



# **Taking Care of the Families of America's Armed Forces**



**Department of Defense**

**Office of the  
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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, as well as existing ones, are added or 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 Guide for National Guard and Reserve Families**

Since September 11, 2001, the Global War on Terrorism and its many subsequent operations have altered our lives and challenged our abilities to cope with the uncertainties of local, regional and overseas deployments. If you have a husband, wife, father, mother, son, daughter, brother or sister serving in the National Guard or Reserve, this booklet has been designed with *you* in mind. Whether your loved one is supporting a military operation overseas, performing security or other duty in a local or regional location, or performing training at the local armory or reserve center, you may face many challenges during these periods of active military service. Because of the geographic dispersion of many Guard and Reserve families, it is often 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. Although primarily designated to answer the questions a spouse may have, this guide provides a valuable resource to *all* 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 9<sup>th</sup> edition of the “Guide” is updated to include recent changes in law and policy so you have the most current information on military benefits and privileges. This guide identifies eligibility requirements associated with some of these benefits and, most importantly, informs where you can get assistance when you have specific questions and problems.

***Family Readiness requires detailed and  
comprehensive planning.***

Tools such as the Internet and toll-free phone numbers have allowed us to make many advances to 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:

<http://www.defenselink.mil/ra/>

## Identification Cards for Military Family Members

In order to access military service benefits or privileges, service members and their family members must have a Uniformed Services Identification (ID) Card. These ID cards are **issued at uniformed service personnel offices** after the service member's personal information has been entered into the Defense Enrollment Eligibility Reporting System (DEERS). *Because a photo is required, family members and eligible dependents must report to the ID card facility in order to be issued the appropriate ID card.* Normally, Guard and Reserve family members and other dependents receive a DD Form 1173-1, the *Department of Defense (DoD) Guard and Reserve Dependent ID Card* (red). These cards do not authorize eligibility for medical benefits in and of themselves, but they may assist Guard and Reserve family members in accessing these benefits *when accompanied by a copy of the service member's orders to active duty.*

When the service member is called to **active duty for 31 days or more**, part of the processing for entry on active duty should be the completion of a DD Form 1172, *Application for Uniformed Services Identification Card – DEERS Enrollment for each eligible family member and legal dependent.* This application, along with surrender of the DD Form 1173-1 (red Guard and Reserve ID card), will allow family members and dependents to receive the DD Form 1173 (tan card). This card is needed to gain access to medical benefits and continued access to commissary, exchange, MWR benefits and other privileges.

**Note: Once registered in DEERS it is important to keep your DEERS records updated when personal eligibility information changes. This includes changes in military career status, addresses and family status (marriage, divorce, birth and adoption). Remember: This is your responsibility.**

To update DEERS information, you may call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552 or for the Deaf (TTY/TDD): 1-866-363-2883. Hours of Operation: Monday through Friday, 6 a.m. to 3:30 p.m. (Pacific Time), except federal holidays. Or you may visit: <http://www.tricare.mil/mybenefit/home/overview/Eligibility/DEERS/Updating>

To locate the nearest ID card facility visit the RAPIDS site locator at: <http://www.dmdc.osd.mil/rsl/owa/home>

## Common Access Card – Smart Military ID Cards

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 token/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 see: <http://www.dmdc.osd.mil/smartcard>

## Medical Benefits for Family Members



Depending on your duty status, your 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.**

## When is my family eligible for TRICARE?

Members of the Reserve components\* (RC) and their family members are eligible for different TRICARE benefits depending on their status. Eligibility is based on the service member's military personnel and dependent information in DEERS. RC members may verify their eligibility for TRICARE through the secure Guard and Reserve Web Portal Web site at <https://www.dmdc.osd.mil/appj/esgr/index.jsp> (if the employer input page appears, click the "BACK" button located on the bottom of the "employer input page"). For assistance with an eligibility problem, members should contact their Service point of contact listed on the TRICARE Web site at <http://www.tricare.osd.mil/reserve/reservepoc.cfm>.

*\*The term "Reserve component" refers to the Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve and U.S. Coast Guard Reserve.*

Family member eligibility is triggered when the Reserve component member:

- is a participating member of the Selected Reserve (and is not eligible for or enrolled in the Federal Employees Health Benefits Plan (FEHBP))
- is serving on active duty under orders that specify a period of more than 30 consecutive days
- is medically retired due to a service-connected injury, illness or disease incurred or aggravated in the line of duty
- completes 20 years of qualifying active duty service, reaches age 60, and starts receiving retired pay
- dies on active duty or the death was formally determined to result from a medical condition incurred or aggravated while on active duty
- is ordered to active duty in support of a **contingency operation** for more than 30 consecutive days, family members are covered under TRICARE for additional periods (up to 90 days before the member reports to active duty and up to 180 days following release from active duty—if active duty served is more than 30 days)

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

**Who is eligible for TRICARE?**

- Spouse
- Unmarried children up to age 21 (Coverage continues for unmarried children up to the age of 23 as long as he or she is a full-time student.)
- A child of any age with severe physical or mental handicap
- Dependent parents may also be entitled care at a Military Treatment Facility (MTF) through enrollment in TRICARE PLUS only. (Based on space/resource availability)

For more eligibility details view the TRICARE overview website and handbooks at: <http://www.tricare.mil/mybenefit>

**What TRICARE options are available?****Plan options when on active duty for 30 days or less:****TRICARE Reserve Select (TRS)**

When a Reserve component member is assigned to the Selected Reserve, but is not on orders for more than 30 days, they and their family members may be eligible for TRICARE Reserve Select (TRS), a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

**Important TRS information:**

- Available worldwide to most Selected Reserve members (and families) when not on active duty orders or covered under the Transitional Assistance Management Program (TAMP)
- Not available to Selected Reserve members (and families) if the member is eligible for or enrolled in the Federal Employees Health Benefits Plan (FEHBP)
- Member must qualify for and purchase TRS to participate
- Member must pay monthly premiums. Failure to pay monthly premiums on time may result in disenrollment and an enrollment lockout
- Freedom to manage your own health care; no assigned primary care manager
- Available at any TRICARE-authorized provider or qualified host nation provider (if located overseas)
- Fewer out-of-pocket costs when choosing a provider in the TRICARE network
- Network providers not available overseas

- Referrals are not required, but some care may require prior authorization
- May require payment for services when they are received with member required to seek reimbursement
- May require submission of health care claims
- Care in a military treatment facility (MTF) on a space-available basis only
- Comprehensive health care coverage including TRICARE's prescription drug coverage

For the most current TRS literature visit:

<http://www.tricare.mil/mybenefit/home/overview/Plans/ReserveSelect>

### **Plan options when on active duty for more than 30 days:**

#### **RC Members**

Active duty orders in excess of 30 days entitle the RC member to non-premium TRICARE options. Enrollment in either TRICARE Prime or TRICARE Prime Remote is mandatory for the member, but not the family (see family options below). Members have no costs for health care when eligible for TRICARE (non-premium) coverage. If a non-network provider requires up-front payment, the member will file a claim with TRICARE for full reimbursement. Eligibility begins on day 1 of any order to active duty (federal) for greater than 30 days.

#### **TRICARE Prime**

- Priority care at all MTFs
- Enrollment required when members live and work within 50 miles or 1 hour drive from nearest MTF

#### **TRICARE Prime Remote**

- Members must select or be assigned a local primary care manager (PCM) when network primary care providers are available
- Enrollment required when members live and work in areas remote from MTFs, usually greater than 50 miles or 1 hour drive from nearest MTF
- Provides full coverage for authorized medical and dental care

#### **Families of RC members on active duty for more than 30 days**

Family members of activated Guard/Reserve personnel are also eligible for non-premium TRICARE coverage *and may choose to enroll* in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), which provide higher priority access to care at any MTF. If not enrolled in TRICARE Prime or TPRADFM they may access care on a

space available basis at any MTF. Availability is based on availability of space and facilities and capability of the staff, both of which may be limited. When they use civilian providers and facilities in the TRICARE Network, they pay TRICARE Extra deductibles and cost shares. When they use TRICARE-authorized providers and facilities not in the TRICARE Network, they pay TRICARE Standard deductibles and cost shares. Active duty orders in excess of 30 days and enrollment are required to access these options.

**Note: TRICARE Prime programs have certain application constraints such as the “20<sup>th</sup> of the Month Rule.”** If your TRICARE Prime application is received after the 20th day of a given month, your TRICARE Prime/TPRADFM enrollment will be effective the first day of the second month after your application is received. For example, applications received on or before May 20, will have an enrollment effective date of June 1. Applications received after May 20, will have an enrollment effective date of July 1.

**TRICARE Standard (Fee-for-Service type option)**

- No enrollment is required – coverage begins on day 1 of orders greater than 30 days
- Annual deductibles and 20% cost-share of allowed charges apply
- Beneficiaries receive care from a non-network TRICARE-authorized provider
- Largest out-of-pocket expense
- The advantage of this choice is the freedom to seek care from any TRICARE-authorized provider

**Note: If the provider chooses not to “participate” on your TRICARE claim, you may be required to pay up to 15% above the allowable charges and you may be required to file your own claim.**

**TRICARE Extra (Preferred Provider type option)**

- No enrollment is required – coverage begins on day 1 of orders greater than 30 days
- Annual deductibles and 15% cost-share of negotiated charges apply
- Beneficiaries receive care from TRICARE network providers and facilities
- Not available overseas
- The advantage of this choice is the discounted cost-shares with no claims to file

**TRICARE Prime (HMO type option)**

No enrollment fees, no deductibles and no co-payments for civilian health care received under an authorized referral. Point of Service (POS) charges

apply for care received without a referral.

- Enrollment is required for this option
- A primary care manager (PCM) is assigned
- All non-emergency, non-mental health care should come from the assigned PCM
- PCM will issue a referral to authorize specialty care when it is needed
- Local availability varies
- The advantage of this choice is the lowest out-of-pocket costs and an assigned PCM

**TRICARE Prime Remote for Active Duty Family Members (TPRADFM)**

TPRADFM provides local health care options for families in remote areas. The benefits are the same as TRICARE Prime, with the following exceptions:

- Member must select or be assigned a local PCM when network primary care providers are available
- Family member(s) and sponsor must have lived with each other with their residential mailing addresses as listed in DEERS in a TPR zip code on the effective date of the Reservist's orders and the family must remain living at that residence. The RC member is not required to be enrolled in TPR for his or her family to enroll in TPRADFM
- TPR zip codes are areas that are greater than 50 miles or 1 hour drive from the nearest MTF

**Note: Not available with Transitional Assistance Management Program (TAMP) Benefits (see TAMP information on page 11)**

**Uniformed Services Health Plan (USFHP)**

Active duty family members may also be able to enroll in USFHP provided they live within select regions of the continental United States. For more information on this particular plan call 1-800-74-USFHP (1-800-748-7347) or visit: <http://www.usfamilyhealthplan.org>

**Note: If National Guard or Reserve families are covered by another health plan, TRICARE is the second payer. For more specific details on these options, consult the TRICARE Smart site for a brochure:** <http://www.tricare.osd.mil/tricaresmart>

**Plan options when on active duty for more than 30 days in support of a contingency operation:**

**Pre-activation Period - “Early Eligibility”**

Members of the Reserve components who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation are eligible for “early” TRICARE medical and dental benefits beginning on the later of either: (a) the date their orders were issued or (b) 90 days before they report to active duty. The family members are also eligible for TRICARE during the same time period.

To be eligible for this early TRICARE benefit, RC members and family members must be registered and TRICARE eligible in the DEERS. The member’s Service personnel office is responsible for determining the member’s eligibility for the early TRICARE benefit. The Services will notify and advise eligible RC members of their TRICARE medical and dental benefits when their delayed-effective-date active duty orders are issued.

If the RC member is issued delayed-effective-date active duty orders (for more than 30 days in support of a contingency operation) and the orders are cancelled prior to the member reporting to active duty, TRICARE coverage (eligibility) for the member and eligible family members terminates on the effective date the orders are cancelled.

Uniformed Services Employment Reemployment Rights Act (USERRA) protections for members that ensure an employer-sponsored health plan can be reinstated do not go into effect until the member actually reports for active duty. Therefore, members and their family members are strongly encouraged to consider retaining their employer’s health plan coverage until the RC member actually reports for active duty, at which time the RC member and family members are fully covered by USERRA protections. Additional information on USERRA is available at:  
<http://www.esgr.org/employers2/thelaw.asp>.

**Activation Period – Same as “on active duty for more than 30 days” (see page 8)**

**Post Activation Period - TAMP**

Under the Transitional Assistance Management Program (TAMP), family members receive TRICARE coverage for 180 days after the member has served more than 30 days in support of a contingency operation and is released from active duty. Cost shares and benefits received under TAMP are the same as active duty family members. The member’s service

personnel office is responsible for ensuring the member's eligibility is recorded in DEERS. The following members are eligible for participation in TAMP:

- Members involuntarily separated from active duty
- RC members separated from active duty after serving on active duty in a contingency operation for a period of more than 30 days
- Members separated from active duty after being retained under a stop loss
- Members separated from active duty after voluntarily agreeing to stay on active duty for less than one year in support of a contingency operation

RC members and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status using TAMP are required to reenroll. To reenroll in TRICARE Prime, the sponsor or family member must complete and submit a TRICARE Prime enrollment application. Under TAMP, former active duty sponsors, former activated reservists, and family members of both are not eligible to enroll or reenroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members because both programs require the sponsor to be on active duty. Under the TAMP, the sponsor is no longer on active duty and is treated as an active duty family member for benefits and cost sharing purposes.

#### **TRICARE Prime Enrollment and Reenrollment during TAMP eligibility period**

Members and their eligible family members who want to retain TRICARE Prime, must complete an application to reenroll in TRICARE Prime. This reenrollment form will ensure that TRICARE Prime coverage continues with no break in coverage.

**Note:** Family members whose applications are received through the 20<sup>th</sup> of the month are enrolled the first day of the next month. Family members whose applications are received after the 20<sup>th</sup> of the month are enrolled the month that follows. For example, if the application is received June 20, TRICARE Prime coverage for the family member begins July 1. If the application is received June 21, coverage for the family member begins August 1.

Eligibility for TAMP for sponsors and family members is determined by the sponsor's Service branch and information in the DEERS. Sponsors may verify eligibility for themselves and their family members by visiting or contacting the nearest military identification card issuing facility or contacting the Defense Manpower Data Center Support Office toll free at

1(800) 538-9552. For additional TRICARE benefit information, sponsors and family members may visit the TRICARE Web site at: <http://www.tricare.osd.mil>. They also may contact their regional managed care support contractor or TRICARE Service Center representative. A list of the regional toll-free numbers is available on the TRICARE Web site at: <http://www.tricare.osd.mil/regionalinfo/>.

**Important! It is recommended that you carefully consider your personal situation regarding health insurance. It is advisable to explore your health care options with your employer before making a decision.** You may also have some protections under USERRA (see page 31) regarding health care. However, these protections are of *limited duration* and may affect your health coverage reinstatement at the end of TAMP coverage or selected TRS coverage. For more information, view: <http://www.dol.gov/vets/programs/userra>

#### **What happens after the TAMP period of eligibility expires?**

Reserve component members who served on active duty may have the opportunity to purchase military health care through either the TRICARE Reserve Select (see page 7) or the Continued Health Care Benefits Program (CHCBP) for themselves and their family.

#### **Continued Health Care Benefit Program (CHCBP)**

After the TAMP eligibility expires, members and eligible family members may choose to enroll in CHCBP. CHCBP provides a conversion health plan similar to TRICARE Standard for a specific time (18 months) to former service members and their families who pay quarterly premiums. Eligible persons must enroll in the CHCBP within 60 days after separation from active duty or loss of eligibility for military health care under TAMP.

For more information about CHCBP, interested parties may check with a beneficiary counseling and assistance coordinator or call toll free 1(800) 444-5445 or write to Humana Military Healthcare Services, Attn: CHCBP, P.O. Box 740072, Louisville, KY 40201. Detailed information is available online at: <http://www.humana-military.com> or <http://www.tricare.mil/mybenefit/home/overview/SpecialPrograms/CHCBP>

As with other TRICARE programs, eligibility for CHCBP is determined through the military personnel offices.

#### **What are the TRICARE options upon retirement?**

If you are a retired National Guard or Reserve member, you and your family members may be eligible for TRICARE medical and dental benefits.

For the purpose of these benefits, you may fall into one of the following categories:

**Retired Reserve not eligible for retired pay until age 60 “Gray area retiree”**

- You and your family members may be eligible for CHCBP (see CHCBP section on page 13)
- TRICARE Dental Plan (TDP) (see TDP section on page 17)

**Retiree between age 60 and 65 receiving retirement pay:**

**TRICARE Standard or Extra** – automatic coverage upon retirement date

- You must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE)
- You may be seen at a military clinic or hospital on a space-available basis
- You pay an annual outpatient deductible and inpatient/outpatient cost shares
- You may be required to file your own claims

**TRICARE Prime** enrollment eligible if you reside in a TRICARE Prime location:

- You must submit a TRICARE Prime enrollment application with the required enrollment fees
- If your application and payment are received by the 20<sup>th</sup> of the month, your Prime enrollment is effective on the first day of the next month. If it is received after the 20<sup>th</sup> of the month, your enrollment in Prime is effective on the first day of the month after the next month
- If your application and payment are received before your retirement and you were enrolled in TRICARE Prime at retirement, your TRICARE Prime coverage continues without a break in coverage
- You will pay co-pays for outpatient or inpatient care received outside an MTF
- Your priority to be seen at a military clinic or hospital is higher than beneficiaries not enrolled in TRICARE Prime

**Note: If sponsor or family members are entitled to premium-free Medicare Part A and have enrolled in/purchased Medicare Part B coverage because of disability or end stage renal disease, they are eligible for TRICARE for Life, regardless of age.**

**Age 65+ Retiree receiving retired pay**

**TRICARE For Life (TFL)**

TRICARE for Life (TFL) is for all TRICARE beneficiaries who are entitled to premium-free Medicare Part A and who have Medicare Part B

coverage based on age. Three months before the member's 65<sup>th</sup> birthday the member will receive a letter from the Defense Manpower Data Center (DMDC) which will explain the requirements for maintaining your TRICARE benefits beyond age 65.

Medicare eligible beneficiaries are not eligible for TRICARE healthcare coverage, unless they also have Medicare Part B coverage. TRICARE coverage will be reinstated simultaneously with the Medicare Part B effective date.

Important TFL information:

- No enrollment fees
- DEERS record must reflect Medicare Part A and Part B status
- Family members may enroll in Medicare Part B during a special enrollment period, which is anytime while the member is on active duty or during the first 8 months after the sponsor's retirement or separation from active duty
- The special enrollment period also applies if sponsor is covered under an employer-sponsored health plan based on current employment of the member or spouse
- If the family member is not enrolled during the special enrollment period, the sponsor may enroll them during the general enrollment period (January 1<sup>st</sup> through March 31<sup>st</sup>). However, the family member's Part B coverage will not be effective until July 1<sup>st</sup> of the year enrolled and a 10 percent surcharge will be assessed for each 12-month period that you were eligible to enroll, but did not
- Family members under the age of 65 who are not entitled to Medicare are eligible for TRICARE Prime Standard or Extra (if you live in a Prime service area)
- Should receive health care services from a Medicare certified provider, or may receive health care services at a military clinic or hospital on a space-available basis
- For services not covered by Medicare, but covered by TRICARE, beneficiary must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE to include skilled nursing facilities)
- Pay an annual outpatient deductible and inpatient/outpatient cost shares
- May be required to file your own claims

For more information visit: <http://www.tricare.mil/retirees>

## TRICARE Regions

There are three TRICARE regions within the United States, each led by a Regional Director. These regions are responsible for all enrolled TRICARE beneficiaries within their boundaries. The toll-free contact number will connect you to that region's call center.



Additional TRICARE contact references:

### TRICARE CONUS

Eligibility (DEERS)	1-800-538-9552
TRICARE General Information	1-888-363-2273
Mail-Order Pharmacy	1-866-363-8667
TRICARE Dental Plan	1-800-866-8499

TRICARE Overseas 1-888-777-8343

Pacific 011- 81-6117-43-2036  
Visit: <http://www.tricare.mil/pacific>

Europe 011-49-6302-67-7432  
Visit: <http://www.europe.tricare.osd.mil>

Canada/Latin America 1-706-787-2424  
Visit: <http://www.tricare.mil/tlac>

Puerto Rico and Virgin Islands 1-800-700-7104  
Visit: <http://www.tricare.mil/tlac>

For a complete list of TRICARE contact phone numbers visit:  
<http://www.tricare.mil/contactus>

## Dental Health Benefits for Family Members

United Concordia Companies, Inc. (UCCI) currently administers and underwrites the TRICARE Dental Program (TDP) for the Department of Defense (DoD) TRICARE Management Activity. The TDP is a high-quality, cost-effective dental care benefit available to eligible family members of:

- Active Duty Members
- Selected Reserve (SELRES) Members
- Individual Ready Reserve (IRR) Members

Monthly premiums, covered services and cost of co-payments for treatment are specified in the plan's benefit guide. To view the guide, visit:

<http://www.tricare dental program.com/tdptws/info/reservists.jsp>

## TRICARE Dental Program (TDP)

### Eligibility Details for TDP

- Eligibility is based on the service member's military personnel information in DEERS
- Active duty members themselves receive dental care only from military dental treatment facilities. Reservists who are ordered to active duty for a period of more than 30 consecutive days or in a pre-activation status have the same dental coverage as active duty service members
- Members must have at least 12 months remaining on their service commitment at the time they or their families enroll. Upon enrollment, all enrollees are locked-in for a twelve-month period (with certain exceptions, such as loss of DEERS eligibility because of divorce, marriage of a child, etc.). The 12-month enrollment commitment is waived for families of Reservists called to active duty for contingency operations, if they apply for TDP within 30 days of entry to active duty. After 12 months, enrollment continues on a month-to-month basis

The first month's premium is due upon enrollment. The premium amount is shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or, in some cases, may be billed directly to the member by UCCI. **The member must contact UCCI to disenroll from the TDP.** For more information about dental benefits visit:

<http://www.tricare.mil/mybenefit/home/Dental>

**Note: Former spouses, parents, parents-in-law, disabled veterans, foreign military personnel and uniformed service retirees and their families are not eligible for the TDP.**

### **Enrollment**

Coverage plans are separate for RC members and their eligible family members. Depending on the member's status, enrollment fees may be under a shared premium cost plan with the government or a full premium cost plan with no cost sharing with the government.

If you want to enroll in the TDP, contact the nearest TRICARE Service Center, a military dental treatment facility or a uniformed services personnel office. Enrollment in the TDP is handled by the UCCI, TDP contract administrator. The enrollment application must be received by UCCI no later than the 20<sup>th</sup> day of the month for coverage to begin on the first day of the next month. If UCCI receives the application after the 20<sup>th</sup> day of the month, coverage may not begin until the first day of the second month. Incorrect eligibility information in DEERS will cause applications to be denied. Enrollment/change applications are available by calling UCCI at 1(888) 622-2256 or online at: <http://www.tricare dentalprogram.com/tdptws/enrollees/enrollment/reserveguard.jsp>

### **What happens when member is ordered to active duty?**

#### **The Service Member**

A member who is enrolled in TDP *before* being ordered to active duty will be disenrolled from TDP and provided care through the military dental care system.

#### **The Family**

If the family is already enrolled in TDP when the member is ordered to active duty, enrollment for the family will continue but the premium will be reduced to active duty family rates (see Shared Premium Plan on page 19).

If the family is NOT enrolled in TDP when the member is ordered to active duty, ***other than for a contingency operation***, they may enroll in TDP provided the member has 12 months remaining on his or her service commitment. Once enrolled, the family must remain enrolled in the program for 12 months.

If the family is NOT enrolled in TDP when the member is ordered to active duty ***in support of a contingency operation***, the family may enroll in the program. If the family enrolls in TDP after the member is alerted for activation and before the member completes the first 30 days of active duty, the 12-month lock-in period does NOT apply.

### **TRICARE Dental Plan details**

There are two premium arrangements:

**Shared premium plan**

The government shares 60% of the monthly premium for families enrolled in TDP when Selected Reserve and certain Individual Ready Reserve members *serve on active duty more than 30 days*.

**Full-premium cost plan**

Enrollment in the full premium cost plan is available to members of the Selected Reserve or certain Individual Ready Reserve and their family members when the Guardsman or Reservist is *not on active duty for more than 30 days*. The government does not share in the premium payments; these payments are the responsibility of the service member.

**Covered Services**

- The TDP provides 100 percent coverage for diagnostic, emergency and preventive services, with the exception of sealants. Sealants are covered at the 80 percent level with a 20 percent cost-share paid by the beneficiary
- The TDP also covers the following services with a member cost-share: fillings, root canals, crowns, extractions, orthodontics and periodontics, among other services
- The benefit package includes general anesthesia coverage at a cost share when provided in connection with a covered benefit. Dentists or other professional providers must be licensed and approved to provide anesthesia in the state where the service is rendered

Maximum annual benefit coverage is \$1,200 for all routine dental care. The maximum lifetime orthodontic benefit coverage is \$1,500.

**Note:** Enlisted members in pay grades E-1 to E-4 have reduced cost shares for certain procedures.

**Dental Providers**

The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist; however the member may incur additional fees if services are received from an out-of-network provider.

**Uniformed Services Dental Treatment Facility (DTF)**

Members on active duty receive dental care at a DTF. However, dental care is subject to the availability of dental care providers and resources. Family members of a service member who is on active duty for a period of more than 30 consecutive days are also eligible for dental care in a uniformed service DTF, however, access to DTF dental care is subject to

the availability of space and facilities and the capabilities of the dental staff. DTF resources are extremely limited and it is highly unlikely that eligible family members will receive dental care at these facilities.

#### **Civilian Employer Dental Plan**

You may maintain coverage under both your civilian employer provided dental benefit plan as well as the TRICARE Dental Program. For more information, see the subsection that discusses health care under USERRA features on page 32.

#### **Following Released From Active Duty**

*If* the service member was serving in support of a contingency operation *and* the family was not enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be disenrolled upon the member's release from active duty.

*If* the service member was serving in support of a contingency operation *and* the family was enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be disenrolled upon the member's release from active duty. If you want to continue TDP coverage, you must re-enroll in the program.

*If* the service member was NOT serving in support of a contingency operation *and* the family was enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be continued in the TDP program upon the member's release from active duty.

**Note: The TDP active duty family benefit is not included in the Transitional Assistance Management Program (TAMP).**

For further details please contact the UCCI Customer Service Department at 1(800) 332-0366 or visit the websites at:

<http://www.tricare dental program.com/tdptws/home.jsp> or  
<http://www.tricare.mil/mybenefit/home/Dental>

For specific National Guard/Reservist dental information:

<http://www.tricare dental program.com/tdptws/info/reservists.jsp>

#### **A final note on all TRICARE benefits**

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law.

**Changes to TRICARE programs are continuous and new benefits, as well as changes to existing ones, are added regularly to update and improve benefits.** Once again, for the most recent TRICARE

Information, visit: <http://www.tricare.mil>.

## Legal Assistance

The Servicemembers Civil Relief Act (SCRA) provides protection to anyone entering or called to 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 covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, interest rate limits on pre-service consumer debt and mortgage loans, mortgage foreclosure, 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 through the links listed on page 22 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 so informed.**

All military services have legal assistance offices available to assist military families with legal problems while the member is on active duty. Typical legal services involve wills, powers of attorney, child support, 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 in the event of an involuntary call to active duty such as wills and powers of attorney. Each military service has specific regulations regarding the extent of legal assistance they provide.

To find a nearby military legal office, visit these service specific websites:

**Air Force** <http://hqja.jag.af.mil/>  
**Army** <http://www.jagcnet.army.mil/legal>  
**Coast Guard** <http://www.uscg.mil/legal/index.htm>  
**Navy and Marines** <http://www.jag.navy.mil/>

## **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.

### **Basic Pay**

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month – the 1<sup>st</sup> and 15<sup>th</sup> (unless that date falls on a weekend or holiday, in which case pay is on the weekday prior). The rate of pay is based on the member's rank/pay grade and years of service. Current pay and allowance tables can be found at: <http://www.dfas.mil/militarypay.html> or <http://www.defenselink.mil/militarypay/index.html>

### **Inactive Duty Training (IDT) Pay**

This is commonly referred to as “drill pay.” The amount earned for each drill equals 1/30<sup>th</sup> 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: [http://www.defenselink.mil/militarypay/pay/bp/02\\_reservedrill.html](http://www.defenselink.mil/militarypay/pay/bp/02_reservedrill.html)

### **Incentive and Special Pay**

In addition to basic pay or IDT pay, many National Guard or 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: <http://www.defenselink.mil/militarypay/pay/bas/>

**Basic Allowance for Housing (BAH)**

This allowance is intended to compensate for the cost of housing while the member serves on active duty. This allowance is paid according to the member's rank, dependent status (with or without dependents) and, in some cases, location of the duty station. 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:

<http://www.defenselink.mil/militarypay/pay/bah/index.html>

**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.

**Withholdings**

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:

<http://www.defenselink.mil/militarypay/pay/tax/index.html>

**Reserve Retirement**

New legislation in 2008 reduced the retirement age by 3 months for every aggregate 90 days of active duty or full-time National Guard Duty (excluding Annual Training and Active Guard/Reserve) performed after January 28, 2008. The retirement age may not be lower than age 50. Eligibility for DoD healthcare remains at age 60.

**Life Insurance****Servicemembers' Group Life Insurance (SGLI)**

SGLI provides group-term life insurance. A member is automatically covered for the maximum amount of insurance (\$400,000) on the first day of active duty or active duty for training, unless the member declines or reduces the coverage. If a member is performing duty for a period of less than 31 days, part-time coverage begins on the first day of the period of duty, including travel. Members assigned to a unit or position in which the member is required to perform active duty or active duty for training and who, each year, will be scheduled to perform at least twelve periods of inactive duty training that is creditable for retirement purposes are eligible for full-time SGLI coverage. This coverage is in effect 365 days of the

year. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. SGLI premiums are currently 7 cents per \$1,000.00 of coverage. The current monthly cost of SGLI is \$28.00 for \$400,000 of coverage plus \$1.00 for Traumatic SGLI for a total cost of \$29.00 per month. This amount is automatically deducted from service pay. Members may elect to decline or reduce coverage in writing by completing the SGLV 8286, *Servicemember's Group Life Insurance Election and Certificate*. For more information visit:

<http://www.insurance.va.gov/sglisite/sgli/sgli.htm>

#### **Family Servicemembers' Group Life Insurance (FSGLI)**

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 visit:

<http://www.insurance.va.gov/sglisite/FSGLI/sglifam.htm>

#### **Travel on Military Aircraft**

##### **Space-Available Travel (Space-A)**

Dependents of a Reserve component member may travel space-available outside the continental United States and from the continental United States to locations outside the continental United States when the service member is on active duty and when the dependents are accompanied by the member while on a leave status.\*

##### **Space-Required Travel to and from Inactive Duty Training**

A member of a Reserve component who performs inactive duty training (IDT) at a location outside the continental United States (OCONUS) is authorized to travel in a space-required status on aircraft of the Armed Forces between the member's home and the location of the training. RC members are also authorized to travel on DoD aircraft worldwide in a space-required status from their home to their authorized IDT assembly, when performing IDT training (CONUS to OCONUS or OCONUS to CONUS).

**\*In accordance with DoD Directive 4515-13R, chapter 6. To view the regulation, visit:**

<http://www.dtic.mil/whs/directives/corres/html/451513r.htm>

**Note: Reserve component members traveling space-required must ensure that they have in their possession an ID card and all other appropriate documentation required for entry into a foreign country (military orders, passport, visa, etc.)**

- Space-required travel on DoD aircraft from an approved departure point to the location of IDT CONUS/OCONUS and return is non-chargeable. This does not apply to travel on active duty status (e.g., active duty training, annual training, duty for special work, temporary tours of active duty, man days, etc.)
- The following forms may serve as authorization for such travel: AF Form 40A, ARCOM Form 140-1R, NAVRES 570/22 or NGB 105-S. An approved alternate procedure for travel will be by letter of authorization to be used in lieu of the prescribed form
- Reserve Component members traveling space-required to and from IDT CONUS/CONUS will be required to pay a “head tax” and any applicable federal inspection service fees, meal charges and excess baggage fees at the air terminal, prior to departure

For the most comprehensive and up-to-date information on Space-A Travel visit: <http://www.amc.af.mil>

**Note: It is highly recommended that you phone the military base operations terminal in advance to obtain the latest and most accurate flight information for your travel plans.**

### **City Pairs Program (Commercial Airfare)**

This program is for member travel only. Commercial travel at the City Pairs Rate is authorized to and from an IDT location. Guard and Reserve personnel are now eligible for participation in the “City Pairs” contract between GSA and the airlines. It is the legal basis for government rate airfares for federal employees. Reservists traveling to IDT (drill) are not entitled to reimbursement for travel.

RC members performing IDT OCONUS, who are unable to obtain space-required travel may use the GSA contract city pair program at their own expense. Contact the local transportation office for assistance. Written approval is also required for use of the GSA city pair program fares and the member must have a government-sponsored credit card to utilize the program. Requirements, conditions and restrictions are found in DoDI 4515.16. For more information, visit: <http://www.fss.gsa.gov/citypairs>

## **Commissary, Exchange, and Morale, Welfare and Recreation (MWR) Benefits**

### **Commissary**

Commissaries are supermarkets usually located on military installations and are administered by the Defense Commissary Agency (DeCA). The commissary sells food, sundries and cleaning products for cost plus a 5% surcharge. Guard and Reserve members are authorized unlimited access to commissary stores in the United States, Guam and Puerto Rico.

Overseas shopping privileges are determined by Status of the Forces Agreements and differ by country. Please contact the overseas installation ID card office in the country where you will be visiting/living to determine your commissary privileges. Unlimited commissary shopping privileges are authorized for:

- Members of the Ready Reserve (including members of the Selected Reserve, IRR and Inactive National Guard) and members of the retired Reserve who possess the appropriate DoD Military ID card
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a DoD Retired Military ID card issued by the Uniformed Service and those possessing a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card
- Dependents of the members described above who possess a DoD Family Member ID card issued by the Uniformed Service

**Commissary access requires a Military Identification Card**

For more information visit: <http://www.commissaries.com>

### **Exchange**

Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store. Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange (even online). **A military ID card is required for ALL exchange services.**

For more exchange information visit :

<http://www.aafes.com>

<http://www.cg-exchange.com>

<http://www.navy-nex.com>

### **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:

<b>Air Force</b>	<a href="http://www.afsv.af.mil">http://www.afsv.af.mil</a>
<b>Army</b>	<a href="http://www.armymwr.com">http://www.armymwr.com</a>
<b>Coast Guard</b>	<a href="http://www.uscg.mil/mwr">http://www.uscg.mil/mwr</a>
<b>Navy</b>	<a href="http://www.mwr.navy.mil">http://www.mwr.navy.mil</a>
<b>Marine Corps</b>	<a href="http://www.usmc-mccs.org">http://www.usmc-mccs.org</a>

### **Child Care**

Reservists on active duty or performing inactive duty training are eligible patrons of DoD Child Development Programs (CDP). DoD has child development programs at over 300 locations with approximately 800 child development centers and 9,000 family child care homes. Most of these are located on or near military installations or where there is a significant density of military personnel and eligible civilian DoD personnel. Full day, part day and hourly care are available at these locations. Care is provided to newborn through age twelve children. Each installation commander and Defense Agency Director is required to establish a priority system under which access to CDPs is determined.



**DoD child care is not an entitlement.** DoD believes child care is a work force issue and priority for child care is given to working families, but even for these families, 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. Operation Child Care is another option for families in search of quality assistance. For more information visit:  
<http://www.naccrra.org/MilitaryPrograms>

### **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:	<a href="http://www.afrtrust.org">http://www.afrtrust.org</a>
Army Emergency Relief:	<a href="http://www.aerhq.org">http://www.aerhq.org</a>
Navy-Marine Corps Relief Society:	<a href="http://www.nmcrcs.org">http://www.nmcrcs.org</a>
Air Force Aid Society:	<a href="http://www.afas.org">http://www.afas.org</a>
Coast Guard Mutual Assistance:	<a href="http://www.cgmahq.org">http://www.cgmahq.org</a>

### **American Red Cross Armed Forces Emergency Services**

When military families are not able to communicate directly with each other by telephone or the internet, the American Red Cross provides a worldwide communications and support network that serves as an important link between the military service members and their families. Services are provided around the world on a 24/7 basis. Services are impartial and confidential to all members of the Armed Forces and their families. Services include:

#### **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.

### **Counseling**

Services are available for Service members who may require information relating to a compassionate reassignment or a discharge.

### **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.

### **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.

**"Get to Know Us, Before You Need Us"** is a Red Cross outreach program to members of the National Guard and Recruiters and their family members to inform community-based military about valuable Red Cross programs and services before they are mobilized.

If there is an emergency, and you are not able to communicate directly via telephone or internet, and you need to immediately communicate with a member of your immediate family serving on active duty, call the 24/7 Red Cross Call Center at **1(877) 272-7337** or your local Red Cross representative in the community or on the military installation.

Access more information about many topics ranging from health concerns to disaster preparedness at the Red Cross Website:

<http://www.redcross.org>

### **Veterans Assistance Benefits**

As a result of active duty service, members may also be eligible for benefits under the Veterans Administration (VA). Personnel injured or disabled in the line of duty may qualify for additional assistance under VA care. For additional details visit: <http://www.va.gov>

## **Education Benefits**

**Montgomery GI Bill (MGIB) and Reserve Educational Assistance Program (REAP)** are two education benefits that may be available to service members. Eligibility is determined by the Reserve Component; more information is available on the Department of Veterans Affairs (DVA) website listed below.

### **The Montgomery GI Bill-Active Duty (MGIB-AD)**

MGIB-AD is an education benefit that may be available to Reserve Component members in some cases depending on eligibility rules. Generally, benefits are payable for 10 years following release from active duty. This program is commonly known as Chapter 30. Use the DVA website listed below for more information.

### **The Montgomery GI Bill-Selected Reserve (MGIB-SR)**

MGIB-SR program may be available if the service member is a member of the Selected Reserve. A member 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. This program is commonly known as Chapter 1606.

### **REAP**

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. The Secretaries of each military service, Department of Defense, and Department of Homeland Security (Coast Guard) will determine eligibility and establish the program to provide educational assistance to members of the Reserves of the armed forces who are called to duty for 90 days or more. Members may be eligible after serving 90 consecutive days on active duty after September 11, 2001. The benefit payable under REAP is a percentage of the Chapter 30 three-year or more enlistment rate. The new legislation has made the 80% of the active duty rate available to anyone who was mobilized for at least 2 continuous years of active duty or served multiple mobilizations totaling 3 years or more. All qualifying mobilization periods beginning on or after September 11, 2001 may be used to determine eligibility for the 80% rate. The benefit is retroactive to September 11, 2001.

New legislation has expanded and extended many education benefits. Members can get current information and guidelines on-line at:  
<http://www.gibill.va.gov>

## **Assistance for Small Businesses with Military Reserve or National Guard Members**

The Department of Defense established a partnership with the U.S. Small Business Administration (SBA) to assist service members. If you are a member of the National Guard or Reserves and either own a small business or are employed by one, your business may be eligible for help from the 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.

SBA's **Patriot Express Initiative** has programs and services for veterans and members of the military community wanting to establish or expand small businesses. 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.

**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.

For additional information and to download a loan application visit:  
<http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html> or  
<http://www.score.org/veteran.html>

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

### **USERRA Features**

Scope of Coverage: USERRA provides protection to anyone absent from a position of civilian employment because of uniformed service if:

- 1) Advance written or verbal notice was given to the civilian employer
- 2) The cumulative length of absence(s) does not exceed 5 years and
- 3) The person's character of service was not adverse

### **Civilian Job Rights and Protections**

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. USERRA, is a law which provides a broad range of civilian job protections.

### **Returning to Work**

A service member must report to work or submit an application for reemployment within a specified period based on duration of service. The

Period of Service/Return/Apply to Return to Work information below contains the limits specified for returning to work:

<b>Less than 31 days</b>	Return no later than the first full regularly scheduled work period on the first full calendar day
<b>More than 30 days but less than 181 days</b>	Apply no later than 14 days
<b>More than 180 days</b>	Apply no later than 90 days

It is worth noting that failure to report to work or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections. There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances.

For tips to prepare for your deployment, visit:

<http://www.esgr.org/members2>

For a copy of the Layman's Guide to USERRA:

<http://www.dol.gov/vets/whatsnew/userraguide0704.rtf>

### **Health Care Plans**

When you are on active duty, family members may continue under your employer health coverage for up to 18 months. However, unless you notify your employer that you wish to continue coverage, your family coverage could be dropped. If you do not choose to continue coverage under your employer's health plan while you are on active duty, you and any previously covered family members are entitled to be fully reinstated to your previous family health care plan without a waiting period or penalties when you return to work.

### **Pension and Plans**

Employees are to be treated as if no absence in employment occurred and may make up contributions to an employee pension benefit plan. Employers are also required to fund any obligation attributable to the employer of the employee's benefit pension plan.

### **Assistance**

A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (ESGR) for assistance toll free at **1(800) 336-4590**. If an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits, an individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor. Visit USERRA resources at:

<http://www.dol.gov/vets/#userra>

<http://www.defenselink.mil/ra/>

<http://www.esgr.org>

For a by-state directory of ESGR regional contacts, look under Contact

### **Military Service Family Readiness Programs**

Every branch of the DoD Armed Forces has made Family Readiness and Support their top priority. It is an honor and privilege to "take care of our own." There is no reason whatsoever that anyone should hesitate to avail themselves of the many resources to assist you and your family. Every service branch and agency is easily identifiable and accessible on the World-Wide Web, with many toll-free contact numbers for those who do not have internet access.

#### **Readiness Program Links:**

<http://www.militaryhomefront.dod.mil>

<http://www.myarmylifetoo.com>

<http://www.lifelines.navy.mil>

<http://www.usmc-mces.org/>

<http://www.afcrossroads.com>

<http://www.uscg.mil/reserve/>

<http://www.guardfamily.org>

### **Military OneSource**

Every Branch of the DoD has a high priority placed on supporting military families. Military OneSource is an organization dedicated to be the premier reference for you to find the answers to practically any question regarding military life. In addition, there are "Military OneSource" websites devoted to particular aspects of each service branch. Begin your search for the widest array of concerns and interests for all military families using the website below or **call toll-free: 1(800) 655-4545**.

<http://www.militaryonesource.com>

## OSD Resources: Useful Websites

The Office of the Secretary of Defense (OSD) has several excellent resource listings on-line for your use. At each of the websites below, you will find well organized sources of useful information which will help you help yourself or get in touch with the appropriate person or organization that can best meet your needs, enrich your military family experience and provide valuable insights into work-life problems you may encounter all along the way. If you have a specific issue that this guidebook or our website has not addressed, or if you are unable to resolve an issue through normal assistance channels, please do not hesitate to contact us. If you have any questions or have ideas regarding how we can continue to improve our military support services for you and your family please let us know. Feedback is welcomed. Forward your comments to e-mail address: [prhome@dticam.dtic.mil](mailto:prhome@dticam.dtic.mil) or via the website: <http://www.defenselink.mil/ra/html/contactus.html>

The following sites are a great place to start for a broad array of US Government, DoD, Military Service, Family Readiness and General Information sites. Simply follow the links.

<http://www.defenselink.mil/ra/>  
<http://deploymenthealthlibrary.fhp.osd.mil/>  
<http://www.commanderspage.dod.mil/>  
<http://www.military.com/spouse>  
<http://www.militaryhomefront.dod.mil/> Deployment Support  
<http://www.military.com/support> Severely injured support

## Additional Resources by Topic

New Laws, Policies & Initiatives Impacting Service & Family Member  
<http://www.usa4militaryfamilies.dod.mil>

Deployment Health for Reserves  
<http://www.pdhealth.mil/reservist/default.asp>

Deployment Information  
<http://www.deploymentlink.osd.mil>

Grief Support for Line of Duty Deaths  
<http://www.taps.org>

Military Spouse Support  
<http://www.milspouse.org>

### **Additional Resources by Uniformed Service**

Air Force Reserve: <http://www.afrc.af.mil>  
Air National Guard: <http://www.ang.af.mil/>  
Army Families Online: <http://www.armyfamiliesonline.org>  
Army Integrated Family Support Network: <http://www.myarmylifetoo.org>

### **More Useful Websites**

Army Reserve Family Programs <http://www.arfp.org>  
Army National Guard Family: <http://www.guardfamily.org/>  
Marine Corps Reserve: <http://www.mfr.usmc.mil/>  
National Guard Youth: (Youth header) <http://www.guardfamily.org>  
Naval Reserve: <http://www.navyreserve.com>  
Naval Reserve Ombudsman: <http://www.lifelines.navy.mil/>  
(click on Reserves)

### **Additional Resources for Families**

National Military Family Association: <http://www.nmfa.org/>  
Alliance for Children and Families: <http://www.alliance1.org>  
Operation: Military Child Care <http://www.childcareaware.org>  
Operation: Military Kids <http://operationmilitarykids.org>



