

Guide to
Reserve
Family
Member
Benefits



Department of Defense



Department of Defense

**Office of the
Assistant Secretary of Defense
(Reserve Affairs)**

**1500 Defense Pentagon
Room 2E185
Washington, DC 20301-1500**

4th Edition dated July 1, 2002

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A Guide to Assist the Families of National Guard and Reserve Members

September 11, 2001 has changed our lives immensely, whether you're considering our civilian lives or our military lives. Life is different and much more challenging in that it requires more detailed and comprehensive planning to achieve family readiness. Family members who have a husband, wife, father, mother, son, daughter, brother or sister who serves in the National Guard or Reserve, face many challenges when their loved one is away performing military service. This booklet is designed to help when your loved one is away, whether serving in support of a military operation overseas, performing security or other duty in a local or regional location, or performing training at the local armory or reserve center. You may simply have a question about your entitlements and benefits. Although designed to answer the questions a spouse may have, it does provide a resource that can be of value to all family members, as well as information that Guard and Reserve members will find useful.

This 4th edition of the "Guide" has been updated to include recent changes in law and policy to provide the most current information on military benefits and privileges for eligible family members and how to access them. It also identifies eligibility requirements associated with some entitlements, and, most importantly, lets you know where you can obtain assistance when you have specific questions or problems. Knowing your benefits and how to access them will help you plan for when your spouse is away performing military service.

Because of the geographic dispersion of Guard and Reserve families, it is often more difficult to obtain information about your benefits and in some cases to use them. It also may make it more difficult to access various support services that are normally available at active duty installations. We are continuously assessing how to improve family support. Technology has allowed us to make many advances, but there is still more that can be done. Rest assured, we want to provide the assistance you need, when you need it. This guide is just one step in that journey.

Identification Cards For Military Family Members

The Department of Defense (DoD), through the Real-Time Automated Personnel Identification System (RAPIDS), issues members, eligible dependents and other eligible individuals a distinct Identification Card (ID) authorizing them to receive Uniformed Services' benefits and privileges. Normally, Guard and Reserve family members and other dependents receive a DD Form 1173-1, the DoD Guard and Reserve Dependent ID Card (red). These cards do not authorize eligibility for medical benefits and commissary privileges in and of themselves. They will assist Guard and Reserve family members in accessing these privileges when accompanied by a copy of the service member's orders to active duty or a commissary privilege card (CPC). The cards do authorize exchange and certain morale, welfare and recreation (MWR) privileges.

The DD Form 1173-1 serves as proof that individuals have been pre-enrolled in the Defense Eligibility Enrollment System (DEERS). This is an important first step in obtaining family member and dependent medical treatment when the service member is called to active duty for 31 consecutive days or more. When the service member is called to active duty for more than 30 days, part of the processing for entry on active duty should be the completion of a DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment for each eligible family member and legal dependent. This application, along with surrender of the DD Form 1173-1, will allow family members and dependents to receive the DD Form 1173 (tan). These cards will authorize appropriate medical, commissary, exchange and MWR benefits and privileges for the period of active duty specified on the members' orders.

Family members and eligible dependents must visit an ID Card facility in order to be issued the appropriate ID Card. Ask your command or unit Family Readiness Office for a list of ID Card facilities in your area.

BE SURE TO CALL AHEAD TO CONFIRM SPECIFIC REQUIREMENTS, DOCUMENTATION AND HOURS OF OPERATION.

For additional information see:

<http://www.dmdc.osd.mil/rsl/> or

<http://www.afpc.randolph.af.mil/deers/default.htm> or

<http://www.dmdc.osd.mil/sites/>

Common Access Card – The New Smart Card And Identification Card For Military Members

The Department of Defense (Department or DoD) is implementing smart card technology as a Department-wide Common Access Card (CAC). A smart card is a credit card size token (credential) with one or more embedded memory and/or microprocessor integrated circuit chips (ICC). The CAC also contains a linear barcode, two-dimensional barcode, magnetic stripe, color digital photograph, and printed text. The CAC will be the standard identification card for active duty military personnel, Selected Reserve, DoD civilian employees, and eligible contractor personnel. The CAC will also be the principal card used to enable physical access to buildings and controlled spaces and for logical access to the Department's computer networks and systems. The CAC ICC has a cryptographic co-processor to enable it to serve as a token for the Public Key Infrastructure (PKI) identity, e-mail, and encryption certificates.

At the time of publication, the new CAC was in the process of being fielded to all Active Duty and Selected Reserve (drilling) Guard and Reserve members as well as eligible civilian employees and contractor personnel.

For the most current information on the CAC see: www.dmdc.osd.mil/smartcard/owa/ShowPage?p=index

Medical Benefits for Family Members

Certain family members of Reserve component members are eligible for medical care within the military health care system under specific circumstances. The following events result in medical care eligibility for family members:

- The Reserve component member is ordered to active duty for more than for 30 days.(Eligibility begins the day the member commences active duty.)
- The Reserve component member is medically retired due to a service-connected injury, illness or disease incurred or aggravated during active duty.
- The Reserve component member has completed 20 years of qualifying service, reached age 60 and started to receive retired pay.
- The Reserve component member dies on active duty or as a result of a medical condition incurred or aggravated while on active duty.
- Family members of Reserve component members ordered to active duty in support of a *contingency operation* for more than 30 days are eligible for transitional healthcare for a period of 60 or 120 days (depending on their total active federal service) upon release from active duty.

Who is eligible?

- Spouse and unmarried children under 21 or 23 if a full-time student
- A child of any age with a severe physical or mental handicap.

NOTE: Family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Family members are enrolled when they are



issued an identification card or when the military member submits a verified and signed DD Form 1172. Contact your local ID Card facility for guidance. You can locate the closest ID Card Facility at <http://www.dmdc.osd.mil/rs/> or by contacting one of the Points of Contact listed at <http://www.afpc.randolph.af.mil/deers/default.htm>.

How does it work?

Eligible family members may be treated on a space available basis at any military medical treatment facility (MTF). Availability is often very limited, therefore a desirable option is TRICARE.

TRICARE is part of the military health care system. It is organized by regions, which are operated by a lead agent (normally a MTF commander). Each region is composed of MTFs and civilian managed care support contractors, which provide authorized care. TRICARE offers three options: Standard, Extra, and Prime.

TRICARE Standard

- Sponsor ordered to active duty for more than 30 days
- Widest choices of providers
- You select a civilian authorized TRICARE provider
- Deductibles and cost shares
- No enrollment required
- No Primary Care Manager
- Most expensive option

TRICARE Extra

- Sponsor ordered to active duty for more than 30 days
- No enrollment required
- Provider choice limited to contracted network -
 - Select your provider from the list of TRICARE Network
 - Providers available from the managed Care Support Contractor
- Cost-share is less than Standard

TRICARE Prime

- Sponsor ordered to active duty for 179 days or more
- Similar to civilian health maintenance organizations (HMOs).
- Enrollment is required
- Care received through a Primary Care Manager, who treats the patient or refers the patient to specialty care
- Uses military facility and/or civilian network for authorized care
- No enrollment fees for active duty families
- Annual enrollment fee for family members and survivors of retirees
- No deductibles or claim forms for patients

To expedite access to MTF care, eligible family members should provide their military ID card and have a copy of their sponsor's orders available when arriving for an appointment.

When a National Guard or Reserve family is covered by a civilian or employer health plan, TRICARE is the second payer.

Information on the three TRICARE options (Extra, Standard and Prime) is available from the Beneficiary Counselor and Assistance Coordinator at any MTF. These numbers can be accessed from the Health Affairs web page:[http:// www.tricare.osd.mil](http://www.tricare.osd.mil). Additionally, all TRICARE regions have toll-free information lines.

TRICARE REGIONS

Northeast	1-888-999-5195
Northwest	1-800-242-6788
Alaska	1-800-404-0110
Southeast	1-800-444-5445
Central States	1-888-874-9378
Heartland	1-800-941-4501
Southwest	1-800-406-2832
Gulf South	1-800-444-5445
Mid-Atlantic	1-800-931-9501
Northern Calif./Golden Gate/So. Calif./Hawaii	1-800-242-6788
Pacific/Puerto Rico/Latin America/Canada/Europe	1-888-777-8343



DENTAL BENEFITS

Entitlement: Family members of a service member who is on active duty for a period of more than 30 days are entitled to dental care in facilities of the uniformed services, however, care is subject to the availability of space and facilities and the capabilities of the dental staff. Unfortunately, resources are extremely limited in most military dental treatment facilities and it is unlikely that dependents will be able to receive dental care at these facilities. Additionally, there is no entitlement to dependent dental care in a military dental treatment facility when the service member is on active duty for 30 days or less, is performing inactive duty training or is not on active duty.

Dental Insurance Program: The Department of Defense (DoD) sponsors a comprehensive, voluntary dental insurance program for eligible family members as an alternative to dental care in a military dental treatment facility. The monthly premiums, covered services and the amount of co-payments for treatment are specified under the particular plan.

- Types of plans: Enrollment can be for the member only, family only or both the member and the family. Depending on the status of the member, enrollment may be under a cost sharing plan with the government or a full premium plan with no government cost sharing.

-Cost shared with the government: The government pays the majority of the monthly premium. Enrollment in the premium sharing plan for family members requires that the service member is on active duty for more than 30 days and has at least a one year service commitment (active duty, reserve service or combination of the two) at the time of enrollment.

- Full-premium plan: Enrollment in this plan is available for eligible family members of a member of the Selected Reserve or Individual Ready Reserve when the Guardsman or Reservist is not on active duty for more than

30 days. The government does not share in the premium payments; these payments are the responsibility of the service member. Also, the service member must have a one-year service commitment in order to enroll his/her dependents in this plan.

- **Covered Services:** Regardless of the plan under which the family members are enrolled, the services provided are the same. The type of treatment determines the cost share payment amounts, which are divided into the following categories:
 - Diagnostic, oral examination, and preventive services and palliative emergency care;
 - Basic restorative services of amalgam and composite restorations, stainless steel crowns for primary teeth, and dental appliance repairs; and
 - Orthodontic services, crowns, gold fillings, bridges, and complete or partial dentures, and more.
- **Dental Providers:** The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, as well as many locations outside the United States. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist, however the member may incur additional fees.

Civilian Employer Dental Plan: You may maintain coverage under both your civilian employer provided dental benefit plan as well as the DoD dental insurance plan. For more information, see the subsection that discusses health care in the civilian job protection section.

Additional Information: Please consult your Beneficiary Counseling and Assistance Coordinator (BCAC) for further details or you may find more information about TRICARE, the TRICARE Dental Program, and benefits for Guard and Reserve members on the TRICARE web site: www.tricare.osd.mil/tricare/beneficiary/hptriben.html



LEGAL ASSISTANCE

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) was passed by Congress to provide protection to anyone entering or called to active duty in the U. S. Armed Forces. These protections are available to members of the National Guard and Reserve when in active federal service. Protections commence on the date the service member enters active duty.

The SSCRA covers such issues as termination of real property losses, eviction, installment contracts, interest rate reduction , mortgage foreclosure, civil judicial proceedings, and deferment of income tax payments. For example, one of the most widely known benefits under the SSCRA is the ability to reduce consumer debt and mortgage interest rates to 6% under certain circumstances. If you believe being called to active military service has impacted your ability to meet your obligations, please contact your nearest legal assistance office to see if the SSCRA offers you some protection.

All military services have legal assistance officers available to assist families with legal problems during periods of active duty. Typical legal services involve wills, powers of attorney, child support, income tax returns, and contractual disputes. Although legal assistance officers generally cannot provide in court representation, they can negotiate on behalf of the military or family member. Generally, the military services offer limited legal assistance to Guard and Reserve members during inactive duty training periods to prepare legal documents needed in the event of an involuntary call to active duty such as wills and powers of attorney. Each military service has specific regulations regarding the extent of legal assistance they provide. For further information, contact your nearest legal assistance office to determine what assistance is available to you.

For additional information see:

<http://www.jagcnet.army.mil/legal>

Military Pay and Allowances

GENERAL

Pay, allowances, benefits and entitlements depend, all or in part, on a member's rank, length of service, dependent status, and the type of orders (duty status).

PAY

Basic Pay. A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month—the 15th and the 30th. The rate of pay is based on the member's rank/pay grade and years of service. Current pay and allowance tables can be found at:
<http://militarypay.dtic.mil/actives/pay/index.html>

Inactive Duty Training (IDT) Pay. This is commonly referred to as “drill pay.” The amount earned for each drill equals 1/30th of the monthly basic pay rate for the member's rank and years of service. The current IDT pay chart can be found at: http://militarypay.dtic.mil/actives/pay/bp/paytables/Jan2002_4Drill.pdf

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

ALLOWANCES

Basic Allowance for Subsistence (BAS). This allowance is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS, and it is not subject to income tax. The BAS rates can be found at:
<http://militarypay.dtic.mil/actives/pay/bas/index.html>

Basic Allowance for Housing (BAH). This allowance is intended to provide partial compensation for the cost of housing while the member serves on active duty. The housing allowance for members serving on active duty for more than 139 days, or those serving any length of time in support of a contingency operation such as Operations Noble Eagle and Enduring Freedom, is paid according to the member's rank, dependent status (with or without dependents) and location of the duty station. Those serving on active duty for less than 139 days (and not in support of a contingency operation) receive a housing allowance, called BAH Type II or BAH-II, at a rate based only on the member's rank and dependent status. BAH and BAH-II rates can be found at:

<http://www.dtic.mil/perdiem/bahform.html> for BAH and <http://www.dtic.mil/perdiem/1999bah2.html> for BAH-II. National Guard and Reserve members performing IDT are not entitled to a housing allowance. However, the military service may provide lodging in kind for the member when government quarters are not available.

Direct Deposit of Pay and Allowances. With few exceptions, all pay and allowances are delivered to the member's chosen financial account via electronic funds transfer.

Withholdings. Federal income and social security taxes are automatically withheld. State taxes are withheld from members' pay if the state has such an agreement with the U.S. Treasury.

Servicemember's Group Life Insurance (SGLI). Members assigned to a unit or position in which IDT and active duty may be required may elect to enroll in

SGLI. This coverage remains effective at all times, on and off duty. Eligible members automatically receive the maximum coverage of \$250,000 at a monthly charge of \$20.00 that is automatically deducted from the member's pay. Members must request in writing to receive less than the maximum amount or to not participate at all.

SGLI is also available for spouses and dependent children. Spouse coverage may be purchased in increments of \$10,000 up to a maximum of \$100,000. However, spouse coverage cannot exceed the level of the member's SGLI coverage. Each dependent child of eligible members will automatically be insured for \$10,000, regardless of whether the spouse is covered. Children are covered to age 18, or up to age 23 if the child is attending a recognized educational institution. \$10,000 coverage for children at no cost to the member and cannot be changed nor denied.

TRAVEL ON MILITARY AIRCRAFT

Space-Available (Space-A). Dependents of a Reserve component member may travel space-available outside the continental United States and from the continental United States to locations outside the continental United States when the service member is on active duty and when the dependents are accompanied by the service member.

Space Required Travel to and from Inactive Duty Training.

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

Commander, TRANSCOM has established the following procedures for IDT CONUS/OCONUS travel:

- Travel for members of the RCs of the Armed Forces performing IDT CONUS/OCONUS will be space required, transportation priority 4, in accordance with DoD 4500.9-R, chapter 103.
- Space-required travel on DoD aircraft from an approved departure point to the location of IDT CONUS/OCONUS and return is nonchargeable. This does not apply to travel in an active duty status (e.g., active duty for training, annual training, active duty for special work, temporary tours of active duty, man days, etc.).
- Approved written authorization (other than an official travel order) for a member to perform IDT CONUS/OCONUS, which indicates in writing the dates and locations of such training and is signed by an approving authority other than the member, may serve as authorization for space-required travel. The following forms may serve as authorization for such travel: AF Form 40A, ARCOM Form 140-1R, NAVRES 1570/22 or NGB 105-S. An approved alternate procedure for travel will be by letter of authorization to be used in lieu of the prescribed form. See <http://www.defenselink.mil/ra/documents/infopapers/spacerequired.htm> and also <http://www.defenselink.mil/ra/documents/infopapers/spacerequired2.html> .
- RC members, who travel space-required, must ensure that they have in their possession an ID card and all other appropriate documentation required for entry into a foreign country (e.g., passport, visa, country clearance, etc.).
- RC members traveling space-required to and from IDT CONUS/OCONUS will be required to pay a “head tax” and any applicable federal inspection service fees, meal charges, and excess baggage fees at the air terminal, prior to departure.

- RC members traveling space-required for IDT CONUS/OCONUS may call passenger reservation centers directly to book a space-required travel seat. However, a seat may not be booked more than 30 days in advance. Passenger reservation centers normally stop taking reservations 24 hours prior to flight departure. Members who do not pre-book their flight will be processed as “last of duty stand-by” passengers and will not displace revenue-generating passengers.
- The following passenger reservation center contact numbers are provided for use by RC members:

In CONUS:	Toll Free 1-800-851-3144 DSN 229-7390 Commercial (618) 229-7390
OCONUS: EUCOM	DSN 330-7251/2/3 Commercial 011-49-69-69-7251/2/3
PACOM Hickam AFB	DSN 449-9973/4/5 Commercial (808) 449-9973/4/5
Yokota AB	DSN 225-9711/9912 Commercial 011-81-311-755-9711/9912

- RC members performing IDT OCONUS, who are unable to obtain space-required travel may use the GSA contract city pair program as an option, at their own expense. The local transportation office may be contacted for assistance. Written approval is also required for use of the GSA city pair program fares and the member must use a government-sponsored travel card to take advantage of the program.



CITY PAIR FARES PROGRAM (Commercial Air)

Guard and Reserve personnel are now eligible for participation in the “City Pairs” contract between GSA and the airlines. It is the legal basis for government rate airfares for federal employees. Reservists traveling to IDT(drill) are not entitled to reimbursement for travel.

Commercial travel at the City Pairs Rate is authorized to and from an IDT location. OSD prescribed requirements, conditions, and restrictions are in DoDI 4515.16 (<http://www.dtic.mil/whs/directives/corres/text/i451516p.txt>).

Use of GSA Travel Card is authorized for Official Travel – Nonreimbursed. Guard and Reserve access to City Pair program fares requirements:

- Commanders shall designate in writing those Reserve component members in their unit or command who are considered outside reasonable commuting distance from their IDT location and who may be authorized to use GSA Contract City Pair Program fares.
- Designated members of the National Guard and Reserve who are authorized to use GSA Con-

tract City Pair Program fares to travel to or from IDT must be issued a government travel card for use in authorized, official travel for which no government reimbursement is provided.

- Travel to or from the location of IDT when a government-approved travel card is used may be considered “official travel on a nonreimbursable basis.”
- The services of a contracted Commercial Ticket Office (CTO) must be used, if available, and all travel must be performed in accordance with the rules contained in the Joint Federal Travel Regulation.
<http://www.policyworks.gov/org/main/mt/homepage/mtt/fttr/fttrhp.shtml>).
- Reserve component members who are government travel cardholders are responsible for full and timely payment of their travel card expenses upon receipt of the monthly billing statement.

For schedules and additional information see <http://www.fedtravel.com/gsa/>.

GOVERNMENT QUARTERS. Guard and Reserve component members and their families may use government quarters while on vacation on an “as available” basis.

Commissary, Exchange, and Morale, Welfare and Recreation (MWR) 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. Guard and Reserve members who have earned a qualifying year towards retirement are issued a Commissary Privilege Card (CPC/DD Form 2529) valid for up to 24 commissary-shopping visits per calendar year except in the case of a member who enters the Selected Reserve after the beginning of the calendar year. In these situations, the number of authorized visits to commissaries shall be no more than the number of full months remaining in the calendar year multiplied by two. (e.g. a member who enters the Selected Reserve on March 15 is entitled to 18 commissary visits for the calendar year of entry in the Selected Reserve – 9 full months times 2.) Unlimited commissary shopping privileges are also authorized for any period of active duty documented by orders. A military spouse or other authorized dependent unaccompanied by the service member may use the commissary shopping benefit with proper military ID, together with CPC or active duty orders. Commissaries are administered by the Defense



Commissary Agency (DeCA). For more information, go to <http://www.commissaries.com>.

Exchange. Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store.

Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange with a valid military ID card. Military members and their families may also shop on the Exchange Website at <http://www.aafes.com/>.



MWR. MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, youth services activities and recreation membership clubs. In most instances, Guard and 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 high demand and unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up to date information and details see <http://www.armymwr.com>.

Child Care

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

DoD childcare is not an entitlement. DoD believes childcare is a work force issue, and priority for childcare is given to working families. But even for these families, military childcare is not always available. The demand is high and spaces are limited. If you are in need of assistance with childcare you should contact your command's family support group or family support point of contact for information on the options available for your situation.



Relief Societies/Emergency Financial Assistance

When your family has a serious financial problem that needs immediate attention, where can you turn? Your command's family support group, ombudsman, key volunteer network, or family readiness point of contact may be able to provide information concerning your Service's relief society or other options when a financial crisis occurs. They should also be able to provide information about whether your particular situation meets their eligibility guidelines. The American Red Cross may also be able to provide helpful information (see the American Red Cross section in this handbook). The Red Cross collaborates with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter. For additional information see:

<http://www.redcross.org/afes/index.html>



Military Aid Societies by Service:

Army Emergency Relief: <http://www.aerhq.org>

Navy-Marine Corps Relief Society:
<http://www.nmcrs.org>

Air Force Aid Society: <http://www.afas.org>

Coast Guard Aid Society: <http://www.cgmahq.org>

The American Red Cross

If this is an emergency and you need to communicate with a family member in the military and your family member is serving on active duty at a military installation, call (877) 272-7337. For service members and their families who do not live on a military installation and for those not serving on active duty, please call your local American Red Cross chapter.

The American Red Cross provides an exclusive worldwide communications and support network that serves as a lifeline between military service members and their families. For the service member and his or her family, the Red Cross is the connection to home in the event of a family crisis, a death in the family, a financial emergency, or a joyous birth.

Some of the ways the Red Cross assists military members and their families –

American Red Cross Armed Forces Emergency Services (AFES) helps military members and military families cope with separation and other special needs related to service in the armed forces. Services include around-the-clock, around-the-world communication between military members and their families; neutral, impartial assistance, including comfort and counseling; independent verification of emergency situations; and financial assistance and referrals for emergency travel and other family needs. There is a special program -- “Get to Know Us Before You Need Us” -- offered by the Red Cross specifically for Reserve component members and families. You can access more information at:
<http://www.redcross.org/services/afes/>

Emergency Communications. Red Cross emergency messages provide military personnel and their commanders with fast, reliable information to help them make decisions regarding emergency leave, deferment, compassionate reassignment, and dependency discharge.

Financial Assistance. The Red Cross collaborates with

the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter.

Counseling. The Red Cross offers counseling, information, referrals, and other social services to military families. Red Cross Armed Forces Emergency Services workers are neutral personnel to whom military persons or family members can go for confidential problem solving. For additional information see: <http://www.redcross.org>.



CIVILIAN JOB RIGHTS AND PROTECTIONS

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. This law, better known as the Uniformed Services Employment and Reemployment Rights Act or USERRA, provides a broad range of civilian job protections.

USERRA FEATURES

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

(1) advance written or verbal notice was given to the civilian employer;

(2) the cumulative length of absence(s) does not exceed 5 years; and

(3) the person's character of service was not adverse.

Returning to Work: A service member must report to work or submit an application for reemployment within a specified period based on duration of service. The table below contains the limits specified for returning to work. It is worth noting that failure to report to work or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections.

There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances.

Period of Service	Return/Apply to Return to Work
Less than 31 days	Return no later than the first full regularly scheduled work period on the first full calendar day
More than 30 days but less than 181 days	Apply no later 14 days
More than 180 days	Apply no later than 90 days

Benefits: Service members are entitled to seniority and all the benefits of seniority with their civilian employer as if continuously employed.

Health Care: Service members may elect to continue the health care coverage provided by their civilian employer for up to eighteen months. If the period of coverage exceeds 30 days, the employer can require the employee to pay 102% of the insurance costs. For periods of 30 days or less, the employer may require the employee to pay only the employee's share of the coverage, if any.

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

Assistance: A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) for assistance. Their toll free number is 1-800-336-4590. A individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor (DoL) if an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits. Additional information about USERRA may be found on the following web sites:

<http://www.esgr.org/userra0.html>

<http://www.dol.gov/dol/vets/public/usc/vpl/usc38.htm>

<http://www.defenselink.mil/ra/family/toolkit/pdf/B-2-3.pdf>

USEFUL WEBSITES

Air Force Reserve: <http://www.afrc.af.mil>

Air Force Aid Society: <http://www.afas.org>

Air Force Crossroads: <http://www.afcrossroads.com/html.cfm>

Air National Guard: <http://www.ang.af.mil/>

Alliance for Children and Families: <http://www.alliance1.org>

American Red Cross: <http://www.redcross.org>

Armed Forces Vacation Club: <http://www.afvclub.com>

Army Family Liaison home page:

<http://www.aflo.org>

Army Community Services (ACS) Virtual Website:

<http://www.goacs.org>

Army Emergency Relief: <http://www.aerhq.org>

Army Family Team Building:

<http://www.aftb.org>

Army National Guard (ARNG): <http://www.arng.army.mil>

Army Reserve: <http://www.army.mil/usar>

Boys & Girls Clubs of America: <http://www.bgca.org>

Camp Gives Kids a World of Good:

<http://www.acacamps.org>

Campaign for Tobacco Free Kids:

<http://www.tobaccofreekids.org>

Camp Fire USA: <http://www.campfireusa.org>

CinC House: <http://www.cinchouse.com>

Citizens' Scholarship Foundation of America:

<http://www.csfa.org>

Coast Guard Mutual Assistance: <http://www.cgmahq.org>

Coast Guard Reserve:

<http://www.uscg.mil/hq/reserve/reshmpg.html>

DEERS Information: <http://www.tricare.osd.mil/deers>

(Defense Enrollment Eligibility Reporting System (DEERS).)

Defend America: <http://www.defendamerica.gov/>

Defense Finance and Accounting Service (DFAS) Indianapolis:

<http://www.dfas.mil/>

Department of Defense (DOD): <http://www.defenselink.mil>

Department of Defense (DOD) Dictionary of Military Terms:

<http://www.dtic.mil/doctrine/jel/doddict/index.html>

Employer Support of the Guard and Reserve:

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

Hooah4Health: <http://www.hooah4health.com/>

Kaboom! Our work is child's play: <http://www.kaboom.org>

LIFELines: <http://lifelines2000.org/home.asp>

(A comprehensive, integrated, multi-media Quality of Life Services delivery network hosted by the Navy)

Marine Corps Reserve: <http://www.mfr.usmc.mil/>

Marine Corps Key Volunteer Network:

http://www.usmc-mccs.org/mcftb/key_vol/keyvol_main.asp

Military Assistance Program "MAPsite":

<http://dticaw.dtic.mil/mapsite>

(Helpful information on family services, finances, and more.)

Military Careers: <http://militarycareers.com>

Military Family Resource Center: <http://mfrc.calib.com/>

Military Periodicals:

<http://www.dtic.mil/search97doc/aulimp/main.htm>

(Index to Military Periodicals.)

Military Teens on the Move:
<http://dticaw.dtic.mil/mtom/menu.html>

National Guard: <http://www.ngb.dtic.mil>

National Assembly of Health and Human Services
Organizations:
<http://www.nassembly.org>

National Military Family Association:
<http://www.nmfa.org/home.html>

National Youth Employment Coalition:
<http://www.nyec.org>

National Mentoring Partnership: <http://www.mentoring.org>

National Network for Youth: <http://www.nn4youth.org>

Naval Reserve: <http://www.navres.navy.mil/navresfor>

Naval Reserve Ombudsman:
<http://www.lifelines2000.org/ombudsman/index.asp>

Navy-Marine Corps Relief Society: <http://www.nmcrs.org>

Profile – Life in the Armed Forces:
<http://www.spear.navy.mil/profile/index.html>
(Produced by the Department of Defense High School
News Service. We are proud to announce its 45th
publishing year, in which our mission is to inform you
about the military services.)

Publications - Department of Defense, the Services, and
others:
http://www.defenselink.mil/pubs/other_pubs.html

Reserve Affairs (Office of Assistant Secretary of Defense):
<http://www.defenselink.mil/ra/>

Search Institute: <http://www.search-institute.org>

SGT Mom's: <http://www.sgtmoms.com/>

Small Business Administration
<http://www.sba.gov/>

SOS Children's Villages:

<http://www.soschildrensvillages.org>

Standard Forms (SFs):

<http://web1.whs.osd.mil/icdhome/sfeforms.htm>

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

TRICARE for Activated Guard and Reserve Members:

<http://www.tricare.osd.mil/reserve/default.htm>

TAPS (Tragedy Assistance Program for Survivors, Inc.):

<http://www.taps.org>

(Grief support and services for survivors of military line-of-duty deaths.)

U.S. Army Community and Family Support Center - Morale, Welfare, and Recreation (MWR):

<http://www.armymwr.com>

(Helpful links to soldier and family issues, recreation, and more.)

U.S. Postal Service: <http://www.usps.com/>

(Home page; mail manuals, rate calculations, zip codes, and more.)

Veterans Affairs (VA): <http://www.va.gov>

(Information on VA benefits, programs, facilities, and more.)

Youth as Resources: <http://www.yar.org>

Youth Crime Watch: <http://www.ycwa.org>

Youth Service America: <http://www.ysa.org>

Jobs for kids who like...

http://stats.bls.gov/k12/html/edu_over.htm

