH rates are set by surveying the cost of rental properties in each geographic location. Therefore, BAH rates in high-cost areas will be much greater than those in low-cost areas. Members performing IDT are not entitled to a housing allowance. However, the member's unit may provide lodging in kind when government quarters are not available. For housing allowance rates visit: [BAH Rates](#).

Direct Deposit of Pay and Allowances

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

Tax Withholdings and Advantages

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

Reserve Retirement Pay

Service members who accumulate 20 or more years of qualifying service are eligible for reserve retirement when they reach age 60 or, in some cases, a lesser qualifying age. There are two non-disability retirement plans currently in effect for reserve qualified retirees. These are Final Pay plan, High-36 Month Average plan. For more details and to access retirement calculators please visit: [Reserve Retirement](#).



Retirement Age

Service members are generally not eligible for Reserve (non-regular) retired pay until they reach age 60. However, any member of the Ready Reserve who, after January 28, 2008, is recalled to active duty or, in response to a national emergency, is called to certain active service, shall have the age 60 requirement reduced by 3 months for each cumulative period of 90 days so performed in any fiscal year (this qualifying service must occur after January 28, 2008).

Application

Members eligible for Reserve retirement must request retired pay from the military department in which they last served. Payment is not made until requested. This request is made by responding to the documentation sent to the service member from your branch of Service a few months prior to reaching the retirement age.

Travel on Military Aircraft



Space Available Travel

Space Available (Space-A) travel is a great program for our active duty, Guard, Reserve, retired and eligible family members. Please understand, Air Mobility Command's (AMC) primary mission is to support our war fighters. Once duty and safety requirements are met, available seats will be offered to passengers awaiting transportation. Therefore, you must be

prepared to possibly wait a few days or arrange alternate transportation. Remember, Space-A travel is a privilege and AMC cannot guarantee movement to your desired location or on any particular schedule.

When not on active duty, authorized National Guard members and Reservists as well as authorized Reserve component members entitled to retired pay at age 60 (gray area retirees) may fly within the Continental United States (CONUS) and directly within/between the CONUS and Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa. Dependents are not authorized to travel Space-A with these members.

Reserve or Guard members placed on active duty for more than 30 consecutive days may travel

Space-A to any location authorized for Space-A travel on presentation of a military ID card, orders placing the member on active duty, and a valid leave authorization or evidence of pass status as required by the Service concerned. Dependents are authorized to travel when accompanied by members on active duty in excess of 30 days.

For Space-A travel eligibility, once the retirement age of 60 is reached and the member is receiving retirement pay, no distinction is made between members retired from the Reserves/Guard and members retired from active duty. Dependents of these retirees are authorized to travel Space-A when accompanied by the sponsor.

For the most comprehensive and up-to-date information on Space-A travel visit: [Space-A Travel](#).

Commissary, Exchange, and Morale, Welfare and Recreation (MWR)

Commissary

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. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices – savings amounting to thousands of dollars annually.



Authorized commissary patrons include active duty, Guard and Reserve members, military retirees, Medal of Honor recipients, 100 percent disabled veterans, and their authorized family members. Since November 2003, members of the Guard and Reserve - including the Ready Reserve, Selected Reserve, Individual Ready Reserve, Inactive National Guard, Guard and Reserve retirees and their authorized family members - have enjoyed unlimited access to commissaries in the United States, Guam and Puerto Rico. A military ID is required at all commissaries.

The [Guard/Reserve On-site Sales Program](#) provides the commissary benefit to Guard and Reserve members and their families that live in areas that are not close to an existing commissary store.

Exchange

[Military Installation Exchanges](#) provide quality merchandise and services to its customers at competitively low prices. Income generated is used as working capital to maintain and improve Exchange sites as well as support Morale, Welfare and Recreation programs. Authorized personnel include uniformed or retired uniformed personnel, either on active duty or serving in any category of the Reserve Component. A military ID card is required for all exchange services.

Morale, Welfare and Recreation (MWR)

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, youth services activities and recreation membership

clubs. Occasionally, local MWR facilities may offer significant discounts on popular local and national family attractions. In most instances, Guard and Reserve members and their dependents are eligible to use all facilities on the same basis as active duty personnel. Local installation and facility commanders do have the authority to establish priorities for MWR activities that are in high demand and unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up-to-date information and details select a link:

[Army MWR](#)

[Navy MWR](#)

[Marine Corps Community Services](#)

[Air Force Services](#)

[Coast Guard MWR](#)



Child Care

The DoD has created several programs to provide military families with quality, affordable child care. The DoD currently oversees 800 Child Development Centers (CDCs) located on military installations worldwide that offer a safe child care environment and meet professional standards for early childhood education. Child care is typically available through these centers for children ages six weeks to twelve years. The DoD also oversees the Family Child Care (FCC) programs that provide in-home care by installation-certified providers. FCC programs help bridge gaps in child care when the CDC does not entirely meet the child care needs of the family. An additional component of military child care is the School Age Care (SAC) program, which meets the needs of children ages six to twelve years and provides before and after school care as well as summer and holiday programs. Additional support for families with children over the age of twelve can be found through the youth and teen programs often sponsored by youth services and community centers.



The DoD Military Child Development System (CDS) is a benefit available to active duty members, retirees, Guard and Reserve members, and DoD civilian personnel. Availability of the facilities and programs varies depending on the location of the installation, resources, and the needs of the local community. The availability of child care is also affected by the status of the service member and the priority of the family on the waiting list. In some instances, for example, Reserve and Guard personnel must be activated in order to use military child care facilities and programs.

DoD child care is not an entitlement. Military child care is not always available. The demand is high and *spaces are limited*. If you are in need of assistance with child care, you should contact your unit, command family support group or family support point of contact for information on your available options. Service members can also obtain assistance from [Child Care Aware of America \(formerly NACCRRRA\)](#). *Child Care Aware of America* is a national network of more than 850 Child Care Resource and Referral (CCR&R) centers located in every state and most communities across the United States. CCR&R centers help families, child care providers, and communities find, provide, and plan for affordable, quality child care. *Child Care Aware of America* also partners with each of the branches of Service to help military families find affordable child care and improving the quality of child care across the board.

Veterans Affairs Benefits

As a result of active duty service, members may be eligible for benefits from the Department of Veterans Affairs (VA). Personnel injured or disabled in the line of duty may qualify for additional assistance under VA care. VA benefits include Compensation and Pension, Education, Home Loans, Vocational Rehabilitation and Life Insurance. For additional details on all of these benefits visit: [Dept of VA](#).

Life Insurance

SGLI

Servicemembers' Group Life Insurance (SGLI) is a program of low cost group life insurance for service members serving on active duty and in the Reserve Component. Service members are automatically covered for the maximum amount of insurance (currently \$400,000) on the first day of active duty or active duty for training, unless coverage is declined or reduced by the service member. If you are a Reservist or National Guard member and assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time coverage is in effect 365 days of the year. You are also covered for 120 days following separation or release from duty. Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above. Part-time coverage generally applies to Reservists and National Guard members who drill only a few days in a year. A common example is members of the Individual Ready Reserve (IRR) who attend one-day call-ups, commonly referred to as "musters". The maximum amount of SGLI coverage you may have is currently \$400,000. The service member may elect to be insured for lesser amounts in increments of \$50,000. If you choose to decline or reduce your SGLI coverage, you must complete and file a form SGLV 8286, *Service members' Group Life Insurance and Certificate*, with your uniformed Service.

VGLI

Service members may convert their SGLI coverage to Veterans' Group Life Insurance (VGLI) upon separation from service. Service members have 120 days following separation to apply for VGLI. The Office of SGLI will send the member a computer printout application, usually within 45 to 60 days following release. A retiring member may also submit an application for VGLI using the form SGLV 8714, *Application for VGLI*. If this form is used, you must also furnish a copy of the DD 214 or other proof of service. The completed application and the first premium must be sent to the Office of SGLI within 120 days after separation from service. If the service

member files an application for VGLI after this 120-day period, he/she must provide proof of good health and the application must be submitted within one year after your SGLI terminates. Members are not eligible to apply for VGLI, after more than one year and 120 days after separation from service.

For more information and answers to frequently asked questions about SGLI and VGLI, please visit the Department of Veterans Affairs website at: [SGLI and VGLI](#).

FSGLI

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of service members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force. Spousal coverage is issued in increments of \$10,000. Each dependent child of eligible members will *automatically* be insured for \$10,000, regardless of whether the spouse is covered. Children are covered to age 18, or up to age 23 if the child is attending a recognized educational institution. \$10,000 coverage for children is at no cost to the member and cannot be changed nor denied.

For more information and answers to frequently asked questions about FSGLI, please visit the Department of Veterans Affairs website at: [FSGLI](#).

Education Benefits

Education is one of the greatest benefits of serving in the Armed Forces. As a service member, veteran, or family member, you have special opportunities that can help provide money for school. The Department of Veterans Affairs administers a variety of education benefit programs. Many veterans and active duty personnel can qualify for more than one education benefits program. To learn more about each education benefit, apply for the benefit or to determine if you are eligible for a specific program select the link provided.

Some of the programs include:

[The Post 9-11 GI Bill](#) provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

[Montgomery GI Bill - Selected Reserve \(MGIB-SR\)](#) program may be available if you are a member of the Selected Reserve. You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

[Reserve Educational Assistance Program \(REAP\)](#) is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

[Veterans Educational Assistance Program \(VEAP\)](#) is available if you, as a service member elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training

programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

[Veterans Retraining Assistance Program \(VRAP\)](#). Congress passed, and the President signed into law, the VOW to Hire Heroes Act of 2011. Included in this new law is the VRAP. VRAP offers up to 12 months of training assistance to unemployed Veterans that meet certain eligibility requirements. Participants must be enrolled in a VA approved program of education offered by a community college or technical school. The program must lead to an Associate Degree, Non-College Degree, or a Certificate, and train the Veteran for a high demand occupation.

Free education and vocational counseling services are available to service members and veterans. For more information visit: [VA Counseling Services](#).

Yellow Ribbon Reintegration Program



The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through Yellow Ribbon events, service members and loved ones connect with local resources before, during, and after deployments. Reintegration during post-deployment is a critical time for members of the Guard and Reserve, as they often live far from military installations and members of their units. Commanders and leaders play a critical role in assuring that Reserve service members and their families attend Yellow Ribbon events where they can access information on health care, education/training opportunities, financial, and legal benefits. YRRP works in conjunction with federal partners to provide up-to-date and relevant information to the members of the all-volunteer force and their families. For more information or to find Yellow Ribbon events planned in your area visit: [Yellow Ribbon](#).

American Red Cross Armed Forces Emergency Services

The American Red Cross links members of the U.S. Armed Forces with their families during a crisis. Twenty-four hours a day, 365 days a year, the Red Cross quickly sends emergency communications to deployed service members on behalf of their family. Military members can have peace of mind knowing that when they are on a mission, in training or stationed far from home-and leaving cell phones and emails behind-they are still connected to home.

The Red Cross reaches out to more than 1.2 million members of the National Guard and Reserves and their families living in nearly every community in America.

The American Red Cross wants members of the National Guard, Reserves and other community-based military personnel to “get to know us before you need us.” All too often, members of the Reserves and National Guard don't know about available Red Cross services until they are mobilized. Knowing in advance that communication links, access to financial assistance and counseling will be available in an emergency brings peace of mind to the military and to the families from whom they are separated. Similarly, knowing that Red Cross services are

available to inactive service members and their family members provides a safety net in times of need.

Red Cross services for members of the Reserves and National Guard include:

Emergency Communications

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

Access to Emergency Financial Assistance

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

Counseling

The American Red Cross offers confidential services to all military personnel- active duty, National Guard and Reserves-and their families. Counseling, guidance, information, referrals and other social services are available through our worldwide network of chapters and offices on military installations. As more and more Reserve Component units are called to full-time duty status, counseling has become increasingly important to prepare the civilian-based military members and their families for the period of activation. Because members of the National Guard and Reserve typically live in civilian neighborhoods, they and their families frequently have difficulty accessing much-needed, military-related social services.

Information and Referral

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

How to contact the Red Cross for assistance

Call your local Red Cross chapter, which is listed in local telephone books.

Get to Know Us Before You Need Us: Serving the Community-Based Military and Their Families (ARC 1129, July 2004) explains American Red Cross services for National Guard and Reserves and their families. You may request the booklet from your local Red Cross chapter.

For more information visit the Red Cross at : [Red Cross Services for the Reserve Component](#)

Military Aid Societies/Emergency Financial Assistance

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

[Armed Forces Relief Trust](#)

[Army Emergency Relief](#)

[Navy-Marine Corps Relief Society](#)

[Air Force Aid Society](#)

[Coast Guard Mutual Assistance](#)



Assistance for Small Businesses with Reserve or National Guard Members

If you are a member of the National Guard or Reserves and either own a small business or are employed by one, the business may be eligible for help from the Small Business Administration (SBA). As part of an overall strategy to ensure business continuity, planning is the key to working successfully through any potential disruption that may result from a federal call-up to active duty of a small business owner or key employees. More details are available at [SBA Guard and Reserve](#).

The SBA's [Patriot Express Pilot Loan Initiative](#) is available to veterans and members of the military community wanting to establish or expand small businesses. The Patriot Express loan is offered by the SBA's network of participating lenders nationwide and features their fastest turnaround time for loan approvals. The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. Patriot Express loans feature SBA's lowest interest rates for business loans. Your local SBA district office will have a listing of Patriot Express lenders in your area.

Military Reservist Economic Injury Disaster Loans ([MREIDL](#)) are available for eligible small businesses sustaining economic injury because an owner or essential employee has been called to active duty.

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

Since 1940, federal law has given members of the Armed Forces the right to return to the civilian jobs they left in order to perform *voluntary or involuntary* military service or training. Congress largely rewrote this law in 1994 as the Uniformed Services Employment and Reemployment Rights Act (USERRA).

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed Service and:

1. You ensure that your employer receives advance written or verbal notice of your service;
2. You have five years or less of cumulative service in the uniformed Services while with that particular employer;
3. You return to work or apply for reemployment in a timely manner after conclusion of service; and
4. You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

USERRA also forbids discrimination in hiring, retention, promotion and benefits due to membership in one of the Services, application to join, performance of service, application or obligation to perform service.

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

To connect with a USERRA Advisor visit [USERRA Advisor](#).

For more details on the USERRA law and protections visit [USERRA](#) or [ESGR](#).

The Employer Support of the Guard and Reserve (ESGR) Ombudsman Services Program

The ESGR Ombudsman Services Program was established to provide information, counseling, and mediation on issues related to USERRA. ESGR Ombudsman Services consists of a Customer Service Center to answer phone calls and e-mails involving USERRA questions. Specially trained Ombudsmen are available to assist members of the Guard and Reserve in resolving disputes with their civilian employers related to military service in the uniformed Services through mediation. ESGR Ombudsmen are volunteers located throughout the U.S. and U.S. Territories.

ESGR's Customer Service Center is available for anyone with a USERRA question. ESGR's Customer Service Center can be reached Monday thru Friday (except Federal Holidays) 8AM to 6 PM (EST) at 1-800-336-4590 (option 1), by e-mail to USERRA@osd.mil, or by submitting a [USERRA Assistance Request](#) online.

Military Service Family Readiness Programs

Every branch of the DoD Armed Forces has made Family Readiness and support a top priority. It is an honor and privilege to “take care of our own.” In addition to family readiness support offices located in each state and on military installations there are numerous on-line resources available to assist you and your family. Every Service branch and agency is easily identifiable and accessible on-line and via toll-free contact numbers.



Listed below are a few additional on-line resources that offer a good starting point to answer your questions and provide additional information on programs and benefits.

[Military One Source](#)

[Military Homefront](#)

[Military Deployment Guide](#)

[Army OneSource](#)

[Marine Corps Community Services](#)

[AF Crossroads](#)

[Military Installations Resources](#)

[Joint Support Services](#)

