



# Illinois National Guard

## Readiness Guide

### For Service Members and Families



#### **Always Ready, Always There**

**“Whether it is responding to a natural disaster here at home or fighting our nation’s enemies abroad, the National Guard lives that motto. But we can’t be ready or there without the love and support of our Families. The Illinois National Guard must ensure that each Family has tools it needs to grow and thrive while it’s Soldier and Airman fulfills his or her duties.”**

**Major General (ret) William L. Enyart**

**Version 3**

**Current as of February 2013**



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Members Unit: \_\_\_\_\_

Unit Mailing Address: \_\_\_\_\_

\_\_\_\_\_

Rear Detachment/Unit Family Liaison Name and Phone Number: \_\_\_\_\_

\_\_\_\_\_

Family Assistance Center Specialist or Airman & Family Readiness Program Manager Name and Phone Number:

\_\_\_\_\_

Chaplain's Name and Phone Number: \_\_\_\_\_

## **AMERICAN RED CROSS**

### Information to expedite communicating with Military loved ones:

Service Member Name and Rank: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Branch of Service: \_\_\_\_\_

Deployed Military Address: \_\_\_\_\_

\_\_\_\_\_

Home Base Unit: \_\_\_\_\_

\_\_\_\_\_

If it is a serious illness/injury	If it is a Death
Physician Name:	Funeral Home Name:
Phone Number:	Phone Number:
Service Member Relationship to Patient:	Service Member Relationship to Deceased:

**After all the above information is available, please call 877-272-7337 to have a message sent.**



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TRICARE benefits covered in a supplement

Pages left intentionally blank for notes.

**Legal information in this guide was accurate as of the date the legislation was passed.**

**HOWEVER, legislators can pass amendments at any time.**

**Please review status and/or possible amendments to legal information at the time you intend to utilize it.**

**Information within this document can change at anytime, please contact appropriate providers for current information.**



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# Military Phonetic Alphabet

A	Alpha	N	November
B	Bravo	O	Oscar
C	Charlie	P	Papa
D	Delta	Q	Quebec
E	Echo	R	Romeo
F	Foxtrot	S	Sierra
G	Golf	T	Tango
H	Hotel	U	Uniform
I	India	V	Victor
J	Juliet	W	Whiskey
K	Kilo	X	X-ray
L	Lima	Y	Yankee
M	Mike	Z	Zebra

Word	Spelled Using the Military Phonetic Alphabet
Name	November, Alpha, Mike, Echo



# Military Acronyms

100 mph tape	Green Duct Tape	BX	Base Exchange
AAFES	Army Air Force Exchange Service	CC	Commander
ABUs	Airman Battle Uniform	Chow Hall	Dining Facility
ACC	Air Combat Command	CO	Commanding Officer
ACUs	Army Combat Uniform	CONUS	Continental United States
AD	Active Duty	DECA	Defense Commissary Agency
ADSW	Active Duty for Special Work	DEERS	Defense Enrollment Eligibility Reporting System
ADT	Active Duty for Training	COC	Chain of Command
AFAS	Air Force Aid Society	DFAC	Dining Facility
AFI	Air Force Instruction	DFAS	Defense Finance and Accounting Service
AFRC	Air Force Reserve Command	DoD	Department of Defense
AFR Office	Airman & Family Readiness Office	EER	Enlisted Evaluation Report
AFSC	Air Force Specialty Code	EFMP	Exceptional Family Member Program
AGR	Active Guard Reserve	ESGR	Employer Support of the Guard and Reserve
Allotment	Specific amount deducted from pay	ETS	Expiration of Term of Service
AMC	Air Mobility Command	FAC	Family Assistance Center
AMN	Airman	FRG	Family Readiness Group
APFT	Army Physical Fitness Test	FSA	Family Separation Allowance
APO	Air Post Office	FTUS	Full-time Unit Staff
AR	Army Regulation	FTX	Field Training Exercise
ARC	American Red Cross	Grunt	Infantry Soldier
ARFORGEN	Army Force Generation	Hooah	Motivational Term
Article 15	Unit ceremony for those charged of wrongdoing	HQ	Headquarters
AT	Annual Training (Tour)	HS	Home Station
BAH	Basic Allowance for Housing	IBA	Individual Battle Armor
BAS	Basic Allowance for Subsistence	IDT	Inactive Duty Training
BAQ	Basic Allowance for Quarters	IG	Inspector General
BDE	Brigade	IRR	Individual Ready Reserve
BMT	Basic Military Training	JAG	Judge Advocate General (Legal)
Bn	Battalion		





Latrine	Bathroom	OIC	Officer in Charge
Leave	Vacation	OPSEC	Operational Security
LES	Leave & Earnings Statement	POC	Point of Contact
LOD	Line of Duty	PX	Post Exchange
Mess Hall	Dining Facility	RC	Reserve Component
MOS	Military Occupational Specialty	SATO	Scheduled Airlines Ticket Office
MP	Military Police	SBP	Survivors Benefit Plan
MPF	Military Personnel Flight	SF	Security Forces
MRE	Meals Ready to Eat	SGLI	Service Members Group Life Insurance
MWR	Morale Welfare & Recreation	Snipe	Worker in Engineering
NCO	Non-Commissioned Officer	Snivel Gear	Anything to Keep Warm or Dry
NEX	Navy Exchange	SOP	Standard Operating Procedure
NCOER	Non-Commissioned Officer Evaluation Report	Square Away	Settle/Straighten
NCOIC	Non-Commissioned Officer In Charge	TAP	Transition Assistance Program
NGB	National Guard Bureau	TOTM	Tailored Operational Training Meal
0-dark thirty	Wee hours of the morning	TSP	Thrift Savings Plan
OER	Officer Evaluation Report	UTA	Unit Training Assembly
		XO	Executive Officer

### *Military Timeline Based on 24 hours*

<u>Military</u>	<u>Civilian</u>	<u>Military</u>	<u>Civilian</u>	<u>Military</u>	<u>Civilian</u>
0100	1:00 am	0900	9:00 am	1700	5:00 pm
0200	2:00 am	1000	10:00 am	1800	6:00 pm
0300	3:00 am	1100	11:00 am	1900	7:00 pm
0400	4:00 am	1200	12:00 pm	2000	8:00 pm
0500	5:00 am	1300	1:00 pm	2100	9:00 pm
0600	6:00 am	1400	2:00 pm	2200	10:00 pm
0700	7:00 am	1500	3:00 pm	2300	11:00 pm
0800	8:00 am	1600	4:00 pm	2400	Midnight



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# *Section I*

## *Introductions*



## ***Introduction***

***About the Illinois National Guard Service Member and Family Readiness Guide:*** The key to this book is **your participation**. Deployment and other specialty training are challenges under the best of circumstances. We want this book to be a “one-stop” resource guide for families and other loved ones of our service members. In it, you will find a wealth of information on many topics that are essential to Mission Readiness. You will also find sections that give you the chance to sit down, make plans, and work out your own resource network for the period that you will be separated during a deployment or other specialty trainings. Don’t let the quantity of information and issues overwhelm you. There are plenty of resources to call upon when you have an issue or a problem. Use this book as your guide to those resources.

## ***Vision***

*“A joint adaptive environment in which units, volunteers and communities cooperate to develop resilient Families throughout Illinois.”*

## ***Mission***

*“To provide consistent communication, recognition and support in order to promote the mission readiness and retention of our Service Members and their Families.”*



## *Air National Guard*

# *Airman and Family Readiness Program*

There are three locations in the State of Illinois:

1. 126<sup>th</sup> Air Refueling Wing  
126 Air Guard Way  
Scott AFB, IL 62225  
618-225-5784
2. 182d Airlift Wing  
2416 S Falcon Blvd  
Peoria, IL 61607  
309-633-5339
3. 183<sup>rd</sup> Fighter Wing  
3101 J David Jones Pkwy  
Springfield, IL 62707  
217-757-1569

### *Airman and Family Readiness Program Manager*

Consistent with Total Force Initiatives (TFI), the Air National Guard (ANG) Airman and Family Program core competencies align the ANG program and core competencies with the Air Force Airman and Family Readiness Center's service delivery models. Additionally, it completes the organizational structure change outlined by the Force Support Squadron activation throughout the Air Force and ANG. The following list serves to clarify the Airman and Family Readiness Program Manager (A&FRPM) role and provides Wing and State leadership a standardized expectation for service delivery.

#### Core Competencies:

1. Information(Identification)/Referral to all branches and components: Financial Wellness, Strong Bonds, Single Retreats, Wounded Warrior, Casualty Assistance, Yellow Ribbon Reintegration Program, and Exceptional Family Member Program.
2. Deployment Cycle Support: Ensure ANG Family Program is included in all phases of the deployment cycle; Ensure reintegration initiatives of the Airman and Family Programs align, augment and enhance existing reintegration instructions and policies; and Identify and package delivery service options and align with each wing Installation Deployment Plan (IDP).
3. Readiness: Personal, Family, Unit, and Community: Provide sustainment support services for Wings, GSU's and all branches of service by developing outreach programs and utilizing social media/networking to communicate with families and promote programs; Participate in emergency preparedness (i.e. Air Force Personnel Accountability and Assessment System (AFPAAS) and exercises to assist with family



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relief and accountability as outlined in local Comprehensive Emergency Management Plan (CEMP); and Develop a strategic plan incorporating community support for Emergency Family Assistance and Control Center (E-FACC) with Memorandum of Understandings (MOU's).

4. Life Skills Education, Consultation and Transition Guidance: Financial Wellness Education; Resiliency/Stress Management/Traumatic Stress Response; and Pre-separation Counseling; and other education guidance as assigned by the Wing Commander or changes in public law and Air Force Instructions (AFI).
5. Community Outreach and Cooperative Interface: Interface within each Wing/State Service Delivery Models; such as Inter-service Family Assistance Committee (ISFAC), Community Action Board (CAIB) or like entities; and Interface and collaborate with parent MAJCOM, sister services Family Programs offices and State Joint Force Headquarters (JFHQ).
6. Volunteer Communication, Direction and Guidance: Develop a clear and shared vision for volunteers and develop a strategic roadmap which involves funding, execution and program development.

### Key Volunteers

The Key Volunteers assist the A&FRPM with various assignments and activities that ensure the core competencies are met. If Key Volunteers are available, they assist at the following activities presenting quarterly Family Academy curriculum; monthly outreach phone calls to deployed families; annual youth activities; manning Airman & Family Readiness Office on drill weekends; assisting at Yellow Ribbon Events hosted by unit; manning information table at community events; attending conferences; and other duties as asked by the Wing Command.





## *Army National Guard Family Program*

### *Family Assistance Center*

The mission of the Family Assistance Center (FAC) is to provide information, referral, and outreach for Service Members and Families. FACs are activated as multi-disciplinary humanitarian response to major events. The events can include natural/man-made disasters or preparation for a deployment. Depending upon the location, FACs are staffed with contractor personnel who may be augmented with military, temporary technicians or volunteers. A FAC offers to people affected by an event, a single place to receive reliable information, crisis or grief support, and benefits information. The National Guard is the lead agency tasked to establish FACs during all levels of contingency, mobilization and emergency to assist and support Service Members and Families of all service branches and components.

A Family Assistance Specialist (FAS) has a primary mission which includes assistance of the following and more: ID Cards and DEERS Enrollment; TRICARE; Financial Management, Legal Assistance, Social Services; Crisis Information and Referral...

Please see page 9 for a detailed listing of all FACs in Illinois.

### *Family Readiness Support Assistant*

The Family Readiness Support Assistant (FRSA) Mission statement is "To empower commanders in their duty to deliver the Total Army Family Program (AR 600-20) so that Soldiers and Families are entitled, informed, educated, assisted and made ready for the unique demands of military life before, during, and after deployment."

FRSAs assist Commanders in executing Soldier and Family well-being responsibilities at the state and command level throughout the ARFORGEN cycle. The FRSA will provide guidance, assistance, and day-to-day support. The intent is to foster continuity for the Commander's Family Readiness Program, operations, and initiatives.

The FRSAs are a vital component of the Commander's Family Readiness Program. While the State Family Program Office provides guidance and training to FRSAs, their primary objective is to provide support for Family Readiness Programs within an assigned command. FRSAs provide administrative assistance and logistical support to the FRG and unit leaders to decrease volunteer stress and ensure an effective interface between the Command, Family Assistance and Family Readiness Programs. The FRSAs do not replace the volunteer FRG leaders, but rather provide assistance allowing them to concentrate their efforts in assisting Families.

Please see page 8 for appropriate contact information by Brigade.



## **FAS and FRSA**

### **FAS**

#### **“Essential Services”**

1. Information and Referral
2. Outreach
3. ID Cards and DEERS Enrollment
4. TRICARE
5. Financial and Legal Services
6. Crisis Intervention and Referral

**Immediate User: Individual Service Members & Family**

### **FRSA**

1. Works in support of the Commander to assist with execution of the command’s Family Readiness responsibilities
2. Serve as the conduit for command information and coordination pertaining to Family Readiness throughout the command
3. Provide training, hands-on assistance, and information to the subordinate unit commanders and unit Family Readiness Groups

**Immediate User: Command & Family Readiness Group Volunteers**





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## *Yellow Ribbon Reintegration Program*

**Mission:** The Illinois National Guard will train and resource every combat veteran and their family for a safe, healthy and successful reintegration into their family, community, school and job following deployment.

**Mobilization:** The Family Academy workshops will provide you with information you and your Service Member will require to return to schools, jobs, and life at home with the family. You will learn about communication, benefits, education, resources and much more.

**Post Deployment:** Tier I Reintegration Events is a one day event designed to provide training and resources to Service Members and their families.

**Post Deployment:** Tier II Reintegration Events is a half-day event designed to provide positive dialogue between Service Members, families, and trained facilitators. There is also periodic on going wellness checks.





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<b>Air Force - Airman and Family Readiness Offices</b>	
126 <sup>th</sup> Air Refueling Wing, Belleville, IL	618-225-5784
182 <sup>d</sup> Airlift Wing, Peoria, IL	309-633-5339
183 <sup>rd</sup> Fighter Wing, Springfield, IL	217-757-1569
Active Duty – Scott Air Force Base	618-256-8668

<b>Army - Family Assistance Centers</b>	
Chicago (Crestwood) Zip Codes 602, 603, 604, 606, 607, 608	708-824-6353
Chicago (North Riverside) Zip Codes 600, 601, 605	708-824-6112
Milan Zip Codes 610, 611, 612, 613, 614	309-799-1281
Mt Vernon Zip Codes 620, 622, 628, 629	618-998-4012
Peoria Zip Codes 609, 615, 616, 617 618, 619, 624, 625	309-633-1104
Springfield Zip Codes 623, 626, 627	217-761-3335
Active Duty – Rock Island Arsenal	877-882-0523 or 309-782-0829

<b>Army - Family Readiness Support Assistants</b>	
33 <sup>rd</sup> Infantry Brigade Combat Team	217-622-9006
65 <sup>th</sup> Troop Command Brigade	217-761-3903
108 <sup>th</sup> Sustainment Brigade	708-824-5003
404 <sup>th</sup> Maneuver Enhancement Brigade	708-824-5930
Joint Force Headquarters	217-622-7945
Senior FRSA	217-761-3440

<b>Navy – Fleet and Family Readiness Support Services</b>	
Active Duty - Great Lakes Naval Station – Chicago	888-231-0714 or 847-688-3603



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# *Section II*

## *Public Affairs*



## **OPERATIONAL SECURITY – OPSEC**

### **What is OPSEC?**

OPSEC is keeping potential adversaries from discovering our critical information. As the name suggests, it protects our operations – planned, in progress and those completed. Success depends on secrecy and surprise, so the military can accomplish the mission quicker and with less risk. Enemies of freedom want our information and they are not just after the military member to get it. They want you, the family member!

### ***You are a vital player in our success!***

As a family member of the National Guard community, you are a vital player in our success, and we couldn't do our job without your support. You may not know it, but you also play a crucial role in protecting your loved ones just by what you know of the National Guard's day-to-day operations. You can protect your loved ones by practicing good operations security, better known as OPSEC.

There are many countries and organizations that would like to take a big bite out of American interests. It's possible and not unprecedented for spouses and family members of U.S. military personnel to be targeted for intelligence collection. Even here in America! What can you do?

### ***Be alert***

Foreign governments and organizations can collect significant amounts of useful information by using spies. A foreign agent may use a variety of approaches to befriend someone and get sensitive information. This sensitive information can be critical to the success of a terrorist or spy.

### ***Be careful***

There may be times where your spouse cannot talk about the specifics of his or her job. It's very important to conceal and protect certain information such as flight schedules, TDY locations, and base activities, just to name a few. Something as simple as discussing over the phone where your spouse is going TDY or deploying, can be very useful to a potential adversary.

### ***Protecting critical information***

Even though this information may not be secret, it's what we call "critical information". Critical information must be protected to ensure an adversary doesn't gain a significant advantage. It deals with specific facts about our intentions, capabilities, operations, or activities. If an adversary knew this detailed information, our mission accomplishment and personnel safety could be jeopardized.



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Being a military family member, you may know some bits of information. Do not discuss them outside of your immediate family and especially over the telephone.

### *Examples*

- Detailed information about the mission of assigned units.
- Details concerning locations and times of unit deployments.
- Personnel transactions that occur in large numbers, e.g. pay information, power of attorney, wills, and deployment information
- References to trends in unit morale or personnel problems.
- Details concerning security procedures.
- Details concerning events on deployment e.g. where the mortar hit, what it hit....

The information in this section should not make you paranoid or suspect everyone you meet of being a secret agent. But, stay alert – if the people you are talking to show excessive interest in the military affairs of your family, notify the authorities.

### **DEALING WITH THE MEDIA**

- The press wants a local angle
- They might want to talk to your family
- Discuss this beforehand
- It is ENTIRELY your choice whether or not to talk
- Respect the privacy of others

If contacted by media, please call: **Public Affairs (217) 761-3569**

# OPSEC AND SOCIAL NETWORKING SITES

SOCIAL NETWORKING SITES (SNS), like Facebook® and Twitter®, are software applications that connect people and information in spontaneous, interactive ways. While SNS can be useful and fun, they can provide adversaries, such as terrorists, spies and criminals, with critical information needed to harm you or disrupt your mission. Practicing Operations Security (OPSEC) will help you to recognize your critical information and protect it from an adversary. Here are a few safety tips to get you started.

## SAFETY CHECKLIST

### Personal Information

Do you:

- Keep sensitive, work-related information OFF your profile?
- Keep your plans, schedules and location data to yourself?
- Protect the names and information of coworkers, friends, and family members?
- Tell friends to be careful when posting photos and information about you and your family?

### Posted Data

Before posting, did you:

- Check all photos for indicators in the background or reflective surfaces?
- Check filenames and file tags for sensitive data (your name, organization or other details)?

### Passwords

Are they:

- Unique from your other online passwords?
- Sufficiently hard to guess?
- Adequately protected (not shared or given away)?

### Settings and Privacy

Did you:

- Carefully look for and set all your privacy and security options?
- Determine both your profile and search visibility?
- Sort “friends” into groups and networks, and set access permissions accordingly?
- Verify through other channels that a “friend” request was actually from your friend?
- Add “untrusted” people to the group with the lowest permissions and accesses?

### Security

Remember to:

- Keep your anti-virus software updated.
- Beware of links, downloads, and attachments just as you would in e-mails.
- Beware of “apps” or plugins, which are often written by unknown third parties who might use them to access your data and friends.
- Look for HTTPS and the lock icon that indicate active transmission security before logging in or entering sensitive data (especially when using wi-fi hotspots).

**THINK BEFORE YOU POST!** Remember, your information could become public at any time due to hacking, configuration errors, social engineering or the business practice of selling or sharing user data. For more information, visit the Interagency OPSEC Support Staff's website.

**Think. Protect. OPSEC.**  
**[www.ioss.gov](http://www.ioss.gov)**





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# *Section III*

## *Steady State Readiness*





# STEADY STATE READINESS

## *Joint Service Member and Family Support Services Program*

### MISSION

The mission of the Joint Service Member and Family Support Services Program is to provide frequent, accurate, comprehensive communication, recognition, advocacy and support to all Service Members in order to assist in preparedness, resiliency and reintegration through assertive outreach programs. These services are coordinated through facilitation efforts from governmental and non-governmental and non-profit organizations to benefit all Service Members and their Families in every status to aid them physically, mentally, financially, spiritually and emotionally.



Figure 1 - Family Support Model



## State Family Program Office

The Family Program Office is here to support each of the ‘legs’ of the Family Support Model (Figure 1). The **Family Program Office** works with Commanders and volunteers to coordinate our efforts. We are responsible for hosting our annual State Family Readiness Conference and regional events throughout the year. We also collaborate with other organizations such as Chaplain’s Office for Strong Bonds, Marriage Retreats and PICK for Single Service Members; local Veteran’s Service Organizations (VFW, American Legion, AMVETS); other branches of the military; and partner service organizations.



## FAMILY ASSISTANCE CENTERS

### What is a Family Assistance Center (FAC)?

Family Assistance Centers are sometimes considered “one stop shopping” for Service Members and their Families regardless of their branch or component. They are intended to simplify the process of accessing needed services and support for them. Service Members and their Families can also utilize the Air National Guard Airman & Family Readiness Office and Active Duty Family Assistance Offices. For contact information, please refer to page 9.

### Who is eligible to receive services through a FAC?

Eligibility to receive assistance through a FAC is simple – all military members and their families are eligible to receive assistance. No military personnel or his/her family should be turned away from a FAC regardless of their branch affiliation and component. The purpose of a Family Assistance Center is to assist. Every effort should be made to meet a family’s needs.



## What services are offered by a FAC?

There are services that are considered basic and are provided at all FACs with few exceptions, while other additional services may be available if resources allow and the need is indicated. Basic services provided by a FAC can be expected to include the following regardless of location:

- **ID Cards/DEERS** – Information and assistance on locations for eligible family members to obtain Identification (ID) cards and enroll in the Defense Enrollment Eligibility Reporting System (DEERS).
- **TRICARE/TRICARE Dental** – Assistance in coordinating TRICARE claims and issues with the nearest Health Benefits Advisor, as well as information on TRICARE and TRICARE Dental programs.
- **Financial Assistance Information** – Referrals can be made for Service Members and their Families to internal as well as local, county, and state human service agencies/groups that assist with resolving financial problems.
- **Legal Assistance** – The provision of legal information and coordination with the State Legal Assistance Officer or Unit Judge Advocate General Office for assistance with wills, powers of attorney, Service Members Civil Relief Act, and other legal matters.
- **Crisis Information and Referral** – Referring family members to various military and civilian agencies, groups, private organizations, and/or clergy to solve or to assist with resolving problems and for crisis and personal counseling.
- **Emergency Food and Shelter**. Situations may arise in which a FAC may need to help a family locate emergency food and shelter. Local food banks and family shelters are generally an excellent resource and establishing a good working relationship with them in advance of emergencies will prove beneficial.

## State Youth Coordinator

The Illinois National Guard Youth Program is here to help provide the support and resources Youth need to deal with the separation from a parent, child care issues, difficulties with school, or any other problems.

Children of all ages can be affected at any phase of military life; we have programs to help one and all. We also provide children and youth ages 6 – 18 with various opportunities to develop their physical, social, emotional and cognitive abilities and to experience achievement, leadership, friendship and recognition. Contact: 217-761-3395 or 217-761-3842.



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## Director of Psychological Health

The National Guard Director of Psychological Health (DPH) is an advocate and guide to the National Guard members and their families by supporting psychological fitness. The DPH assists National Guard program managers and supervisors to improve a National Guard member's service, deployment and readjustment to civilian life by managing professional services and/or overseeing an individual's mental health needs. They provide consultation and support to help address organization and individual health care situations which have a detrimental effect on the National Guard member's reintegration to civilian life. They offer consultative guidance and support to state and territory National Guard senior management on state specific mental health needs based on Guard member demographics and mental health status. They provide National Guard members mental health training throughout their full spectrum of service. Contact: 217-761-3868.

## Illinois Joint Family Support Assistance Program

The Illinois Joint Family Support Assistance Program (JFSAP) is a team of caring professionals dedicated to seeing opportunities and focusing on solutions in the interest of Illinois Service Member, their Families and Veterans.

**JFSAP mission:** To provide Illinois Service Members and their Families with mobile, high quality, effective, and efficient assistance throughout the deployment cycle by augmenting established Family Readiness support programs.

**Types of Assistance:** Include but are not limited to the following: education, advocacy, intervention and short-term counseling, resource awareness education, support in accessing resources, referral to community resources and services, youth and parent education and enrichment programs, inter-service coordination and emergency financial assistance.

**Military OneSource Consultant:** Serves as the MOS subject matter expert on resources, programs and services for Military Families. Conducts outreach and partners with organizations to develop resources to address unmet needs. Identifies, catalogs, and publicizes resources to the Military Family assistance networks. Contact: 217-761-3868.

**Military Family Life Consultant:** Military & Family Life Consultants (MFLCs) are here to listen. MFLCs are available to help service members, spouses, family members and children address concerns surrounding deployment/reintegration, marriage and relationships of parenting/sibling/family, parenting and child development information and education, communication challenges, stress and anxiety, depression grief, loss and the struggle of daily living. Conducts outreach and provides referral services to community resources, direct, short-



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term, solution-focused counseling to children, youth and young families. Consultants are Licensed Mental Health Professionals. Consultations are free and anonymous, no records are kept. Appointments are available by group or individual and meeting can be arranged to a location convenient for you. Contact: 217-761-3868.

**Personal Financial Consultant:** The Personal Financial Consultant (PFC) is here to assist you and your family in reaching your financial goals. The PFC can team up with you and help you identify your dreams, create a plan tailored to those dreams, and track your progress along the way. Whatever challenge you're facing, such as Financial Planning for Deployment and Return to Civilian Life; Debt Management; Family Budgets and Spending Plan; Student Loans/Tuition Assistance, Consumer Rights; Insurance, Mortgages, and Loans; or Investment and Retirement Planning, the PFC is your financial coach. Contact: 217-761-3868.

**Red Cross Volunteer:** JFSAP liaison to all IL local Red Cross chapters. Assists in identifying and providing referral to community resources and access to emergency financial assistance from military aid societies. Supports local Family Readiness Groups initiatives. Provides information and education on Family first-aid emergency preparedness. Contact 217-761-3868.

**Operation Military Kids Partner:** Linda Kupferschmid – Connects military children and youth with appropriate youth programs where they live. Assists in the delivery of a wide range of resiliency building recreational, social and educational programs for military youth such as youth camps and camaraderie events. Contact 217-265-8209.

**Transition Assistance Partner:** Provide support for returning veterans to help troubleshoot concerns surrounding their benefits, education assistance, employment and any other issues encountered when they return from deployment. Contact 217-761-1768.



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## **[www.jointservicesupport.org](http://www.jointservicesupport.org)**

The Joint Services Support (JSS) system is a virtual gateway that provides simplified and coordinated access to National Guard support programs for all National Guard stakeholders.

### **How JSS Differs from Other Military Support Sites**

JSS is the only system using a coordinated approach in its dedication to delivering National Guard Bureau J-1 program services to the National Guard community. It provides comprehensive tools and resources to individuals on both the giving and receiving ends of the support service spectrum. No other military support site pulls together as many program services across as many levels of government and for as many audiences as JSS. From event registration to group discussion boards, JSS is a robust support platform that engages the National Guard community from multiple angles.

### **Benefits of Registering as a JSS Member**

The online portal, JSS, ([www.jointservicesupport.org](http://www.jointservicesupport.org)) is the gateway to the JSS system which contains both public and members-only components. The information available on the public side of the site is limited. To see more detailed event and resource information, and obtain access to administrative tools, it is recommended that you register as a JSS member.

Once your role has been approved, you can to log in to access:

- A variety of tools that help you to support and target content to Service Members and their Families including event management, communications, tracking and reporting tools, as well as the Resource Finder online resource library.
- Ability to upload state-specific emergency announcements.
- A fully customizable, personal dashboard providing quick access to announcements, local events, and state contacts.
- Dynamic menus that let you navigate to program specific sub-portals to see state specific content.



## **BENEFITS**

### **Commissary**

Commissaries are military supermarkets usually located on military installations. The commissary sells food, sundry and cleaning products for cost plus a 5% surcharge. Overseas shopping privileges are determined by the Status of the Forces Agreements and differ by country. Please contact the overseas installation ID 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 (which includes members of the Selected Reserve, IRR, and Inactive National Guard) and members of the retired Reserve who possess the appropriate Department of Defense Military ID card issued by the Uniformed Service.
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a Department of Defense Retired Military ID card issued by the Uniformed Service and those in possession of a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card.
- Dependents of the members described above who possess a Department of Defense Family Member ID card issued by one of the uniformed Services.
- Guard and Reserve members and their dependents may use the commissary by showing their proper military ID.
- The DoD Reserve Component Commissary Privilege Card (CPC), DD Form 2529, is cancelled and no longer required.
- Commissaries are administered by the Defense Commissary Agency (DeCA)., For more information, go to <http://www.commissaries.com>.

### **Exchanges**

- 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. Remember that a military ID is required. Military members and their families may also shop on the Exchange Website at [www.aafes.com](http://www.aafes.com).

### **MWR**

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, and youth services. Reserve members and their dependents are entitled to use all class “C” 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 are 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 information, go to [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil) and choose Military Installations at the bottom of the page to locate a local installation.



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## What can Military OneSource do for you?

**Real Help, Anytime, Anywhere 24 Hours a Day, 7 Days a Week**

Services are private and provided by the Department of Defense at no cost to you.

**CONSULTATION, RESEARCH, and REFERRALS:** Relocating to a new community, looking for quality child care, spouse employment, help with home repairs, or have a special needs issue? Perhaps you need to talk about family issues, sharpen your communication skills, or manage stress. Call or e-mail a Master’s-level consultant today! No question too small. No issue too big.

**INTERPRETATION AND TRANSLATION:** In more than 140 languages. Written documents can be translated and interpretation services are provided.

**COUNSELING:** You have access to 12 in-person non-medical counseling sessions right in your own community at no cost to you. The 12-session limit applies to Face-to-Face counseling through our Affiliate Providers, Short-Term Solution-Focused Telephonic Consultations, and Online Consultations. Licensed counselors can help with issues such as:

- Coping with deployment and return
- Adjusting to your new location
- Marital and couple concerns
- Parenting and family matters
- Grief and Loss
- Combat stress and more...

You will get a privacy statement explaining the limits on confidentiality when you call the service and see a counselor. Counseling is only available in the United States.

**EDUCATIONAL MATERIALS:** Whether you’re a new parent, dealing with relationship issues, or buying your first car, Military OneSource has booklets, CDs and audiotapes to help. Order your free copies online or by phone.

**INTERACTIVE WEB SITE:** You’ll find locators for education, child care, and elder care; useful newsletters; informative articles; referrals to military and community resources; financial calculators; Webinars; relocation tools; audio podcasts; access to consultants; and much more!

Military OneSource is available for all active-duty, Guard and Reserve (regardless of activation status), their Families.

[www.militaryonesource.com](http://www.militaryonesource.com)

Stateside: 1-800-342-9647

En espanol llame al 1-877-888-0727

TTY/TDD accessible 1-866-607-6794

Overseas: access code, \*800-3429-6477

\*Use access code before dialing the toll free number. Access codes can be found online.





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# *Section IV*

# *Deployment Readiness*



# **DEPLOYMENT**

## **Deployment**

What is Deployment? Deployment is the movement of a unit or individual from home base to an area for training or an actual mission whether federal or state. This can include:

- Short-term training
- Extended temporary duty (TDY) of four to six months
- Unaccompanied tours (12 months)
- Stability or support operations to various areas of the world.

**Why should you learn about deployment?** Because deployment can be a stressful event! There is always a possibility of a **NO-NOTICE** deployment. That is why our motto is **Always Ready, Always There.**

**Everyone is affected.** Deployment can be hard physically and emotionally on the Service Member and the Family. Friends, relatives and co-workers can be affected, too.

**Learning about deployment will help you prepare for it.** That can assist in making a less stressful and more successful event.

Along the way, you may even get to know yourself and your loved ones better. You may also discover strengths within yourself.

## **LEAVING YOUR HOME OF RECORD?**

It is recommended but not required to inform the Military Installation if you will be away from your home address during the deployment of your military member; however, if there is a natural disaster or an emergency, we would like to verify your safety in order to send a message to the military member to keep their attention on their mission in order to return home safely. If you will be going away from your home address during your military members' deployment, please think about notifying your Unit Family Liaison.

## **DEERS AND ID CARDS**

### **Defense Eligibility Enrollment Reporting System (DEERS)**

If you haven't heard it already, DEERS will become an important part of your life during a deployment. Basically, DEERS is the acronym for the Defense Eligibility Enrollment Reporting System. It is the large automated information system that lists all military members and their



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family members (and dependents) that are eligible for military benefits, including TRICARE. All service members are listed automatically, but their eligible family members must be added when they apply for an ID card. If you or your dependent family members need to acquire medical assistance, your information will be entered into a computer that will provide the health-care provider with your current status in DEERS; if your name comes up as Active Duty or eligible for TAMP, TRICARE Reserve Select or Retired Reserve, you will be able to receive the services you need; if your name does not come up on the database as eligible, you may not be treated or be responsible for 100% of the bill.

**NOTE: Many medical facilities and other healthcare providers will accept you if you present a copy of the DD Form 1172 (DEERS Enrollment Form) and your Guard member's Active Duty orders. Always keep these two documents with you!!**

You can update your DEERS address, telephone number, and e-mail address through several methods:

- DEERS Web site at: <https://www.dmdc.osd.mil/appj/address/index.jsp>. It's quick and easy and the best time to update is during non-peak hours.
- Visit a local personnel office that has a uniformed service ID card facility. To locate the nearest ID card facility, visit <http://www.dmdc.osd.mil/rs1/>. Call ahead for hours of operation and for instructions to update a record for someone who is housebound.
- 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 are 6 a.m. to 3:30 p.m. (Pacific time), Monday through Friday, except Federal holidays.

### **Updating Information Other Than Addresses**

Beneficiaries need to provide important pieces of documentation, such as marriage, birth, or death certificates; DD 214s; DD 1172s; etc. Beneficiaries should contact the nearest military ID card facility to find out what documents are needed. Once beneficiaries have the necessary documents, they can present them at the ID card facility or send a letter or fax to the DSO at the address and number noted above.

Un-remarried former spouses should note that they are now listed in DEERS under their own Social Security number and not that of the sponsor.

For more information and links to related sites, please go to:

<http://www.TRICARE.osd.mil/deers/>



## To Verify DEERS Enrolled Dependents and Coverage

<https://www.dmdc.osd.mil/mydodbenefits/faces/index.jspx> Click Sign In; Click on one of the following: Common Access Card (CAC); DoD Self-Service Logon; or DFAS Account MyPay. Once Login is complete, go to Healthcare and click Medical/Dental/Pharmacy. This will verify who is enrolled in DEERS and the type of coverage with the eligibility dates.

## The Importance of a Family Member ID Card

You and your family need to have ID cards in order to get all the benefits you are entitled to during peacetime or a mobilization. Some of your benefits are:

- Base/Post Exchange privileges
- Unlimited commissary privileges
- Recreational facilities on military installations
- Military discounts
- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE for Retirees
- TRICARE Young Adult

If you are called to active duty for 30 days or more, an ID card is necessary for you and your DEERS eligible dependents 10 years and older or non-custodial dependents under 10 years of age to use expanded active duty services and programs, such as:

- Military health insurance (TRICARE), please refer to Section VII for details.

All Guard members and their DEERS eligible dependents are eligible for ID Cards. This includes the Service Member's:

- Spouse
- Widow or widower
- Children between the ages of 10 and 21 (all children under 21 must be unmarried)
- Children under 10, if they are not living with the Guard member
- Unmarried children over 21 who are mentally or physically disabled and unable to support themselves
- Unmarried children between the ages of 21 and 23 who are full-time college students.
- Parents or in-laws for whom the Guard member provides more than half of their income.
- Unmarried children from age 18 to midnight the day before their 26<sup>th</sup> Birthday if they applied for and paid the premium for TRICARE Young Adult (TYA).



**You will need to prove eligibility.** This may include providing:

- Certified copies of marriage certificates and birth certificates (you can get certified copies by contacting the state or county where the event took place).
- Certified copies of adoption papers, paternity papers, divorce papers, and death certificates (you can get certified copies by contacting the state or county where the event took place).
- A licensed physician or medical officer statement of physical handicaps of dependent children over the age of 21. A certificate of full-time enrollment from the school registrar for children who are full-time students between 21 and 23.
- Legal documentation proving parents/in-laws are legal dependents.

For further information, please contact your Unit’s Family Liaison or Rear Detachment or Family Assistance Center.

If a Guard member is deployed or mobilized for more than 30 days and is unavailable to sign a Department of Defense Form 1172, the eligible family member can still receive their ID card if their eligibility for benefits can be confirmed in DEERS. A power of attorney is required. It is important to be aware of this procedure in case your Guard member’s duty is extended. If eligibility cannot be confirmed in DEERS, please contact the DEERS beneficiary telephone center at 1-800-538-9552 or the websites listed on pg 27.

### **Updating Information Other Than Addresses**

Beneficiaries need to provide important pieces of documentation, such as marriage, birth, or death certificates; DD 214s; DD 1172s; etc. Beneficiaries should contact the nearest military ID card facility to find out what documents are needed. Once beneficiaries have the necessary documents, they can present them at the ID card facility or send a letter or fax to the DSO at the address and number noted above.

Un-remarried former spouses should note that they are now listed in DEERS under their own Social Security number and not that of the sponsor. For more information and links to related sites, please go to: <http://www.TRICARE.osd.mil/deers/>

## **Wills and Power of Attorney**

Prior to deploying, you will want to meet with the Judge Advocate General office to explain and determine if you will need any of the following Wills or Power of Attorney (POA) documents:

- Will
- Living Will
- Durable POA Health Care
- Durable POA General POA
- General POA
- Special POA
- Special POA dependent care



For a Will, a Service Member should be prepared to provide the following information:

- Personal Information
  - Service Member Full Name
  - Social Security Number
  - Rank
  - Duty Telephone Number
  - Sex
  - Unit
  - Home of Record to include Country
  - Personal Phone Number
- Family Information
  - Current Marital Status
  - Number of children to include adopted and step-children
  - Children's full names and ages
  - Spouse's name if married
  - Which children are minors (under the age of 18)
- Property Information
  - Approximate value of net assets, if married the joint value & if property secures a debt, include only the equity of the property
  - Description and location of Real Estate Owned
  - Bring any specific bequests (e.g., "I leave my antique coin collection to my nephew John James Doe.")
  - Information on farm or family owned business
- Beneficiary Information
  - Full Name and Relationship of Beneficiaries Primary & Secondary
  - Age minimum for beneficiary to receive bequest outright
- Executors, Guardians & Trustees
  - Primary Executor Full Name & Relationship
  - Primary Guardian Full Name & Relationship for physical control and custody of minor children
  - Primary Trustee who will have control over the money and property of the beneficiary until they reached the age minimum
  - Successor Executor Full Name and Relationship, if any
  - Successor Guardian Full Name & Relationship for physical control and custody of minor children
  - Successor Trustee who will have control over the money and property of the beneficiary until they reached the age minimum



For a Living Will, a Service Member should be prepared to provide the following information:

- A living will, also called an advance medical directive or declaration, becomes operative in the event your physician determines that you have a terminal, incurable medical condition and your life is only prolonged by means of artificial life support. Through your living will, you can communicate your desire not to have your life prolonged through the use of artificial life support.
- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents.
- Should the agent can authorize to donate your organs for transplant?
- Do you want to exclude certain organs from donation?
- Do you want to include a statement of your desire to die at home rather than in a hospital?
- Do you want to decide the type of Funeral Arrangements?

For a Durable Power of Attorney for Health Care, a Service Member should be prepared to provide the following information:

- This is a document in which you appoint someone to make medical care decisions for you in the event that you cannot make your own medical decisions. Unlike the living will, the power of attorney for medical care gives the person you designate as your agent the authority to make a wide range of medical decisions on your behalf. It also gives your agent access to your medical information and the authority to fully participate with your treating physicians in deciding the care to be provided to you.
- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents.
- Should the agent can authorize to donate your organs for transplant?
- Do you want to exclude certain organs from donation?
- Do you want to include a statement of your desire to die at home rather than in a hospital?
- Do you want to decide the type of Funeral Arrangements?

For a Durable Power of Attorney, a Service Member should be prepared to provide the following information:

- While you are living, you have the right to decide what happens to your property so long as you are of sound mind. But if you are ever incapacitated, whether through illness or accident, and are unable to handle your own affairs, a court order may revoke your right to manage your own money and appoint a guardian or conservator. To protect yourself, you can appoint an agent yourself through a durable general power of attorney. A durable general power of attorney can take effect when you become unable to manage your own affairs and will last as long as you are alive or until you revoke it. Remember to choose someone you trust as your agent. Not only can they keep your affairs in order, they also have the potential to abuse this power at your expense and his/her gain.





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- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents.

For a Special Power of Attorney, a Service Member should be prepared to provide the following information:

- If you elect to use a “Special Power of Attorney”, your agent will be able to perform only a specific act or type of acts, such as selling a car or performing specified banking transactions. You should use a “Special Power of Attorney” whenever possible as opposed to a General Power of Attorney” and only grant your agent those specific powers necessary to accomplish your purpose. Defense Finance and Accounting Service (DFAS) requires use of a Special Power of Attorney to establish, change or stop an allotment on your behalf.
- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents.
- Information on the specific act you would like e.g. Make, Model and Vin of a vehicle; Checking Account Number 123456 at XYZ Bank, 212 Bank Way, Cash, IL 31111.

For a Special Power of Attorney for Dependant Care, a Service Member should be prepared to provide the following information:

- A “Special Power of Attorney for Dependant Care” gives your agent/s the ability to temporarily take and maintain custody of your specified child/ren and do all acts necessary to maintain their health, education, welfare, including their registration and enrollment in educational programs and schools; and to maintain their customary living standards, including but not limited to, provision of living quarters, food, clothing, entertainment, and other customary matters; and to authorize and execute consent for any and all medical, dental, and hospital care and treatment, including major surgery. This is the power of attorney you need for individuals listed on your Family Care Plan.
- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents, Expiration Date, and Child/ren Name/s and Date/s of Birth

For a General Power of Attorney for Health Care, a Service Member should be prepared to provide the following information:

- A “General Power of Attorney” allows your agent the ability to perform any property or financial transaction which you could perform, including the power to sell or purchase property or borrow money in your name. They could also take all the money out of your bank account. Avoid using General Power of Attorney since they can be easily misused. Instead, consider using a Special Power of Attorney to specify what you would like your agent to do for you.
- Full Name, Relationship, Street Address, City/State/Zip and Telephone Number of Primary and Alternate Agents, and Expiration Date



# ***PREPARING FOR DEPLOYMENT***

## **Single Service Members – YES, this is for you too!**

As a single service member, you face different challenges when preparing for deployment. Often you live far away from your immediate family and you may have to store your household goods, vehicles, and make plans for your pets. Most importantly, you must have a plan in place to pay bills, receive your mail, and stay in touch with your employer and colleagues. Listed below are some key questions to consider in planning for your deployment or training:

- Is your emergency data card up to date with the names and telephone numbers of family and/or friends?
- How are you going to pay your bills?
- Do you need a general or special power of attorney to give permission to someone (parent, sibling, or friend) to handle those bills or any issues that arise?
- Is your house/apartment/condominium secure?
- Is your phone disconnected?
- Are your equipment, computer, and bicycle secure? Are they covered by insurance?
- If you have a vehicle, have you arranged for continued payments, safekeeping of keys and paperwork, and vehicle storage?
- Did you check to see if you could save on car insurance if your car is in storage and not driven?
- If you have pets, have you made arrangements for their care? Do you have their medication, shot records, appointments, and veterinarians' telephone number readily available?
- Do you have addresses for family and friends you intend to stay in touch with? Do they know how to reach you?
- Do you have enough uniforms to last for the time you are gone?
- Does your family have your complete mailing address? Know your unit information? Know the name and telephone number of your commander and supervisor? Know the number of the rear detachment officer and/or FRG leader? Know how to use the Red Cross in case of an emergency?
- Have you thought about your homecoming/return? Do you know who you want to meet when get back?
- What kind of support and information will my "significant other" need in my absence? How will they get the information?

Single service members may be a single parent and have the additional responsibility of determining care for your child. This responsibility of caring for your child requires a specific Power of Attorney and a Family Care Plan. This legal document authorizes the designated caregiver to seek medical treatment and assume all care-giving roles for your child. If you are a



single parent, it is crucial that you find a family member or trusted friend as a caregiver who understands the full responsibility that it entails.

When families and loved ones are separated due to a deployment, it is easy to lose track of taking care of yourself. Here are some hints to help:

### **Taking Care of Yourself During the Deployment**

There are times that you need to be a little selfish. But, don't think of it that way. When you find ways to take care of yourself during the deployment, you are actually being a good steward of your resources - and the greatest resource you have is YOU and your physical, emotional, and spiritual health.

- Take time out for yourself. Be a bit selfish. Find things fun to do. Attend a college course you have always wanted to take.
- Stay healthy – exercise, eat right. Learn how to deal with stress and the conflict that comes from a separation.
- Stay positive – There are many negative things involved in deployment. Spend time with positive friends and get together with other Guard spouses and other loved ones.

### **Notification in Case of Emergencies**

A service-related emergency – If your Guard member has an emergency during the deployment, you will be notified by phone or in person by either:

- A chaplain
- The Red Cross [www.redcross.org](http://www.redcross.org)
- The Military Chain of Command.

If you receive information from any other source, consider it a **"RUMOR"** until it is verified by one of the three above.

### **Helping Children through a Deployment**

**Talk to your children about the assignment or deployment before it happens.** Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.



**More information is provided in the Youth Section VI.**

Before Separation  
Build Emotional Bond

Help Children to Plan for the Deployment  
Tips for the Parent/Caregiver Left Behind

Being a Long Distance Parent  
Children Need to See the Parent's  
Workplace  
Plan for Communicating  
Visit Your Child's Teachers

**Safeguard your Personal Property**

It doesn't matter whether you are married or single, mobilized or not, these are tips that always make sense.

- Make sure your smoke detectors are working.
- Install good locks.
- Secure your windows.
- Check all the lighting inside and outside your house.
- Know how to deal with blown fuses and tripped circuit breakers.
- Check your major appliances.
- Have all the tools you need to deal with breakdowns or emergencies.
- Have a list of people/shops that service/maintain your car and appliances.
- Make sure your insurance is up to date.
- Make a photo/video inventory of your valuables.

Education is a key tool to prevent consumer injury. On the Federal Trade Commission website (<http://www.ftc.gov/ftc/consumer.htm>), you'll find publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics.

**Be Prepared for Emergencies**

Create an emergency preparedness kit. Store all the items together in a waterproof plastic container.

- Flashlights - or other battery-powered light source with extra batteries.
- A portable radio – again, with batteries.
- A first aid kit – also, it wouldn't be a bad idea to take a first aid course through the American Red Cross or some other agency.
- Water – always have at least one gallon of water available for each person in your household. Store five days worth.
- Food – nonperishable items that don't need to be cooked or refrigerated. Five days worth is a good rule.



## **An Emergency at Home**

If there is an emergency at home that requires the Service Member being contacted, the first place to call is the Red Cross at 877-272-7337. They are the ONLY organization that can verify the emergency, and contact the unit chain of command to request the leave. After contacting the Red Cross, be sure to call your Family Assistance Center. He/She may have other resources that can help you during the emergency situation. Every Emergency is different and the Unit Commander will approve leave after verification is made by the Red Cross. If granted emergency leave, the travel expenses may be at the expense of the Service Member.

## **Emergency Plans**

Knowing that your family is prepared for a possible emergency during your absence will bring peace of mind. With your partner, discuss and act upon these helpful measurers:

- Try to save at least one months' pay in a savings account to use in case of emergency. This can prevent your family from having to use high-interest credit cards to handle unforeseen expenditures.
- Make sure your spouse and family members have the commanders' complete official mailing address and applicable telephone numbers, spouse's social security number, and the FRG leader and/or FAC representative telephone number.
- If you haven't already done so, find out about the services that are available to your family through the unit and family service center or family readiness group.
- Plan for where you might relocate in the event of a natural disaster or other emergency (friends, family, etc). Make sure your FRG and local FAC have an alternate address and phone number to reach you, and let them know if you relocate, so they can ensure your Soldier is able to check on you and know you are OK.
- Great emergency preparedness ideas are available at [www.ready.gov](http://www.ready.gov).

A Family Emergency Plan document is located at:

<http://www.ready.gov/america/downloads/familyemergencyplan.pdf>.

## **Emergency Financial Resources**

If you experience a problem with your pay or a temporary challenge in meeting financial commitments, you have resources for assistance:

- If you are on active duty for 30 days or more, contact your local Family Assistance Center (see pg 9) because they have access to financial information and resources.



## *Returning Veterans' Homestead Exemption*

### EXEMPTIONS ENACTED BY HB 664

Beginning with taxable year 2007, a homestead exemption, limited to a reduction set forth under section (b), from the property's value, as equalized or assessed by the Department, is granted for property that is owned and occupied as the principal residence of a veteran returning from an armed conflict involving the armed forces of the United States who is liable for paying real estate taxes on the property and is an owner of record of the property or has a legal or equitable interest therein. For purposes of the exemption under this Section, "veteran" means an Illinois resident who has served as a member of the United States Armed Forces, a member of the Illinois National Guard, or a member of the United States Reserve Forces.

You will need a copy of your DD214 and/or overseas order to substantiate that you supported an armed conflict for your county assessor's office to receive your property tax exemption of up to \$5000.

It is not retroactive prior to tax year 2007, and it is up to \$5000 off of the assessed value of your property NOT your tax bill. There is no limit on the outlying years to apply, if you qualify. Depending on your tax rate the exemption amount will vary.

Further detail is in the Reunion and Reintegration Section V.

## *IL Public Act 094-0312*

Illinois Public Act 094-0312, (35 ILCS 200/21-15) effective July 25, 2005, states "If an Illinois resident who is a member of the Illinois National Guard or a reserve component of the armed forces of the United States and who has an ownership interest in property taxed under this act is called to active duty for deployment outside the continental United States and is on active duty on the due date of any installment of taxes due under this act, he or she shall not be deemed delinquent in the payment of the installment and no interest shall accrue or be charged as a penalty on the installment until 180 days after that member returns from active duty. To be deemed not delinquent in the payment of an installment of taxes and any interest on that installment, the reservist or guardsperson must make reasonable effort to notify the county clerk and the county collector within 180 days after his or her deactivation and provide verification of the date of his or her deactivation. An installment of property taxes on the property of any reservist or guardsperson who fails to provide timely notice and verification of deactivation to the county clerk is subject to interest and penalties as delinquent taxes under this code from the date of deactivation."



## ***IL Public Act 094-0635***

In addition to the Federal SCRA, the State of Illinois has the following:

- Military Personnel Cellular Phone Contract Termination Act
- Department of Central Mgmt Services Law of the Civil Administrative Code Of IL: Bulk long distance telephone services for military personnel on active duty
- IL Municipal Code: No stoppage of gas or electricity; arrearage
- IL Insurance Code: Military Personnel on active duty; no lapse of life insurance policy
- Public Utilities Act: Military Personnel on active duty; no stoppage of gas or electricity; arrearage
- Code of Civil Procedure: Military Personnel on active duty; action for possession
- Interest Act Adds Sec. 4.05: Military Personnel on active duty; limitation on interest rate
- Motor Vehicle Leasing Act: Military personnel on active duty; termination of lease
- IL Line of Duty Compensation Act: Extends the Life Insurance Policy for Police and Fireman killed in the Line of Duty to ILNG and Reservists if IL Residents. This is free of charge and on top of the SGLI. Beneficiary forms can be completed in the Family Readiness Office.

## ***Federal Voting Assistance Program***

If you are deployed during a Federal or State Election, please visit [www.fvap.gov](http://www.fvap.gov) to obtain information on State instructions and an electronic version of Standard Form 76. You will be able to obtain forms, electronic voting tools, and state and local election official contact information from this website.

## ***IL Military Family Relief Fund***

***\$500.00 Status Based Grant*** to every IL Guardsman O-3 or W-3 or lower except E-9

Available to apply for every 6 months as long as criteria is met.

- IL National Guardsman (ILNG) only are eligible whether or not they are an IL Resident as long as following criteria is met:
  - OEF or OIF contingency
  - ILNG or IL Resident
  - Active Duty orders for more than 30 days
- A Guard Member does not have to deploy as long as the following criteria is met:



- OEF or OIF contingency
  - ILNG or IL Resident
    - Example: A member of the 182d Airlift Wing lives in Iowa because they are an IL National Guardsman they now qualify.
    - Example: A member of the Iowa National Guard is a resident of IL they now qualify.
  - Active Duty orders for more than 30 days
- 
- Applications can be made every 6 months of consecutive service or every 6 months on different orders if the following criteria is met:
    - OEF or OIF contingency
    - ILNG or IL Resident
    - Active Duty orders for more than 30 days

### *Needs Based Grant*

- ILNG
- IL Resident serving in the US Armed Forces Reserves
- Family member of the ILNG or Reserve Member and enrolled in DEERS
  - Active Duty orders for more than 30 days
  - Pay Grade O-3 or W-3 or lower
  - Military salary including BAH is at least 30% LESS than civilian salary including Drill Pay
  - Service Member must have dependents to be eligible
  - Available to apply every 6 months as long as the above criteria is met

### *Injury Based Grant*

- ILNG
- IL Resident serving in the US Armed Forces Reserves
  - Active Duty orders for more than 30 days
  - Sustained a service-connected injury as a direct result of a hostile action (whether hostile or friendly fire)
  - No restriction on marital status
  - No pay grade restriction

Pursuant to Illinois Law (15 ILCS 405/10.05-10.05A), the Comptroller is required to withhold all eligible payments until any claim from Healthcare & Family Services has been satisfied. Therefore, IMFRF payment can be withheld towards delinquent payment to Healthcare & Family Services.





www.il.ngb.army.mil - 800-832-9225

## ***Child Support Modification During Military Reserve/National Guard Mobilization/Activations***

The State of Illinois has an interest to ensure that child support payments are made in accordance with State law based upon all sources of income and appropriate deductions during long-term military activation periods for Reserve and Guard personnel.

All citizens, regardless of personal income levels, who have Illinois court or administrative orders involving child-support may apply for child support modification and enforcement services through the Title IV-D Division of Child Support Enforcement Program (DCSE) of the Illinois Department of Healthcare and Family Services (IHFS). These child support enforcement and modification services from HFS come at no cost to the applicant.

When a National Guard or Reserve member is mobilized or activated to long-term continuous military active duty orders (defined as greater than 30 continuous days), his or her income may change during the temporary period of military service. Members of the National Guard or Reserves who are placed on long term orders and who have been previously ordered by an Illinois court or by Administrative Order through HFS to make child support payments are required to continue current child support payment amounts until ordered otherwise.

The links at the website highlight what various parties who either pay child support or receive child support for dependent children need to do to apply for child support services through HFS. In addition, procedures for military and civilian staff members charged with military activation/mobilization administration are listed below.

All procedures must be followed to ensure that HFS can expeditiously process service applications from interested parties. Along with the forms on the website, applicant must provide a copy of their Leave and Earnings Statement. Questions can be e-mailed to [HFS.Project.Military@illinois.gov](mailto:HFS.Project.Military@illinois.gov), contact (312) 793-0193 or 1-800-447-4278.

The Title IV-D Temporary Child Support Modification instructions and forms can be viewed, printed, and downloaded in Adobe PDF format. Please visit:

[http://www.standingupforillinois.org/homefront/child\\_support.php](http://www.standingupforillinois.org/homefront/child_support.php)



## *Illinois Military Family Relief (Leave) Act*

This law now allows spouses and parents of service members who are deployed to take up to 30 days off of work without losing their job. This is the first of its kind in the country.

**Be it enacted by the People of the State of Illinois, represented in the General Assembly:**

**Section 1. Short title.** This Act may be cited as the Family Military Leave Act.

**Section 5. Definitions.** In this Act:

**"Employee"** means any person who may be permitted, required, or directed by an employer in consideration of direct or indirect gain or profit to engage in any employment. **"Employee"** does not include an independent contractor. **"Employee"** includes an employee of a covered employer who has been employed by the same employer for at least 12 months, and has been employed for at least 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave. **"Employee benefits"** means all benefits, other than salary and wages, provided or made available to employees by an employer and includes group life insurance, health insurance, disability insurance and pensions, regardless of whether benefits are provided by a policy or practice of an employer. **"Employer"** means (1) any person, partnership, corporation, association, or other business entity; and (2) the State of Illinois, municipalities and other units of local government. **"Family military leave"** means leave requested by an employee who is the spouse or parent of a person called to military service lasting longer than 30 days with the State or United States pursuant to the orders of the Governor or the President of the United States.

**Section 10. Family Military Leave Requirement.**

(a) Any employer, as defined in Section 5 of this Act, that employs between 15 and 50 employees shall provide up to 15 days of unpaid family military leave to an employee during the time federal or State deployment orders are in effect, subject to the conditions set forth in this Section. Family military leave granted under this Act may consist of unpaid leave.

(b) An employer, as defined in Section 5 of this Act, that employs more than 50 employees shall provide up to 30 days of unpaid family military leave to an employee during the time federal or State deployment orders are in effect, subject to the conditions set forth in this Section. Family military leave granted under this Act may consist of unpaid leave.

(c) The employee shall give at least 14 days notice of the intended date upon which the family military leave will commence if leave will consist of 5 or more consecutive work days. Where able, the employee shall consult with the employer to schedule the leave so as to not unduly disrupt the operations of the employer. Employees taking military family leave for less than 5 consecutive days shall give the employer advanced notice as is practicable. The employer may require certification from the proper military authority to verify the employee's eligibility for the family military leave requested.



(d) An employee shall not take leave as provided under this Act unless he or she has exhausted all accrued vacation leave, personal leave, compensatory leave, and any other leave that may be granted to the employee, except sick leave and disability leave.

**Section 15.** Employee benefits protection.

(a) Any employee who exercises the right to family military leave under this Act, upon expiration of the leave, shall be entitled to be restored by the employer to the position held by the employee when the leave commenced or to a position with equivalent seniority status, employee benefits, pay and other terms and conditions of employment. This Section does not apply if the employer proves that the employee was not restored as provided in this Section because of conditions unrelated to the employee's exercise of rights under this Act.

(b) During any family military leave taken under this Act, the employer shall make it possible for employees to continue their benefits at the employee's expense. The employer and employee may negotiate for the employer to maintain benefits at the employer's expense for the duration of the leave.

**Section 20.** Effect on existing employee benefits.

(a) Taking family military leave under this Act shall not result in the loss of any employee benefit accrued before the date on which the leave commenced.

(b) Nothing in this Act shall be construed to affect an employer's obligation to comply with any collective bargaining agreement or employee benefit plan that provides greater leave rights to employees than the rights provided under this Act.

(c) The family military leave rights provided under this Act shall not be diminished by any collective bargaining agreement or employee benefit plan.

(d) Nothing in this Act shall be construed to affect or diminish the contract rights or seniority status of any other employee of any employer covered under this Act.

**Section 25.** Prohibited acts

(a) An employer shall not interfere with, restrain, or deny the exercise or the attempt to exercise any right provided under this Act.

(b) An employer shall not discharge, fine, suspend, expel, discipline or in any other manner discriminate against any employee that exercises any right provided under this Act.

(c) An employer shall not discharge, fine, suspend, expel, discipline or in any other manner discriminate against any employee for opposing any practice made unlawful by this Act.



**Section 30.** Enforcement.

A civil action may be brought in the circuit court having jurisdiction by an employee to enforce this Act. The circuit court may enjoin any act or practice that violates or may violate this Act and may order any other equitable relief that is necessary and appropriate to redress the violation or to enforce this Act.

SB1627 Enrolled LRB094 10133 RXD 40395 b  
Public Act 094-0589

## *Service Members Civil Relief Act*

### **A Summary**

The Service Members Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA), is a federal law that provides protections for military members as they enter active duty. It covers issues such as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, automobile leases, life insurance, health insurance and income tax payments.

You should contact your nearest Armed Forces Legal Assistance Program office to see if the SCRA applies. Dependents of Service Members can also contact or visit local military legal assistance offices where they reside.

Please consult the <http://legalassistance.law.af.mil/content/locator.php> for each branch of the armed forces.

In order to have your SCRA case reviewed by the Department of Justice (DOJ), you must first seek the assistance of your military legal assistance office. If that office cannot resolve the complaint, it may choose to forward the complaint to the DOJ. The DOJ then will review the matter to determine whether DOJ action is appropriate.



## ***Uniformed Services Employment and Reemployment Rights Act of 1994***

### **What Protections Does It Provide?**

USERRA seeks to ensure that members of the uniformed services are entitled to return to their civilian employment upon completion of their service. They should be reinstated with the seniority, status, and rate of pay they would have obtained had they remained continuously employed by their civilian employer. The law also protects individuals from discrimination in hiring, promotion, and retention on the basis of present and future membership in the armed services.

To qualify for USERRA's reemployment rights, a Service Member must meet the following eligibility criteria:

- The Service Member must have left a civilian job;
- The Service Member must have given notice to the employer that he/she was leaving to perform military service;
- The military service must not exceed five years (although there are a few exceptions);
- The Service Member must have had an honorable discharge; and
- The Service Member must have reported back to work within the appropriate time constraints.

Employers must reemploy returning Service Members in the same job that they would have attained had they not been absent for military service and with the same seniority, status and pay, as well as other rights and benefits determined by seniority. Reasonable efforts must be made to enable returning employees to refresh or upgrade their skills to enable them to qualify for reemployment. Additionally, Service Members are entitled to immediate reinstatement of health insurance for the member and previously covered dependents with no waiting period and no exclusion of preexisting conditions other than those that are military service-related.

Employers must reemploy Service Members who are disabled because of their military service in a position most nearly approximating their former position if they can no longer perform that job.



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## *Our Military Kids Grant*

Comfort. Stability. Routine. Fun!

All children need these ingredients to thrive but especially those who have a parent deployed in military service to our country or recovering from injury at home.

Along with the sacrifice of having a parent away in service for months at a time, many Guard and Reserve families are so financially stretched they cannot afford the fees for sports, fine arts, or tutoring programs so crucial to their children's sense of well-being. Children of severely injured service members face similar financial difficulties along with the challenges of learning to adapt to the physical, mental, and emotional changes in a loved one.

Our Military Kids, founded in 2004, stepped in to fill these gaps with a simple grant program that pays for children's activities. Eligible families apply for a grant and within days of receipt in the Our Military Kids office, a packet is sent to the child thanking them for their service to our country and notifying them of the award, then a check is sent directly to the service provider.

Our Military Kids helps families who often fall outside the parameters of established support programs – the families of National Guard and Reserve service men and women who have been and are continuing to sacrifice so much for our country.

Working with a team of volunteers, a dedicated staff, Board of Directors and Advisory Board, Our Military Kids has distributed grants to children in all 50 states, the District of Columbia, and most U.S. territories. From its pilot program in March 2005 in Winchester, Virginia, Our Military Kids has extended its reach to families nationwide.

Our Military Kids is funded by donations from individuals, corporations, foundations, and government and is a 501(c)(3) organization. Donations are fully tax-deductible to the extent allowable by law.

For applicable application, documents and eligibility, please visit <http://www.ourmilitarykids.org>.



## ***COMMUNICATIONS***

### **KEEP THE NEWS FLOWING!**

When you are separated by a deployment, keeping the communication open and flowing is very important. No news is bad news!!! Before your Service Member leaves, talk about how you will stay in contact with each other during the deployment. In this day and age, there are many ways to "talk".

**Letters** – As soon as the unit gets to its destination, it will send home a mailing address. You can contact the US Post Office at 800-275-877 for free shipping material, boxes, tape, customs forms, address labels.

**Emails** – If you have access to email, this is a cheap, instant way to keep in touch. If you don't have email accounts, maybe now is a time to get into this special way of communicating. Talk with your Service Member to find out if there is a branch or component Knowledge Center for email and information.

**Care Packages** – For Service Members away from home, having some of their favorite things or little bits of home - will help during the separation. A few things to remember:

Depending on where the unit is stationed, there may be some restrictions on what will be accepted through the mail system. Be sure to know what can and cannot be sent through the mail to that particular station.

Use sturdy containers and don't send perishable goods. Sometimes it takes as long as six weeks for the mail to find soldiers and airmen. Ensure your privacy. Sometimes these packages are opened for security reasons or in front of others.

### **Telephone Tips For Military Families**

*By David Wood, Military Money*

If you or a family member serves in the military, you know how expensive the monthly phone bill can be. This is especially true for the friends and family of soldiers serving outside of the United States. The following tips will help you save more of your hard earned money.

### **International Calls**

**Calling to an Overseas Mobile Device:** Although it depends on which country you are calling, overseas carriers have been increasing the rate to call a mobile device (cell phone, pager, etc.) when calling from the U.S. This is normally called an *international/special services termination rate* and will usually be listed on the calling plan international rates list under "mobile" or "cellular." If this mobile charge applies to the country you are calling, some carriers



will charge you a higher per minute rate while other carriers will charge a flat surcharge rate per call.

**Calling Overseas from a U.S. Mobile Phone:** If you use your wireless phone to make international calls, your normal wireless provider might have a high per minute rate. If this is the case, there are stand-alone products especially for these calls. A special cellular plan like this means you don't have to switch cellular providers or phone numbers. You just register your number with the company and dial a toll-free access number before your call. This is one of the best ways to receive discount international rates from your cell phone.

**Direct Dial or Dial Around:** Many quality direct dial (1+) calling plans maintain generally low international rates. Other direct dial plans have low rates to certain countries but much higher rates to other countries. If your regular long distance plan has a high rate to the countries you call, consider using a 10-10 dial around number for your international calls. You can use a 10-10 number without switching long distance carriers and often receive a great low international rate. If needed, use a combination of services to save the most money.

**Using an Operator to Place Your Call:** Unless your call is a critical emergency, never use an operator to place an international call. The cost can be extremely high.

**Let's Go Pre-Paid:** This is another way to save money on your international calls. If you use a pre-paid phone card or pre-paid long distance, always consider if there is a connection fee or a monthly fee. Also read the details of the billing increments. I have seen some prepaid cards advertised to the military that displayed the low rate in big bold print, but the small print showed a billing increment of four minutes meaning that each call is rounded up in four-minute intervals (i.e., a five-minute call will cost you the same as eight minutes). Also keep in mind that some cards can be recharged, some will expire a certain date from first use, while others will expire a certain time from the date you purchased the card.

**Calling the U.S. from Another Country:** If stationed in another country, look into using an international callback service (along with using the standard long distance carrier in another country or using a prepaid card). Some U.S. carriers offer callback programs that work like this: You register your overseas phone number with the callback provider and, when you need to call back to the States, you can make your call using actual U.S. phone lines. The rates often are much cheaper than the rates of the international carrier. Payment methods can range from prepaid using a credit card, non-prepaid using a credit card, or even paying by a wire service.

Your Service Member may also have access to a DSN (Defense Switched Network) line from the deployed location. They may be able to call back to a Morale DSN or to their home unit to transfer out to you.

The Service Member may have the opportunity to purchase a mobile phone in country. They can also try to utilize Google calls, Skype, or like products.





## **Domestic Calls**

**Using a Cell Phone:** Many U.S. consumers are now going this route, especially if they make numerous long distance calls a month. There are even prepaid cellular plans where you don't have to sign a contract or pass a credit check.

**Choosing a Regular Direct Dial Plan:** There are numerous quality discount plans that do not require a monthly fee. Always choose based on your calling patterns. You can also combine the use of a good 10-10 number with your direct dial plan if needed.

**A Service Member Calling Home:** If you or a family member calls home within the States and does not use a cell phone or prepaid card, consider getting a toll free number for the home line. Incoming rates from within your state will vary, but you should never pay more than \$0.05 per minute for calls coming from outside your state (other than Alaska and Hawaii). You do not need a second phone line to have a toll-free number.

**Using Prepaid Services:** Many quality discount prepaid phone cards and prepaid long distance programs are available. As with international calls, always check billing increments, monthly maintenance fees, and connection fees (if any). In virtually all calling situations, using a prepaid service that charges a connection fee will cost you money in the long run.

Always remember to read the small print, and don't place all your focus on the per/minute rate.

**Photos and artwork:** Pictures of family and loved ones are very important during a time of separation. Special hand-drawn items from children bring a piece of home into a far-away place.

**What to do in times when you are not able to communicate with one another?**

### **NO NEWS IS GOOD NEWS!!**

There will be times when your Guard member is involved in his or her mission and won't be able to easily communicate with you. Sometimes you will have a warning of this, but, sometimes you will not. What to do during these times:

- **Accept it when it happens:** At times, your soldier or airman may be involved in a mission or a type of training that will not allow easy communication. These silences could occur whether the unit is at drill, AT or at a mobilization site. The only time this happens is when it is REQUIRED for the duty at hand. When it occurs – it occurs for a reason. It could go on for an extended period of time or it could only be for a few hours or a few days.
- **Plan for it before:** These silences are the times to stay in contact with the unit Family Readiness Group. The volunteer leader(s) assigned by the commander will be one of the first outside people contacted when the unit is once again able to communicate. The leader(s) will let the families know – through its established communication tree – as soon as they know and the unit says it is OK to spread the word.



## *Operation Security (OPSEC) for Families*

As a Family Member of the Military community, you are a vital player in our success, and we couldn't do our job without your support. You may not know it, but you play a crucial role in ensuring your loved ones safety just by what you know of the military's day-to-day operations. You can protect your loved ones by protecting the information that you know. This is known in the military as Operations Security or OPSEC.

OPSEC is keeping potential adversaries from discovering our critical information. As the name suggest, it protects our operations – planned, in progress and those completed. Success depends on secrecy and surprise, so the military can accomplish the mission quicker and with less risk. Enemies of freedom want our information, and they're not just after the military member to get it. They want you, the Family Member.

OPSEC teaches you to:

- Look at your daily activities from an enemies' point of view.
- Understand what an enemy might know about you and your family.
- Assess the amount of risk this places on you and your family.
- Develop and apply countermeasures, which are ways of preventing enemies from gaining your sensitive information.

### **So...WHAT CAN I DO?**

Limit what you say about:

- Military movements (deployment/redeployment dates, dates of field exercises, flight information etc.)...next Tuesday IS a specific date.
- Any issues with the unit
- Anything concerning security
- Equipment issues (what, no body armor or blankets?)
- Locations of units (it's OK to say they're in Iraq, but not to say that your spouse's unit is at 14<sup>th</sup> and Ramadan in Kadamiyah)

### **DON'T Discuss in these places:**

- Clubs/Bars
- Restaurants
- Gyms
- Shopping
- Public Transportation
- Basically anywhere someone you don't know could be listening



## The Don'ts of OPSEC

### Don't:

- Discuss future destinations
- Discuss future operations
- Discuss dates and times of exercises
- Discuss readiness issues or numbers
- Discuss specific training equipment
- Discuss people's names and billets in conjunction with operations
- Speculate about future operations
- Spread rumors about operations
- Assume the enemy is not trying to collect information on Military operations, you or your family

### OPSEC measures you should practice daily:

- Be aware of your surroundings
- Keep sensitive discussions in designated secure areas
- Keep a need-to know (if they don't need to know, don't tell them)
- Do **NOT** place information about Service Members on Social Networking Sites such as Facebook, MySpace, Twitter, Blog Sites, or Personal Websites

### OPSEC measures you should practice online:

- Do not discuss sensitive information in
  - E-mails
  - Chat rooms/instant messaging
  - Blogs
- Avoid posting excessive personal information on your family website
  - When Service Members deploy
  - Your Family Members full names, ages or where they attend school
  - Your address
  - Rank/MOS
- "A picture is worth a thousand words..." Keep this in mind when posting them.
- REMEMBER...**ANYTHING** put on the Internet is available to **ANYONE** on the Internet... It IS the World Wide Web.

Our goal is to provide you with a greater understanding of our security concerns. The information in this guide is not intended to make you paranoid or suspicious that everyone you meet is a spy or terrorist. But stay alert...if any stranger shows excessive interest in the affairs of your family members, military or not, please notify the proper authorities.

*Courtesy of the Ordinance Center & Schools Security Office*



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## **AMERICAN RED CROSS**

[www.redcross.org](http://www.redcross.org)

During times of mobilization and deployment...

No one ever said that being in the Reserve, National Guard or any other community-based military position was going to be easy for you – or your family. Military life, in fact, often creates unforeseen hardships.

The good news is that American Red Cross Armed Forces Emergency Services (AFES) helps community-based military members and their families cope with separation and other special needs related to service in the armed forces.

*...We'll be there*

As a community-based military man or woman, you and your family are entitled to the same valuable Red Cross emergency services as full-time active duty military personnel. We're always there to help you:

- **Stay in touch with loved ones.** Our Red Cross worldwide emergency communications network operates 24 hours a day, 365 days a year. We can help you or your family send emergency messages regarding the death or serious illness of a family member, the birth of a child or other family emergencies.
- **Get verification of emergency leave information.** The Red Cross can provide you and your commander with fast, reliable information to help make decisions regarding emergency leaves, deferments, compassionate reassignments and dependency discharges.
- **Secure emergency financial assistance.** The Red Cross collaborates with the military and societies in providing financial assistance when an urgent personal or family crisis arises – that is, when you might need financial assistance for emergency travel, burial of a loved one or urgent health and welfare needs such as food and shelter.
- **Obtain counseling, information, referrals and other social needs.** In addition to having Red Cross workers available to you for confidential problem solving, as a community-based military member you also are entitled to a variety of health and supportive services from the military and other sources. The Red Cross can help you understand these referrals and government benefits.
- **Receive veterans services to which you are entitled.** The Red Cross represents veterans and their families who seek compensation awards from the Department of Veterans Affairs (DVA). Red Cross volunteers also serve hospitalized veterans at VA medical centers.
- **Find disaster assistance, health and safety and HIV/AIDS education and volunteer opportunities.** The Red Cross provides assistance in times of disaster and offers you and your family health and safety training and volunteer opportunities.



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*Section V*

*Reunion*

*And*

*Reintegration*



## **REUNION & REINTEGRATION**

Finally, the separation is over! Now it's time for friends and loved ones to get reacquainted with each other. Take a moment to browse through the Reunion and Reintegration section to better prepare you, your friends, and family members on making the Reunion as memorable as possible.

### **Reunion is a process not an event!**

## **Introduction**

Perhaps you have been separated several weeks or months from your family, friends, colleagues and your familiar social environment. Have you considered that just as you and those with whom you live and work were required to make adjustments prior to the deployment, additional adjustments will likely be necessary once the deployment is over? The purpose of this information is to help you do just that--smoothly transition back into your home, work, and social life. In an effort to pave the way to your household's successful reunion, we'll look at five major areas:

- (1) Reunion and the single member
- (2) Reunion and marriage
- (3) Reunion and children
- (4) Reunion and single parents
- (5) Reunion and work

As we review these areas, you are encouraged to take the "shopping cart approach." That is, when you go shopping, you don't take everything in the store off the shelf and put the items into your shopping cart. You only take what you need at that time. Similarly, some of this information will be relevant to you and perhaps some won't. Take what is useful to you and strive to apply it to your life.

Throughout this section, you'll find a major recurring theme about settling back into your home, work, and social environments: Go slow. Why? Because like deployment, **reunion is a process not an event.** What does that mean? When you or your family member deployed, it probably wasn't after a morning notification followed by a same day departure. Rather, you and your family likely went through a preparation process over several days, weeks or even months. This involved attending pre-deployment meetings, receiving immunizations, weapons qualification, reviewing checklists, packing bags, and so on. It also involved the "stay behind" spouse, friend or neighbor learning how to temporarily take over some of the deployed person's responsibilities, such as child care, vehicle maintenance, pet care, lawn care, checkbook balancing, etc. As you were trying to take care of numerous projects and responsibilities prior to the deployment, you may have experienced some tension in your relationships at home as well as at work. Perhaps you were at times irritable with your spouse, children, or colleagues. At the same time, you may have noticed some resentment toward the deploying person for leaving, even though the deployment was necessary. Young children may be unable to understand why Mom or Dad must



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go away, no matter how carefully the need is explained. The person preparing to deploy may have felt guilty about leaving their family and colleagues with all those additional responsibilities. In any event, such unpleasant emotions as tension and irritability may have served a purpose as you prepared for the deployment: to create some temporary emotional distance making it easier for you and those you care about to say farewell. Again, just as deployment was a process that required time and effort, the process of reunion will also require time, effort, and flexibility.

## **Homecoming Predictions**

Every deployed person and their household members will experience a feeling of anticipation as the end of the deployment approaches. This may take the form of eagerness for reunion or a dread of a return to a problematic situation or a mixture of both. Few get much sleep the night before homecoming. Children in the home may act out more than usual. These feelings may result in you and your family members being keyed-up and exhausted when the family is finally reunited. It may take a while for the Guard member to get adjusted to the local time zone, home cooking, lack of continual noise, etc. Some initial difficulty sleeping through the night is typical.

After the end of a deployment, it is not unusual to experience a "homecoming let down/post-deployment plummet." Reality is seldom equal to how we have fantasized life after reunion would be. It makes sense to keep expectations reasonable and to be flexible.

The Guard member may want to stay at home and rest while the spouse may be eager to go out socializing as a couple or get the accumulated "honey do" tasks done. Skillful compromise and reasonable give and take will be needed if arguments and hurt feelings are to be avoided.

It is wise for the Guard member to express appreciation for the spouse's efforts in running the household single-handedly. It is unwise to criticize the spouse's efforts or the decisions they had to make on their own during the deployment.

If the deployed member brings home gifts or there are special welcome efforts the family and friends make for the deployed member, they may not result in the expected reaction. Again, it makes sense to keep expectations reasonable and to stay flexible.

Children's reactions at homecoming may not be what the parents expected or hoped for. Very young children may not remember the deployed person and may be shy. Older children may be resentful of the time the deployed person was away from the family. Children may need time to get reacquainted. Give it time.

If there were unresolved marital or family problems before the deployment, they will likely not have gotten better during the deployment. Realize it will take time and effort to resolve such problems. Be patient and keep expectations reasonable.





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During the deployment if promises were made through letters or phone calls, the person to whom the promises were made will probably remember and expect the promises to be kept.

The deployed person may feel surprised or hurt the partner did so well on their own during the deployment. Or may feel a little jealous at how closely the children bonded with the "stay behind" parent. Such feelings are normal, but it is wise to show the other person love and appreciation for all their efforts during the deployment.

**Service Member Tips:**

- Share your appreciation for your spouse running the household single-handedly
- Don't criticize their decisions
- Let your Family know what you want for your homecoming (party or just go home)

**Family Member Tips:**

- Avoid a "Honey-Do" list at first
- Let your Service Member catch up on their sleep
- Ask how your Soldier wants to celebrate the homecoming (just go home or party)



## Reunion and the Single Member

As a single person, you may have someone living in your home or apartment in your absence. Alternatively, you may have "mothballed" your home, or perhaps you moved out prior to deploying and will need to find a new residence when you return. If you are a student and lived in the dormitory, you might have gained a new roommate during your absence. Regardless of your living situation, one of your first tasks will be to "put your house in order." Once you've done that, you'll be ready to focus on reestablishing your family and social ties.

As you anticipate going home, recognize that you've probably changed in subtle ways. You've made new friends; functioned in living and working environments that may be very different than anything you'd previously experienced; perhaps taken up new exercises or hobbies; rubbed shoulders with a "different world"; and stretched your comfort zone. As a result, you'll likely go home a somewhat changed person.

Regardless of whether or not you have a significant other in your life, there are no doubt people whom you consider to be family. What does family mean to you? Is family restricted to biological relatives or do you also think as close friends as family? Will someone whom you consider family be there to greet you at the airport? Will you be going home to visit your family of origin? If so, how do you feel about seeing them? What will you talk about? How will you respond to changes that may be taking place in your family? Perhaps a sibling is going through a divorce, or a grandparent has become seriously ill. Be prepared for changes.

If you do not have friends or family who live in the local area, make plans with other returning unit members for a homecoming activity that is special for you and remember to call home. One goal you may have as a single member returning from deployment is to meet new people. This may be hard at first so you may have to push yourself to get out there.

Your return may also be a good time to focus on how you want to live upon return. If you've thought about returning to school, now is the ideal time to check out some of the educational programs, both military and civilian. The key is to focus on what makes your life full and to make plans NOW to integrate those activities into your life.

Beyond practical issues, have you considered what impact the deployment will have on your social relationships and living habits? Many people with whom you've become friendly on the deployment may now be much less available to you, particularly if they're married and are busy getting reacquainted with their families. This can promote feelings of loneliness and even mild depression. At the same time, you can keep yourself busy by actively reconnecting with old friends and acquaintances back home. And like everyone else who comes back from deployment, it makes sense to keep expectations reasonable and to be patient. Within a few weeks, your life should be back to a predictable and comfortable pattern again.



## Reunion and Marriage

### *Anticipation*

If you are the deployed person, you've functioned in living and working environments that may be very different than anything you'd previously experienced. If you are the "staybehind" spouse, you have also probably grown during the deployment. You may have taken on new responsibilities and developed confidence, that can "keep the ship afloat" in your spouse's absence. Out of necessity, you have learned to cope without your spouse.

Things to consider:

- Both the Service Member and Spouse may have some doubts and fears – be considerate
- Be intentional to talk about the good things and the bad
- Set boundaries as needed
- Roles and responsibilities have changed, be willing to make new ones
- Recognize the sacrifices and accomplishments made by both parties and share your appreciation

**Service Members** – Slowly ease into those new roles and responsibilities, don't try to take over.

**Spouses** – be willing to renegotiate responsibilities and allow the service member to feel useful and included.

**REMEMBER ~ Reintegration is a process not an event.**

### *Roles and Responsibilities*

One of the first changes that the newly returned person is likely to notice is that their partner has become more confident in his or her ability to cope with whatever hand life deals. How will you respond to the way your partner has handled things in your absence? Do you feel a little threatened? Not sure exactly where and how you fit into the family now? These are very normal concerns.

What about decisions your spouse made that you question? Will you second guess your partner or will you recognize that he or she was operating in a stressful environment and made the best decisions they were capable of making? It is helpful to remember that you were not there and you do not know all the factors that went into decision-making. Be sure to express your appreciation for your spouse's valiant efforts to independently cope with the complexities of family life in your absence.



### *Communication*

Homecoming is the time we resume communicating "face to face" again. What will you and your partner talk about? Are you open to talking about changes that have occurred in each of your lives as positive experiences that can promote growth in your relationship? Are you willing to really listen? Your partner may want to tell you many things that happened while you were away. Even though you may have been fortunate enough to have phone contact, letters, and perhaps e-mail and video teleconferences, your partner needs your undivided attention, face to face.

As we've previously discussed, you can expect your partner has developed heightened self-confidence, especially in the area of operating the household. Hopefully you're proud of him/her and will openly express that. In any event, although your partner may be anxious to return many responsibilities to you, this is an area that you'll need to negotiate, and maybe transition some roles and responsibilities gradually. As an example, if you usually managed the family finances before, but your partner has been doing so in your absence, you'll need to get a thorough understanding of what has transpired. Since finances can be an emotionally laden area, communication will shut down if you become critical, judgmental, or angry. In short, you and your spouse will need to negotiate a mutually satisfactory "transition plan" for you to reassume your roles within the household. Also, remain open to the possibility that the previous "division of labor" may need to be modified. Use the reunion as an opportunity to take a fresh look at things and make a fresh start in those areas where it makes sense.

Keep in mind that you, as the military member, have received ribbons, medals and awards for doing a good job in the military. The only appreciation your spouse receives for supporting your decision to be in the military is the appreciation he/she receives from you. Many military spouses feel that without that emotional payoff, going through deployments and other military-related disruptions of family life is just not worth it.

Avoid getting into the "who had it worse" game! The truth of the matter is that the separation was difficult for both of you. But, it was probably more responsibility for the entire household and often worrying about the safety of the deployed Service Member. Before the deployment both parties had a certain amount of fear of the unknown. For the Service Member, that dissipated once they got over there to do the job. For the family left behind, the unknown remained fairly unknown.

### *Intimacy/Sexuality*

Intimacy and sex is not the same thing. Hopefully, you and your partner have maintained a solid sense of intimacy, or "emotional connection", during the deployment through frequent communications. What you have not been able to maintain, as you and your partner are no doubt acutely aware, is the sexual component of your relationship. Since sex tends to be prominent in the thinking of both spouses during deployment, it tends to become a key focus of reunion. Given sexuality is a highly personal aspect of your personal and marital lives; you need to deal with this area with patience.



Although sexual intimacy can resume instantly, and this may well be your mutual desire, the level of overall emotional intimacy and comfort with one another that you experienced before the deployment may take awhile to regain. Keep in mind that for over several months you've only been able to communicate with each other, at best, a few minutes a day, and that you've had no face-to-face contact. Again, go slow. Considering you've both experienced personal growth while separated, it makes sense to take some time to get to know each other again, not unlike two friends who haven't seen each other for awhile. Build upon the intimacy you shared. Recognize you and your partner are "out of practice" in terms of sexual contact. As a result, it's not highly unusual after lengthy separations for temporary awkwardness to arise.

Also, you may feel a bit uncomfortable together initially. If you have such experiences, do not make too much of them, as doing so only heightens anxiety, which in turn can set you up for a negative cycle of sexual problems. Simply relax, take your time, and let your sexual relationship resume in a way that is gratifying for both of you.

## **Reunion and Children**

### ***Expectations***

Change is as stressful for children as it is for adults. The homecoming of the Service Member is a major change for the children in the household. They have grown physically, emotionally, socially, and spiritually during the deployment. Children are not skilled at coping with their stress in large part because they have little life experience. As a result, they may temporarily act out or regress to a less mature stage of behavior as a part of their reaction. In any event, there will be a readjustment period for the entire family. You can greatly enhance your family's reunion by developing realistic expectations of how your child will respond to the military parent's return based upon the child's age. We will discuss what you may expect of different age children, and how you may facilitate the reunion process with your children. As you know, children are not "miniature adults," but rather developing individuals who change rapidly in their thought and behavior patterns. So a 1-year old and a 5-year old will respond very differently to your returning.

### ***Infants (Birth to 1 year)***

An infant has not yet developed much of an ability to remember people and events. Accordingly, as painful as this might be for you to consider, you shouldn't expect baby to recognize the parent who has returned from a long deployment. Instead, you should expect him/her to initially react as if the newly returned parent were a stranger. The infant may cry, pull away, fuss, and hold on to the person who was his/her primary caregiver during the deployment when the Service Member parent tries to hold them. Once again, "go slow." The baby will "warm up" to the Service Member parent at his/her own pace. The newly returned parent should gently get involved in holding, hugging, bathing, feeding, playing with, and otherwise caring for the baby. The key is to be patient and let your baby's reactions be your guide in terms of what pace to proceed in getting acquainted.



### ***Toddlers (1 - 3 years)***

Possible toddler responses could be to hide from the newly returned parent, to cling to his/her primary caregiver, cry, and perhaps regress to soiling if he/she is potty trained. Again, give your child space and time to warm up to the newly returned parent. It helps for the Service Member parent to sit at eye level with the child (to look less intimidating) and talk with him/her. A gentle offer by the returned Service Member to play with the toddler may be helpful, but do not force the issue. Doing so may intensify your child's discomfort and resistance. Also, it may have helped the child to more clearly remember the deployed parent if the stay behind caregiver frequently showed him/her pictures of the Service Member and said "Daddy" or "Mommy," as the case may be. This is true because for children at this age, the old adage "out of sight, out of mind" aptly applies.

### ***Preschoolers (3 - 5 years)***

Children in this age range tend to think as though the world revolves around them. Keeping that in mind, it's not surprising that your preschooler may think he/she somehow made the Service Member parent go away. Or that the Service Member parent left because he or she no longer cared about the child. If this is the case with your preschooler, he/she may feel guilty or abandoned. As a result, your child may express intense anger as a way of keeping the military parent at a distance, thereby "protecting" himself/herself from further disappointment. Your preschooler may also test limits (see if familiar rules still apply).

To promote the reunion process, parents should consider the child's feelings, not act overly concerned, and focus on rewarding positive behaviors. It is good for the newly returned parent to talk with the toddler about his/her areas of interest, be it storybooks, toys, or whatever and give the preschooler some undivided attention. Meanwhile, the Service Member parent should support the other parent's enforcement of family rules but be careful about too quickly stepping into an authoritative role. The toddler needs time to adjust to the Service Member parent once again being an active participant in his/her life.

### ***School Age (5 - 12 years)***

Children in this age range are likely to give returning parents a very warm reception if the parent-child relationship was strong before the separation. The school age child may excitedly run to the Service Member parent as soon as the parent gets off the plane. He/she may be inclined to try to monopolize the newly returned parent's attention and "talk your ear off" during the drive home and then want to show-off scrapbooks, hobby items, or school projects when the Service Member parent gets home. If, on the other hand, the military parent's relationship with the school age child was strained, the child may fear punishment for the child's misbehavior during the deployment. Such a thought process may lead the child to at first be shy or withdrawn around the newly returned parent. At any rate, it is best for the Service Member parent to have friendly interest in what the child has done during the time of deployment and praise him/her for his/her efforts and accomplishments.



### *Adolescent (13 - 18 years)*

As you already know if you're the parent of an adolescent, they can have mood swings that go up and down like a roller coaster. One moment they are solving problems in a reasonable and logical way and the next may be reacting in a purely emotional and childlike fashion. So, your adolescent's reaction to your return may be characterized by mixed emotions. Like the school age child, your adolescent may be very excited to see the military parent again, if the relationship was amicable prior to the deployment. Sometimes, however, adolescents are reserved in publicly expressing their emotions and may be more concerned about acting "cool" in front of their peers. Adolescents tend to be very sensitive about being unfavorably judged or criticized. With this in mind, be sure to make time to discuss with your adolescent what is going on in his/her life as well as what you've experienced. As with sons and daughters of any age, it's critical to give your adolescent some of each parent's undivided pleasant attention.

### **Reunion and Single Parent**

If you are a single parent in the military, you may be experiencing some unique concerns about reuniting with your children. More specifically, if you're a custodial parent, have you thought about how your children have bonded with their caregiver during your absence and how that will impact your relationship with your children as well as with the caregiver? If, on the other hand someone else has primary custody of your child, you may wonder how your child will respond to you since you have likely missed "regular" visits with him/her.

Strategies for coping with these situations are very similar to those described in the Reunion and Children section. There are, however, a few additional issues to consider. If you're a custodial parent, then your children probably have been living with someone else for several months. Accordingly, to the extent this has been a fulfilling relationship, the bond between this caregiver and your children has strengthened. Your children's increased loyalty to their caregiver may be painful for you in that you may initially feel unneeded or even jealous. Again, go *slow*.

Focus on communicating both with the caregiver and your children, and recognize that you and your children will need to adapt to living with each other again. Your children have been living with someone else who probably had different rules and procedures compared to your own household. Give yourself and your children adequate time to "shift gears". The adjustment period, which may take several weeks, can at times be awkward. You can smooth the transition process by:

- Actively involving the caregiver with the transition. To force young children to suddenly separate from the caregiver can be emotionally traumatic.
- Since your children have lived with different family rules and procedures, take time to compare with them the rules of your home. As you're doing this, seek your children's input regarding how they would prefer life to be at home. They need to feel included in the process of reestablishing the structure and "flavor" of your home environment.



If you are a non-custodial parent, your children's living conditions were probably not impacted by your deployment. Your visits with your children have, however, been curtailed. As you reestablish these visits, remember you and your children have grown and you will need to take time to get reacquainted.

### **Reunion and Work**

Like other areas of your life, your work environment may be somewhat different when you return. You may be worried about changes that have taken place and how you'll fit back into the organizational picture. A co-worker assumed your role or at least "taken up the slack" in your absence. If you were a supervisor, decisions have been made by whoever fulfilled your role that you now will have to "live with." You'll also experience a change of pace and activity in your workday. That is, you'll be required to shift from your deployment schedule and activities back into "business as usual."

If you apply the same ideas we've discussed throughout this booklet to your work situation, your readjustment may go relatively smooth. Once again, focus on *going slow*. Specifically, talk with colleagues and supervisors to learn of changes and the rationale for those changes. Just as you were encouraged not to question your spouse's judgment in the decisions he/she reached, do not be overly critical of your fellow workers and your supervisory chain. Keep in mind that you were not there at the time, and you do not know everything that went into the decision-making process. In any event, what can you realistically do other than accept decisions that have been made and move on? You can't change the past.

In addition to coming to grips with decisions which have been made in your work environment, you should be prepared for the possibility that some colleagues may harbor a degree of *resentment*. Why? One reason could be that *from their perspective*, they've assumed an arduous workload due to your absence. Now that you've been gone for several weeks or months, perhaps you're going to take at least a couple of weeks off work just when they want you to come back and start "pulling your weight" again! *From your perspective*, it makes perfect sense that you're entitled to some time off. You've worked long hours, to include weekends and holidays; endured the challenges associated with functioning in a deployed environment; and have been away from your family and friends. The issue is not whose perception is "right" or "wrong", simply that you need to be prepared for the possibility that you may encounter some resentment when you return to work.

If you encounter resentment, how will you deal with it? One response, and a very tempting one, would be to "give them a piece of your mind" about how unfair they are being. This might temporarily relieve your hurt and anger as you "set them straight". However, the impact on your audience would probably be an increase in resentment. Remember, your co-workers' perception and experience of your deployment is very different than yours. At any rate, a more helpful response could be something like this: *"You're entitled to your point of view. If I were in your position, I might see it that way too. I appreciate the work you did to cover for all of us who were*





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*deployed. I'm glad to get back into a familiar daily work routine and to be able to have dinner with my family each night and sleep in my own bed again."*

There is another potential source of co-worker resentment, or at least irritation, amongst your colleagues you would be wise to avoid. Specifically, you may be tempted to entertain your co-workers with "deployment war stories." To a point, your colleagues will likely be interested in hearing about your experiences, especially if they ask. Once they've reached their "saturation point," however, and that point will be different each individual, it's time to shift the conversation to another topic. Make sure you are just as interested in hearing about what interesting things they have been doing during your deployment.

Even though there's a limit to how much your colleagues want to hear about your deployment experiences, you'll no doubt want to reflect on your experiences for awhile. When you're sitting in your duty section perhaps feeling a little "underwhelmed" as you look back on the "good old days," remember your deployment was another time and place, and you need to live in the "here and now." Your challenge, in short, is to size up the post deployment work environment and develop a way to smoothly transition back into your work.

And finally, another work environment challenge you may encounter when you return to the workplace is staff turnover. In terms of the newcomers, they are an "unknown quantity" to you and will need to establish their credibility to you and vice versa. This is especially true if you are in a supervisory role. Also, you'll need to learn to work together effectively as a new team.

Employer Support of the Guard and Reserve is here to help you make the transition back to work after deployment. If you are experiencing difficulties, please contact ESGR at their website [www.esgr.org](http://www.esgr.org) or contact the state ESGR representative at 217-761-3642.

### **Successful Homecoming Tips**

*The following are tips for returning Guard members:*

1. Plan on spending some time with the entire family doing family things but be flexible if teens have other plans.
2. Show interest and pleasure in how your family members have grown and mastered new skills in your absence and let them know you are proud of them. Comment on positive changes.
3. Expect it will take a little time to become re-acquainted with your spouse. Be sure to tell them just how much you care about them. Make an effort to do the little romantic things—a single rose, a card, etc. shows them they are in your thoughts.
4. Resist the temptation to criticize. Remember that your spouse has been doing his/her best to run the household single-handedly and care for the children while you were deployed. Give them credit for their efforts, even if their way of doing things is different from yours.



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5. Take time to understand how your family may have changed during the separation. Go easy on child discipline—get to know what new rules your spouse may have set before you jump into enforcing the household rules.
6. Don't be surprised if some family members are a bit resentful of your deployment. Others often think of the deployment as more fun and exciting than staying at home—even if you know otherwise.
7. Infants and small children may be shy or even fearful around you at first. Be patient and give them time to become reacquainted.
8. Resist the temptation to go on a spending spree to celebrate your return. The extra money saved during deployment may be needed later for unexpected household expenses.
9. Most importantly, make time to talk with your loved ones. Your spouse and each child need individual time and attention from you. Remember, focus on the positives and avoid criticism.

***The following are tips for military spouses:***

1. Do something special to welcome your spouse home—help the children make a welcome banner, make your spouse's favorite dessert, etc. but be understanding and flexible if your spouse is too tired to notice.
2. Give your spouse time to adjust to being home. Don't tightly schedule activities for them. Don't expect them to take on all their old chores right away. Understand that your spouse may need time to adjust to a different time zone, a change in food, etc.
3. Plan on some family togetherness time. Suggest a picnic or a special family meal. Time together helps the returning spouse to get back into the rhythm of family life.
4. Be patient and tolerant with your spouse. He or she may not do things exactly as before. New experiences during deployment may bring changes to attitude and outlook. Your spouse may have some initial discomfort adjusting, but this doesn't mean your spouse is unhappy with you or the family.
5. Stick to your household budget. Don't spend money you don't have on celebrating your spouse's return. Show you care through your time and effort, not by how much you spend.
6. Don't be surprised if your spouse is a little hurt by how well you were able to run the household and manage the children without them. Let them know that your preference is to share family and household responsibilities with them no matter how well you did on your own.
7. Stay involved with your children's school activities and interests. Don't neglect the children's need for attention as you are becoming reacquainted with your spouse.



8. Stay involved in your own activities and interests but be flexible about making time for your spouse.

9. Don't be surprised if children test the limits of the family rules when your spouse returns. It's normal for children to want to find out how things may have changed by acting up a bit. Consistent enforcement of family rules and evenhanded discipline are key to dealing with acting-out.

## Conclusion

Experience has shown that virtually all military members returning from deployment, and their household members, experience at least a little uneasiness as they readjust to their normal environment. Changes, some more subtle than others, have taken place during the deployment for the military member, their family, and their friends and colleagues. To successfully cope with change requires that we make corresponding adjustments in attitude, thought, and behavior.

As you transition back to your pre-deployment environment, whenever you begin to feel angry or frustrated, ask yourself:

- "How realistic are my expectations in this situation?"
- "Am I giving myself, and others, enough time and space to adjust?"
- "Am I trying to force readjustment happening rather than being patient and allowing it to happen at a comfortable pace?"

Remember that readjusting to home life and work life **is a process, not an event**. As the Guard member reintegrates into his/her family, work, and social environments, it makes sense to allow oneself and others the appropriate time and space. In so doing, you will probably find that in a few weeks everything is back to a comfortable pattern again. In the unlikely event, however, that after 2 to 4 weeks you are consistently feeling sad, having marital difficulties, problems with sleep or appetite, difficulty in concentration, using alcohol excessively, or any other form of significant discomfort, please seek assistance. There are numerous sources of help for families that are adjusting to reunion after deployment. They include the Chaplains, Family Assistance Centers, and local churches. For those families who need more extensive professional help, counseling services are available through Military OneSource, TRICARE and local VA Vet Centers for the Service Member and their Family.

**“Any deployment during a relationship can be a BUILDING BLOCK or a STUMBLING BLOCK. It is up to the partners involved!!”**

*Excerpt from an article on Air Force Crossroads website.*



## *University of Illinois Act Change*

As of January 1, 2008, House Bill 486 and Public Act 95-0064 adds Operation Enduring Freedom and Operation Iraqi Freedom to the list of military conflicts for which each Illinois county receives one annual, honorary scholarship to the University of Illinois.

### **Children of Veterans Tuition Waiver Application**

The Children of Veterans Tuition Waiver is a four-year (consecutive) tuition waiver at the University of Illinois. If you are awarded the waiver, it will cover your in-state tuition (for undergraduate, graduate, or professional studies) at the University of Illinois (Urbana-Champaign, Chicago, Health Sciences Center, or Springfield Campus). **The priority deadline to apply is usually March 1<sup>st</sup> of every year.** If the University of Illinois receives your application after the priority deadline they will consider it **ONLY** if the waiver for the war and county for which you are applying has not yet been awarded to an earlier applicant. You will be notified typically by April 1<sup>st</sup> of each year whether you have been selected to receive the waiver.

### **Eligibility Requirements**

1. You must be a permanent resident of the Illinois County from which you apply, and also must be considered a resident of the State of Illinois. *This tuition waiver will not waive out-of-state tuition.*
2. You must be admitted or have applied to the University of Illinois (Urbana-Champaign, Chicago, Springfield, or Health Sciences Center) by March 1<sup>st</sup> of every year to be eligible for the first round of awarding. The tuition waiver must be used beginning with the first term of enrollment after eligibility has been established.
3. You must be the natural or legally adopted child (by January 1 of the application year) of the veteran on whose service your application is made. Please note: This tuition waiver is not for grandchildren of veterans.
4. You must provide a legible copy of your veteran parent's DD Form 214\* as proof of:
  - His/her active or reserve duty service during World War II (service between September 16, 1940 and July 25, 1947), the Korean Conflict (service between June 25, 1950 and January 31, 1955), the Vietnam Conflict (service between January 1, 1961 and May 7, 1975).
  - His/her eligibility to receive or receipt of the Southwest Asia Service Medal, Afghanistan Campaign Medal, Iraqi Campaign Medal, or Global War on Terrorism Medal (receipt of the Southwest Asia Service Medal for service between August 2, 1990 and November 30, 1995; receipt of the Afghanistan Campaign Medal or Global War on Terrorism Medal on or after October 24, 2001; or receipt of the Iraqi Campaign Medal or Global War on Terrorism Medal on or after March 19, 2003).



*\*A photocopy of the DD Form 214 is the preferred documentation; however, we will accept copies of other discharge orders or active orders as proof of service medal eligibility. The documentation must be sufficient enough to support the criteria listed for the conflict(s) marked on the Children of Veteran Tuition Waiver application including conflict name/geographic area, date entered and date discharged.*

5. You must provide proof of your ACT scores with this application. A photocopy of the form that you received from ACT reflecting your scores or a copy of your high school transcript reflecting your ACT scores will be accepted.
6. You may not have previously received and used a Children of Veterans Tuition Wavier.

## **Selection Criteria**

1. Up to six tuition waivers per county are awarded each year; one for each of the following: World War II, the Korean Conflict, the Vietnam Conflict, the Southwest Asia Conflict, Operation Enduring Freedom, and Operation Iraqi Freedom. If there is no qualified candidate, the tuition waiver expires. Tuition waivers are not transferable from one individual, one war/conflict, or one county to another.
2. Recipients of tuition waivers will be determined according to the following criteria, which appear in order of priority:
  - The child of a deceased veteran will be awarded the tuition waiver. If two or more candidates meet this criterion, the candidate with the highest ACT composite score will be the recipient.
  - If the veteran parents of all candidates are living, the child of a disabled veteran will be awarded the tuition waiver. If two or more candidates meet this criterion, the candidate with the highest ACT composite score will be the recipient.
  - If the veteran parents of all candidates are living and none are disabled, the tuition waiver will be awarded to the candidate with the highest ACT composite score.
3. The priority deadline to apply for the Children of Veterans Tuition Waiver is approximately March 1<sup>st</sup> of every year. To be included in the first round of awarding, your application must be deemed complete by the Office of Student Financial Aid by this date.

Please visit the following website to verify the correct deadline dates and for any changes to the requirements **[www.osfa.illinois.edu](http://www.osfa.illinois.edu)**.



## **LEGAL CONSIDERATIONS ON RETURN**

This information on legal documents and other issues is designed to assist you as you resume civilian life after your active duty military deployment. Just as you made preparations before deploying, there are steps you need to take to prepare yourself for your return.

### **Checklist of Things to Review and Discuss**

- Terminate Power of Attorney
- Review Wills & Medical Powers of Attorney
- Taxes - Get back on track.
- Contact Employer
- Contact Court if necessary
- Landlord - Meet and Agree
- Reinstate Your Health Insurance
- Notice to Creditors
- Students – Getting your education back on track.
  
- Other Problems?
  - Pay - unit finance section representative
  - Promotion - unit personnel (S1/G1) section representative
  - Medical - unit personnel (S1/G1) section representative
  - Retirement- unit personnel (S1/G1) section representative
  - Complaints - Inspector General
  - Legal – JAG

### **Power of Attorney**

When you deployed you may have drafted a Power of Attorney so that someone could sign your name in your absence. Now that you are home, it is probably best to revoke that Power of Attorney. If you know where the original is you may simply tear it up and that will effectively revoke the Power of Attorney. You should also tear up all copies if any were made, and that way no one can use it.

If you have lost, or forgotten where the original is, or if you are not sure how many copies have been made or where they are you should sign a written revocation of your Power of Attorney. If you signed a power of attorney for child care, you may want to KEEP that Power of Attorney in effect so that someone may care for your child when you are away on drill or annual training. Check the date of this Power of Attorney to find out when it terminates on its own.

If you signed a Medical Power of Attorney so that someone could make health care decisions in the event that you are not able to do so, you may want to KEEP that Power of Attorney in effect.



Take this opportunity to review and decide whether you want to keep this Power of Attorney or revoke.

## Your Will

When you deployed, you were given the opportunity to meet with a JAG and sign a will. You may have been provided with instructions for writing a “holographic” will, or a handwritten will. If you signed a will, it will be valid until the day you die, unless you revoke it or make changes to it, (called an amendment or codicil).

Now is a good time to review the will you drafted when you deployed. If you want to revoke it, you should simply tear it up. Be sure to destroy all the copies as well, so no one will try and present it as your will.

If you want a new will you have the time to seek civilian legal advice and do some estate and tax planning. A new will should state that it “revokes all prior wills”. Your unit JAG will assist you in drafting a new will and/or terminating the old will. Appointments should be made with your unit JAG for a drill weekend.

## Contact Employer

As you return from active duty you have the right to your job back. This is called the right to re-employment. In order to have rights of re-employment, you must have been a permanent employee prior to your deployment. You must act now to protect your right to re-employment.

1. Contact your employer upon your return. You may want to use the sample letter on the next page to let your employer know that you will be exercising your re-employment rights
2. You should let your employer know you want your job back in writing. Mail a copy of your orders and a letter requesting your re-employment rights to your employer. Use certified mail, return receipt requested and keep a copy for your own file. The time period you have in which to do this depends upon how long you were deployed (see below). If you wait too long to seek re-employment rights, you may waive your rights.
3. You may take some time off between coming off orders and going back to work. How long you can take off (without pay) depends upon how long you were deployed.
4. The Rules are:
  - **Service of 1 to 30 days:** the beginning of the first regularly scheduled work day or 8 hours after the end of the military duty, plus reasonable commuting time from the military duty station to home.
  - **Service of 31 to 180 days:** application for reinstatement must be submitted no later than **14 days** after completion of military duty.



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- **Service of 181 or more days:** application for reinstatement must be submitted not later than **90 days** after completion of military duty. If you violate these time limits and wait too long you will NOT have re-employment rights under 38 U.S. Code § 4312.
5. Keep a copy of your letter requesting reinstatement, as well as all correspondence from your employer, for your records. You may want to keep a journal of your reemployment efforts - note dates, time, names and exactly what was said.
  6. Do **NOT** accept a position for less pay or less seniority than your former position.
  7. Do **NOT** sign a waiver of your re-employment rights.
  8. You have special protection against discharge except for cause:
    - Service 181 days or more, the period is one year
    - Service 31 – 180 days, the period is 180 days
    - Limited protections for serving 30 days or less
  9. If you have any problems with re-employment, you should contact your employee union, if any. If you still do not receive your full/fair re-employment rights, you may contact a civilian attorney and pursue a lawsuit against your employer for wrongful termination of employment. In addition, State Military and Veteran's Code section 395.06 directs your local District Attorney to investigate and to represent you in court to enforce your rights. You should write a letter and also follow up with a personal visit to the DA's office.

## Contact All Your Creditors

When you deployed on active duty, you were entitled to reduce the interest rate on most of your pre-deployment debt to 6% (although there may have been some exceptions if you were earning more money when you deployed). Now that you are back, you must contact your creditors and let them know so they can adjust the debt rate. Any interest over 6% that would have been due if you had not deployed is “forgiven” and will never be payable. If you do not write your creditors and let them know you are back, you may not be entitled to have the amount over 6% “forgiven”.

## Contact the Court

While you were gone, most but not all court actions were “stayed” or tolled. Now that you are back, you must immediately contact the court and inform them that you have returned. If you have a civilian attorney, you should inform them that you have returned and find out what has been happening to the case while you were gone. If you have postponed jury duty or appearing on a traffic ticket, you should contact the court in writing to get a new date.

## Contact Your Landlord

While you were deployed, you had certain protections from being evicted for non-payment of rent. Now that you have returned, you may need to meet with your landlord and come to an agreement regarding any unpaid rent that may be due. If you miss a rent payment now that you are back, your landlord may take action to evict you.





## **Health Insurance**

While you were deployed you received all your health care from the Military. Your dependents were covered on TRICARE or some other government health care program. Now that you are back, you should contact your civilian employer immediately to take steps to reinstate your private health care. Do not delay, as you may be without health care insurance coverage if you need it. As of the date of publication, a Military Member and their DEERS eligible dependents are eligible for TRICARE Transition Assistance Management Program (TAMP) for 180 days after their Active Duty orders end as long as the orders were for a contingency. For coverage details, please see Section VII TRICARE of this publication.

Also, after your TAMP eligibility has ended and you are enlisted in the Reserves or National Guard, you have the option to purchase TRICARE Reserve Select (TRS) as long as you are not eligible for FEHB (Federal Employees Health Benefit) in your own right. As of the date of this publication, you have 30 days from the end of TAMP coverage to apply and pay the TRS premium for no gap in coverage. If you were previously enrolled in TRS, you should be automatically re-enrolled; however, it is your responsibility to call your Regional Contractor to verify the re-enrollment occurred. For coverage details, please see Section VII TRICARE of this publication.

## **Students Contact Your School**

Get back on track! Let your school know in writing, what kind of assistance/relief you want.... i.e. do you want a partial refund on tuition that was paid prior to your deployment? Do you want to be re-enrolled? Will the university/college award partial credit?

There is assistance available to student/Service Member in Illinois you can contact Attorney General Lisa Madigan's Office of Military and Veterans Rights Hotline at 800-382-3000. Contact your unit's education assistance representative to find out what type of educational benefits you are now entitled to; may be substantially more than before you were deployed.... especially if you did not have active duty prior to deployment.



## *Returning Veterans' Homestead Exemption*

**This information is accurate as the legislation was passed.  
HOWEVER, legislators can pass amendments at any time.  
Please review status and/or possible amendments to this information at the  
time you intend to utilize it.**

### **EXEMPTIONS ENACTED BY HB 664**

Beginning with taxable year 2007, a homestead exemption, limited to a reduction set forth under section (b), from the property's value, as equalized or assessed by the Department, is granted for property that is owned and occupied as the principal residence of a veteran returning from an armed conflict involving the armed forces of the United States who is liable for paying real estate taxes on the property and is an owner of record of the property or has a legal or equitable interest therein. For purposes of the exemption under this Section, "veteran" means an Illinois resident who has served as a member of the United States Armed Forces, a member of the Illinois National Guard, or a member of the United States Reserve Forces.

You will need a copy of your DD214 and/or overseas order to substantiate that you supported an armed conflict for your county assessor's office to receive your property tax exemption of up to \$5000. It is not retroactive prior to tax year 2007, and **it is up to \$5000 off of the assessed value of your property NOT your tax bill**. There is no limit on the outlying years to apply, if you qualify. Depending on your tax rate the exemption amount will vary.

#### **(35 ILCS 200/15-167)**

Sec. 15-167. Returning Veterans' Homestead Exemption.

(a) Beginning with taxable year 2007, a homestead exemption, limited to a reduction set forth under subsection (b), from the property's value, as equalized or assessed by the Department, is granted for property that is owned and occupied as the principal residence of a veteran returning from an armed conflict involving the armed forces of the United States who is liable for paying real estate taxes on the property and is an owner of record of the property or has a legal or equitable interest therein as evidenced by a written instrument, except for a leasehold interest, other than a leasehold interest of land on which a single family residence is located, which is occupied as the principal residence of a veteran returning from an armed conflict involving the armed forces of the United States who has an ownership interest therein, legal, equitable or as a lessee, and on which he or she is liable for the payment of property taxes. For purposes of the exemption under this Section, "veteran" means an Illinois resident who has served as a member of the United States Armed Forces, a member of the Illinois National Guard, or a member of the United States Reserve Forces.

(b) In all counties, the reduction is \$5,000 and only for the taxable year in which the veteran returns from active duty in an armed conflict involving the armed forces of the United States. For



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land improved with an apartment building owned and operated as a cooperative, the maximum reduction from the value of the property, as equalized by the Department, must be multiplied by the number of apartments or units occupied by a veteran returning from an armed conflict involving the armed forces of the United States who is liable, by contract with the owner or owners of record, for paying property taxes on the property and is an owner of record of a legal or equitable interest in the cooperative apartment building, other than a leasehold interest. In a cooperative where a homestead exemption has been granted, the cooperative association or the management firm of the cooperative or facility shall credit the savings resulting from that exemption only to the apportioned tax liability of the owner or resident who qualified for the exemption. Any person who willfully refuses to so credit the savings is guilty of a Class B misdemeanor.

(c) Application must be made during the application period in effect for the county of his or her residence. The assessor or chief county assessment officer may determine the eligibility of residential property to receive the homestead exemption provided by this Section by application, visual inspection, questionnaire, or other reasonable methods. The determination must be made in accordance with guidelines established by the Department.

(d) The exemption under this Section is in addition to any other homestead exemption provided in this Article 15. Notwithstanding Sections 6 and 8 of the State Mandates Act, no reimbursement by the State is required for the implementation of any mandate created by this Section.

(Source: P.A. 95-644, eff. 10-12-07.)



## Federal Benefits for Veterans, Dependents and Survivors

### Introduction

Veterans of the United States armed forces may be eligible for a broad range of programs and services provided by the U.S. Department of Veterans Affairs (VA). These benefits are legislated in Title 38 of the United States Code. This booklet contains a summary of these benefits effective Jan. 1, 2011. For additional information, visit the VA Web page at [www.va.gov](http://www.va.gov).

### General Eligibility

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey. Generally, men and women veterans with similar service may be entitled to the same VA benefits.

Dishonorable and bad conduct discharges issued by general courts-martial may bar VA benefits. Veterans in prison and parolees must contact a VA regional office to determine eligibility. VA benefits will not be provided to any veteran or dependent wanted for an outstanding felony warrant.

Certain VA benefits require service during wartime. Under the law, VA recognizes these war periods:

**Mexican Border Period:** May 9, 1916, through April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters.

**World War I:** April 6, 1917, through Nov. 11, 1918; for veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for veterans who had at least one day of service between April 6, 1917, and Nov. 11, 1918.

**World War II:** Dec. 7, 1941, through Dec. 31, 1946.

**Korean War:** June 27, 1950, through Jan. 31, 1955.

**Vietnam War:** Aug. 5, 1964 (Feb. 28, 1961, for veterans who served “in country” before Aug. 5, 1964), through May 7, 1975.

**Gulf War:** **Aug. 2, 1990**, through a date to be set by law or Presidential Proclamation. Important Documents Needed to Expedite

### VA Benefits Delivery

In order to expedite benefits delivery, veterans seeking a VA benefit for the first time must submit a copy of their service discharge form (DD-214, DD-215, or for World War II veterans, a WD form), which documents service dates and type of discharge, or give their full name, military service number, and branch and dates of service.



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The veteran's service discharge form should be kept in a safe location accessible to the veteran and next of kin or designated representative.

The following documents will be needed for claims processing related to a veteran's death:

- Veteran's marriage certificate for claims of a surviving spouse or children.
- Veteran's death certificate if the veteran did not die in a VA health care facility.
- Children's birth certificates or adoption papers to determine children's benefits.
- Veteran's birth certificate to determine parents' benefits.

## **Federal Benefits for Veterans, Dependents and Survivors**

### **Chapter 8 Reserve and National Guard**

#### **Eligibility for VA Benefits**

Reservists who serve on active duty establish veteran status and may be eligible for the full-range of VA benefits, depending on the length of active military service and a discharge or release from active duty under conditions other than dishonorable. In addition, reservists not activated may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits if activated for federal service during a period of war or domestic emergency. Activation for other than federal service does not qualify guard members for all VA benefits. Claims for VA benefits based on federal service filed by members of the National Guard should include a copy of the military orders, presidential proclamation or executive order that clearly demonstrates the federal nature of the service.

#### **Qualifying for VA Health Care**

Effective Jan. 28, 2008, veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher Priority Group placement) for 5 years post discharge. Veterans with combat service after Nov. 11, 1998, who were discharged from active duty before Jan. 28, 2003, and who apply for enrollment on or after Jan. 28, 2008, are eligible for this enhanced enrollment benefit through Jan. 27, 2011.

Activated reservists and members of the National Guard are eligible if they served on active duty in a theater of combat operations after Nov. 11, 1998, and, have been discharged under other than dishonorable conditions.

Veterans who enroll with VA under this "Combat Veteran" authority will retain enrollment eligibility even after their five-year post discharge period ends. At the end of their post discharge period, VA will reassess the veteran's information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call 1-877-222-VETS (8387).



# Federal Benefits for Veterans, Dependents and Survivors

## Chapter 1 VA Health Care Benefits

VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, community living centers, domiciliary, readjustment counseling centers, and various other facilities. For additional information on VA health care, visit [www.va.gov/health](http://www.va.gov/health).

### Basic Eligibility

A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits. Reservists and National Guard members may also qualify for VA health care benefits if they were called to active duty (other than for training only) by a Federal order and completed the full period for which they were called or ordered to active duty.

Minimum Duty Requirements: Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to veterans discharged for hardship, early out or a disability incurred or aggravated in the line of duty.

### Enrollment

For most veterans, entry into the VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, on line at [www.1010ez.med.va.gov/sec/vha/1010ez/](http://www.1010ez.med.va.gov/sec/vha/1010ez/) or by calling 1-877-222-VETS (8387). Once enrolled, veterans can receive health care at VA health care facilities anywhere in the country.

Veterans enrolled in the VA health care system are afforded privacy rights under federal law. VA's Notice of Privacy Practices, which describes how VA may use and disclose veterans' medical information, is also available on line at

[www.va.gov/vhapublications/viewpublication.asp?pub\\_ID=1089](http://www.va.gov/vhapublications/viewpublication.asp?pub_ID=1089)

The following four categories of veterans are not required to enroll, but are urged to do so to permit better planning of health resources:

- Veterans with a service-connected disability of 50 percent or more.
- Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge.
- Veterans seeking care for a service-connected disability only.
- Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom and Depleted Uranium).



### Priority Groups

During enrollment, each veteran is assigned to a priority group. VA uses priority groups to balance demand for VA health care enrollment with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. A description of priority groups follows:

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

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

**Group 3:** Veterans with service-connected disabilities rated 10 and 20 percent; veterans who are former Prisoners of War (POW) or were awarded a Purple Heart medal; veterans awarded the Medal of Honor (MOH) veterans awarded special eligibility for disabilities incurred in treatment or participation in a VA Vocational Rehabilitation program; and veterans whose discharge was for a disability incurred or aggravated in the line of duty.

**Group 4:** Veterans receiving aid and attendance or housebound benefits and/or veterans determined by VA to be catastrophically disabled.

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

**Group 6:** Veterans of World War I; veterans seeking care solely for certain conditions associated with exposure to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki; for any illness associated with participation in tests conducted by the Department of Defense (DoD) as part of Project 112/Project SHAD; veterans with zero percent service-connected disabilities who are receiving disability compensation benefits; veterans who served in the republic of Vietnam between 1962 and 1975; veterans of the Persian Gulf War that served between August 2, 1990 and November 11, 1998 and veterans who served in a theater of combat operations after Nov. 11, 1998 as follows:

Veterans discharged from active duty on or after Jan. 28, 2003, who were enrolled as of Jan. 28, 2008 and veterans who apply for enrollment after Jan. 28, 2008, for 5 years post discharge  
Veterans discharged from active duty before Jan. 28, 2003, who apply for enrollment after Jan. 28, 2008, until Jan. 27, 2011

**Group 7:** Veterans with gross household income below the geographically-adjusted income threshold (GMT) for their resident location and who agree to pay copays.

**Group 8:** Veterans, enrolled as of January 16, 2003, with gross household income and/or net worth above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agree to pay copays.



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Note: Due to income relaxation rules implemented on June 15, 2009 Veterans with household income above the VA national threshold or the GMT income threshold for their resident location by 10 percent or less, who agree to pay copays, are eligible for enrollment in Priority Group 8. VA's income thresholds can be located at:

<http://www4.va.gov/healtheligibility/Library/AnnualThresholds.asp>.

### **Recently Discharged Combat Veterans**

Veterans, including activated reservists and members of the National Guard, are eligible for the enhanced "Combat Veteran" benefits if they served on active duty in a theater of combat operations after November 11, 1998, and have been discharged under other than dishonorable conditions.

Effective Jan. 28, 2008, combat veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher enrollment Priority Group placement) for five-years post discharge.

Veterans with combat service after Nov. 11, 1998, who were discharged from active duty before Jan. 28, 2003, and who apply for enrollment on or after Jan. 28, 2008, are eligible for this enhanced enrollment benefit through Jan. 27, 2011. During this period of enhanced enrollment benefits, these veterans receive VA care and medications at no cost for any condition that may be related to their combat service.

Veterans who enroll with VA under this "Combat Veteran" authority will retain enrollment eligibility even after their five-year post discharge period ends. At the end of their post discharge period, VA will reassess the Veteran's information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call 1-877-222-VETS (8387).

### **Special Access to Care**

Service-Disabled Veterans: who are 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability receive priority in scheduling of hospital or outpatient medical appointments.

### **Women Veterans**

Women veterans are eligible for the same VA benefits as male veterans. Comprehensive health services are available to women veterans including primary care, specialty care, mental health care and reproductive health care services VA provides management of acute and chronic illnesses, preventive care, contraceptive services, menopause management, and cancer screenings, including pap smear and mammograms, and gynecology.

Maternity care is covered in the Medical Benefits package to include care for newborn children of women veterans receiving maternity care until ischarge and referrals are made to appropriate





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clinicians in the community for services that VA is unable to provide. Infertility evaluation and limited treatments are also available. For information, visit [www.publichealth.va.gov/womenshealth](http://www.publichealth.va.gov/womenshealth)

Women Veterans Program Managers are available at all VA facilities. See the facility locator at [www2.va.gov/directory/guide/home.asp?isFlash=1](http://www2.va.gov/directory/guide/home.asp?isFlash=1) to help veterans seeking treatment and benefits. For additional information, visit [www.publichealth.va.gov/womenshealth/](http://www.publichealth.va.gov/womenshealth/).

### **Sexual Trauma**

VA health care professionals provide counseling and treatment to help veterans overcome psychological issues resulting from sexual trauma that occurred while serving on active duty, or active duty for training if service was in the National Guard or Reserves. Veterans who are not otherwise eligible for VA health care may still receive these services. Appropriate services are provided for any injury, illness or psychological condition resulting from such trauma. For additional information visit: [www.ptsd.va.gov/public/index.asp](http://www.ptsd.va.gov/public/index.asp)

### **Financial Assessment**

Most veterans not receiving VA disability compensation or pension payments must provide information on their gross annual household income and net worth to determine whether they are below the annually adjusted financial thresholds. VA is currently not enrolling new applicants who decline to provide financial information unless they have a special eligibility factor exempting them from such disclosure.

This financial assessment includes all household income and net worth, including Social Security, retirement pay, unemployment insurance, interest and dividends, workers' compensation, black lung benefits and any other income. Also considered are assets such as the market value of property that is not the primary residence, stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash.

### **VA Medical Services and Medication Copays**

Some veterans are required to make copays to receive VA health care and/or medications.

**Inpatient Care:** Priority Group 7 and certain other Veterans are responsible for paying 20 percent of VA's inpatient copay or \$226 for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days, the charge is \$113. In addition, there is a \$2 per diem charge.

Priority Group 8 and certain other Veterans are responsible for VA's inpatient copay of \$1,132 for the first 90 days of care during any 365-day period. For each additional 90 days, the charge is \$566. In addition, there is a \$10 per diem charge.



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**Extended Care:** For extended care services, veterans may be subject to a copay determined by information supplied by completing a VA Form 10-10EC. VA social workers can help veterans interpret their eligibility and copay requirements. The copay amount is based on each veteran's financial situation and is determined upon application for extended care services and will range from \$0 to \$97 a day.

**Outpatient Care:** A three-tiered copay system is used for all outpatient services. The copay is \$15 for a primary care visit and \$50 for some specialized care. Compensable Service-connected Veterans and Veterans determined to be Catastrophically Disabled are exempt from copay requirements for inpatient and outpatient medical care for service-connected and non-service connected treatment. Non compensable zero percent service-connected Veterans may be required to complete a copay test to determine if copay requirements are required for treatment of their non service-connected conditions.

\*Copay amount is limited to a single charge per visit regardless of the number of health care providers seen in a single day. The copay amount is based on the highest level of service received. There is no copay requirement for preventive care services such as screenings and immunizations.

**Outpatient Visits Not Requiring Copays:** Certain services are not charged a copay. Copays do not apply to publicly announced VA health fairs or outpatient visits solely for preventive screening and/or vaccinations, such as vaccinations for influenza and pneumococcal, or screening for hypertension, hepatitis C, tobacco, alcohol, hyperlipidemia, breast cancer, cervical cancer, colorectal cancer by fecal occult blood testing, education about the risks and benefits of prostate cancer screening, HIV testing and counseling, and weight reduction or smoking cessation counseling (individual and group). Laboratory, flat film radiology, electrocardiograms, and hospice care are also exempt from copays. While hepatitis C screening and HIV testing and counseling are exempt, medical care for HIV and hepatitis C are NOT exempt from copays.

**Medication:** Non-service connected veterans in Priority Group 7 and 8 are charged \$9 for each 30-day or less supply of medication provided by VA for treatment of non-service connected conditions. Veterans enrolled in Priority Groups 2 through 6 are charged \$8 for each 30-day or less supply of medication; the maximum copay for medications that will be charged in calendar year 2010 is \$960 for non-service connected medications. The following groups of veterans are not charged medication copays: veterans with a service-connected disability of 50 percent or more; veterans receiving medication for service-connected conditions; veterans whose annual income does not exceed the maximum annual rate of the VA pension; Veterans who are determined to be Catastrophically Disabled; veterans enrolled in Priority Group 6 who receive medication under their special authority; veterans receiving medication for conditions related to sexual trauma related to service on active duty; certain veterans receiving medication for treatment of cancer of the head or neck; veterans receiving medication for a VA-approved research project; and former POWs.

**NOTE:** Copays apply to prescription and over-the-counter medications, such as aspirin, cough syrup or vitamins, dispensed by a VA pharmacy. However, veterans may prefer to purchase



over-the-counter drugs, such as aspirin or vitamins, at a local pharmacy rather than making the copay. Copays are not charged for medications injected during the course of treatment or for medical supplies, such as syringes or alcohol wipes.

HSA/HRA: Health Savings Accounts (HSA) cannot be utilized to make VA copays. In addition, if the Veteran receives any health benefits from the VA or one of its facilities, including prescription drugs, in the last three months, he/she will not be eligible for an HSA. Health Reimbursement Arrangements (HRA) is not considered health plans and third party payers cannot be billed.

### **Private Health Insurance Billing**

VA is required to bill private health insurance providers for medical care, supplies and prescriptions provided for treatment of veterans' non-service-connected conditions. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services. VA is not authorized to bill a High Deductible Health Plan (which is usually linked to a Health Savings Account).

All veterans applying for VA medical care are required to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance, and any payment received by VA may be used to offset "dollar for dollar" a veteran's VA copay responsibility.

### **Reimbursement of Travel Costs**

Certain veterans may be provided special mode travel (e.g. wheelchair van, ambulance) or reimbursed for travel costs when traveling for approved VA medical care. Reimbursement is paid at 41.5 cents per mile and is subject to a deductible of \$3 for each one-way trip and \$6 for a round trip; with a maximum deductible of \$18 or the amount after six one-way trips (whichever occurs first) per calendar month. Two exceptions to the deductible are travel in relation to a VA compensation or pension examination and travel requiring a special mode of transportation. The deductible may be waived when their imposition would cause a severe financial hardship.

**Eligibility:** The following are eligible for VA travel:

- Veterans whose service-connected disabilities are rated 30 percent or more
- Veterans traveling for treatment of service-connected conditions.
- Veterans who receive a VA pension.
- Veterans traveling for scheduled compensation or pension examinations.
- Veterans whose gross household income does not exceed the maximum annual VA pension rate.
- Veterans in certain emergency situations.



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- Veterans whose medical condition requires a special mode of transportation, if they are unable to defray the costs and travel is pre-authorized. Advance authorization is not required in an emergency if a delay would be hazardous to life or health.
- Certain non-veterans when related to care of a veteran (attendants & donors).

Beneficiary travel fraud can take money out of the pockets of deserving Veterans. Inappropriate uses of beneficiary travel benefits include: incorrect addresses provided resulting in increase mileage; driving/riding together and making separate claims; and taking no cost transportation, such as DAV, and making claims. Veterans making false statements for beneficiary travel reimbursement may be prosecuted under applicable laws.

**Reporting Fraud:** Help VA's Secretary ensure integrity by reporting suspected fraud, waste or abuse in VA programs or operations.

VAOIG hotline: 1-800-488-8244

E-mail: [yaoighotline@va.gov](mailto:yaoighotline@va.gov)

Fax: (202) 565-7936

VA Inspector General Hotline

P.O. Box 50410

Washington, DC 20091-0410

VA Medical Programs

### **Veteran Health Registries**

Certain veterans can participate in a VA health registry and receive free medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. VA maintains health registries to provide special health examinations and health-related information. To participate, contact the Environmental Health (EH) Coordinator at the nearest VA health care facility or visit [www.publichealth.va.gov/exposures](http://www.publichealth.va.gov/exposures), where a directory of EH Coordinators is maintained.

**Gulf War Registry:** For veterans who served on active military duty in Southwest Asia during the Gulf War, which began in 1990 and continues to the present, including Operation Iraqi Freedom (OIF). The Gulf War examination registry was established after the first Gulf War to identify possible diseases resulting from U.S. military personnel service in certain areas of Southwest Asia. These diseases were endemic to the area or may have been due to hazardous exposures, including heavy metals. Furthermore, air pollutants, i.e., carbon monoxide sulfur oxides, hydrocarbons, particulate matter, and nitrogen oxides, singly or in combination, could have caused chronic health problems.

**Depleted Uranium Registries:** Depleted uranium is natural uranium left over after most of the U-235 isotope has been removed, such as that used as fuel in nuclear power plants. DU possesses about 60 percent of the radioactivity of natural uranium; it is a radiation hazard primarily if internalized, such as in shrapnel, contaminated wounds, and inhalation. In addition to its radioactivity, DU has some chemical toxicity related to being a heavy metal (similar to lead).



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Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium (DU) exposure are eligible for a DU evaluation. VA maintains two registries for veterans possibly exposed to depleted uranium. The first is for veterans who served in the Gulf War, including Operation Iraqi Freedom. The second is for veterans who served elsewhere, including Bosnia and Afghanistan.

**Agent Orange Registry:** For veterans possibly exposed to dioxin or other toxic substances in herbicides used during the Vietnam War, between 1962 and 1975, regardless of length of service, or while serving in or near the Korean demilitarized zone (DMZ) between April 1, 1968 through August 31, 1971, or as a result of testing, transporting, or spraying herbicides for military purposes. DoD has provided a list of locations and dates where herbicides, including Agent Orange, were used. This DoD list is available at [www.publichealth.va.gov/exposures](http://www.publichealth.va.gov/exposures). For those sites not listed, the Veteran should provide some proof of exposure to obtain a registry examination. Information is also available through VA's Special Issues Helpline at 1-800-749-8387.

**Ionizing Radiation Registry:** For Veterans possibly exposed to and who are concerned about possible adverse effects of their atomic exposure during the following activities

**On-site participation in:** An atmospheric detonation of a nuclear device, whether or not the testing nation was the United States; occupation of Hiroshima or Nagasaki from Aug. 6, 1945, through July 1, 1946; or internment as a POW in Japan during World War II, which the Secretary of Veterans Affairs determines resulted in an opportunity for exposure to ionizing radiation comparable to that of Veterans involved in the occupation of Hiroshima or Nagasaki. In addition, VA regulations provide that "radiation-risk activity" means service at: Department of Energy gaseous diffusion plants at Paducah, Kentucky, Portsmouth, Ohio, or the K-25 area at Oak Ridge, Tennessee for at least 250 days before Feb. 1, 1992. If the Veteran was monitored for each of the 250 days using dosimetry badges to monitor radiation to external body parts or if the Veteran served for at least 250 days in a position that had exposures comparable to a job that was monitored using dosimetry badges; Longshot, Milrow or Cannikin underground nuclear tests at Amchitka Island, Alaska, before Jan. 1, 1974 or Veterans who received nasopharyngeal (NP) – nose and throat - radium irradiation treatments while in the active military, naval, or air service.

### **Readjustment Counseling Services**

VA provides outreach and readjustment counseling services through 232 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, American Samoa, and the U.S. Virgin Islands.

**Eligibility:** Veterans are eligible if they served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era, but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.



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**Services Offered:** Vet Center counselors provide individual, group, and family readjustment counseling to combat veterans to assist them in making a successful transition from military to civilian life; counseling services treatment for post-traumatic stress disorder (PTSD) and help with any other military related problems that affect functioning within the family, work, school or other areas of everyday life; other psycho-social services include outreach, education, medical referral, homeless veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers also provide military sexual trauma counseling to Veterans of both sexes and of any era of military service.

**Bereavement Counseling related to Servicemembers:** Bereavement counseling is available through Department of Veterans Affairs (VA's) Vet Centers to all immediate family members (including spouses, children, parents, and siblings) of servicemembers who die in the line of duty while on active service. This includes federally-activated members of the National Guard and reserve components. Vet Center bereavement services for surviving family members of service members may be accessed by calling (202) 461-6530.

For additional information, contact the nearest Vet Center, listed in the back of this book, or visit [www.vetcenter.va.gov/](http://www.vetcenter.va.gov/).

### **Prosthetic and Sensory Aids**

Veterans receiving VA care for any condition may receive VA prosthetic appliances, equipment and services, such as home respiratory therapy, artificial limbs, orthopedic braces and therapeutic shoes, wheelchairs, powered mobility, crutches, canes, walkers, and other durable medical equipment and supplies. VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to Veterans who receive increased pension based on the need for regular aid and attendance or being permanently housebound; receive compensation for a service-connected disability; are former POWs or a Purple Heart award recipient.

Otherwise, hearing aids and eyeglasses are provided only in special circumstances, and not for normally occurring hearing or vision loss. For additional information, contact the Prosthetic Chief or Representative at the nearest VA health care facility or go to the web site: [www.prosthetics.va.gov](http://www.prosthetics.va.gov)

### **Home Improvements and Structural Alterations**

VA provides up to \$4,100 lifetime benefit for service-connected veterans and up to \$1,200 for non-service-connected veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities.

Home Improvement and Structural Alterations grants provide for medically necessary improvements and/or structural changes to the Veteran's residence for the following purposes:

- Allowing entrance to, or exit from, the Veteran's residence.
- Use of essential lavatory and sanitary facilities.



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- Allowing accessibility to kitchen or bathroom sinks or counters.
- Improving entrance paths or driveways in immediate area of the home to facilitate access to the home by the Veteran.
- Improving plumbing or electrical systems made necessary due to installation of dialysis equipment in the home.

For application information, contact the prosthetic representative at the nearest VA health care facility.

### **Special Eligibility Programs**

**Special Eligibility for Children with Spina Bifida:** VA provides comprehensive health care benefits, including outpatient, inpatient, pharmacy, prosthetics, medical equipment, and supplies for certain Korea and Vietnam Veterans' birth children diagnosed with Spina Bifida (except spina bifida occulta).

**Special Eligibility for Veterans Participating in Vocational Rehabilitation:** Veterans participating in VA's vocational rehabilitation program may receive VA health care benefits including prosthetics, medical equipment, and supplies.

**Limitations on Benefits Available to Veterans outside the U.S.:** Veterans outside the U.S. are eligible for prosthetics, medical equipment, and supplies only for a Service-connected disability.

### **Services for Blind and Visually Impaired Veterans**

Blind veterans may be eligible for services at a VA medical center or for admission to an inpatient or outpatient VA blind rehabilitation program. In addition, blind veterans enrolled in the VA health care system may receive:

- A total health and benefits review as well as counseling on obtaining benefits that may be due to the veteran but have not been received.
- Adjustment to blindness training and counseling.
- Home improvements and structural alterations.
- Specially adapted housing and adaptations.
- Automobile grant.
- Rehabilitation assessment and training to improve independence and quality of life.
- Low-vision devices and training in their use.
- Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids.
- Facilitation and recommendation for guide dogs and training in the use of guide dogs.
- Costs for veterinary care and equipment for guide dogs.
- Talking books, tapes and Braille literature.
- Family support.



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Eligible visually impaired veterans (who are not blind) enrolled in the VA health care system may be eligible for services at a VA medical center or for admission to an outpatient VA blind rehabilitation program and may also receive:

- A total health and benefits review.
- Adjustment to vision loss counseling.
- Rehabilitation assessment and training to improve independence and quality of life.
- Low-vision devices and training in their use.
- Electronic and mechanical aids for the visually impaired, including adaptive computers and computer-assisted devices, such as reading machines and electronic travel aids, and training in their use.
- Family support.

### **Mental Health Care Treatment**

Veterans eligible for VA medical care may apply for general mental health treatment including specialty services. Mental health services are available in specialty clinics, primary care clinics, nursing homes, and residential care facilities where veterans receive health care.

Specialized programs, such as mental health intensive case management, day centers, work programs and psychosocial rehabilitation are provided for those with serious mental health problems.

The list of services and programs that Mental Health supports include: inpatient care, residential care, outpatient mental health care, homeless programs, programs for incarcerated veterans, specialized PTSD services, military sexual trauma, psychosocial rehabilitation & recovery services, substance use disorders, suicide programs, geriatrics, violence prevention, evidence-based psychotherapy programs, mental health disaster response/post deployment activities.

For more information on VA Mental Health services visit

[www.mentalhealth.va.gov/VAMentalHealthGroup.asp](http://www.mentalhealth.va.gov/VAMentalHealthGroup.asp)

### **Suicide Prevention Lifeline**

Veterans experiencing an emotional distress/crisis or who need to talk to a trained mental health professional may call the National Suicide Prevention Lifeline toll-free lifeline number, 1-800-273-TALK (8255). The hotline is available 24 hours a day, seven days a week. Callers are immediately connected with a qualified and caring provider who can help.

On July 3, 2009, the VA launched a pilot on-line Chat Service, in partnership with Lifeline. The Veterans Chat Service is located at the VA National Suicide Prevention Hotline. Veterans Chat enables Veterans, their families and friends to go online where they can anonymously chat with a trained VA counselor. Veterans Chat can be accessed through the suicide prevention Web site [www.suicidepreventionlifeline.org](http://www.suicidepreventionlifeline.org) by clicking on the Veterans Chat tab on the right side of the Web page.





### **Work Restoration Programs**

Participation in the following VA Work Restoration Programs cannot be used to deny or discontinue VA compensation or pension benefits. Payments received from Incentive Therapy and Compensated Work Therapy transitional work are not taxable.

Incentive Therapy (IT) provides a diversified work experience at VA medical centers for Veterans who exhibit severe mental illness and/or physical impairments. IT services may consist of full or part time work with nominal remuneration limited to the maximum of one half of the Federal minimum wage.

CWT/ Sheltered Workshop (CWT) operates sheltered workshops at approximately 35 VA Medical Centers. CWT sheltered work shop is a pre-employment vocational activity that provides an opportunity for work hardening and assessment in a simulated work environment. Participating Veterans are paid on a piece rate basis.

CWT/Transitional Work (CWT/TW) is vocational assessment program that operates in VA medical centers and/or local community business and industry. CWT/TW participants are matched to real life work assignments for a time limited basis. Veterans are supervised by personnel of the sponsoring site, under the same job expectations experienced by non-CWT workers. CWT/TW participants are not considered employees and receive no traditional employee benefits.

Participants receive the greater of Federal or state minimum wage, or more depending on the type of work. Over forty percent of participants secure competitive employment at the time of discharge.

CWT/Supported Employment (CWT/SE) consists of full-time or part-time competitive employment with extensive clinical supports. The focus of CWT/SE is to assist Veterans with psychosis and other serious mental illness gain access to meaningful competitive employment. CWT/SE follow along support services are generally phased out after the Veteran is able to maintain employment independently.

### **Mental Health Residential Rehab Treatment Program**

Mental Health Residential Rehabilitation Treatment Programs (MH RRTP) (including Domiciliary RRTPs) provides residential rehabilitative and clinical care to Veterans who have a wide range of problems, illnesses, or rehabilitative care needs which can be medical, psychiatric, substance use, homelessness, vocational, educational, or social.

The MH RRTP provides a 24-hour therapeutic setting utilizing a milieu of peer and professional support. The programs provide a strong emphasis on psychosocial rehabilitation and recovery services that instill personal responsibility to achieve optimal levels of independence upon discharge to independent or supportive community living. MH RRTP also provides rehabilitative care for veterans who are homeless.



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**Eligibility:** VA may provide domiciliary care to veterans whose annual gross household income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no adequate means of support. The co-pays for extended care services apply to domiciliary care. Call your nearest benefits or health care facility to obtain the latest information.

**Outpatient Dental Treatment**

Dental benefits are provided by the Department of Veterans Affairs (VA) according to law. In some instances, VA is authorized to provide extensive dental care, while in other cases treatment may be limited by law. This Fact Sheet table describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.

By law, the eligibility for Outpatient Dental Care is not the same as for most other VA medical benefits. It is categorized in classes. If you are eligible for VA dental care under Class I, IIC, or IV you are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations.

<b>If you:</b>	<b>You are eligible for:</b>	<b>Through</b>
Have a service-connected compensable dental disability or condition.	Any needed dental care.	Class I
Are a former prisoner of war.	Any needed dental care.	Class IIC
Have service-connected disabilities rated 100% disabling, or are unemployable and paid at the 100% rate due to service-connected conditions.	Any needed dental care. [note: Veterans paid at the 100% rate based on a temporary rating, are not eligible for comprehensive outpatient dental services.	Class IV
Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) of 90 days or more during the Persian Gulf War era.	One-time dental care if your DD214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge.*	Class II
Have a service-connected non-compensable dental condition or disability resulting from combat wounds or service trauma.	Needed care for the service-connected condition(s). A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth eligible for care.	Class IIA
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect to your service connected medical condition.	Class III
Are actively engaged in a 38 USC Chapter 31 vocational rehabilitation program	Dental care to the extent necessary to: Make possible to enter, achieve goals, and	Class V



	<p>prevent interruption of a rehabilitation program, or  Hasten the return to a rehabilitation program for leave status, or placed in discontinued status because of a dental condition, or  Secure and adjust to employment during employment assistance, or enable to achieve maximum independence in daily living</p>	
<p>Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment.</p>	<p>Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.</p>	<p>Class VI</p>
<p>Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039..</p>	<p>A one-time course of dental care that is determined medically necessary to relieve pain, assist in gaining employment, or treat moderate to severe gingival and periodontal conditions.</p>	<p>Class IIB</p>

**\*Note:** Public Law 83 enacted June 16, 1955, amended Veterans’ eligibility for outpatient dental services. As a result, any Veteran who received a dental award letter from VBA dated before 1955 in which VBA determined the dental conditions to be non-compensable are no longer eligible for Class II outpatient dental treatment. Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are professionally determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient’s medical condition under active treatment.

**For more information about eligibility for VA medical and dental benefits, contact VA at 1-877-222-8387 or [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility)**

**Nursing Home Care**

VA provides nursing home services to veterans through three national programs: VA owned and operated Community Living Centers (CLC), state veterans’ homes owned and operated by the states, and the contract community nursing home program. Each program has admission and eligibility criteria specific to the program.

VA Community Living Centers: Community Living Centers (CLC) provide a dynamic array of short stay (less than 90 days) and long stay (91 days or more) services. Short stay services include but are not limited to skilled nursing, respite care, rehabilitation, hospice, and maintenance care for veterans awaiting placement in the community. Short stay services are available for veterans who are enrolled in VA health care and require CLC services. Long stay services are available for enrolled veterans who need nursing home care for life or for an extended period of time for a service-connected disability, and those rated 60 percent service-connected and unemployable; or veterans or who have a 70 percent or greater service-connected disability. All others are based on available resources.



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**State Veterans' Home Program:** State veterans homes are owned and operated by the states. The states petition VA for grant dollars for a portion of the construction costs followed by a request for recognition as a state home. Once recognized, VA pays a portion of the per diem if the state meets VA standards. States establish eligibility criteria and determine services offered for short and long-term care. Specialized services offered are dependent upon the capability of the home to render them.

**Contract Community Nursing Home Program:** VA health care facilities establish contracts with community nursing homes. The purpose of this program is to meet the nursing home needs of veterans who require long-term nursing home care in their own community, close to their families and meet the enrollment and eligibility requirements.

**Admission Criteria:** The general criteria for nursing home placement in each of the three programs requires that a resident must be medically stable, i.e. not acutely ill, have sufficient functional deficits to require inpatient nursing home care, and is assessed by an appropriate medical provider to be in need of institutional nursing home care. Furthermore, the veteran must meet the specific eligibility criteria for community living center care or the contract nursing home program and the eligibility criteria for the specific state veterans home.

**Non-Institutional Long-term Care Services:** In addition to nursing home care, VA offers a variety of other long-term care services either directly or by contract with community-based agencies. Such services include adult day health care, respite care, geriatric evaluation and management, hospice and palliative care, home based skilled nursing, and home based primary care. Veterans receiving these services may be subject to a copay.

### **Emergency Medical Care in U.S. Non-VA Facilities**

In the case of medical emergencies, VA may reimburse or pay for emergency non-VA medical care not previously authorized that is provided to certain eligible Veterans when VA or other federal facilities are not feasibly available. This benefit may be dependent upon other conditions, such as notification to VA, the nature of treatment sought, the status of the Veteran, the presence of other health care insurance, and third party liability.

Because there are different regulatory requirements that may affect VA payment and Veteran liability for the cost of care, it is very important that the nearest VA medical facility to where emergency services are furnished be notified as soon as possible after emergency treatment is sought. If emergency inpatient services are required, VA will assist in transferring the Veteran to a Department facility, if available. Claim timely filing limitations apply.

For additional information, contact the nearest VA medical facility. Please note that reimbursement criteria for Veterans living or traveling outside the United States fall under VA's Foreign Medical Program (FMP), and differ from the criteria for payment of emergency treatment received in the United States. Please refer to the section below VA's Foreign Medical Program.



### **Foreign Medical Program**

VA will pay for medical services for service-connected disabilities or any disability associated with and found to be aggravating a service-connected disability for those veterans living or traveling outside the United States. This program will also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. Veterans living in the Philippines should register with the U.S. Veterans Affairs office in Pasay City, telephone 011-632-838-4566 or by email at [manlopc.inqry@vba.va.gov](mailto:manlopc.inqry@vba.va.gov). All other veterans living or planning to travel outside the U.S. should register with the Denver Foreign Medical Program office, P.O. Box 469061, Denver, CO 80246-9061, USA; telephone 303-331-7590. For information visit: [www.va.gov/hac/forbeneficiaries/fmp/fmp.asp](http://www.va.gov/hac/forbeneficiaries/fmp/fmp.asp).

Some veterans traveling or living overseas can telephone the Foreign Medical Program toll free from these countries:

**Germany** 0800-1800-011;

**Australia** 1800-354-965;

**Italy** 800-782-655;

**United Kingdom** (England and Scotland) 0800-032-7425;

**Mexico** 001-877-345-8179;

**Japan** 00531-13-0871;

**Costa Rica** 0800-013-0759;

**Spain** 900-981-776.

(Note: Veterans in Mexico or Costa Rica must first dial the United States country code.)

### **Online Health Services**

My HealtheVet ([www.myhealth.va.gov](http://www.myhealth.va.gov)) is VA's award-winning online Personal Health Record. Access is easy and convenient anywhere the Internet is available. My HealtheVet is for Veterans, active duty Service members, their dependents, and caregivers. With My HealtheVet users access trusted and secure VA health information to better manage their health care and facts about other VA benefits and services to which they may be entitled. My HealtheVet helps users to partner with their health care teams and provides them opportunities and tools to make informed decisions.

To register, simply go to [www.myhealth.va.gov](http://www.myhealth.va.gov) and follow the directions. Users can then record and track health information and history for their family and themselves; enter past and present military service events; keep activity and food journals; record, track, and graph vital signs; and, maintain other health measures.

Veterans enrolled at a VA health care facility can also access advanced features of My HealtheVet and can link their Personal Health Record with information from their VA electronic health record. To access the advanced features, Veterans must complete a one-time process called In-Person Authentication or "IPA." This includes making a visit to their VA facility to verify their identity in person. After completing the IPA, VA patients can use My HealtheVet to:



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- Refill their VA prescriptions by name, not just by the prescription number
- Record non-VA medications
- Receive VA Wellness Reminders
- Access new features as they become available

Expected in 2010, VA patients who complete the IPA also will see their VA appointments, VA lab test results, and VA list of allergies. They may also communicate with their health care teams through “Secure Messaging” as this feature becomes available at their local VA facility.

Register for My HealtheVet today at [www.myhealth.va.gov](http://www.myhealth.va.gov). If you are a VA patient and want to access advanced features, don’t forget to complete the one-time IPA process which takes only a few minutes. Start now and benefit from using My HealtheVet. It’s quick, easy and it’s for you. My HealtheVet: 24/7 Access to VA Health Care Services and Information.

### **Caregiver Programs and Services**

VA has long advocated for caregivers as vital partners in providing care worthy of the sacrifices by America’s Veterans and Servicemembers with each VA medical center containing a designated Caregiver Support point of contact to coordinate caregiver activities and serve as a resource expert for Veterans, their families and VA providers. Several programs are available for all Veteran caregivers including:

**In-Home and Community Based Care:** Skilled home health care, homemaker/home health aide services, community adult day health care and Home Based Primary Care.

**Respite Care:** Designed to relieve the family caregiver from the constant burden of caring for a chronically ill or disabled Veteran at home. Services can include in-home care, a short stay in an institutional setting or adult day health care.

**Caregiver Education and Training Programs:** VA currently provides multiple training opportunities which include pre-discharge care instruction and specialized caregiver programs in multiple severe traumas such as Traumatic Brain Injury (TBI), Spinal Cord Injury/Disorders, and Blind Rehabilitation. VA has a caregiver assistance healthy living center on My HealtheVet, [www.myhealth.va.gov](http://www.myhealth.va.gov), as well as caregiver information on the VA’s main Web page health site; both Web sites include information on VA and community resources and caregiver health and wellness.

**Family Support Services:** These support groups can be face-to-face or on the telephone. They include family counseling, spiritual and pastoral care, family leisure and recreational activities and temporary lodging in Fisher Houses.

**Other Benefits:** VA provides durable medical equipment and prosthetic and sensory aides to improve function, financial assistance with home modification to improve access and mobility, and transportation assistance for some Veterans to and from medical appointments.

On May 5, 2010, President Barack Obama signed the Caregivers and Veterans Omnibus Health Services Act of 2010 into law. Title I of the Act will allow VA to provide unprecedented benefits



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to eligible caregivers who support the Veterans who have given so much for this Nation. The law distinguishes between Veterans who incurred or aggravated a serious injury or illness in the line of duty on or after Sept. 11, 2001 (post-9/11 Veterans), and those Veterans whose injuries or illnesses were incurred prior to Sept. 11, 2001 (pre-9/11 Veterans). Post-9/11 Veterans are eligible for three levels of caregivers: one primary caregiver, one or more family caregivers, and one or more general caregivers.

General caregivers for both pre- and post-9/11 Veterans may be eligible to receive educational sessions in person and online, training in how to provide caregiver services, counseling and other services, and information about supportive services available from other public, private and non-profit agencies.

Family caregivers may be eligible for all general caregiver benefits plus may be eligible for ongoing technical support, counseling, lodging, subsistence, and travel benefits.

Primary caregivers may be eligible to receive these same benefits, as well as, a stipend, mental health services, and access to health care coverage, if they are not already entitled to care or services under a health plan contract, including Medicare, Medicaid or worker's compensation.

Primary caregivers must be a family member or a person who resides with the Veteran. Respite services of not less than 30 days per year, are made available to primary and family caregivers while attending appointments or undergoing caregiver training for post-9/11 Veterans.

All caregivers of both pre- and post-9/11 Veterans are eligible to receive respite care under VA's existing program, which provides up to 30 days per year.

The Caregiver support line (1-855-260-3274 ) and Web site ([www.caregiver.va.gov](http://www.caregiver.va.gov) ) provides general information on caregiver services. For questions on caregiver eligibility or to apply for benefits, contact the VA Health Administration Center for information at 1-877-733-7927, or visit [www.va.gov/hac](http://www.va.gov/hac).

**VETERANS BENEFITS TIMETABLE**  
**Information for Veterans Recently Separated from Active Military Service**

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
<b>Disability Compensation:</b> VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.		None	Any VA office or call 1-800-827-1000 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Disability Pension:</b> This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled due to nonservice-connected disabilities or who are 65 or older.		None	
<b>Medical:</b> VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.		None	Any VA medical facility or call 1-877-222-8387 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Combat Veterans:</b> VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty	
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011	
<b>Dental:</b> Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.		180 days from separation	
<b>Education and Training:</b>  Up to 36 months of benefits for:	<b>Montgomery GI Bill - Active Duty (Chapter 30)</b>	10 years from release from last period of active duty. Limited extensions available.	Any VA office or call 1-888-GIBILL-1 (1-888-442-4551) or file at <a href="http://www.gibill.va.gov">www.gibill.va.gov</a>
	OR <b>Post- 9/11 GI Bill (Chapter 33)</b>	15 years from last discharge or separation. Limited extensions available.	
	OR <b>Montgomery GI Bill - Selected Reserve (Chapter - 1606)</b>	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard, whichever occurs first. Some extensions available if activated.	
	OR <b>Reserve Educational Assistance Program (REAP/Chapter 1607)</b>	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. There are exceptions for discharge due to disability or transfer from the IRR to the Selected Reserve. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are now eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.	
<b>Vocational Rehabilitation and Employment:</b> VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Home Loan:</b> Veterans with qualifying service are eligible for VA home loan services including guaranteed loans for the purchase of a home, manufactured home, manufactured home and lot, certain types of condominiums, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.		None	Any VA office or call 1-800-827-1000



**VETERANS BENEFITS TIMETABLE (Continued)**

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
<b>Life Insurance:</b>	<b>SGLI (Servicemembers' Group Life Insurance)</b> is low-cost life insurance for servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins when the servicemember enters service or changes duty status.	Coverage continues for 120 days from date of separation, or up to one year if totally disabled at the time of separation from service.	VA Insurance Center or call 1-800-419-1473
	<b>Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)</b> is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, in Operation Enduring Freedom or Operation Iraqi Freedom, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss directly resulting from the traumatic injury. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service.	Coverage continues through midnight of the date of discharge, but member/veteran generally has up to two years from the date of the loss to apply for payment.	
	<b>VGLI (Veterans' Group Life Insurance)</b> is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000 but cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service. Premiums are age-based.	Must apply within 120 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.	
	<b>FGLI (Family Group Life Insurance)</b> is life insurance that provides automatic coverage to the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost.	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.	
	<b>SDVI (Service-Disabled Veterans' Insurance)</b> also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.	
	<b>VMLI (Veterans' Mortgage Life Insurance)</b> is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$90,000.	Must apply before age 70.	
<b>Reemployment:</b> The Department of Labor's web site <a href="http://www.dol.gov">www.dol.gov</a> contains information on employment and reemployment rights of members of the uniformed services.	For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer	
<b>Unemployment Compensation:</b> The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site <a href="http://www.dol.gov">www.dol.gov</a> contains links for each State's benefits, including the District of Columbia and Puerto Rico.	Limited time	State Employment Office (bring your DD-214)	

FOR ADDITIONAL INFORMATION VISIT THE VA WEB SITE AT [WWW.VA.GOV](http://WWW.VA.GOV)

**PROTECT YOUR IDENTITY**

Your DD-214, *Certificate of Release or Discharge from Active Duty*, contains personal information. Keep it in a safe place. Protect yourself from identity theft. If you decide to file your DD-214 at a public records facility such as a court house or vital statistics agency, you may want to inquire about the level of security in place to limit public access to your document.



www.il.ngb.army.mil - 800-832-9225

## US Department of Veterans Affairs VET Center Locations Illinois

Chicago Veterans Center  
7731 S. Halsted Street  
Chicago, IL 60620  
773.962.3740

Chicago Heights Veterans Center  
1600 Halsted Street  
Chicago Heights, IL 60411  
708.754.0340

Dupage County Veterans Center  
950 Shoreline Dr., Suite 150  
Aurora, IL 60504  
630.585.1853

East St Louis Veterans Center  
1265 N. 89<sup>th</sup> St., Suite 5  
East St. Louis, IL 62203  
618.397.6602

Evanston Veterans Center  
565 Howard Street  
Evanston, IL 60202  
847.332.1019

Oak Park Veterans Center  
155 S. Oak Park Avenue  
Oak Park, IL 60302  
708.383.3225

Orland Park Veterans Center  
8651 W 159<sup>th</sup> St., Suite 1  
Orland Park, IL 60462  
708.444.0561

Peoria Veterans Center  
8305 N. Allen Rd., Suite 1  
Peoria, IL 61615  
309.689.9708

Quad Cities Veterans Center  
1529 46<sup>th</sup> Avenue #6  
Moline, IL 61265  
309.762.6954

Rockford Veterans Center  
7015 Rote Rd., Suite 105  
Rockford, IL 61107  
815.395.1276

Springfield Veterans Center  
1227 S. Ninth Street  
Springfield, IL 62703  
217.492.4955

Springfield Mobile Veterans Center  
1227 S. Ninth Street  
Springfield, IL 62703  
217.492.4955



www.il.ngb.army.mil - 800-832-9225

# Illinois Department of Veterans Affairs

[www2.illinois.gov/veterans](http://www2.illinois.gov/veterans)

## Veteran Service Officer Locations

Adams County  
Quincy Veterans Home  
1707 N 12th St  
Quincy, IL 62301  
Ph: (217) 222-8641  
Hours: 8:00 AM to 4:30 PM  
Daily

Alexander County  
Senior Citizens Center/ IETC  
22nd St & Poplar St  
Cairo, IL 62914  
Ph: (618) 734-0535  
Hours: 9:00 AM to 4:00 PM  
1st & 3rd Thursday of the Month

Bond County  
Federal Corrections Inst  
Hwy 40 & 4<sup>th</sup> ST  
Greenville, IL 62246  
Ph: (618) 664-6200  
Hours: 9:00 AM to 4:00 PM  
4th Wednesday of the Month

Bureau County  
Princeton City Hall  
2 South Main St  
Princeton, IL 61356  
Ph: (815) 879-8404  
Hours: 8:00 AM to 4:30 PM  
Monday's & Wednesday's ONLY

Cass County  
Illinois National Guard Readiness Center  
180 Wall Street  
Beardstown, IL 62618  
Ph: Unavailable  
Hours: 9:00 AM to 4:00 PM  
2<sup>nd</sup> & 4<sup>th</sup> Tuesdays of the month

Champaign County  
IL National Guard Armory  
600 E University Ave  
Urbana, IL 61802  
Ph: (217) 278-3388 or 3392  
Hours: 8:00 AM to 4:30 PM  
Daily

Coles County  
DHS Family Community Resource Center  
119 W State St  
Charleston, IL 1920  
Ph: (217) 345-2192  
Hours: 8:00 AM - 4:30 PM  
Daily

Cook County  
James R. Thompson Center  
100 W Randolph Suite 5-570  
Chicago, IL 60601  
Ph: (312) 814-3326  
Hours: 8:00 AM to 4:00 PM  
Daily



Cook County  
Schaumburg Township  
1 Illinois Blvd  
Hoffman Estates, IL 60169  
Ph: (847) 884-0030 Ext. 2019  
Hours: 8:00am-4:30pm  
Thursday ONLY

Cook County  
Evanston Vet Center  
565 Howard Street  
Evanston, IL 60202  
Ph: (847) 332-1019  
Hours: 9:00-4:00  
Every Tuesday

Cook County  
General Jones Armory  
5200 S Cottage Grove Ave Room 101 - 103  
North Chicago, IL 60615  
Ph: (773) 363-1492; (773) 363-9851  
Hours: 8:00 AM to 4:30 PM  
Daily

Cook County  
IL Dept. of Veterans Affairs  
National Guard Armory  
1551 N Kedzie Ave Chicago, IL 60651  
Ph: (773) 292-7894  
Hours: 8:00 AM to 4:30 PM  
Daily

Cook County  
IL Dept of Veterans Affairs  
1010 Dixie Hwy - Suite 101  
Chicago Heights, IL 60411  
Ph: (708) 754-6403  
Hours: 8:00 AM to 4:30 PM  
Daily

Cook County  
Chicago Regional VA Office  
2122 Taylor St - Suite 127  
Chicago, IL 60612  
Ph: (312) 980-4512 or (312) 980-4255  
Hours: 8:00 AM to 4:00 PM  
Daily

Cook County  
IL Dept. of Veterans Affairs  
Dept. of Human Services  
3301 Wireton Rd  
Blue Island, IL 60406  
Ph: (708) 396-9840  
Hours: 8:00 AM to 4:30 PM  
Daily

Cook County  
IL Dept. of Veterans Affairs  
7222 W. Cermak Rd Suite #705  
North Riverside, IL 60546  
Ph: (708) 447-0416 or (708) 447-0420  
Hours: 8:00 AM to 4:30 PM  
Daily

Cook County  
Palatine Township  
721 S Quentin Rd - Suite 102  
Palatine, IL 60067  
Ph: (847) 485-2772  
Hours: 8:00 AM to 4:00 PM  
Daily, Except Thursdays

Cook County  
Village of Orland Park  
14700 S Ravinia Ave  
Orland Park, IL 60462  
Ph: (708) 403-2011  
Hours: 8:00 AM to 4:30 PM  
Daily



Cook County  
Illinois Department of Veteran's Affairs  
Frisbie Senior Center  
52 E. Northwest Highway  
Des Plaines, IL 60016  
Ph: (847) 294-4664  
Hours: 8:00 AM to 4:00 PM  
Daily

Crawford County  
Veterans of Foreign War  
812 E Main St  
Robinson, IL 62454  
Ph: 618-546-5140  
Hours: 9:00 AM to 4:00 PM  
1<sup>st</sup> Wednesday of the Month

Crawford County  
Robinson Correctional Center  
13423 E 1150<sup>th</sup> Ave  
PO Box 1000  
Robinson, IL 62454  
Ph: Unavailable  
Hours: 9:00 AM to 4:00 PM  
Last Wednesday of the month

DuPage County  
IL Dept of Veterans Affairs  
421 N County Farm Rd Room 2-600A  
Wheaton, IL 60187  
Ph: (630) 690-9449 or (630) 690-6373  
Hours: 8:00 AM to 4:30 PM  
Daily

DuPage County  
IL Dept. of Employment Security  
837 Westmore Meyers Rd  
Lombard, IL 60148  
Ph: (630) 495-9460  
Hours: 8:30 AM to 5:00 PM  
Daily

Edgar County  
Edgar Co. Farm Service Agency  
11759 IL Highway 1  
Paris, IL 61944  
Ph: (217) 465-5325 Ext 2  
Hours: 9:00 AM to 4:00 PM  
2nd and 4th Wednesday of the Month

Effingham County  
County Building  
101 North 4th Street - Room 203  
Effingham, IL 62401  
Ph: (217) 342-8493  
Hours: 8:00 AM to 4:00 PM  
Daily, Except 4th Thursday of the Month

Ford County  
County Courthouse Records Office  
200 W State St, Room 101  
Paxton, IL 60957  
Ph: (217) 379-2721  
Hours: 9:00 AM to 4:00 PM  
1st and 3rd Thursday of the Month

Franklin County  
City Hall  
500 W Main St  
Benton, IL 62812  
Ph: (618) 435-3678  
Hours: 7:30 AM to 4:00 PM  
Daily, Except 1st & 3rd Thursdays of the  
Month in Carmi March 12<sup>th</sup> through Nov 12<sup>th</sup>

Hours: 8:30 AM to 5:00 PM Daily,  
Except 1st & 3rd Thursdays of the Month in  
Carmi Nov 7<sup>th</sup> through March 9<sup>th</sup>



Fulton County  
American Legion Post #1  
260 W Lincoln Ave  
Lewistown, IL 61542  
Ph: (309) 547-7209  
Hours: 8:00 AM to 2:00 PM  
2nd and 4th Thursday of the Month

Grundy County  
County Administrative Building  
1320 Union St - Room C9  
Morris, IL 60450  
Ph: (815) 941-3499  
Hours: 9:00 AM to 4:00 PM  
2<sup>nd</sup> & 4<sup>th</sup> Wednesday of the month

Hancock County  
County Courthouse Lower Level West  
500 Main St  
Carthage, IL 62321  
Ph: (217) 352-2615  
Hours: 9:00 AM to 4:00 PM  
Every Tuesday

Henry County  
IL Dept of Veterans Affairs  
111 N East St  
Kewanee, IL 61443  
Ph: (309) 852-0227  
Hours: 8:00 AM to 4:30 PM  
Daily

Jackson County  
IL Dept of Veterans Affairs  
223 S. 13th St.  
Murphysboro, IL 62966  
Ph: (618) 684-2966 or (618) 565-2823  
Hours: 8:30 AM to 5:00 PM  
Daily

Jackson County  
SIU IDVA  
Woody Hall, Rm B252  
900 S Normal  
Carbondale, IL 62901  
Ph: (618) 453-1335  
Hours: 1:00 PM - 5:00 PM  
2<sup>nd</sup> & 4<sup>th</sup> Tuesdays of the month

Jasper County  
Jasper County Courthouse  
204 W. Washington Street Suite 2  
Newton, IL 62448  
Ph: (618) 783-3124  
4th Thursday of every month

Jefferson County  
IL Dept of Veterans Affairs  
4105 N Water Tower Place - Room #112  
Mt Vernon, IL 62864  
Ph: (618) 246-2910, Ext. 73404  
Hours: 8:30 AM to 4:30 PM  
Except 1<sup>st</sup> and 3<sup>rd</sup> Thursdays

Jo Daviess County  
West Galena Township Building  
607 Gear St  
Galena, IL 61036  
Ph: (815) 777-2228  
Hours: 9:00 AM to 4:00 PM  
4th Wednesday of the Month

Kane County  
IL Dept of Veteran Affairs  
Elgin National Guard Armory  
254 Raymond St  
Elgin, IL 60120  
Ph: (847) 608-0138  
Hours: 8:00 AM to 4:30 PM  
Daily



Kane County  
Elgin Community College  
1700 Spartan Dr  
SRC Bldg., Rm 103E  
Elgin, IL 60123  
Ph: (847) 214-7531  
Hours: 9:00 AM to 4:00 PM  
2<sup>nd</sup> Tuesday of the Month

Kane County  
Dupage County Vet Center  
750 Shoreline Dr., Suite 150  
Aurora, IL 60504  
Ph: (630) 585-5372  
Hours: 8:00 AM to 4:30 PM  
Daily

Kankakee County  
Manteno Veterans Home  
#1 Veterans Dr  
Manteno, IL 60950  
Ph: (815) 468-6581 Ext 230  
Hours: 8:00 AM to 4:30 PM

Knox County  
IL Dept of Veterans Affairs  
362 N Linwood Rd  
Galesburg, IL 61401  
Ph: (309) 343-2510 or (309) 343-1005  
Hours: 8:00 AM to 4:30 PM  
Daily

Lake County  
North Chicago VA Medical Center  
3001 Green Bay Rd  
Building 135 - Room 156 & 157  
North Chicago, IL 60064  
Ph: (847) 689-4798 or (847) 689-4153  
Hours: 8:00 AM to 4:30 PM  
Daily

LaSalle County  
LaSalle Veterans Home  
1015 Oconor Ave  
La Salle, IL 61301  
Ph: (815) 223-0303, Ext. 210  
Hours: 8:00 AM to 4:30 PM  
Tuesday, Thursday, and Friday

Lawrence County  
City of Lawrenceville  
700 E Main St  
Lawrenceville, IL 62439  
Ph: (618) 943-6189  
Hours: 8:30 AM to 5:00 PM  
Daily, Except Wednesday

Livingston County  
National Guard Armory  
825 W Reynolds St - Suite 110  
Pontiac, IL 61764  
Ph: (815) 842-2294  
Hours: 8:00 AM to 4:30 PM  
Daily

Logan County  
Oasis Senior Center  
501 Pulaski St  
Lincoln, IL 62656  
Ph: Unavailable  
Hours: 9:00 AM to 4:00 PM  
2<sup>nd</sup> & 4<sup>th</sup> Tuesday

Macon County  
IL Dept of Veterans Affairs  
707 E. Wood Street  
Decatur, IL 62523  
Ph: (217) 362-6644 or (217) 362-6645  
Hours: 8:30 AM to 5:00 PM  
Daily



Macon County  
Decatur VA Base Community Clinic  
3035 E Mound Road  
Decatur, IL 62526  
Ph: (217) 875-2670 ext. 47615  
Hours: 8:00 AM to 4:00 PM  
Mondays Only

Macoupin County  
Carlinville American Legion Post 554  
554 Ramey St  
Carlinville, IL 62626  
Ph: (217) 854-2769  
Hours: 9:00 AM to 4:00 PM  
Last Wednesday of the Month

Madison County  
IL Department of Veterans Affairs  
606 W. St. Louis Ave. Suite #1  
East Alton, IL 62024  
Ph: (618) 258-9860  
Hours: 8:30 AM to 4:30 PM  
Daily, Except 4th Wednesday of the Month

Madison County  
Meridian Village Stewardship Office  
27 Auerbach Place  
Glen Carbon, IL 62034  
Ph: (618) 205-2206  
Hous: 9:00 AM to 4:00 PM  
3<sup>rd</sup> Wednesday of each month

Marion County  
Salem Professional Building  
600 E Main St  
Salem, IL 62881  
Ph: (618) 548-6929 or (618) 548-8945  
Hours: 8:30 AM to 5:00 PM  
Daily

Massac County  
County Courthouse  
P.O. Box 429  
Metropolis, IL 62960  
Ph: (618) 524-5213  
Hours: 9:00 AM to 4:00 PM  
2nd and 4th Thursday of the Month

McDonough County  
National Guard Armory  
135 W Grant St  
Macomb, IL 61455  
Ph: (309) 836-2243 or (309) 837-5838  
Hours: 8:00 AM to 4:30 PM  
Daily

McDonough County  
Western Illinois University  
Veterans Resource Center  
333 N Ward St  
Macomb, IL 61455  
Ph: (309) 298-3505 **to schedule appointment**  
Hours: 9:00 AM to 4:00 PM  
One Monday and One Thursday per month

McHenry County  
IL Dept of Veterans Affairs  
Woodstock Armory  
1301 Sunset Ridge Rd  
Woodstock, IL 60098  
Ph: (815) 338-9292  
Hours: 8:00 AM to 4:30 PM  
Monday, Wednesday, and Fridays

McLean County  
National Guard Armory  
1616 S Main St, Room 116  
Bloomington, IL 61701  
Ph: (309) 827-5811  
Hours: 8:00 AM to 4:30 PM  
Daily





Mercer County  
County Courthouse  
100 SE 3rd St  
Aledo, IL 61231  
Ph: (309) 582-2714  
Hours: 9:00 AM to 4:00 PM  
1st & 3rd Thursday of the Month

Montgomery County  
Illinois Department of Employment Security  
11006 Airport Trail Rd.  
Litchfield, IL 62056  
Ph: (217) 324-2145  
Hours: 8:30 AM to 5:00 PM  
Daily, except Last Wednesday of the month

Morgan County  
DHS Family Resource Center  
45 S Central Park Plaza  
Jacksonville, IL 62650  
Ph: (217) 245-0551 or 2911  
Hours: 8:30 AM to 5:00 PM  
Daily

Ogle County  
VFW Post 3878  
318 4th Ave  
Rochelle, IL 61068  
Ph: (815) 562-3878  
Hours: 9:00 AM to 4:00 PM  
1st and 3rd Monday of the Month

Peoria County  
Peoria VA Clinic  
7717 N. Orange Prairie Rd.  
Peoria, IL 61615  
Ph: (309) 589-6800 Ext. 47328  
Hours: 8:00 AM to 4:30 PM  
1st & 3rd Wednesday's ONLY

Peoria County  
IL Dept. of Veterans Affairs  
401 Main Suite 650  
Peoria, IL 61602  
Ph: (309) 671-3179 or 7679  
Hours: 8:00 AM to 4:30 PM  
Daily except Wednesdays

Pike County  
American Legion  
1302 W Washington St  
Pittsfield, IL 62363  
Ph: (217) 285-2819  
Hours: 9:00 AM to 4:00 PM  
1st and 3rd Wednesday of the Month

Randolph County  
City Hall  
1330 Swanwick St  
Chester, IL 62233  
Ph: (618) 826-2326  
Hours: 9:00 AM to 4:00 PM  
2nd and 4th Wednesday of the Month

Richland County  
Senior Citizens Center  
308 E Main St  
Olney, IL 62450  
Ph: (618) 395-3223  
Hours: 9:00 AM to 4:00 PM  
2nd Wednesday of the Month

Rock Island County  
County Building  
1504 3rd Ave  
Rock Island, IL 61201  
Ph: (309) 793-1460  
Hours: 8:00 AM to 4:30 PM  
Daily



Saline County  
IL Dept. of Veterans Affairs  
320 E Raymond  
Harrisburg, IL 62946  
Ph: (618) 253-2005  
Hours: 8:00 AM to 4:30 PM  
Daily, Except 2nd & 4th Thursday's of the Month

Sangamon County  
IL Dept. of Veterans Affairs  
833 S Spring St  
Springfield, IL 62704  
Ph: (217) 782-6645 or (217) 557-0358  
Hours: 8:30 AM to 5:00 PM  
Daily

Schuyler County  
Senior Center  
250 N Monroe St  
Rushville, IL 62681  
Ph: Unavailable  
Hours: 9:00 AM to 4:00 PM  
1st and 3rd Thursday of the Month

Shelby County  
Shelbyville Township Building  
212 E South 1st St  
Shelbyville, IL 62565  
Ph: (217) 774-3712  
Hours: 9:00 AM to 4:00 PM

St. Clair County  
IL Dept. of Veterans Affairs  
4519 W. Main Street  
Belleville, IL 62226  
Ph: (618) 233-5140 or (618) 233-8445  
Hours: 8:30 AM to 5:00 PM  
Daily

St. Clair County  
Southwestern IL College  
Veteran's Service Office  
2500 Carlyle Ave.  
Belleville, IL 62221  
Ph: (618) 222-5226  
Hours: 9:00 AM to 4:00 PM  
1<sup>st</sup> Tuesday of the Month

St. Clair County  
IL Dept. of Veterans Affairs  
10 Collinsville Ave  
East St Louis, IL 62201  
Ph: (618) 583-2065  
Hours: 8:30 AM to 5:00 PM  
Daily

Stephenson County  
IL Dept. of Veterans Affairs  
223 W Stephenson St - Suite 201  
Freeport, IL 61032  
Ph: (815) 233-5092 or 7234  
Hours: 8:00 AM to 4:30 PM  
Daily, except 4th Wednesday of the month

Union County  
Anna Veterans Home  
792 N Main St  
Anna, IL 62906  
Ph: (618) 833-6302 x233  
Hours: 9:00 AM to 3:30 PM  
Wednesdays ONLY

Vermilion County  
IL Department of Veterans Affairs  
Workforce Development Center  
407 N Franklin, Suite B  
Danville, IL 61832  
Ph: (217) 442-7895 or 1711  
Hours: 8:30 AM to 5:00 PM  
Daily



Wabash County  
Wabash Valley College  
2200 College Dr  
Mt Carmel, IL 62863  
Ph: (618) 262-8641  
Hours: 9:00 AM to 4:00 PM  
3rd Wednesday of the Month

Warren County  
County Courthouse  
100 W Broadway  
Monmouth, IL 61462  
Ph: (309) 734-6767  
Hours: 8:00 AM to 4:30 PM  
1st & 3rd Tuesday of the Month

Wayne County  
County Courthouse  
301 E Main St  
Fairfield, IL 62837  
Ph: Unavailable  
Hours: 9:00 AM to 4:00 PM  
1st & 3rd Thursday of the Month

White County  
County Courthouse  
301 E Main St  
Carmi, IL 62821  
Ph: (618) 382-7211  
Hours: 9:00 AM to 4:00 PM  
1st & 3rd Thursday of the Month

Whiteside County  
IL National Guard Armory  
716 6th Ave  
Rock Falls, IL 61071  
Ph: (815) 626-2468  
Hours: 8:00 AM to 4:30 PM  
Daily

Will County  
National Guard Armory  
2900 W Jefferson St  
Joliet, IL 60435  
Ph: (815) 730-4334  
Hours: 8:00 AM to 4:30 PM  
Daily

Williamson County  
State Register Office Building  
2309 W Main St - Suite 122  
Marion, IL 62959  
Ph: (618) 997-3309 or (618) 993-7369  
Hours: 8:30 AM to 5:00 PM  
Daily

Winnebago County  
IL Dept of Veterans Affairs  
Machesny Park Armory  
10451 North 2nd Street  
Machesney Park, IL 61115  
Ph: (815) 633-8945 or 5875  
Hours: 8:00 AM to 4:30 PM  
Daily

Winnebago County  
Rockford VA Out Patient Clinic  
4940 E State St. - Suite B-107  
Rockford, IL 61108  
Ph: (815) 227-0081  
Hours: 9:00 AM to 4:00 PM  
Thursday ONLY

Winnebago County  
Rockford Vet Center  
7015 Rote Rd  
Rockford, IL 61107  
Ph: (815) 395-1276  
Hours: 9:00 AM to 4:00 PM  
Last Friday of the month



# Uniformed Services Employment and Reemployment Rights Act of 1994 USERRA

## Re-employment Rights

USERRA is a federal law which gives members and former members of the US Armed Forces (active and reserves) the right to go back to a civilian job they held before military service. Reemployment rights are one of the things on the mind of a deploying Guard Member. How will I get my job back when I return? Will I lose my seniority or the promotion I was expecting?

Who gets USERRA protection? You probably qualify for USERRA protection if you meet all five of these criteria:

- **JOB** ~ Did you have a civilian job before you went on Active Duty? All jobs are covered unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
- **NOTICE** ~ You or a responsible officer from your military unit must give advance notice to your employer before leaving for active duty. Notice can be oral or in writing but you can best protect your rights by sending a letter by certified mail or having your employer sign your copy of your letter, acknowledging receipt.
- **DURATION** ~ You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRRA) count toward your total. Most periodic and special Reserve and National Guard training does not count toward your five year total.
- **CHARACTER OF SERVICE** ~ If you are discharged, you must receive an honorable discharge. This criteria does not apply if you remain in the reserve component but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.
- **PROMPT RETURN TO WORK** ~
  - Up to 30 days on Active Duty ~ the first shift which begins after safe travel time from your duty site plus 8 hours to rest – prompt reinstatement
  - 31 to 180 days on Active Duty ~ Must reapply ~ May have to be in writing. For work within 14 days after release from active duty orders.
  - 181 days or more ~ Must reapply ~ May have to be in writing. For work within 90 days after release from active duty orders.



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You need to tell employer you worked there before and you left for military service.

You are entitled to protections both while you are gone and when you return to work.

**EMPLOYER RESPONSIBILITIES** ~ Health Insurance during service ~ If you ask for you're your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. You can get up to 18 months of coverage, but your employer can pass on full cost (including the company's share) on to you.

- Prompt reinstatement
- Accrued seniority, as if continuously employed
- Training or retraining and other accommodations
- Special protection against discharge except for cause
  - Service 180 days or more, the period is one year
  - Service 31-180 days, the period is 180 days
  - Limited protections for serving less than 31 days
- Post a notice of USERRA rights in the workplace

Immediate reinstatement of health benefits ~ You and your family may choose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA determined service-connected conditions.

Anti-discrimination provision ~ USERRA prohibits discrimination based on military service or military service obligation.

Other benefits ~ USERRA guarantees you certain rights. It does not eliminate other benefits you may have from state law, contract, or collective bargaining agreement.

Enforcement ~ You may contact the ESGR Office at State Headquarters at 217.761.3642 or the National Committee for Employer Support of the Guard and Reserve (ESGR) at 800.336.4590 or 703.696.1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. The national ESGR website is [www.esgr.org](http://www.esgr.org). The US Department of Labor Veterans Employment and Training Service (VETS) 202.219.9110 is responsible for resolving and/or investigating reemployment issues.



# *Section VI*

## *Youth*



## *Illinois Youth Program*

The Illinois National Guard Youth Program is here to help provide the support and resources Youth need to deal with the separation from a parent, child care issues, difficulties with school, or any other problems.

Children of all ages can be affected at any phase of military life; we have programs to help one and all. We also provide children and youth ages 6 – 18 with various opportunities to develop their physical, social, emotional and cognitive abilities and to experience achievement, leadership, friendship and recognition.

Below is a list of programs, events, and resources. Also, you will find additional resources on the following pages.

- Backpacks – Preparing youth for the deployment of a parent. These backpacks are filled with activity books, coloring pages, markers, crayons, pens, pencils, and other great stuff...Just for KIDS!!!
- Briefings – Provide informational briefings about Youth Resources to Family Readiness Groups, Units and Family Members.
- “Coming Home” Package – Fun stuff and “coming home” information mailed to youth whose parent is returning home within 30 – 90 days.
- Day Camps – Operation Military Kids also provides day camps for Military youth. The camps are made available upon request.
- Grief Packs – Backpacks filled with books, videos and information to help youth cope with the loss of a parent at home or on deployment.
- National Association of Child Care Resource and Referral Agencies – [www.naccrra.org](http://www.naccrra.org)
- National Youth Symposium – currently held annually
- Online Tutors – [www.tutor.com](http://www.tutor.com)
- Operations Boots On & Operation Boots Off – This unique program takes military children through the mobilization and demobilization process that their parents experience when deploying or coming home. It is a fun event that helps children better understand what their parent is going through.
- Operation Military Kids – [www.operationmilitarykids.org/il](http://www.operationmilitarykids.org/il)
- Our Military Kids – [www.ourmilitarykids.org](http://www.ourmilitarykids.org)
- Parent Resource Bags – Resource bags are provided to parents during mobilization briefings. The information is designed to assist parents in caring for children during the deployment of a spouse.
- Regional Youth Workshops – Workshops for youth to get together and get involved. Ages 8 – 18
- State Youth Conference – The conference is a fun environment for youth to meet peers. Classes and speakers provide great tools for youth.
- State Easter Egg Hunt – Camp Lincoln in Springfield, IL hosts an Easter Egg Hunt every April. There are games and activities...and tons of fun!



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- Youth Camps – Operation Military Kids provides week long camps to Military youth throughout the summer. Camps are always free to families except transportation to and from for some events.
- Youth Newsletter – Mailed directly to youth during special times of the year and during deployment. Providing resources, information and announcements to Military kids throughout the state.
- Zero to Three – [www.zerotothree.org](http://www.zerotothree.org)

For the most updated information regarding dates and locations of events, please contact one of the State Youth Coordinators at 217-761-3395 or 217-761-3842.

## **Operation: Military Kids**

Illinois Operation: Military Kids (OMK) is reaching out to our geographically dispersed youth. Under the umbrella of OMK, Illinois has created a coalition among several organizations to support our military youth in various ways.

**Hero Packs** are given to military children with a deployed parent/guardian. The packs include items to help the youth stay connected with their loved one and show community support to the family. Each pack includes a handwritten letter of thanks from someone in Illinois.

**Speak Out for Military Kids (SOMK)** is a fabulous opportunity where all youth (both military and civilian) can learn leadership and public presentation skills to tell others about the experience of military youth & their families. The youth participating in SOMK are motivated and hone their skills in various forms of media to present the message of their design to community organizations, schools, churches, and clubs.

**Regional Youth Activities** are held throughout the state for military kids where they can come together for fun while they find acceptance, support, and understanding of what they are experiencing during this time that their loved one serves our country. Some activities held include fishing days, day camps, military family days, FRG meetings, and mock deployments.

**Mobile Technology Labs (MTL)** have arrived in Illinois, and we are happy to be able to use these labs in assisting with portions of our SOMK trainings, as well as making Zoom Albums, and allowing youth to communicate with their loved one who is away (as well as with each other -- new friends made through OMK are great to keep in touch with through the use of technology learned at OMK events).

**Ready, Set, Go Trainings** are provided within our communities to teach local organizations and service agencies about the deployment cycle, unique stressors for our military youth, and how each of us can support them in practical, hands-on ways.

The organizations currently included in our coalition are: the University of Illinois Extension & 4-H, the National Guard, the Army Reserves, Boys & Girls Clubs, the American Legion and American Legion Auxiliary, Prevent Child Abuse Illinois, and Family Program and Community Service Staff of our military bases.





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Please contact us if you would like more information about Operation: Military Kids or would like to participate in active support of our military youth and families in Illinois.

<http://web.extension.illinois.edu/state4h/military/217.265.8209>

## **OUR MILITARY KIDS**

**Mission:** Our Military Kids provides substantial support in the form of grants to the children of National Guard and Military Reserve personnel who are currently deployed overseas, as well as the children of Wounded Warriors in all branches. The grants pay for participation in extracurricular activities and tutoring programs that nurture and sustain children while a parent is away in service to our country or recovering from injury.

A service member once said, “Please don’t send cookies, care packages, or socks. Just take care of our children.” Our Military Kids works every day to fulfill this plea.

Along with the sacrifice of having a parent away in service for months at a time, many Guard and Reserve families are financially stretched and cannot afford the fees for sports, fine arts, or tutoring programs so crucial to a child’s sense of well-being. Additionally, because these families are Guard and Reserve, they are geographically dispersed throughout the country and often live too far from military bases and installations to access the available support services.

Our Military Kids, founded in 2004, fills these gaps with a simple grant program that pays for children’s activities. Eligible families apply for a grant, and within days of receiving the application in the Our Military Kids office, a packet is sent to the child thanking them for their service to our country and notifying them of the award. The check to pay for the activity is sent directly to the service provider.

Our Military Kids helps families who often fall outside the parameters of established support programs – the families of National Guard and Reserve service men and women who have been and are continuing to sacrifice so much for our country.

Our Military Kids provides grants for sports, fine arts, camps, and tutoring programs. The activity is eligible for a grant if it falls in one of those four categories. However, we CANNOT award grants for child care, school tuition, or religious mission trips.

For more information and to apply: <http://www.ourmilitarykids.org/> or (703) 734-6654 or (866) 691-6654. **Make sure you chose the appropriate grant application based on your branch and component.**



## **Helping Children through a Deployment**

Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate problems and discuss them with the entire family.

### **Before the Separation**

The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and nowhere to go for help. At a time when the separated spouse's responsibility to the Military becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed as they prepare to solely support the children, home and car.

What can be done about relieving stress during the period before the service member departs?

### **Build on Your Emotional Bond**

The departing parent needs to spend some QUALITY time with each child before they leave. Younger children (under 8) will be willing to accept a half hour face-to-face communication. Don't be afraid to hug your child. A display of affection is powerful communication. Older children (8 and over) appreciate being consulted when deciding how long and where this special time together can occur. Use this time to share pride in your work, your unit, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone.

It is a little easier to let go if Mom or Dad's job is seen as essential to the mission. Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment; something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

### **Visit Your Child's Teacher(s)**

Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.



## **Children Need to See the Parent's Workplace**

Very young children need to see where Mom or Dad eats, sleeps, and spends some of their day when away from home. You can do this through pictures or videos. This provides them with a concrete image of where the parent is when they can't come home. Older children can learn a great deal from the parent about the function of his/her job, the sophisticated technology, interdependence of each division of the military with the other, and of course, career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)

## **Plan for Communicating**

Expect children to stay in touch with the departed parent. A lively discussion needs to take place before departure. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as cassette tape exchanges, photographs with their parents, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual papers for stationery, and pictures drawn by preschoolers.

## **Help Children to Plan for the Departure**

While the spouse is packing their bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the departing parent. Discuss the household chores and let your children choose (as much as possible) the ones they would rather do. Mother and Father need to agree with each other that division of household chores is reasonable.

## **Being a Long Distance Parent**

Parenting while away from home is not easy. Some separated parents find it so emotionally difficult, they withdraw and become significantly less involved in the lives of their children while they are apart. This, of course, is not good either for the parent or the children, not to mention the difficulty it causes the parent/caregiver who is at home alone. The most important aspect of parenting from a distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important.

Here are some practical suggestions to help keep the absentee parent involved with their children:

- Letters and cards from Mom or Dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture postcards, make little notes about the place or write that you stood right here "x" in the picture. Any small thing which makes the card personal will have tremendous meaning to children at home.
- Cut out and send things from the local paper or magazines. This is a tangible way to help them feel connected and give them an idea of what life is like there.
- For older children, a subscription to a favorite magazine is a gift that keeps on giving.



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- When using a recording device, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other members of your unit. Don't try to fill a recording device completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing, etc.
- Try not to forget birthdays and special holidays which would be important to a child; particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from the activities they are involved in at school, home or outside activities like dance lessons, youth groups or scouts.
- If your child has a pet, make sure to ask about it.
- Send an age appropriate gift for each child. It should be something special just for them. Some interesting and creative gifts include a special notebook for school, a book for coloring or reading, or something unique from where you are stationed.
- Use the space below for some of your own ideas:

### **Tips for the Parent/Caregiver Left Behind**

It is very possible you will admit feelings of sadness, self-doubt, fear, or loneliness to your spouse and children. Most parents will agree that these are acceptable risks, and the feelings revealed are much easier to deal with when they can be expressed within the comfort and security of the family.

Give children a method of measuring the passage of time. Families use such techniques as a ceremonial crossing-off of each day on a calendar as it passes, or of tearing a link off a paper chain consisting of the number of days or weeks the departed spouse will be away.

Make sure the departed spouse stays well informed. Do not make the mistake of depriving your spouse of knowledge of what is happening at home, or the way things are being handled, out of fear of "distracting" or "worrying" him or her on the job. (*One parent was "spared" the knowledge that his or her son had to be hospitalized for emergency surgery.*)

Be responsible for all disciplining. Do not fall into the trap of using, "Just wait until your Father/Mother gets home," as the ultimate threat. How can a child be expected to greet with joy and affection a parent as the ultimate punisher who has been held over their head for months?

The [www.militarystudent.org](http://www.militarystudent.org) website provides a great resource to enhance the educational and social well-being of all military children by increasing the understanding and awareness of how to meet their unique needs.



## Education Outreach-IL National Guard

The largest deployment in the state since World War II began in 2008 for about 2,700 Illinois National Guard Soldiers. After about 6 months, we realized families, especially children up to the college level, began having issues with the school systems. Families could not attend departure or homecoming ceremonies without being penalized with unexcused absences or the recourse of being able to make up work. We began sending out letters of explanation to schools, employers, and state offices from the Adjutant General of Illinois.

We also realized children were suffering emotionally and behaviorally after cumulative separation due to deployment. Educators were struggling to help children cope with separation, behavioral management, lack of structure at home, readjustment of a returning parent, and a society where images of war are shown on the local news.

We wanted to improve our local communities' future by helping families today through every avenue possible. The Illinois National Guard placed resources across the state to aid and assist families and educators at all levels to improve and understand the necessity of family resiliency. After a meeting with the designated Education Outreach Officers and the Chief of Service Member and Family Support Services Branch, it was determined the fastest and biggest impact could be made by contacting the 56 Regional Offices of Education (ROEs) for Illinois. The state was divided into two sectors, North and South/Central. The Outreach Officers began "cold calling" and sending an email requesting appointments with the Regional Superintendents.

After a few weeks, the appointments were booked four months in advance. Within six months, 710K students were affected through 42 (of 102) counties. This quick impact, led to an initiative for State House of Representatives Bill 2870. This bill requires public schools to register military children during annual school enrollment in order to provide an aggregate and accurate count of children throughout the state in order to provide immediate and local care of our youth.

### The Outreach Strategy

The ILNG developed the program through collaboration with Youth Programs, Illinois State University, Chicago School of Professional Psychology, National Guard Bureau Family Program Office and other existing resources by:

- Identifying and recruiting educators in our formations
- Education Awareness Campaign
- Illinois State Board of Education
- Regional Offices of Education
- School Districts
- Teacher In-Services
- School psychologists, sociologists, counselors
- Begin secondary/higher education awareness
- Transition this program to Continuing Education Units (CEUs) opportunity



# *Section VII*

## *Legal Information*



# LEGAL

Information is from the Office of the Staff Judge Advocate informational pamphlet. The publication was prepared pursuant to the provisions of 20 ILCS 1805/31 for members of the Illinois National Guard and their families. Furthermore, these summaries do NOT constitute legal advice, which is dependent upon the facts of each individual case, and Service Members should consult a Judge Advocate or civilian attorney as necessary.

**This information is accurate as the legislation was passed. HOWEVER, legislators can pass amendments at any time. Please review status and/or possible amendments to this information at the time you intend to utilize it.**

The phrase “status is everything,” is often heard in the National Guard because of the variety of military statuses held by its personnel, and because military discipline, chain of command, applicable regulations, and entitlements are dependent on the member’s status. Therefore, the following terms will be used throughout this section of the publication, especially in the applicability sections for the various statutes.

<p><b>1. Title 10 Military Service</b></p> <p>This term includes military service under any provision of Title 10, United States Code (U.S.C.). This includes “active duty” service by members of the U.S. Army, Air Force, Navy, Marines, or service by Reserve units (e.g. U.S. Army Reserves). It also includes military service performed by Army National Guard and Air National Guard members while on Initial Active Duty Training (IADT), while serving OCONUS (Outside the Continental United States) for training or other duty, or when mobilized under Presidential Authority (e.g., Operations Enduring Freedom and Iraqi Freedom).</p>	<p><b>2. Title 32 Military Service</b></p> <p>This term includes all Federally funded training and duty for National Guard members under any provision of Title 32, United States Code. This includes normal training duty of National Guard members on weekends (inactive duty training), annual training periods, and full-time National Guard duty (e.g., AGR personnel). It also includes duty performed during certain emergency operations as specifically authorized by the President or SECDEF (e.g., airport security duty in 2001-2002 and disaster relief in the aftermath of Hurricane Katrina).</p>	<p><b>3. State Active Duty (SAD)</b></p> <p>This term includes all military service performed by National Guard members pursuant to executive order of the Governor under the Illinois Constitution and State statutes. This military service is funded by the State, and National Guard members are considered to be State employees when performing such service. Generally, such service is performed within the State during emergencies such as floods, tornados and blizzards.</p>
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## Illinois National Guard Employment Rights Law

1. **Reference:** Statute: 20 ILCS 1805/30.1 et seq.
2. **Applicability.** This Act applies to National Guard members ordered to State Active Duty (SAD), and applies whether such duty is voluntary or involuntary. The Act protects the member's job rights and benefits whether they are working for a private employer in the State of Illinois, or if working for the State of Illinois or any political subdivision of the State.
3. **Summary of the law.**
  - A. Eligibility
    - a. The member gave advance written or oral notice of the period of military service to the employer, if reasonably possible and not precluded by military necessity;
    - b. The member's service was characterized as honorable, under honorable conditions, or satisfactory; and
    - c. The member reports for work or request re-employment with the employer within the following time frames:
      - i. For SAD of 30 days or less, the member must report for work on the first full regularly scheduled work period after transportation home plus an 8 hour rest period.
      - ii. For SAD of 31 -179 days, the member must apply for re-employment not later than 14 days after completion of service, if possible.
      - iii. For SAD of 180 days or more, the member must apply for re-employment not later than 90 days after completion of service.
  - B. Rules Concerning application for re-employment
    - a. The time period to report to work or apply for reemployment is extended if the member is hospitalized for, or convalescing from, and illness or injury incurred or aggravated during a period of SAD.
    - b. The employer may request appropriate documentation showing the member's characterization of service, and to show the member's application is timely.
    - c. A Service Member who fails to report for work or apply for re-employment in a timely manner does not automatically forfeit rights and benefits under the Act, but will be subject to the employer's rules and policies concerning absence from scheduled work.
  - C. Re-employment rights. Upon the Service Member reporting to work or applying for re-employment in accordance with the Act, the member shall be either:





- a. Promptly re-employed in the same position of employment which the member left, with the same increases in status, seniority, and pay which were earned by employees in like positions during the period of SAD; or
- b. Promptly re-employed in a position of like seniority, status, and pay, or the nearest approximation thereof if the member was disabled while on SAD and is no longer physically or mentally qualified to perform the duties of the position formerly held.

D. Exceptions to re-employment rights

- a. An employer is not required to re-employ a member if:
  - i. The member held a temporary position which was for a brief, non-recurrent period with no reasonable expectation that it would continue indefinitely or for a significant period; or
  - ii. The employer's circumstances have changed to the extent that re-employment is impossible or unreasonable, or would impose an undue hardship on the employer.
- b. The burden is on the employer to show either of the above reasons for denying re-employment to the Service Member.

E. Re-employment benefits

- a. Members shall be considered as having been on furlough or leave of absence during the period of SAD, shall be re-employed without loss of seniority, and shall be entitled to all benefits offered by the employer to other employees on furlough or leave of absence.
- b. The member cannot be discharged by the employer, without cause, within one year after re-employment.
- c. If the employer provides health insurance, an exclusion or waiting period may not be imposed on the Service Member or their dependents under the insurance plan if:
  - i. The condition arose before or during the period of military service;
  - ii. An exclusion or waiting period would not otherwise have been imposed for the condition under the insurance plan; and
  - iii. The condition was not service connected.



## Service Member's Employment Tenure Act

1. **Reference:** Statute: 330ILCS 60/1 et seq.
2. **Applicability.** The Act applies to active duty Service Members, Reserve Members ordered to active duty, and National Guard members ordered to active military service pursuant to orders of the President or the Governor.
3. **Summary of the law.**
  - A. Reemployment protection.
    - a. Eligibility. A Service Member is entitled to the rights and benefits of the Act if:
      - i. The member left employment with a private employer in the State of Illinois, or employment with the State of Illinois or any political subdivision thereof;
      - ii. The member's service was characterized as honorable or satisfactory upon discharge from military service;
      - iii. The member is still qualified to perform the duties of the position or employment; and
      - iv. The member applies for re-employment within 90 days after release from military service or from hospitalization continuing after discharge for a period of not more than one year.
    - b. Re-employment rights. Upon application by the member, unless the employer's circumstances have changed such that it is impossible or unreasonable to do so, the member shall be either:
      - i. Re-employed in the same position of employment which the member left, with the same increases in seniority, status, and pay which were earned by employees in like positions who were on the job when the member entered service; or
      - ii. Re-employed in a position of like seniority, status, and pay, or the nearest approximation thereof if the member was disabled while on military service and is no longer physically or mentally qualified to perform the duties of the position formerly held.
    - c. Re-employment benefits.



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- i. Members shall be considered as having been on furlough or leave of absence during the period of military service, shall be re-employed without loss of seniority, and shall be entitled to all benefits offered to other employees on furlough or leave of absence.
  - ii. If the employer provides health insurance, an exclusion or waiting period may not be imposed on the Service Member or their dependents under the health insurance plan if:
    1. The condition arose before or during the period of military service;
    2. An exclusion or waiting period would not otherwise have been imposed for the condition under the insurance plan; and
    3. The condition was not service connected.
- B. Employment offer protection. This is a limited protection, but it is one which neither USERRA nor the National Guard Employment Rights Law specifically addresses.
- a. Eligibility
    - i. The member has received an offer of employment and a start date;
    - ii. The member is ordered to military duty pursuant to one of the following:
      1. Declaration of war by Congress; or
      2. By the President Under the War Powers Act; or
      3. By the Governor during a time of emergency or insurrection
    - iii. And the member is ordered to duty before the employment start date.
  - b. Written offer. If eligible, and upon the member's request, the employer must give the member a written copy of the employment offer which includes:
    - i. A statement of the offer and the start date when services were to be first performed;
    - ii. The job title or duties to be performed;



- iii. The remuneration offered; and
- iv. Signature of the employer.

c. Preference for employment. Upon honorable or satisfactory completion of military service, and if still qualified to perform the duties of the position, and if the member applies for the position within 90 days after release from military service, then the member shall be given preference for immediate employment with that employer.

d. Exceptions.

- i. If the employer's circumstances have so changed as to make it impossible or unreasonable to hire the member immediately, the member is entitled to employment preference for one year from the date the member requested employment.
- ii. This section doesn't apply if the original offer of employment was limited to part time or temporary employment, or casual labor.
- iii. The employer is not required to hold a job open, violate any employment law or obligation, or create additional employment.

C. Enforcement.

- a. Criminal. An employer's knowing violation of this Act is a business offense punishable by a fine of \$5,000 to \$10,000.
- b. Civil. The circuit court has power, upon filing of a complaint by the Service Member, to require compliance with the Act and to compensate the member for lost wages and benefits, reasonable attorney fees, and costs.



## Illinois Military Leave of Absence Act

### 1. References:

- A. Statute: 5ILCS 325/1 et seq.
- B. Rules: 80 Ill. Admin. Code 303.170

**2. Applicability.** The Act applies to any full-time employee of the State of Illinois, a unit of local government, or a school district, who is also a member of any Reserve Component, including the Illinois National Guard.

### 3. Summary of the law.

- A. An eligible employee must be granted leave during any period actively spent in military service, and the employee's seniority and other benefits continue to accrue.
- B. The employee must continue to receive regular compensation as a public employee during leave for annual training.
- C. During leave for basic training and up to 60 days of special or advanced training, the employee must receive differential pay (i.e., regular employee compensation minus the amount of base pay received for military service).
- D. State employees who are mobilized to active duty will continue to receive State benefits and differential pay during their period of active duty service. This provision does not apply to employees of local governments or school districts, but see sections 2 through 5 below.
- E. Home rule units cannot restrict the benefits provided under this Act.
- F. Enforcement. Violation of this Act is considered to be a civil rights violation under the Illinois Human Rights Act, and the Service Member can file a complaint with the Illinois Department of Human Rights.



## Local Government Employees Benefits Continuation Act

1. **Reference:** Statute: 50 ILCS 140/1 et seq.
2. **Applicability.** This Act applies to any employee of a unit of local government who is also a member of any Reserve Component, including the Illinois National Guard and who is mobilized to active military duty by order of the President. Units of local government include counties, municipalities, townships, and special districts, but not school districts.
3. **Summary of the law.**
  - A. An eligible employee is entitled to receive differential pay (i.e., regular employee compensation minus the amount of base pay received for military service), health insurance, and other benefits they were receiving or accruing at the time of mobilization, for the duration of their active military service.
  - B. The Act provides minimum benefits, and collective bargaining agreements or policies of a local governmental unit will control if those benefits are more generous.
  - C. The Act will not apply if 20% or more of the employees of a local governmental unit are mobilized to active duty.
  - D. Furthermore, home rule units with a population of 1,000,000 or more may limit or restrict benefits provided under the Act.



## **Municipal Employees Military Active Duty Act**

- 1. Reference:** Statute: 50 ILCS 120/1 et seq.
- 2. Applicability.** The Act applies to municipal employees who are ordered to active federal military service by order of the President, or active State military service by order of the Governor. Municipal corporations include counties, cities, school districts, park districts, and other local governmental agencies.
- 3. Summary of the law.**
  - A. Employees on active military service are considered to be on furlough or leave of absence during their period of service and for 40 days thereafter. Furthermore, the employee will be restored to their position without loss of seniority, or to such other position as their civil service status would have entitled them to.
  - B. If so provided by an ordinance, resolution, rule or order of the municipality, employees are also eligible for preservation of their pension and civil service benefits while performing their military service. In this regard, the municipality may pay into the employee's pension fund, with municipal funds, the amount which would normally be deducted from the employee's salary, In addition to payment of the employee's normal contribution to the pension fund, the employee shall also receive such concurrent contributions or credits from the municipality as are provided in the resolution or ordinance creating the pension fund.



## **Public Employee Armed Services Rights Act**

- 1. Reference:** Statute: 5 ILCS 330/1 et seq.
  
- 2. Applicability.** The Act applies to any employee of the State of Illinois, a unit of local government, or a school district, who is also a member of any Reserve Component, including the Illinois National Guard, and who is ordered to active duty military service by order of the President.
  
- 3. Summary of the law.**
  - A. The stated policy of the Act is to protect and preserve an employee's rights and benefits for the duration of the emergency until the employee's return to public employment.
  - B. The Act protects the employee's insurance coverage and its automatic continuation immediately upon return to public employment.
  - C. The Act protects the employee's right to promotional, employment, contractual or salary benefits, or pension rights or benefits, conferred by law, ordinance, resolution, or collective bargaining agreement in effect when the employee was ordered to active duty, or which accrued during such military service.
  - D. The Act protects the employee's right to any benefits granted to similarly situated public employees which were conferred prior to or during the period of military service.
  - E. Home rule units cannot restrict benefits under the Act.
  - F. Enforcement. Violation of the Act is considered to be a civil rights violation of the Illinois Human Rights Act.





## Illinois School Code Sections

### 1. References:

A. Statute: 105 ILCS 5/10-20.7b (School Board)

B. Statute: 105 ILCS 5/34-15a (Board of Education)

**2. Applicability.** These sections apply to any employee of a school board or the State Board of Education, who is also a member of any Reserve Component, including the Illinois National Guard, and who is mobilized to active military duty by order of the President.

### 3. Summary of the law.

A. The employee is entitled to receive differential pay (i.e., regular employee compensation minus the amount of base pay received for military service), health insurance, and other benefits they were receiving or accruing at the time of mobilization, for the duration of their active military service.

B. These sections provide minimum benefits, and if the provision of any collective bargaining agreement, or school board, Board of Education or district policy is more generous, then that provision shall control.

C. These sections also specifically prohibit the loss or diminishment of any employment benefit, service credit, or status accrued at the time of mobilization.



## Veterans' Preference in Hiring

1. There are several state statutes granting “veterans’ preference” for employment with the State of Illinois, or on public works construction projects:
  - A. State Personnel Code. 20 ILCS 415/8b.7.
  - B. Secretary of State Merit Employment Code. 15 ILCS 310/10b.7.
  - C. Comptroller Merit Employment Code. 15 ILCS 410/10b.7.
  - D. State Treasurer Employment Code. 15 ILCS 510/9b.5.
  - E. State Universities Civil Service Act. 110 ILCS 70/36g.
  - F. Veteran’s Preference Act. 330 ILCS 55/1.
2. There are several State statutes dealing with “veterans’ preference” for employment with units of local government:
  - A. Cook County. 55 ILCS 5/3-14021.
  - B. Fire Protection Districts. 70 ILCS 705/16.08a.
  - C. Park Districts. 70 ILCS 1210/29a.
  - D. Municipal Civil Service. 65 ILCS 5/10-1-16.
3. The above citations are not intended to be exhaustive and, in fact, many veterans’ preference provisions will not be in State law. Many units of local government, and even private employers, may have veterans’ preference rules or policies, and veterans should check when applying for a position.



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# *Section IX*

## *Finance*



## **FINANCIAL**

For a deploying Service Member, family and loved ones, understanding the new pay and entitlements can be one of the most challenging parts of active duty life - especially in the beginning. This section will concentrate on providing basic information about active duty pay, financial entitlements and resources available to active duty families, and important tips on working a budget.

### **Pay and Allowances**

**Basic Pay** - All active duty Service Members receive basic pay. It is the bulk of their pay and it's based on rank and length of service. Current pay table for basic pay can be found at [www.dfas.mil](http://www.dfas.mil).

**Incentive or Special Pay** - Special pay or allowances are paid if your Service Member is exposed to increased risk or danger. Examples include Hostile Fire Pay (provided when your Service Member is in or near an area where they could be injured by enemy fire) and Flight Pay (provided to Service Members who fly).

**Basic Allowance for Housing (BAH)** - is a non-taxable allowance for housing. The amount varies and is based on your home of record, even if the Service Member is deployed out of state or out of country.

**Basic Allowance for Subsistence (BAS)** - is a non-taxable allowance for food. It is granted to all active duty members who do not eat at military mess halls or other provided facilities. BAS is a flat rate and does not rise or fall based on the number of family members you have.

### **Emergency Financial Resources**

If you experience a problem with your pay or a temporary challenge in meeting financial commitments, there may be resources for assistance:

If you are on active duty for 30 days or more, contact your local Family Support Office to acquire if your Service Member's branch of service has an Emergency Relief Fund/Agency available. Any Family Support Office regardless of branch or component can assist with information. If you do not live near a Military Base, contact your local American Red Cross Armed Forces Emergency Services office.

### **Keys to Successful Financial Management during a Deployment**

Taking the time to plan simple actions in the area of your finances will pay large dividends in the end. One of the most essential aspects of successful financial management is knowing exactly where your money is coming from, how much is coming in, and where it is going. Take a few



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minutes and go through your finances. Then, you can make well-planned, proactive decisions on what you need during the deployment.

**Your Income** - the money that comes to you on a regular basis. This includes your basic pay and all allowances (subsistence, housing, flight pay, etc.). Be sure to include everything - including any on-going assistance provided by your civilian employer.

**Your Expenses** - There are two types of expenses:

- Fixed - These are your expenses that reoccur on a consistent basis (Examples: Rent/mortgage, credit cards, child support, taxes).
- Variable - These are items that are required but their amounts vary with each purchase (examples: food, entertainment, telephone, utilities).

Keep track of your daily expenses over the period of a month's time. Remember to list everything because even small expenditures - like a \$1.00 bridge toll or a \$2.99 video rental - make an impact on your budget!!

**Review Your Spending** - If you are spending more than you take in or making use of credit cards and adding to their monthly balance instead of paying them off, it might be time to look for ways to save.

## **Savings Deposit Program (SDP) for combat zone duty**

### **1. What is the Savings Deposit Program?**

The Savings Deposit Program (SDP) was established to provide members of the Uniformed Services a place to deposit money for savings purposes. Unlike the Thrift Savings Plan, SDP is available only to those serving in designated combat zones. SDP allows military members deployed in combat zones to deposit all or part of their un-allotted pay into a DOD savings account up to \$10,000.00. Interest accrues on the account at an annual rate of 10% (per Executive Order 11298) and compounds quarterly.

Although Federal income earned in hazardous duty zones is tax-free, interest accrued on earnings deposited into the SDP is taxable. Members can designate the allotment amount in five-dollar increments (e.g. \$115, not \$113).

### **2. Who is eligible?**

Service members must be receiving Hostile Fire/Imminent Danger Pay (HFP/IDP) and serving in a designated combat zone or in direct support of a combat zone for more than 30 consecutive days or for at least one day for each of three consecutive months. Currently all the countries involved in Operation Enduring Freedom/Iraqi Freedom are designated SDP areas - included Iraq, Afghanistan and virtually the entire Persian Gulf region.



### **3. How does a Service Member make a deposit?**

Service members use the program by making deposits with their servicing finance battalion. Service members may begin making deposits on their 31st consecutive day in the designated area. Eligibility to make deposits terminates on the date of departure from theater. Active duty members may make deposits by cash, personal check, traveler's check, money order or allotment. Reserve component members may make deposits by cash, personal check or money order only. Standing policies regarding personal check acceptance and regulatory restrictions regarding number and type of allotments apply.

### **4. Can a Service Member designate someone else to make deposits?**

Yes. An agent may make a deposit using a special power of attorney. The special power of attorney must reflect the action the agent is attempting (e.g. if starting a SDP allotment must give authority to start, stop or change allotments; if depositing cash, traveler's check or money order must give authority to receive Treasury checks and/or make deposits). Agents may not deposit personal checks on behalf of a service member. The Enclosure provided is for that purpose.

### **5. How does interest accrue?**

Deposited funds will accrue interest at 10% per annum, compounded quarterly, based on calendar year. Interest only accrues on amounts up to \$10,000 (principal and accrued interest combined).

Eligibility for SDP stops on the day of departure; however, interest will continue to accrue up to 90 days after redeployment. If the service member requests withdrawal of funds prior to the 90th day, interest stops on date of request. Since the IRS considers SDP interest unearned income the interest is taxable even though the soldier is located in a combat zone tax exempt (CZTE) area.

### **6. How does a Service Member make a withdrawal?**

Deposits may be discontinued at any time. Generally, withdrawals may only be made upon termination of eligibility for the program. Withdrawals of this type must be for the entire sum of the deposit account. Defense Finance & Accounting Service (DFAS) will post the SDP balance of active component members to their Leave and Earnings Statement (LES).

To receive funds, mail or fax a written request to the address below. Include the following: name, social security number, branch of service, component (e.g. active or reserve), start and stop date of tour in eligible area, and amount requested. Active duty members will automatically receive their payment via electronic funds transfer (EFT) to the same account as their normal monthly pay.

DFAS- Cleveland Center (DFAS-CL)



www.il.ngb.army.mil - 800-832-9225

ATTN:Code FMAA  
1240East 9<sup>th</sup> Street  
Cleveland, OH 44199-2055

Questions regarding SDP withdrawal requests should be directed to the following phone numbers: Toll Free (stateside only) 1-800-624-7368

## **Filing Taxes When a Service Member Is Deployed**

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Filing state and federal income taxes may be the last thing you want to deal with right now, especially if you or your service member is deployed. But as overwhelming as it may seem, filing your tax return should not be difficult. The Internal Revenue Service has recognized that service members and their families often face special circumstances, and has put in place ways to make this annual obligation less of a burden.

### **Getting started**

If you are a service member or are filing on behalf of one, there are a few things you should know before getting started.

***File returns in your permanent home state.*** If you are stationed somewhere other than your permanent home address, in most cases you will still pay state taxes to your home state. For instance, if your address of record is in Kansas, but you are stationed in California, you will file state taxes with Kansas. Spouses working outside their home of record in most cases will also have to file a state tax return for the state in which they are employed.

***Access your tax statement online.*** As a member of the Armed Forces, you can view and print out your W2 form before it is mailed to you. Go to myPay at <https://mypay.dfas.mil>. You will need your personal identification number (PIN) to access your W2 form.

***Be sure to have power of attorney if filing for a deployed service member.*** Attach a copy of your power of attorney to your tax return. You may use IRS Form 2848, Power of Attorney and Declaration of Representative. The form can be found at <http://www.irs.gov/pub/irs-pdf/f2848.pdf>.

***Find answers to your questions on the IRS Web site.*** The IRS has a detailed tax guide for members of the Armed Forces at <http://www.irs.gov/publications/p3/index.html>.

### **Combat zone and hazardous duty deadline extensions**

The IRS extends filing deadlines for members of the Armed Forces for the following reasons: *You or your spouse are serving in a combat zone or in direct support of those in the combat zone and receive hostile fire or imminent danger pay.* The deadline for filing income taxes is 180 days after your last day in the combat zone or hazardous duty area. Go to





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<http://www.irs.gov/newsroom/article/0,,id=108331,00.html> to see a list of combat zones. In addition to the 180 days, the extension includes the number of days left in the filing period when you entered the combat zone or hazardous duty area. The filing period is January 1 through April 15. So, if you or your spouse entered the combat zone on March 31, you would add 15 days to your 180-day tax filing extension.

***You or your spouse is hospitalized outside of the United States as a result of injuries suffered in a combat zone or hazardous duty area.*** The deadline is 180 days after discharge from the hospital. Note that the extension does not apply to the spouse if the service member is hospitalized in the United States.

Your command will have notified the IRS of your deployment to a combat zone but you may want to notify the IRS directly through its special e-mail address. E-mail the deployed member's name, stateside address, date of birth, and date of deployment to [combatzone@irs.gov](mailto:combatzone@irs.gov) or call the IRS main helpline at 800-829-1040. If the IRS sends a notice regarding a collection or examination, return it to the IRS with the words, "Combat Zone" and the deployment date in red at the top of the notice so the IRS will suspend the action. Write, "Combat Zone" on the envelope as well.

### **Getting help with your taxes**

Service members and their families can get help at many installations through the Voluntary Income Tax Assistance program (VITA). Check with your legal center to see if this service is available at your installation. VITA volunteers will help you file your taxes free of charge. Go as early before the filing deadline as possible to avoid long lines. If you decide to see a private tax preparer, make sure he or she is familiar with the IRS Armed Forces' Tax Guide and has experience filing returns for service members and their dependents. When you go, bring the following with you:

- Military ID
- All W-2 and 1099 forms
- Social Security cards for all family members
- Deductions and credit information
- Bank account and routing numbers (if you choose to receive your refund by direct deposit)
- Receipts for child care expenses
- Last year's tax return, if available
- Special power of attorney authorizing you to do business on behalf of the deployed service member
- Before sending in your completed tax forms, double-check your figures and make sure all Social Security numbers are entered correctly. And remember, unless you qualify for an extension, the filing deadline for federal income taxes is April 15. Filing deadlines vary from state to state so check with the local county tax office for the filing deadline in your state.



## Resources

### Your installation's support services

Depending on your service branch, your Fleet and Family Support Center, Marine Corps Community Services, Airman and Family Readiness Center, or Army Community Service Center can provide you with information and support.

### Military OneSource

This free 24-hour service, provided by the Department of Defense, is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. You can reach the program by telephone at 1-800-342-9647 or through the Web site at <http://www.militaryonesource.com>.

## Reading Your Leave and Earning Statement

Your Leave and Earning Statement (LES) comes once a month and tells you how much you received in pay and allowances and how that pay was distributed. As you read your LES, please pay special attention to the following sections (if there are discrepancies, you should call your unit Military POC for assistance):

**Entitlements** - Your Service Member's pay is based on rank and service in the military. It includes basic pay and allowances and any special pay your Service Member might be entitled to.

**Deductions** - These include your taxes and any allotments made toward benefits (e.g. dental, Service Members Group Life Insurance (SGLI), State Sponsored Life Insurance (SSLI) etc.)

**Allotments** - Included in this section will be allotments you make to family, creditors, child/spousal support, etc.

**Garnishment** - DFAS Cleveland processes all court ordered garnishment for child support, alimony and commercial debts for all military members and all civilian employees paid by DFAS, plus court ordered divisions of military retired pay under the Uniformed Services Former Spouses' Protection Act.

See the following website for more information:

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

### How to read a Leave and Earning Statement (LES)

This is a guide to help you understand your Leave and Earnings Statement (LES). The LES is a comprehensive statement of a member's leave and earnings showing your entitlements,



deductions, allotments (fields not used for Reserve and National Guard members), leave information, tax withholding information, and Thrift Savings Plan (TSP) information. Your most recent LES can be found 24 hours a day on *myPay*.

If members receive Career Sea Pay, the Sea Service Counter will still be displayed in the remark portion of the LES. The LES remains one page in length. Verify and keep your LES each month. If your pay varies significantly and you don't understand why, or if you have any questions after reading this publication, consult with your disbursing/finance office.

**Fields 1 through 9 contain the identification portion of the LES.**

- 1 - NAME.** The member's name in last, first, middle initial format.
- 2 - SOC. SEC. NO.** The member's Social Security Number.
- 3 - GRADE.** The member's current pay grade.
- 4 - PAY DATE.** The date the member entered active duty for pay purposes in YYMMDD format. This is synonymous with the Pay Entry Base Date (PEBD).
- 5 - YRS SVC.** In two digits, the actual years of creditable service.
- 6 - ETS.** The Expiration Term of Service in YYMMDD format. This is synonymous with the Expiration of Active Obligated Service (EAOS).
- 7 - BRANCH.** This field reflects branch of service OR program which the service member is enrolled.
- 8 - ADSN/DSSN.** The Disbursing Station Symbol Number used to identify each disbursing/finance office.
- 9 - PERIOD COVERED.** This field will show the "Check Date" for Reserve or National Guard members.

**Fields 10 through 22 contain the entitlements, deductions, allotments, their respective totals, a mathematical summary portion and date initially entered military service.**

- 10 - ENTITLEMENTS.** In columnar style the names of the entitlements and allowances being paid. Space is allocated for fifteen entitlements and/or allowances. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive entitlements and/or allowances will be added to like entitlements and/or allowances.
- 11 - DEDUCTIONS.** The description of the deductions is listed in columnar style. This includes items such as taxes, SGLI and dependent dental plan. Space is allocated for fifteen deductions. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.
- 12 - ALLOTMENTS.** Reservist and National Guard do not have allotments.
- 13 - AMT FWD.** The amount of all unpaid pay and allowances due from the prior LES.
- 14 - TOT ENT.** The figure from Field 20 that is the total of all entitlements and/or allowances listed.
- 15 - TOT DED.** The figure from Field 21 that is the total of all deductions.
- 16 - TOT ALMT.** Reservist and National Guard do not have allotments.
- 17 - NET AMT.** The dollar value of all unpaid pay and allowances, plus total entitlements and/or allowances, minus deductions due on the current LES.



**18 - CR FWD.** The dollar value of all unpaid pay and allowances due to reflect on the next LES as the +AMT FWD.

**19 - EOM PAY.** The actual amount of the payment to be paid to the member on that specific payday.

**Fields 20 through 22 - TOTAL.** The total amounts for the entitlements and/or allowances, and deductions respectively. Fields 23 and 24 are NOT used by Reserve and National Guard members. Fields 25 through 32 contain leave information.

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

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

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

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

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

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

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

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

**Fields 33 through 38 contain Federal Tax withholding information.**

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

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

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

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

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

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

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

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

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

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

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

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



**Fields 44 through 49 contain State Tax information.**

- 44 - ST.** The two digit postal abbreviation for the state the member elected.
- 45 - WAGE PERIOD.** The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).
- 46 - WAGE YTD.** The money earned year-to-date that is subject to SITW.
- 47 - M/S.** The marital status used to compute the SITW.
- 48 - EX.** The number of exemptions used to compute the SITW.
- 49 - TAX YTD.** The cumulative total of SITW withheld throughout the calendar year.

**Fields 50 through 62 contain additional Pay Data.**

- 50 - BAQ TYPE.** The member's type of Basic Allowance for Quarters status.
  - W/O DEP - Member without dependents.
  - W DEP - Member with dependents.
  - WDAGQT - Member with dependents assigned government quarters.
- 51 - BAQ DEPN.** Indicates the type of dependent.
  - Spouse
  - Child
  - Parent
  - Grandfathered
  - Member married to member/own right
  - Ward of the court
  - Parents in Law
  - Own right
  - Student (age 21-22)
  - Handicapped child over age 21
  - Member married to member, child under 21
  - No dependents
  - N/A
- 52 - VHA ZIP.** The zip code used in the computation of Variable Housing Allowance (VHA) if entitlement exists.
- 53 - RENT AMT.** The amount of rent paid for housing if applicable.
- 54 - SHARE.** The number of people with which the member shares housing costs.
- 55 - STAT.** The VHA status; i.e., accompanied or unaccompanied.
- 56 - JFTR.** The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.
- 57 - DEPNS.** The number of dependents the member has for COLA purposes.
- 58 - 2D JFTR.** The JFTR code based on the location of the member's dependents for COLA purposes.
- 59 - BAS TYPE**
  - STAND - Separate Rations
  - (blank) - Rations-in-kind not available
  - OFFIC - Officer Rations



**60 - CHARITY YTD.** The cumulative amount of charitable contributions for the calendar year.

**61 - TPC.** This field is not used by the Active Component.

Army Reserves and National Guard use this field to identify Training Program Codes.

- A - Normal pay status code for a regular service member on regular duty.
- C - Funeral Honors Duty.
- M - Annual training tours over 30 days.
- N - Death.
- O - Training for HPSP, ROTC, and Special ADT over 30 days.
- T - ADT over 29 days. (School)
- U - Undergraduate pilot training, in-grade pilot, navigator, and advance flying training officers.
- X - Stipend Tour of HPIP participants or subsistence for ROTC participants.
- Z - Administrative and support training (exclusive of recruiting).

**62 - PACIDN.** The activity Unit Identification Code (UIC).

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

**63 - BASE PAY RATE.** The percentage of base pay elected for TSP contributions.

**64 - BASE PAY CURRENT.** The amount of Base Pay withheld for TSP from current pay entitlement

**65 - SPECIAL PAY RATE.** The percentage of Specialty Pay elected for TSP contribution.

**66 - SPECIAL PAY CURRENT.** The amount of Special Pay withheld for TSP from current pay entitlement.

**67 - INCENTIVE PAY RATE.** Percentage of Incentive Pay elected towards TSP contribution.

**68 - INCENTIVE PAY CURRENT.** The amount of Incentive Pay withheld for TSP from current pay entitlement.

**69 - BONUS PAY RATE.** The percentage of Bonus Pay elected towards TSP contribution.

**70 - BONUS PAY CURRENT.** The amount of Bonus Pay withheld for TSP from current pay entitlement.

**71 -** Reserved for future use.

**72 - TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION):** Dollar amount of TSP contributions deducted for the year.

**73 - DEFERRED:** Dollar amount of pay elected to be deferred during the tax year.

**74 - EXEMPT:** Dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).

**75 -** Reserved for future use.

**76 - REMARKS.** Notices of starts, stops and changes to a member's pay items as well as general notices from varying levels of command may appear.

**77 - YTD ENTITLE.** The cumulative total of all entitlements for the calendar year.

**78 - YTD DEDUCT.** The cumulative total of all deductions for the calendar year.



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (LAST, FIRST, MI)			SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
	1			2	3	4	5	6	7	8	9										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
TYPE		AMOUNT		TYPE		AMOUNT		TYPE		AMOUNT		+ AMT FWD									
A B C D E F G H I J K L M N O	10		11		12						13										
											- TOT ENT										
											14										
											- TOT DED										
											15										
											- TOT ALMT										
											16										
											= NET AMT										
											- CR FWD										
											17										
										= EOM PAY											
										DIEMS		RET PLAN									
TOTAL		20		21		22		23		24											
LEAVE		BF BAL	ERND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES		WAGE PERIOD	WAGE YTD	M/S	EX	ADD'L TAX	TAX YTD				
		25	26	27	28	29	30	31	32	33		34	35	36	37	38					
FICA TAXES		WAGE PERIOD		SOC WAGE YTD		SOC TAX YTD		MED WAGE YTD		MED TAX YTD		STATE TAXES		ST	WAGE PERIOD	WAGE YTD	M/S	EX	TAX YTD		
		39		40		41		42		43		44		45	46	47	48	49			
PAY DATA		BAQ TYPE	BAQ DEPN	VHA ZIP	RENT AMT	SHARE	STAT	JFTR	DEPNS	2D JFTR	BAS TYPE	CHARITY YTD	TPC	PACIDN							
		50	51	52	53	54	55	56	57	58	59	60	61	62							
Thrift Savings Plan (TSP)		BASE PAY RATE		BASE PAY CURRENT		SPEC PAY RATE		SPEC PAY CURRENT		INC PAY RATE		INC PAY CURRENT		BONUS PAY RATE		BONUS PAY CURRENT					
		63		64		65		66		67		68		69		70					
		CURRENTLY NOT USED				TSP YTD DEDUCTIONS				DEFERRED				EXEMPT							
		71				72				73				74							
REMARKS		YTD ENTITLE				YTD DEDUCT															
		76				77				78											

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DFAS Form 702, Jan 02

### myPAY

myPay puts you in control. myPay, formerly E/MSS, offers fasterenhanced services, security, accessibility and reliability to all customers of DFAS worldwide.

With myPay, you can:

- View, print, and save leave and earnings statements
- View and print tax statements
- Change federal and state tax withholdings
- Update bank account and electronic fund transfer information
- Manage allotments
- Make address changes
- Purchase U.S. Savings Bonds
- View and print travel vouchers
- Control Thrift Savings Plan enrollment



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Features may vary by Armed Service and status. myPay is easier than ever myPay's new design helps you find the information and complete the transactions you want in just three clicks. Available nearly around the clock, myPay means no waiting in lines or holding on the phone. With clear confirmation messages, myPay means confidence in knowing your pay is going where it should, when it should. myPay combines strong encryption and secure socket layer (SSL) technology with your social security number (SSN) and personal identification number (PIN) to safeguard your information from any unauthorized access.

### **Start using myPay now**

Use your existing E/MSS PIN to log on at <https://mypay.dfas.mil>.

Need a new PIN?

- Civilians, active Air Force and Marine Corps, all Reservists, and military retirees receive PINs by mail. If you need a new PIN, just click "need new PIN." Log on once you receive your PIN in the mail.
- Active Army and Navy may request PINs by faxing name, social security number, phone number, signature, and copy of a government ID to DFAS at 216 522.5800. Then, log on following the instructions provided.

### **myPay Restricted Access Pin**

By providing your myPay PIN to others, you are allowing access to your valuable financial information and leaving yourself extremely vulnerable to identity theft and fraud. DFAS has created the opportunity for Service Members to provide a trusted family member a restricted access PIN - this allows that person to only view the information in the account without making adjustments or changes. This option was created mainly for deployed members, but everyone using myPay has access to this option. To access this option, log onto myPay, select Personal Settings Page and then select "Restrict Access PIN". Meanwhile, if you have disclosed your PIN to anyone who is unauthorized to have it, immediately log onto myPay and change your current PIN. You can change your PIN at any time by clicking on the "Change PIN" option on the Personal Settings page. You must enter your new PIN twice.







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# *Section IX*

## *Appendix*



# CHECKLISTS

## Preparing for Deployment

	<b>MEDICAL</b>	Yes	No
1	Are all immunizations for myself and my family members up-to-date?		
2	Do I know where my medical and dental records are kept? Where? _____		
3	Do I know where medical and dental records for my family members are kept? Where? _____		
4	Do I know how to get medical assistance if it is needed?		
5	Do I have one or more reliable sitters for absences or emergencies?		
	<b>FINANCE</b>		
1	Will I have my money available to me on a continuing basis during my Service Member's absence?		
2	Has my Service Member initiated an allotment to be sent to me or directly to the bank monthly?		
3	Will the allotment provide me with enough money to buy all the necessities needed to maintain a household?		
4	Do I know the address of banks where we have money?		
5	Do I know the account numbers and types of accounts that we have?		
6	Do I know the location of our bank books (checking and savings)?		
7	Do we have a safe deposit box?		
a	Do I know where the key is for the safe deposit box if applicable?		
8	Do I know where each of our credit cards is located?		
a	Are the numbers logged and kept in a safe place?		
b	Do I know the company address for each so I can notify them immediately if lost?		
9	Am I prepared to take complete control over our checking account(s)?		
10	Do I know all payments that must be made to whom (account numbers, addresses, phone numbers) and when for the following:		
a	Mortgage/Rent:		
b	Telephone Home:		
c	Telephone Cell:		
d	Electricity:		
e	Trash Collection:		
f	Water Bill:		
g	Gas/Fuel for heating:		
h	Cable/Satellite Television:		
i	Vehicle Loan:		



j	Vehicle Loan:		
k	Credit Card:		
l	Credit Card:		
m	Credit Card:		
n	Insurance homeowners/renter:		
o	Insurance Life:		
p	Insurance Vehicle:		
q	Taxes property:		
r	Taxes Income:		
s	Other debts:		
11	Do I know whom to contact in case of a problem with pay?		
a	Name and Phone Number		
b	Do you have access to myPay website?		
c	Does your authorized agent have access to myPay website?		
	<a href="https://mypay.dfas.mil">https://mypay.dfas.mil</a>		
	<b>Automobile/Transportation</b>		
1	If the vehicle(s) is/are financed, do you know the name and address of the loan company?		
2	Do I have the title papers or know their location?		
3	Do I have and know where the vehicle's registration is located?		
4	Do I know where the vehicle's insurance policy is located?		
5	Is your vehicle insurance current?		
6	Do I know the renewal date for the license plate?		
7	Is your license plate current?		
8	Do I know when to renew the inspection sticker if applicable?		
9	Is your inspection current?		
10	Do I have a valid car or truck state driver's license?		
a	When does it expire?		
11	Is your car or truck in good operating condition?		
12	If it needs repairs, who is the mechanic?		
13	Is there a duplicate set of keys?		
a	Where is the duplicate key(s) located?		
	<b>Legal/Administrative</b>		
1	Are my family's ID Cards up-to-date and valid until after the Service Member returns?		
2	Do I know where and how to obtain new ID Cards?		
3	Should my Service Member execute a general or special power of attorney so I can take necessary action on important family matters during his/her absence?		
4	Do I know where the general/special power of attorney is kept?		



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5	Do I have birth certificates for myself and my family?		
6	Do I have a copy of our marriage certificate?		
7	Do I have copies of any adoption papers and where are they kept?		
8	Do I have a Social Security card for each family member?		
9	Do I have copies of our federal and state tax records?		
10	Do I know where all of our insurance policies are kept?		
11	Do I know where any stocks, bonds or other securities that we own are kept?		
12	Do I know where any deeds are kept?		
13	Have I safeguarded all of our important papers?		
14	Do my Service Member and I have up-to-date wills?		
a	Do I know where the originals are kept?		
<b>Children's School/Day Care Provider</b>			
1	Have you notified your children's School Counselor/Day Care Provider?		
2	Are they aware of the Illinois National Guard Education Outreach Booklet and Brief for Educators?		
3	Does your children's School Counselor/Day Care Provider know who to contact with questions to assist your child?		



## Important Document File

It is very important for the military family to keep copies of important documents and other valuable information in a safe place. It is equally important that the spouses or Power of Attorney jointly organize this file so that each knows how and where to find the documents when they are needed.

Please sit down with your husband/wife/significant other/parent and gather this information and these documents. The hour you spend going over this will save you time later on. Keep the following documents in a special container that you can definitely find immediately.

At a minimum, the following documents should be included:

	Document Type	Location
1	Marriage Certificate	
2	Birth Certificates for each Family Member	
3	Citizenship Papers, if applicable	
4	Adoption Papers, if applicable	
5	Passports, if applicable	
6	List of Social Security Numbers for each Family Member	
7	Shot records (up-to-date) for each Family Member	
8	Powers of Attorney	
9	Wills	
10	Guardianship Papers for Minors	
11	Insurance Policies*	
12	Current address and phone numbers of all members of immediate families of Service Member and Spouse	
13	Vehicle Title(s)	
14	List of Credit Cards and account numbers	
15	List of all bonds and stocks	
16	Court orders for divorce, child custody	
17	Real estate documents (leases, deed, mortgage(s), promissory note(s))	
18	Copies of all sales, installment, finance contracts/agreements	
19	ID Cards for Family Members 10 and older	
20	Nine copies of orders	



# *A Guide for Getting your Affairs in Order*

## **Personal Information**

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Current Home Address \_\_\_\_\_

\_\_\_\_\_

Home Telephone Number \_\_\_\_\_ Cell Phone Number \_\_\_\_\_

Name of Employer \_\_\_\_\_

Supervisor's Name & Phone Number \_\_\_\_\_

Prior Address \_\_\_\_\_

\_\_\_\_\_

Marital Status:  Married  Divorced  Widowed  Single  
 Separated

Date, County, and State of Marriage \_\_\_\_\_

Location of Marriage Certificate \_\_\_\_\_

Date and County, State of Divorce \_\_\_\_\_

Name and Address of Divorce Attorney \_\_\_\_\_

\_\_\_\_\_

Location of Divorce Decree \_\_\_\_\_

If Married, Name of Spouse to include maiden name \_\_\_\_\_

\_\_\_\_\_

Employer Name & Phone Number \_\_\_\_\_



### Personal Information: Registry of Children

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	





### Personal Information: Registry of Children

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Social Security Number	
Current Address	



**Personal Information: Registry of Grandchildren**

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	



**Personal Information: Registry of Grandchildren**

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	

Given Name	Date of Birth
Date of Birth	
Place of Birth	
Parents and Current Address	



**Personal Information: Husband's Family**

Name of Father \_\_\_\_\_

Social Security Number \_\_\_\_\_

May need for requesting documents.

Current Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Employer Name & Phone Number \_\_\_\_\_

Name of Mother \_\_\_\_\_

Social Security Number \_\_\_\_\_

May need for requesting documents.

Current Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Employer Name & Phone Number \_\_\_\_\_

**Registry of Brothers and Sisters**

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	



**Registry of Brothers and Sisters**

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	



**Personal Information: Wife's Family**

Name of Father \_\_\_\_\_

Social Security Number \_\_\_\_\_

May need for requesting documents.

Current Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Employer Name & Phone Number \_\_\_\_\_

Name of Mother \_\_\_\_\_

Social Security Number \_\_\_\_\_

May need for requesting documents.

Current Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Employer Name & Phone Number \_\_\_\_\_

**Registry of Brothers and Sisters**

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	



**Registry of Brothers and Sisters**

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	

Given Name	
Date of Birth	
Place of Birth	
Spouses Name	
Date of Birth	
Place of Birth	
Current Address	



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**In Case of Emergency, these are the people that need to be notified.**

Name \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

---

Name \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

---

Name \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

---

Name \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

---





**Important Business and Personal Contacts to be notified**

Service Members Immediate Supervisor Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Spouses Immediate Supervisor Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Attorney's Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Personal Physician Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Dentist Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Accountant Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Insurance Agent Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

---

Banker Name \_\_\_\_\_

Office Phone \_\_\_\_\_ Other Phone \_\_\_\_\_



**Personal Finance Information**

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Checking Account Number \_\_\_\_\_ Joint YES NO

Savings Account Number \_\_\_\_\_ Joint YES NO

---

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Checking Account Number \_\_\_\_\_ Joint YES NO

Savings Account Number \_\_\_\_\_ Joint YES NO

---

Certificate of Deposit Number \_\_\_\_\_

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

---

Certificate of Deposit Number \_\_\_\_\_

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_



**Personal Finance Information**

Safe Deposit Box Number \_\_\_\_\_

Address of Bank/Branch \_\_\_\_\_

Safe Deposit Box is accessible by \_\_\_\_\_

Key is kept at \_\_\_\_\_

Investment/Stock Portfolio is located at \_\_\_\_\_

Bonds Portfolio is located at \_\_\_\_\_

IRA Certificate and file are located at \_\_\_\_\_

401K Retirement file is located at \_\_\_\_\_

**Credit Card Accounts**

Name(s) on Account \_\_\_\_\_

Account Number \_\_\_\_\_

Issued by \_\_\_\_\_ Account Balance Insured YES NO



### Credit Card Accounts

Name(s) on Account \_\_\_\_\_

Account Number \_\_\_\_\_

Issued by \_\_\_\_\_ Account Balance Insured YES NO

---

Name(s) on Account \_\_\_\_\_

Account Number \_\_\_\_\_

Issued by \_\_\_\_\_ Account Balance Insured YES NO

---

### Real Estate

Know what to do or who to call if something in your home breaks down. Untested plumbers, roofers, or repair contractors can be very costly. Your local FAC can also assist with local contractors who are willing to help military families.

Before you deploy, give your home a security check inside and out. This should include testing (or installing) smoke alarms, and checking door and window locks, as well as outdoor lights or motion detectors, trimming bushes away from home.

- We/I own the property located at \_\_\_\_\_  
\_\_\_\_\_
- Mortgage on the property is held by \_\_\_\_\_
- Address \_\_\_\_\_
- Monthly payments \_\_\_\_\_
- Principle Balance of Mortgage Loan \_\_\_\_\_
- Value of Property \_\_\_\_\_
- Property Taxes paid through (due date)? \_\_\_\_\_
- Escrowed in Mortgage Payment \_\_\_\_\_
- Homeowners Insurance held by \_\_\_\_\_
- Escrowed in Mortgage Payment \_\_\_\_\_



We/I own other real estate at: (List addresses and some detail on property.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Summary of My Employee Benefits**

Health Insurance coverage is for \_\_\_\_Self \_\_\_\_Family.

Coverage is with\_\_\_\_\_

Policy Number\_\_\_\_\_

Customer Service Contact Number\_\_\_\_\_

**Life Insurance (1)**

Life Insurance Covers Who\_\_\_\_\_

Life Insurance Company\_\_\_\_\_

Policy Number\_\_\_\_\_

Amount of Coverage\_\_\_\_\_

Beneficiary Declared on Policy      YES    NO                      Beneficiary is aware    YES    NO

**Life Insurance (2)**

Life Insurance Covers Who\_\_\_\_\_

Life Insurance Company\_\_\_\_\_

Policy Number\_\_\_\_\_

Amount of Coverage\_\_\_\_\_

Beneficiary Declared on Policy      YES    NO                      Beneficiary is aware    YES    NO



**Summary of My Employee Benefits (con't)**

I am enrolled in other employee sponsored supplemental insurance plan(s) YES NO

Plan Type\_\_\_\_\_

Plan Type\_\_\_\_\_

---

**Leave (Vacation) Balance/Leave Program**

As of \_\_\_\_\_ date, \_\_\_\_\_

has \_\_\_\_\_ hour(s)/week(s) of Annual Leave and \_\_\_\_\_ hour(s) of Sick Leave.

Are you a member of a Medical Leave Sharing Program YES NO

Beneficiary Name\_\_\_\_\_

He/She is aware of this designation YES NO

---

**Investment Plans**

Thrift Savings Plan (TSP) YES NO If yes, approximate balance\_\_\_\_\_

Designation of Beneficiary on file YES NO

Beneficiary Name\_\_\_\_\_

He/She is aware of this designation YES NO

---

Civilian Employer Retirement Plan YES NO If yes, approximate balance\_\_\_\_\_

Designation of Beneficiary on file YES NO

Beneficiary Name\_\_\_\_\_

He/She is aware of this designation YES NO



### Retirement

Federal Employee    YES    NO

If Federal Employee, which plan are you under

\_\_\_\_\_ Civil Service Retirement System (CSRS)

\_\_\_\_\_ Federal Employees Retirement System (FERS)

\_\_\_\_\_ Other \_\_\_\_\_

Are you eligible for retirement as of:

Due to prior military service or federal service, I have been advised that I may need to pay either a deposit or a re-deposit to fully receive credit for that service.    YES    NO

If death occurs before retirement, your spouse is aware that he/she may be eligible for a survivor annuity?    YES    NO

Additional Retirement Benefit \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



### Additional Insurance Information

Type of Insurance	
Insurance Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Household/Accident/Rental/Other	

Type of Insurance	
Insurance Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Household/Accident/Rental/Other	

Type of Insurance	
Insurance Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Household/Accident/Rental/Other	

Type of Insurance	
Insurance Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Household/Accident/Rental/Other	

Type of Insurance	
Insurance Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Household/Accident/Rental/Other	





### Insurance Held on Others

Person/Relationship	
Type of Insurance	
Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Beneficiary	

Person/Relationship	
Type of Insurance	
Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Beneficiary	

Person/Relationship	
Type of Insurance	
Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Beneficiary	

Person/Relationship	
Type of Insurance	
Company	
Policy Number	
Amount of Monthly/Quarterly Premium	
Beneficiary	



### Health History General Physical Data

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	



### Health History General Physical Data

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	

Name	
Location of Medical Records	
Location of Dental Records	
Date of last Physical	
Blood Type and RH Factor	
Height/Weight	
Hair /Eye Color	
Glasses and/or Contact Lenses	
Allergies	
Medications	



## Automobiles

Car problems can be very aggravating if you don't know who to contact to remedy them. Here are some suggestions for the Family on the home front:

- Make certain you have the name of a trusted mechanic or automotive garage where you or a friend has taken a car for service. Repair costs can mount rapidly if you simply select a repair shop out of the phone book.
- Be sure to keep a record of the correct type of battery, tires, oil, etc for the care.
- Keep track of when automotive registration, insurance, emissions inspections, or oil changes are due.

Pertinent Information	Automobile	Automobile	Automobile
Make, Model, Year			
Registered to			
Inspection expires			
Insurance Company			
Insurance Agent			
Policy Number			
Agent Phone Number			
Lien Holder			
Automobile Papers Location			
License Plate data			
Expiration Date			
Dealer/Repair Service Name			
Dealer/Repair Service Address			
Dealer/Repair Service Phone Number			



**Final Wishes – Service Member**

Name \_\_\_\_\_

Church Preference \_\_\_\_\_

Religious Affiliation \_\_\_\_\_

Clergy Member \_\_\_\_\_

Phone Number \_\_\_\_\_

Funeral Home Preference \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Do you have a Pre-paid Plan      YES      NO

Burial Preference      Entombment      Cremation      Internment

Choice of cemetery \_\_\_\_\_

Did you purchase a lot?      YES      NO

If so, the lot is in the name of \_\_\_\_\_

Location of deed for the lot \_\_\_\_\_

Who would you like to be pallbearers \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If cremated, what do you wish done with your ashes? \_\_\_\_\_

\_\_\_\_\_



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Would you like an obituary published?                      YES                      NO

Please list the following in my obituary \_\_\_\_\_

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Are you entitled to Veteran's Benefits?                      YES                      NO

Are you entitled to Military Honors?                      YES                      NO

Musical Selections \_\_\_\_\_

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Special Requests for Service \_\_\_\_\_

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### Final Wishes - Spouse

Name \_\_\_\_\_

Church Preference \_\_\_\_\_

Religious Affiliation \_\_\_\_\_

Clergy Member \_\_\_\_\_

Phone Number \_\_\_\_\_

Funeral Home Preference \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Do you have a Pre-paid Plan      YES      NO

Burial Preference      Entombment      Cremation      Internment

Choice of cemetery \_\_\_\_\_

Did you purchase a lot?      YES      NO

If so, the lot is in the name of \_\_\_\_\_

Location of deed for the lot \_\_\_\_\_

Who would you like to be pallbearers \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If cremated, what do you wish done with your ashes? \_\_\_\_\_

\_\_\_\_\_



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Would you like an obituary published?                      YES                      NO

Please list the following in my obituary \_\_\_\_\_

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Are you entitled to Veteran's Benefits?                      YES                      NO

Are you entitled to Military Honors?                      YES                      NO

Musical Selections \_\_\_\_\_

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Special Requests for Service \_\_\_\_\_

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## Employer Notification Letter (USERRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Employer's Name and Address

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To Whom It May Concern:

As a member of **(Insert Unit Name Here)**, I have been ordered to active military service beginning on **(Insert Date Here)**. Therefore, my last day of work before I begin my military service will be **(Insert Date Here)**, and I expect to return to work on or about **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

My absence from work during this period of military service is protected under the Uniformed Services Employment and Re-employment Rights Act (USERRA), which is codified at Title 38, United States Code, Sections 4301-4334. Upon my return, I will submit an application for reinstatement in accordance with the provisions of that Act.

I regret an inconvenience that my leaving may cause, and I appreciate your support during my absence. Also, if you have any questions concerning the above Act, please contact the National Committee for Employer Support of the Guard and Reserve (ESGR) at 1-800-336-4590 or [www.esgr.org](http://www.esgr.org). Thank you very much.

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have a copy of your orders yet, include a copy with this letter\*\*\***



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## Request for Reinstatement Letter (USERRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Employer's Name and Address

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To Whom It May Concern:

On **(Insert Date Here)**, I entered active military service with **(Insert Unit Name Here)**, and I was honorably released from active military service on **(Insert Date Here)**.

Please accept this letter as my formal request to be reinstated in my former job, under the provisions of the Uniformed Services Employment and Re-employment Rights Act (USERRA), 38 U.S.C. 4301-4334. I would like to report to work on **(Insert Date Here)**, and please call me at the number listed above if this date is not convenient.

Thank you very much for your consideration, and if you have any questions concerning the above Act, please contact the National Committee for Employer Support of the Guard and Reserve at [www.esgr.org](http://www.esgr.org) or 1-800-336-4590.

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have not provided a copy of your orders yet, include a copy with this letter\*\*\***



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## Employer Notification Letter (Illinois)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Employer's Name and Address

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To Whom It May Concern:

As a member of **(Insert Unit Name Here)**, I have been ordered to active military service beginning on **(Insert Date Here)**. Therefore, my last day of work before I begin my military service will be **(Insert Date Here)**, and I expect to return to work on or about **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

My absence from work during this period of military service is protected under the Illinois National Guard Employment Rights Law (20 ILCS 1805/30.1 et seq.) and the Service Member's Employment Tenure Act (330 ILCS 60/1 et seq.). Upon my return, I will submit an application for reinstatement in accordance with applicable provisions of those Acts.

I regret any inconvenience that my leaving may cause, and I appreciate your support during my absence. Thank you very much.

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*and if available include a copy of military orders\*\*\***



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## Request for Reinstatement Letter (Illinois)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Employer's Name and Address

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To Whom It May Concern:

On **(Insert Date Here)**, I entered active military service with **(Insert Unit Name Here)**, and I was honorably released from active military service on **(Insert Date Here)**.

Please accept this letter as my formal request to be reinstated in my former job, and I would like to report to work on **(Insert Date Here)**. Please call me at the number listed above if this date is not convenient. Also, please be advised that under applicable provisions of the State law, I am entitled to be reinstated as soon as possible.

Thank you very much for your consideration and your support during my absence.

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have not provided a copy of your orders yet, include a copy with this letter\*\*\***



## Request for Employment Letter (Offer of Employment)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Employer's Name and Address

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To Whom It May Concern:

On **(Insert Date Here)**, I entered active military service with **(Insert Unit Name Here)**, and I was honorably released from active military service on **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

Prior to receipt of the above military orders, I was offered employment by your firm as **(Insert Position Title Here)**, with a start date of **(Insert Date Here)**. Please accept this letter as a request for a copy of that employment offer, and as my formal request to be employed in that position. Please be advised that I am making this request under the provisions of the Service Member's Employment Tenure Act (330 ILCS 60/4.5), which gives me a preference for immediate employment.

Thank you very much for your consideration, and I look forward to working at your company.

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have a copy of your orders, include a copy with this letter\*\*\***



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### Reduction of Interest Rate (SCRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Creditor's Name and Address

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Reference Account Number(s): \_\_\_\_\_

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Dear Sir or Madam:

Please be advised that I am a member of the following Military Unit: **(Insert Unit Name Here)**, and I have been ordered to active military service on the following date: **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

Due to my entry onto active duty, I have experienced a decrease in salary, and my ability to meet my financial obligations has been materially affected. Under these circumstances, Section 207 of the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. App. 527, prescribes a ceiling of six percent (6%) annual interest on any obligation. Therefore, I request that you reduce the interest rate on the above referenced accounts to 6% as of the date I entered active duty. Under the SCRA, this interest rate must be maintained for the entire period I am on active duty, and this percentage cap includes all service charges, renewal charges, and fees. Furthermore, any interest above this statutory ceiling must be forgiven rather than accrued.

Please adjust my accounts to comply with this new rate, and please send a confirmation of the interest rate reduction and my new payment schedule. Also, thank you very much for your cooperation and assistance in this matter.

Sincerely,

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have a copy of your orders, include a copy with this letter\*\*\***



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## Reduction of Mortgage Payments (SCRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Creditor's Name and Address

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Reference Account Number(s): \_\_\_\_\_

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Dear Sir or Madam:

Please be advised that I am a member of the following military unit (**Insert Unit Name Here**), and I have been ordered to active military service on the following date (**Insert Date Here**). (**Choose one of the following**) I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

Due to my entry onto active duty, I have experienced a decrease in salary, and my ability to meet my financial obligations has been materially affected. Under these circumstances, Section 303 of the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. App. 533, authorizes an adjustment of my obligations under the mortgage. In this regard, my current mortgage payment is (**Insert Dollar Amount**) per month, but because of my reduced income while on active duty, I can only pay (**Insert Dollar Amount**) per month. Therefore, I request this reduction in my mortgage payments beginning with the payment due on (**Insert Date Here**). If applicable, I request that you also reduce the interest rate on the above-referenced account to 6%, effective as of the date I entered active duty, under Section 207 of the SCRA. I will notify you upon my release from active duty in order to resume my normal mortgage payments to discuss repayment of my deferred obligations.

Thank you very much for your cooperation and assistance in this matter, and please send me a confirmation of my new payment schedule.

Sincerely,

**Date** \_\_\_\_\_

**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\*\*\*If you have a copy of your orders, include a copy with this letter\*\*\***



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## Termination of Residential/Business Lease (SCRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Landlord's Name and Address

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Reference Account Number(s): \_\_\_\_\_  
\_\_\_\_\_

Dear Sir or Madam:

Please be advised that I am a member of the following military unit: **(Insert Unit Name Here)**, and I have been ordered to active military service on the following date **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

Due to my entry onto active duty, I will not be able to continue my lease at the above address. Under these circumstances, Section 305 of the Service Members Civil Relief Act (SCRA), 50 U.S.C. App. 535, authorizes my termination of this lease. Therefore, I am hereby notifying you that I am terminating the above lease effective thirty (30) days after the date my next rental payment is due. If you are holding a security deposit or any rent paid in advance, please send to me at the address listed above.

Thank you very much for your cooperation and assistance in this matter.

**Date** \_\_\_\_\_

Sincerely,  
**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have a copy of your orders, include a copy with this letter\*\*\***





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### Termination of Automobile Lease (SCRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Creditor's Name and Address

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Reference Vehicle Year, Make, Model & VIN Number(s): \_\_\_\_\_

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Dear Sir or Madam:

Please be advised that I am a member of the following military unit: **(Insert Unit Name Here)**, and I have been ordered to active military service on the following date: **(Insert Date Here)**. **(Choose one of the following)** I have enclosed a copy of my military orders for your record **or** I will provide a copy as soon as they are available or upon my return in accordance with law.

Due to my entry onto active duty, I will not be able to continue my lease of the above vehicle. Under these circumstances, Section 305 of the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. App. 535, authorizes my termination of the lease. Therefore, I am hereby notifying you that I am terminating the above lease, and I will return the leased vehicle to you within 15 days after delivery of this notice. Under the SCRA, the termination will be effective upon the date the vehicle is delivered to you.

Under the SCRA, I understand I do not have to pay an early termination charge, but I am liable for the prorated part of my last monthly payment. I also understand I am liable for any taxes, title and registration fees, reasonable charges for excess wear and mileage, and any other amounts owed under the lease that are due and unpaid on the date of termination.

Thank you very much for your cooperation and assistance in this matter.

**Date** \_\_\_\_\_

Sincerely,  
**Service Member's Signature** \_\_\_\_\_

**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*If you have a copy of your orders, include a copy with this letter\*\*\***



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### Stay of Court Proceedings (SCRA)

Insert Service Member's Name, Address  
And Telephone Number

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Insert Court's Name and Address

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Reference Case Number(s): 

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Dear Sir or Madam:

Please be advised that I am a member of the following military unit: **(Insert Unit Name Here)**, and I have been ordered to active military service on the following date: **(Insert Date Here)**. I have enclosed a copy of my military orders for your records.

My entry onto active duty has materially affected my ability to participate in the above case. Under these circumstances, Section 202 of the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. App. 522, provides for a stay of legal proceedings. Therefore, I request a stay in the above proceedings until the following date: **(Insert Date Here)**. Until that date, I will not be able to attend any hearings, present any type of defense, or effectively protect my interests in this matter because of my military deployment and/or military duties as follows: 

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I have also enclosed a letter from my commander concerning my military duties, and that letter confirms that military leave is not authorized for any appearance at this time.

Thank you very much for your cooperation and assistance in this matter, and please advise me of my next court date.

**Date** 

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 **Sincerely,**  
**Service Member's Signature** 

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**\*\*\*Deliver Letter in person, or send "Certified Mail, Return Receipt Requested"\*\*\***

**\*\*\*and include a copy of military orders and Commander's Letter.\*\*\***



## Commander's Letter Stay of Court Proceedings (SCRA)

To: **(Insert Name of Court)**

Reference:    **Case Number:** \_\_\_\_\_  
                  **Service Member's Name:** \_\_\_\_\_

Dear Sir or Madam:

I am an officer in the U.S. Armed Forces writing on behalf of the above Service Member who is a party to an action now pending before your court. The above Service Member is assigned to my command and is currently serving on active duty military service at the following installation **(Insert Installation Name Here)**.

The above Service Member will be unable to attend any hearings in the above case because of their military duties until the following date: **(Insert Date Here)**. Until then, the Service Member is needed by this unit and is not authorized military leave due to the following duties/reasons: \_\_\_\_\_

Therefore, under the provision of Section 202 of the Servicemembers Civil Relief Act (SCRA), I request that you grant a stay in the court proceedings until the above mentioned date. I will personally ensure that the above Service Member is placed on military leave immediately following the completion of the duties described above so that he/she may appear at the next scheduled court date after the requested delay. I am furnishing this information under the SCRA in my capacity as a commander charged with a mission supporting the national security of this nation, and I request that you delay the proceedings to allow this Service Member to perform a critical role in that mission.

Thank you very much for your cooperation and assistance in this matter.

Sincerely,

**(Insert Date Here)**

**(Commander's Signature & Printed Name)**

**\*\*\*NOTE: Clearly outline duties of Service Member, why Service Member is critical to the mission, and why leave is not authorized at this time.**



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