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# ***United States Air Force Reserve***

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*Integrity - Service - Excellence*

## **Entitlements**



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- **Economic/Social Benefits**
- **Medical/TRICARE**
- **SGLI/TSGLI/Casualty/Legal**
- **USERRA/SCRA**



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# ***Economic and Social Benefits***

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Benefits  
by law

Benefits  
from USAF

- **Changed by a law**  
(SGLI, RCSBP, etc..)

- **Changed by AF anytime**  
(Base Services Facilities)



- **Who is covered?**
  - **Participating reservist = Guardsman/Reservist**
  - **Retired Reserve awaiting pay = Gray Area Retiree**
  - **Retired with pay = Retiree**



## *To Be Eligible for Benefits*

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**The sponsor & their eligible family members are required to have a valid military ID card**

- **Children eligible for ID cards beginning at age 10 until their 21<sup>st</sup> birthday, or if in school full-time until their 23<sup>rd</sup> birthday**
  - **Children may be eligible for ID card under the age of 10 if the child:**
    - **Is a child of a single parent**
    - **Is of joint service married couple**
    - **Does not reside in the household of an eligible adult ID card holder**
    - **His/her physical appearance warrants issue (child looks older)**



- **Commissary/Base Exchange - Unlimited Usage**
- **Base Services Facilities**
  - Theater
  - Club memberships
  - MWR
- **Lodging – Space available**
- **Travel – Space available**



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## *Lodging (Non-Duty Status)*

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- **Space available to all categories**
  - **Includes family members**

**1-888-AF LODGE** - <http://dodlodging.net/>

**1-800-NAVY INN** - [www.navy-lodge.com](http://www.navy-lodge.com)

**1-800-GO ARMY 1** - [www.armymwr.com](http://www.armymwr.com)

**Coast Guard** - [www.uscg.mil/MWR](http://www.uscg.mil/MWR)

**Marines** - [www.usmc-mccs.org/lodging/](http://www.usmc-mccs.org/lodging/)





- **Guardisman/Reservist/Gray Area Retiree**
    - **CONUS only - Limited to the military member**
      - **CONUS travel includes Hawaii, Alaska, and the U.S. Possessions**
    - **ID card and DD Form 1853 - Guardsman/Reservist**
    - **ID card and 20-Year Letter - Gray Area Retiree**
  - **AGRs and Retirees Receiving Pay**
    - **CONUS and Overseas**
      - **Eligible family members must travel with the sponsor**
      - **ID Card and a valid Leave Authorization or Pass or**
      - **Blue ID Card**
- <http://www.amc.af.mil/questions/topic.asp?id=380>
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# *Medical and TRICARE*



- **Guardsmen/Reservists**
  - **While on duty – Member Only**
    - Emergencies (medical/dental)
    - Get a Line of Duty (LOD)
  - **On Active Duty 31 Days or more**
    - **TRICARE**
      - Includes family members
  - **180 Days Prior to Mobilization/Contingency Support**
    - **“Early” TRICARE**
      - Includes family members
  - **TRICARE Reserve Select, if purchased**
    - Includes family members
  - **TRICARE Young Adult**
    - **Children up to age 26**



## *Medical – Retired Reservist*

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- **Gray Area Retiree**
  - TRICARE Retired Reserve - effective 1 Sep 10
- **Retiree - Federal employees are eligible**
  - **TRICARE age 60**
    - Includes family members
    - Standard – No annual enrollment fee
    - Prime – Annual enrollment fee
      - \$260/Individual
      - \$520/Family
  - **TRICARE for Life age 65**
    - Includes family members
    - Supplements Medicare



# *TRICARE Reserve Select (TRS)*

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- **What is TRICARE Reserve Select (TRS)?**
  - **Premium-based health coverage plan**
    - **Similar to TRICARE Standard and TRICARE Extra**
  - **Coverage Includes**
    - **Urgent and Emergency Care (Ambulance Service)**
    - **Family Health Care**
    - **Annual Eye Exams**
    - **Prescription drug coverage**



# *TRICARE Reserve Select (TRS)*

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## **•Who's Eligible?**

- Participating - Selected Reserve members (ANG, IMA, Res) and their eligible family members

- Must be enrolled in DEERS

- Exception: (For TRS only)** You or your spouse cannot be eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program



## **New monthly rates for 2012:**

<i>TRS Member Only</i>	<b>\$54.35</b>
<i>TRS Member &amp; Family</i>	<b>\$192.89</b>

- **Premiums may be paid by:**
  - **Check (Personal/Cashier)**
  - **Money order**
  - **Visa**
  - **Master Card**



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# TRICARE Reserve Select

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- **2 Step enrollment process**
  - **Qualify**
    - Log on to the Guard-Reserve Web Portal
      - [www.dmdc.osd.mil/Guard-ReservePortal](http://www.dmdc.osd.mil/Guard-ReservePortal)
    - Click on “TRICARE Reserve Select” box
      - Select type of coverage
        - *Member Only or Member and Family*
    - Certify that you are not eligible or enrolled in FEHB





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# ***TRICARE Reserve Select***

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- **Purchase**
  - **Select start date of coverage**
  - **Print/Sign TRS Request Form (DD Form 2896-1)**
  - **Mail form with first month's premium to Regional TRICARE Office**
    - **For more detailed TRS information:**
      - **<http://www.tricare.mil/>**

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# ***TRICARE Young Adult -- up to Age 26***

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- **TRICARE Young Adult coverage**
  - **Available to:**
    - **An unmarried dependent of an eligible sponsor**
    - **At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26**
    - **Not eligible to enroll in an employer-sponsored health plan as defined in TYA regulations**
    - **Not otherwise eligible for TRICARE program coverage**
- **Eligible dependents can purchase TRICARE Standard/Extra coverage on a month-to-month basis**
  - **2012 monthly premium for TYA Standard coverage is \$176**
  - **2012 monthly premium for TYA Prime coverage is \$201**

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# ***TRICARE Retired Reserve (TRR)***

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- **What is TRICARE Retired Reserve?**
  - **Premium-based health coverage plan**
    - **Similar to TRICARE Standard and TRICARE Extra**
  - **Coverage Includes**
    - **Urgent and Emergency Care (Ambulance Service)**
    - **Family Health Care**
    - **Annual Eye Exams**
    - **Prescription drug coverage**



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# *TRICARE Retired Reserve (TRR)*

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- **Who's Eligible?**
  - **Gray Area Retirees**
    - **Must be enrolled in DEERS**
  - **Exception:**
    - **Retiree or retiree's spouse cannot be eligible for or enrolled in Federal Employees Health Benefits (FEHB)**



# *TRR Monthly Premiums*

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## **Monthly rates for 2012:**

<i>TRR Member Only</i>	<b>\$419.72</b>
<i>TRR Member &amp; Family</i>	<b>\$1024.43</b>

### **Premiums may be paid by:**

- **Check (Personal/Cashier)**
- **Money order**
- **Visa**
- **Master Card**



## 2 Step enrollment process

- **Qualify**
  - Log on to the DMDC Reserve Component Purchased TRICARE Application
    - [www.dmdc.osd.mil/appj/reservetricare](http://www.dmdc.osd.mil/appj/reservetricare)
- ***You must have either a:***
  - ***DoD Common Access Card (CAC)***
  - ***DFAS MyPay Account***
  - ***DoD Self-Service Logon Premium (Level 2) Account***



# *TRICARE Retired Reserve*

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- **2 Step enrollment process**
  - **Purchase**
    - Certify that you are not eligible or enrolled in FEHB
    - **MUST** Print/Sign Reserve Component Health Coverage Request Form (DD Form 2896-1)
    - Mail form with first two month's premium to Regional TRICARE Office

**Note: If you pay by credit card you can fax in.**



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# TRICARE Regional Offices



- **1-888-874-9378 (West)**
- **1-877-874-2273 (North)**
- **1-800-444-5445 (South)**

<http://www.tricare.mil>





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# **TRICARE Dental Program** **(New - MetLife)**

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- **Eligibility**
  - **ANG/IMA/Res members with a service commitment of 12 months or more and eligible family members**
- **Enrollment Forms**
  - **Call 1-855-638-8371 to request forms**
  - **Forms on web at: [www.TRICARE.mil/TDP](http://www.TRICARE.mil/TDP)**
- **Current TDP enrollees won't have to do any paperwork during the transition to MetLife**
  - **Only TDP enrollees using automatic payments from their checking account or credit card to pay their premiums need to contact MetLife to reauthorize their payment**

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# TRICARE Dental Program (MetLife)

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## New MetLife Premiums

### Member's Monthly Portion of TDP Premiums (premiums effective from 1 May 2012 to 31 Jan 2013)

<u>Sponsor Only</u>	<u>Single Premium One Family Member excluding sponsor</u>	<u>Family Premium More than One Family Member excluding sponsor</u>
\$10.30	\$25.74	\$77.22

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# ***TRICARE Retiree Dental Plan (Delta Dental)***

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- **Retirees/Gray Area Retirees may enroll**
  - **Enrollees pay full premiums for coverage**
    - **Retiree receiving pay**
      - **Premiums automatically deducted from retired pay**
  - **Gray Area Retiree awaiting pay**
    - **Premiums billed directly to members from Delta Dental**
- **Family members must be enrolled in DEERS**

**Toll Free 1-855-638-8371**



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## *Questions for TRICARE?*

- **TRICARE** <http://www.tricare.mil/>
  - **Visit TRICARE on YouTube**  
<http://www.youtube.com/TRICAREhealth>
  - **Visit TRICARE on Twitter** <http://twitter.com/TRICARE>
  - **Visit TRICARE on Facebook**  
<http://www.facebook.com/TRICARE>
  - **Sign up for TRICARE email updates**  
[https://service.govdelivery.com/service/multi\\_subscribe.html?code=USMHSTMA](https://service.govdelivery.com/service/multi_subscribe.html?code=USMHSTMA)



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***Servicemember's Group  
Life Insurance (SGLI) - Family SGLI -  
Traumatic SGLI - Casualty – Legal***



# Servicemember's Group Life Insurance

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- Coverage is automatic
  - Guardsman/Participating Reservist only
  - Annual update of vRED *does not* change your SGLI beneficiary

**It is in your best interest to**  
**name a beneficiary**

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



## ***Servicemember's Group Life Insurance (SGLI)***

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- **Maximum \$400,000**
- **Increase/decrease in \$50,000 blocks**
- **\$26.00 per month for maximum**
- **Full-time coverage**
- **On duty or off**
- ***Notification to spouse if less than max coverage or not sole beneficiary***



# *Traumatic Servicemember's Group Life Insurance (TSGLI)*

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- ***TSGLI*** benefit – Premium \$1
- Same period they are covered under SGLI except TSGLI coverage ends when no longer in participating status
- Compensation from \$25,000 to \$100,000 per approved Traumatic injury
- **Eligibility for TSGLI Claim**
  - Injury must have been as a direct result of a Traumatic Event and must be outlined on the approved TSGLI “Schedule of Losses”
  - You do not have to be on duty at the time of the Traumatic Injury in order to file a claim
- Can not be terminated if covered under SGLI





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# ***Veteran's Group Life Insurance (VGLI)***

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- **When you are no longer eligible for SGLI**
  - **Maximum \$400,000**
  - **120 days to convert without medical screening**
  - **One year with medical screening**
  - **5-year term – renewable**



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## VGLI Premiums

- **Monthly premium rates for \$400,000 coverage effective July 1, 2008**
  - **As of 16 Mar 2012, web site still shows rates effective 1 Jul 08**

<b>Age 29 &amp; Below</b>	<b>\$32.00</b>	<b>Age 55-59</b>	<b>\$268.00</b>
<b>Age 30-34</b>	<b>\$40.00</b>	<b>Age 60-64</b>	<b>\$432.00</b>
<b>Age 35-39</b>	<b>\$52.00</b>	<b>Age 65-69</b>	<b>\$600.00</b>
<b>Age 40-44</b>	<b>\$68.00</b>	<b>Age 70-74</b>	<b>\$900.00</b>
<b>Age 45-49</b>	<b>\$88.00</b>	<b>Age 75 &amp; Over</b>	<b>\$1,800.00</b>
<b>Age 50-54</b>	<b>\$144.00</b>		

<http://www.insurance.va.gov/SGLISITE/VGLI/VGLI.htm>

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- Contact ***Office of SGLI (OSGLI)***
  - Information on
    - Converting SGLI to VGLI or civilian
    - Converting VGLI to civilian
  - Conversion Form
  - List of participating civilian companies

***1-800-419-1473***

**<http://www.insurance.va.gov/sqliSite/VGLI/VGLI.htm>**



# **SGLI/VGLI** ***Accelerated Benefits Option***

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- **Available to terminally ill**
  - **Must be insured under SGLI or VGLI**
  - **Life expectancy of less than 9 months**
  - **Receive up to half of the amount of the member's elected coverage**
  - **Only the insured can apply for the claim package**



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# ***Family Servicemember's Group Life Insurance - Spouse***

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- **Must be enrolled in SGLI**
- **Spouse coverage \$100,000**
  - **May be decreased in increments of \$10,000**
  - **Cost is prorated based on spouse's age**
- **Spouse eligible for Accelerated Benefits Option**
- **SGLIV 8286A form is used to decline spouse coverage**
- **FSGLI premium automatic for any member who has a spouse listed in DEERs**



# Spouse SGLI Rates

## •Current Spousal Premium Rates - Effective July 1, 2010

•As of 16 Mar 2012, web site still shows rates effective July 2010

Amount of Insurance	Age of Spouse						
	Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.00	\$6.50	\$8.50	\$13.00	\$25.00	\$37.00	\$50.00
\$90,000	\$4.50	\$5.85	\$7.65	\$11.70	\$22.50	\$33.30	\$45.00
\$80,000	\$4.00	\$5.20	\$6.80	\$10.40	\$20.00	\$29.60	\$40.00
\$70,000	\$3.50	\$4.55	\$5.95	\$9.10	\$17.50	\$25.90	\$35.00
\$60,000	\$3.00	\$3.90	\$5.10	\$7.80	\$15.00	\$22.20	\$30.00
\$50,000	\$2.50	\$3.25	\$4.25	\$6.50	\$12.50	\$18.50	\$25.00
\$40,000	\$2.00	\$2.60	\$3.40	\$5.20	\$10.00	\$14.80	\$20.00
\$30,000	\$1.50	\$1.95	\$2.55	\$3.90	\$7.50	\$11.10	\$15.00
\$20,000	\$1.00	\$1.30	\$1.70	\$2.60	\$5.00	\$7.40	\$10.00
\$10,000	\$0.50	\$0.65	\$0.85	\$1.30	\$2.50	\$3.70	\$5.00



# ***Family Servicemember's Group Life Insurance - Children***

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- **Children are automatically covered for \$10,000**
  - **No option to insure a child for less than \$10,000**
- **No cost for children**
- **Children are eligible as long as they are “dependent children”**
- **Stillbirth claims are now being processed**
  - **Applies only for stillbirths on or after 10 Oct 08**



- **Unit/Local Casualty Assistance Representative provides casualty assistance to the survivor**
  - **Apply for their military benefits, if any**
  - **Provide them with phone numbers for various other agencies**

<http://www.arpc.afrc.af.mil/library/casualty/index.asp>





- Complete on the Virtual Military Personnel Flight (vMPF) – CAC access
  - <https://www.afpc.randolph.af.mil/afpcsecure>
- This replaced DD Form 93, Record of Emergency Data
- **Completion of vRED is mandatory** annually for active duty, guard, and reserve members
- Allows for 24/7 access to their emergency data



# *Person Authorized to Direct Disposition (PADD)*

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- **Law requires addition to emergency data card**
  - **Airmen must designate one immediate family member as the Person Authorized to Direct Disposition (PADD) of their remains should they become a casualty**
  - **Member must update selection on the Virtual MPF page on the AFPC website**



- **Wills**
- **Powers of Attorney**
- **Legal Advice**
  - **Call to make an appointment**



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## *Documents = Benefits*

- **Divorce Decree (if sent to ARPC)**
- **DD 214 and/or NGB 22**
- **Retirement Order**
- **“20-Year Letter”**
- **Emergency Data Form - vRED**
- **SGLI Form**
- **Birth, Marriage, and Death Certificates**
- **Insurance Policies**
- **Family Care Form**

**Call ARPC Casualty for Assistance # 1-800-525-0102**

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## ***VA Benefits***

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- **VA offers several benefits and services**
  - **Health**
  - **Compensation**
  - **Vocational rehab**
  - **Insurance**
  - **Home loans**
  - **Educational assistance**
  - **Burial**

***Toll Free 1-800-827-1000***  
***<http://www.va.gov>***

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# ***VA Burial and Memorial Benefits***

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- **There are no Air Force Burial Benefits, all are VA benefits**
  - **The National Cemetery system is also part of the VA**
    - **Due to space, Arlington National is restricted to specific categories**
  - **Burial and memorial benefits are available for eligible veterans, reservists, national guard members and eligible family members**
    - **Burial for surviving spouse and dependent children of USAFR/Guard member who has completed 20 satisfactory years of service for retirement**
  - **Military funeral honors upon request**
    - **Two or more uniformed persons**
    - **Burial flag and playing of Taps**
  - **Check your state's VA for your state veterans' benefits**
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***Uniformed Services Employment and  
Reemployment Rights Act (USERRA)  
and  
Servicemembers Civil Relief Act  
of 2003 (SCRA)***



- **Expands antidiscrimination protection**
  - **Based on Guard & Reserve military obligation**
  
- **Prohibits discrimination**
  - **Hiring/Retention/Promotion**
  
- **Minimizes disruption for:**
  - **Services members**
  - **Employers**





- ***Eligibility for reemployment***
  - **Permanent employment**
  - **Advance employer notification (oral/written)**
    - DoD recommends 30 days & prefers written advance notice
  - **Length of service**
    - Position absences may not exceed 5 years cumulative per employer
      - AGR tours count toward 5 years
      - Most common excluded from the 5 years are: Support of current contingency and professional development schools
        - Dept of Labor can clarify service excluded from the 5 year maximum



# *Requirements to Return to Work*

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- **Returning to work**
  - **30 days or less:**
    - Report to work for your 1<sup>st</sup> regularly scheduled shift
  - **31–180 days:**
    - Contact employer within 14 days of service completion
  - **181 days or more:**
    - Contact employer within 90 days of service completion
- **Honorable service**
- **Return Rights**
  - Less than 90 days – same position
  - Over 90 days – equivalent position



# *Entitlements After Returning to Work*

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- **Escalator principle**
  - Status, seniority, pay rate as if continuously employed
- **Protection against termination**
  - 1 year
- **Accommodation for service connected disability**
- **Immediate reinstatement of health plan coverage**
  - Exclusion of service connected conditions
- **Pension/retirement plans**
  - Treat as if no break in employment has occurred/make-up missed contributions



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## Assistance - Call

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**Contact ESGR Ombudsman Representative**

**1-800-336-4590 or visit**

**<http://www.esgr.org/userra.asp>**

**To file a complaint electronically visit the Dept.  
of Labor site at:**

**<http://www.dol.gov/vets/programs/userra/>**



**You can nominate your employer for an award**

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# ***Servicemembers Civil Relief Act of 2003 (SCRA)***

***Formerly: Soldiers' and Sailors' Civil Relief Act  
(SSCRA)***



# ***Servicemembers Civil Relief Act of 2003 (SCRA)***

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- **Passed by Congress in 1940 as the Soldiers' & Sailors' Civil Relief Act (SSCRA)**
- **For Active Duty U.S. Armed Forces members**
- **Protection begins on date member enters active duty and terminates upon release from active duty**
- **SCRA signed into law on 19 Dec 2003**
  - **Clarifies some provisions and adds strength to other provisions of the Soldiers & Sailors Civil Relief Act (SSCRA) of 1940**



- **Real Estate Lease Agreements**
  - Previously, military termination clause in lease needed for post-service termination
  - **Now, no clause in lease needed**
- **Prevents leased residence evictions**
  - Previously, for monthly rent under \$1,200
  - **Now, adjusts every year (\$2,932.31 for 2012)**
    - Court will determine equitable lease arrangement
- **Reduced Interest Rate (6%) on Pre-Service Obligations**
  - Previously, creditors attempted to skirt around 6% cap
  - **Now, all interest rates in excess of 6% is forgiven and principle payments may not be accelerated**



## Delays Court Proceedings

- Previously, no specific time frame
- Now, delay for a minimum of 90 days

## • Possibly Reduces Payment Amount on Auto Leases

- Previously, reduced payment through the Interest Rate Cap
- Now, allows for termination

## • Resources

- [http://www.usdoj.gov/crt/military/scra\\_summary.htm](http://www.usdoj.gov/crt/military/scra_summary.htm)
- Interest Rates on FHA loans
  - <http://portal.hud.gov/portal/page/portal/HUD/>
  - Toll Free (888) 297-8685
- Contact servicing base legal office





- The President signed the American Recovery and Reinvestment Act of 2009 which contains funding of \$555 million, and authorizes expansion of HAP to three homeowner groups:
- **BRAC05** for service members and civilian employees – temporary program expansion removes requirement for proof of the causal relationship between the BRAC announcement and the real estate market decline
  - Expanded BRAC HAP benefits have a sunset clause of 2012, or earlier if designated by the Secretary



## HOMEOWNERS ASSISTANCE PROGRAM (HAP)

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- **Warriors in Transition** for (30% or greater DoD disability rating) and surviving spouses of fallen warriors. This is a permanent program expansion.
- Service members under a military-directed **permanent change of station** during the downturn of the housing market. Expanded PCS HAP benefits have a sunset clause of 2012, or earlier if designated by the Secretary

<http://www.usace.army.mil/CERE/Pages/HomeownerAssistanceProgram.aspx>

**Questions call: 1-888-231-7751**



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# Questions



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