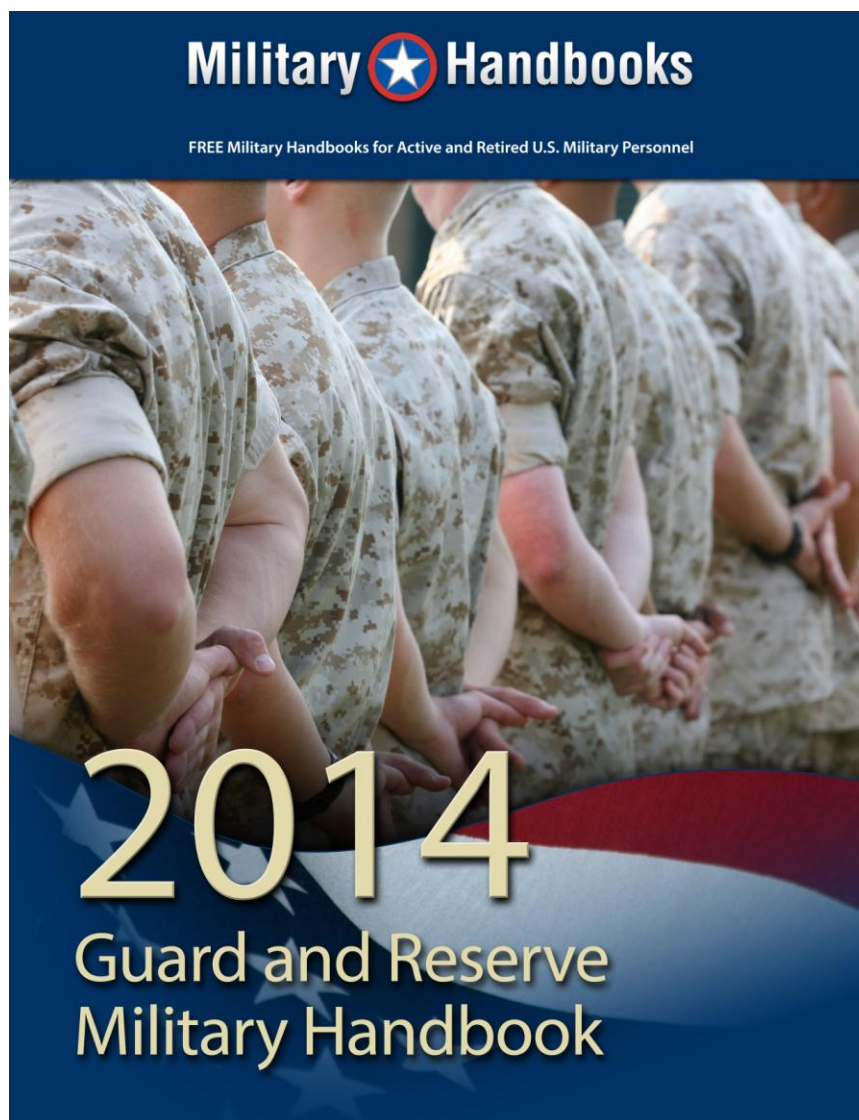




## 2014 Guard and Reserve Military Handbook

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## Introduction

The U.S. military is the most powerful and sophisticated armed force in the world. A vital part of this power comes from the citizen warriors who make up our nation's military Reserve Component. This defensive power is provided by two great institutions: the U.S. National Guard and the Military Reserves. Let's look briefly at these twin pillars of American security.

### National Guard

The National Guard is the oldest component of the Armed Forces of the United States and one of the nation's longest-enduring institutions. It traces its history back to the earliest English colonies in North America. Responsible for their own defense, the colonists drew on English military tradition and organized their able-bodied male citizens into militias. The National Guard has a unique dual mission that consists of both Federal and State roles. The President of the United States can activate the National Guard for participation in federal missions. Examples of federal activations include Guard units deployed to Bosnia and Kosovo for stabilization operations and units deployed to the Middle East and other locations in the war on terrorism. When federalized, the Guard units are commanded by the Combatant Commander of the theater in which they are operating and, ultimately, to the President.

The National Guard consists of both Army National Guard and Air National Guard components. The National Guard is composed of full time and part time soldiers, as well as civilians, who together serve their country. Each state and territory has its own National Guard, as provided by the United States Constitution.

For state missions, the governor, through the state Adjutant General, commands Guard forces. The governor can call the National Guard into action during local or statewide emergencies, such as storms, fires, earthquakes, civil disturbances, or to support law enforcement. Even when not federalized, the Army National Guard has a federal obligation (or mission.) That mission is to maintain properly trained and equipped units, available for prompt mobilization for war, national emergency, or as otherwise needed.

The courageous service of the National Guard has been matched by that of its brothers in arms, the U.S. Military Reserves.

### U.S. Military Reserves

Our nation's military reserve is not a monolithic force. Rather, each branch of the country's military, the U.S. Army, Navy, Air Force, Marines and Coast Guard, maintains separate Reserve components. They provide the specialized manpower, brainpower and skills the military needs — when our country needs it. With the strength to help one day and man a battle station the next, these civilian warriors continue their career or education while training close to home and standing ready to serve with valuable job skills. Whether they are at home or overseas; they serve America in a wide variety of ways.

For example, when active duty fighters deploy overseas, Reservists often fill their positions at home, serving as instructors and security personnel. In the event of national disasters such as hurricanes or flooding, reserve personnel are on the scene to support humanitarian and relief operations.

Reservists use their civilian and military training to safeguard the nation's data and develop secure communications technologies. They also maintain, process, and troubleshoot military information systems.

The Reserves respond to chemical and biological threats and provides biohazard training to federal agencies. They play a crucial role in the maintenance and supervision of nuclear, biological and chemical detection and decontamination equipment. They also operate the transportation and supply systems that keep the military in motion, supplying troops around the world with everything from rockets and tanks to mail from home.

During times of both war and peace, Reservists help countries establish or restore governmental institutions and functions. To support this effort, the military Reserves train and deploy cultural experts to coordinate with local populations.

Our military reserve staffs most of the military hospitals, triage centers, clinics and field medical care units. Reserve medical capabilities often exceed Active Duty's because Reserve soldiers bring their civilian experience to the table.

Clearly, the National Guard and the Reserves provide a broad range of invaluable service to our nation.

If you are leaving active duty military service, joining the Reserve Component provides a way for you to continue serving your country, retain some military benefits and work toward retirement. This handbook discusses some of the benefits that you'll receive by serving in the Reserve Component, such as: Drill Pay, Bonuses, Allowances, Retirement Pay, Veterans Benefits, Health Care and Education and Training.

## Military Pay

### Pay Overview

Military pay is a complex topic. Right now, there are over 70 different kinds of pay and allowances included in the military compensation system. Generally speaking, military pay is linked to the civilian wages. At this time, the current laws determining annual pay increases do not guarantee that military pay will automatically be more than average civilian average pay raises. At this time, all military pay raises are set as specified in the National Defense budget. Not only that; a number of factors affect military pay. Besides advancement and promotion, these include:

- The Annual Pay Raise.
- Longevity raises; virtually every 2 years (based on the number of years in service).
- Basic Allowance for Housing Increases BAH (based on location).
- Basic Allowance for Subsistence BAS Increase.
- Cost of Living Allowance COLA Increase (based on location).
- And Special Pay based on occupations: Combat, Flight, Hazardous Duty, etc.

Fortunately, this handbook is designed to explain as simply as possible everything you need to know about pay, allowances, and bonuses - even retirement pay – to understand the compensation system for the National Guard and the military Reserves.

### Military Reserve Drill Pay Chart: 2014 (Proposed)

In addition to one weekend of drill per month, members of the Reserves must perform a minimum of 14 days of active duty training per year. Members of the National Guard are required to perform 15 days of training per year. When performing active duty other than weekend drills, Guard/Reserve members receive 1/30th of monthly active duty pay for each day served on active duty. The proposed rates are based on Barack Obama's 1% increase. The below tables can be found at [http://www.militaryrates.com/military-pay-drillpay-o1\\_o5\\_2014.cfm](http://www.militaryrates.com/military-pay-drillpay-o1_o5_2014.cfm).

|                        | O-1        | O-2        | O-3        | O-4        | O-5        |
|------------------------|------------|------------|------------|------------|------------|
| <b>2 years or less</b> | \$387.37   | \$446.28   | \$516.50   | \$587.46   | \$680.85   |
| <b>Over 2 years</b>    | \$403.18\$ | \$508.28\$ | \$585.53\$ | \$680.07\$ | \$767.01   |
| <b>Over 3 years</b>    | \$487.37   | \$585.40   | \$632.00   | \$725.43   | \$820.09   |
| <b>Over 4 years</b>    | \$487.37   | \$605.17   | \$689.03   | \$735.54   | \$830.12   |
| <b>Over 6 years</b>    | \$487.37   | \$617.62   | \$722.02   | \$777.65   | \$863.23   |
| <b>Over 8 years</b>    | \$487.37   | \$617.62   | \$758.26   | \$822.80   | \$883.04   |
| <b>Over 10 years</b>   | \$487.37   | \$617.62   | \$781.72   | \$879.05   | \$926.63   |
| <b>Over 12 years</b>   | \$487.37   | \$617.62   | \$820.22   | \$922.85   | \$958.60   |
| <b>Over 14 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$953.30   | \$999.93   |
| <b>Over 16 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$970.76   | \$1,063.20 |
| <b>Over 18 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$980.87   | \$1,093.24 |
| <b>Over 20 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$980.87   | \$1,122.94 |
| <b>Over 22 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$980.87   | \$1,156.76 |
| <b>Over 24 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$980.87   | \$1,156.76 |
| <b>Over 26 years</b>   | \$487.37   | \$617.62   | \$840.31   | \$980.87   | \$1,156.76 |

Note: The following military pay scale is applicable to O-1 to O-3 with at least 4 years and 1 day of active duty or more than 1,460 points as a warrant and/or enlisted member. See: [Department of Defense Financial Management Regulation](#) for more detailed explanation on who is eligible for this special basic pay rate.

|                      | <b>O-1E</b> | <b>O-2E</b> | <b>O-3E</b> |
|----------------------|-------------|-------------|-------------|
| <i>Over 4 years</i>  | \$487.37    | \$605.17    | \$689.03    |
| <i>Over 6 years</i>  | \$520.45    | \$617.62    | \$722.02    |
| <i>Over 8 years</i>  | \$539.72    | \$637.30    | \$758.26    |
| <i>Over 10 years</i> | \$559.40    | \$670.50    | \$781.72    |
| <i>Over 12 years</i> | \$578.71    | \$696.13    | \$820.22    |
| <i>Over 14 years</i> | \$605.17    | \$715.24    | \$852.72    |
| <i>Over 16 years</i> | \$605.17    | \$715.24    | \$871.37    |
| <i>Over 18 years</i> | \$605.17    | \$715.24    | \$896.80    |
| <i>Over 20 years</i> | \$605.17    | \$715.24    | \$896.80    |
| <i>Over 22 years</i> | \$605.17    | \$715.24    | \$896.80    |

|                        | <b>O-6</b> | <b>O-7</b> | <b>O-8</b> | <b>O-9</b> | <b>O-10</b> |
|------------------------|------------|------------|------------|------------|-------------|
| <i>2 years or less</i> | \$816.72   | \$1,101.91 | \$1,326.16 |            |             |
| <i>Over 2 years</i>    | \$897.29   | \$1,153.14 | \$1,369.59 |            |             |
| <i>Over 3 years</i>    | \$956.13   | \$1,176.81 | \$1,398.43 |            |             |
| <i>Over 4 years</i>    | \$956.13   | \$1,195.63 | \$1,406.48 |            |             |
| <i>Over 6 years</i>    | \$959.79   | \$1,229.73 | \$1,442.48 |            |             |
| <i>Over 8 years</i>    | \$1,000.96 | \$1,263.42 | \$1,502.54 |            |             |
| <i>Over 10 years</i>   | \$1,006.38 | \$1,302.37 | \$1,516.55 |            |             |
| <i>Over 12 years</i>   | \$1,006.38 | \$1,341.20 | \$1,573.58 |            |             |
| <i>Over 14 years</i>   | \$1,063.57 | \$1,380.15 | \$1,589.94 |            |             |
| <i>Over 16 years</i>   | \$1,164.69 | \$1,502.54 | \$1,639.12 |            |             |
| <i>Over 18 years</i>   | \$1,224.06 | \$1,605.88 | \$1,710.28 |            |             |
| <i>Over 20 years</i>   | \$1,283.35 | \$1,605.88 | \$1,775.85 | \$1,874.26 | \$2,142.96  |
| <i>Over 22 years</i>   | \$1,317.12 | \$1,605.88 | \$1,819.65 | \$1,901.29 | \$2,153.40  |
| <i>Over 24 years</i>   | \$1,351.30 | \$1,605.88 | \$1,819.65 | \$1,940.28 | \$2,198.23  |
| <i>Over 26 years</i>   | \$1,417.58 | \$1,614.05 | \$1,819.65 | \$2,008.32 | \$2,276.21  |
| <i>Over 28 years</i>   | \$1,417.58 | \$1,614.05 | \$1,819.65 | \$2,008.32 | \$2,276.21  |
| <i>Over 30 years</i>   | \$1,445.89 | \$1,646.35 | \$1,865.18 | \$2,108.78 | \$2,390.02  |
| <i>Over 32 years</i>   | \$1,445.89 | \$1,646.35 | \$1,865.18 | \$2,108.78 | \$2,390.02  |
| <i>Over 34 years</i>   | \$1,445.89 | \$1,646.35 | \$1,911.81 | \$2,214.25 | \$2,509.50  |
| <i>Over 36 years</i>   | \$1,445.89 | \$1,646.35 | \$1,911.81 | \$2,214.25 | \$2,509.50  |
| <i>Over 38 years</i>   | \$1,445.89 | \$1,646.35 | \$1,911.81 | \$2,324.90 | \$2,635.06  |
| <i>Over 40 years</i>   | \$1,445.89 | \$1,646.35 | \$1,911.81 | \$2,324.90 | \$2,635.06  |

|                        | <b>W-1</b> | <b>W-2</b> | <b>W-3</b> | <b>W-4</b> | <b>W-5</b> |
|------------------------|------------|------------|------------|------------|------------|
| <i>2 years or less</i> | \$378.61   | \$431.33   | \$487.41   | \$533.80   |            |
| <i>Over 2 years</i>    | \$419.33   | \$472.13   | \$507.75   | \$574.19   |            |
| <i>Over 3 years</i>    | \$430.30   | \$484.70   | \$528.58   | \$590.66   |            |
| <i>Over 4 years</i>    | \$453.48   | \$493.33   | \$535.40   | \$606.89   |            |
| <i>Over 6 years</i>    | \$479.48   | \$521.31   | \$557.26   | \$634.79   |            |
| <i>Over 8 years</i>    | \$521.23   | \$564.78   | \$600.24   | \$662.44   |            |
| <i>Over 10 years</i>   | \$540.09   | \$586.31   | \$644.94   | \$690.38   |            |
| <i>Over 12 years</i>   | \$566.38   | \$607.55   | \$667.41   | \$732.54   |            |
| <i>Over 14 years</i>   | \$592.31   | \$633.48   | \$690.34   | \$769.43   |            |
| <i>Over 16 years</i>   | \$612.69   | \$653.73   | \$715.49   | \$804.52   |            |
| <i>Over 18 years</i>   | \$631.46   | \$672.10   | \$760.60   | \$833.16   |            |

|                      |          |          |          |          |            |
|----------------------|----------|----------|----------|----------|------------|
| <b>Over 20 years</b> | \$654.23 | \$694.04 | \$791.09 | \$861.26 | \$949.11   |
| <b>Over 22 years</b> | \$654.23 | \$708.50 | \$809.33 | \$902.43 | \$997.26   |
| <b>Over 24 years</b> | \$654.23 | \$719.96 | \$828.72 | \$936.24 | \$1,033.13 |
| <b>Over 26 years</b> | \$654.23 | \$719.96 | \$855.06 | \$974.83 | \$1,072.82 |
| <b>Over 28 years</b> | \$654.23 | \$719.96 | \$855.06 | \$974.83 | \$1,072.82 |
| <b>Over 30 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,126.52 |
| <b>Over 32 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,126.52 |
| <b>Over 34 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,182.81 |
| <b>Over 36 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,182.81 |
| <b>Over 38 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,242.01 |
| <b>Over 40 years</b> | \$654.23 | \$719.96 | \$855.06 | \$994.34 | \$1,242.01 |

|                        | <b>E-1</b> | <b>E-2</b> | <b>E-3</b> | <b>E-4</b> | <b>E-5</b> |
|------------------------|------------|------------|------------|------------|------------|
| <b>2 years or less</b> | \$204.20   | \$228.89   | \$240.69   | \$266.61   | \$290.81   |
| <b>Over 2 years</b>    | \$204.20   | \$228.89   | \$255.85   | \$280.25   | \$310.33   |
| <b>Over 3 years</b>    | \$204.20   | \$228.89   | \$271.34   | \$295.46   | \$325.33   |
| <b>Over 4 years</b>    | \$204.20   | \$228.89   | \$271.34   | \$310.41   | \$340.69   |
| <b>Over 6 years</b>    | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$364.60   |
| <b>Over 8 years</b>    | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$389.67   |
| <b>Over 10 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$410.13   |
| <b>Over 12 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 14 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 16 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 18 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 20 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 22 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 24 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 26 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 28 years</b>   | \$204.20   | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 30 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 32 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 34 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 36 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 38 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |
| <b>Over 40 years</b>   |            | \$228.89   | \$271.34   | \$323.64   | \$412.63   |

Note: Drill pay rate shown in table above for E-1 with 4 months or more of active duty.

|                        | <b>E-6</b> | <b>E-7</b> | <b>E-8</b> | <b>E-9</b> |
|------------------------|------------|------------|------------|------------|
| <b>2 years or less</b> | \$318.36   | \$366.99   |            |            |
| <b>Over 2 years</b>    | \$349.28   | \$400.56   |            |            |
| <b>Over 3 years</b>    | \$364.69   | \$415.88   |            |            |
| <b>Over 4 years</b>    | \$379.68   | \$436.22   |            |            |
| <b>Over 6 years</b>    | \$395.30   | \$452.08   |            |            |
| <b>Over 8 years</b>    | \$430.47   | \$479.32   | \$527.92   |            |
| <b>Over 10 years</b>   | \$444.09   | \$494.64   | \$551.26   | \$644.90   |
| <b>Over 12 years</b>   | \$470.69   | \$521.93   | \$565.72   | \$659.53   |



|                      |          |          |          |            |
|----------------------|----------|----------|----------|------------|
| <b>Over 14 years</b> | \$478.83 | \$544.56 | \$583.06 | \$677.93   |
| <b>Over 16 years</b> | \$491.64 | \$560.01 | \$601.84 | \$699.58   |
| <b>Over 18 years</b> | \$491.64 | \$576.49 | \$635.69 | \$721.44   |
| <b>Over 20 years</b> | \$491.64 | \$582.90 | \$652.83 | \$756.49   |
| <b>Over 22 years</b> | \$491.64 | \$604.30 | \$682.04 | \$786.07   |
| <b>Over 24 years</b> | \$491.64 | \$615.81 | \$698.23 | \$817.26   |
| <b>Over 26 years</b> | \$491.64 | \$659.57 | \$738.12 | \$864.92   |
| <b>Over 28 years</b> | \$491.64 | \$659.57 | \$738.12 | \$864.92   |
| <b>Over 30 years</b> | \$491.64 | \$659.57 | \$752.96 | \$908.10   |
| <b>Over 32 years</b> | \$491.64 | \$659.57 | \$752.96 | \$908.10   |
| <b>Over 34 years</b> | \$491.64 | \$659.57 | \$752.96 | \$953.54   |
| <b>Over 36 years</b> | \$491.64 | \$659.57 | \$752.96 | \$953.54   |
| <b>Over 38 years</b> | \$491.64 | \$659.57 | \$752.96 | \$1,001.29 |
| <b>Over 40 years</b> | \$491.64 | \$659.57 | \$752.96 | \$1,001.29 |

### Reserve Income Replacement Program (RIRP)

The Reserve Income Replacement Program pays eligible National Guard and reserve members mobilized for extended or frequent periods the difference between their monthly civilian pre-mobilization income and their current total monthly military compensation.

### RIRP Eligibility

To qualify for RIRP, service members must:

- Be serving on active duty in an involuntary status and have completed 18 continuous months of involuntary active duty, or
- Have completed 24 cumulative months of involuntary active duty within the last 60 months, or
- Be serving on involuntary active duty for a period of 180 days or more that starts within six months of separation from a previous period on involuntary active duty for at least 180 days.

Program payments are not automatic. Guard and reserve members must apply for the RIRP payments through their service personnel offices.

### Enlistment Bonuses by Branch

#### Army Reserve Bonus and Incentive Overview

The Army Reserve offers many incentives for joining; these include several types of cash signing bonuses and education bonuses. If you qualify for more than one bonus the Army Reserve may combine them to pay a combined bonus, which is not to exceed \$20,000.

Most cash enlistment incentives may also be combined with either the Army Reserve's Loan Repayment Program or the Army Reserve GI Bill Kicker, *but not both*.

#### Army Reserve Cash Bonuses

If you enlist in the Army Reserve for six years you may qualify for a combination of bonuses that depend on reserve vacancies, how quickly you can report to training, advanced civilian skills, level of education and more. The following is a quick summary of the current Army Reserve Cash Bonus:

- Non-Prior Service Enlistment Bonuses – up to \$20,000
- Seasonal/Quick Ship Bonuses – up to \$5,000
- High School Sr. Bonuses – \$1,000
- Prior Service Incentives – up to \$10,000
- Army Reserve Prior Education Bonus – up to \$4,000
- Army Reserve Bonus For Civilian Skills – \$5,000
- Army Reserve Chaplain Bonus

### **Army Reserve enlistment bonus \$20,000 (Non-Prior Service)**

Qualified Army Reserve applicants without previous military service who enlist for six years may qualify for combined bonuses of up to \$20,000, depending on the Reserve unit vacancy and how quickly the individual can report to training.

Army Reserve Soldiers also must agree to remain in the Inactive Reserve for two more years - a total obligation of not less than eight years.

### **Army Reserve seasonal/quick-ship bonuses**

There is a \$5,000 quick-ship bonus for those who enlist for a job with a primary vacancy and agree to report for training within 30 days of enlistment. This bonus is for applicants without prior service and may be combined with other enlistment incentives.

### **High School Senior Ship Bonus \$1,000 Bonus**

If you are a high school senior who has already contracted or plan to join the Army Reserve for a standard six-year enlistment and agree to report for training by a set date you can receive an additional \$1,000 cash enlistment bonus, provided you complete high school and receive your diploma.

This bonus may be combined with other enlistment incentives, up to the maximum \$20,000 bonus combination depending on their reservation dates. The high school senior bonus will be paid in conjunction with any other non-prior service enlistment bonuses for which the recruit qualifies: 50 percent upon completion of initial entry training and the remainder paid on the second and fourth anniversaries of the enlistment contract

### **Army Reserve Prior Service Bonuses**

If you have prior military service and meet the qualifications you may be eligible for a bonus of \$15,000 for a six-year enlistment or \$7,500 for a three-year enlistment.

### **Army Reserve Education Bonuses for Prior Education**

If you are non-prior service applicant and hold a college degree you can earn the following bonuses for enlisting in a priority:

- A Bachelors' degree you can earn \$4,000 for a three or six year enlistment.
- An Associate or two-year degree can earn you \$3,000.
- 60 or more college semester hours can qualify you for a \$2,000 bonus
- 30 to 59 college semester hours can earn you a \$1,000 bonus.

### **Army Reserve Bonus for Civilian Skills**

Qualified applicants who already have civilian skills that the Army Reserve needs and enlist for three or more years may be eligible for a \$5,000 bonus.

## **Reserve Chaplain Bonus**

Individuals who enter the Army Reserve to serve six years as a Reserve Troop Program Unit Chaplain may be eligible for a bonus of up to \$6,000. The bonus is payable in a lump sum following the completion of the Chaplain Officer Basic Course, which must be completed within 36 months of commissioning.

## **Army Reserve Education Bonuses and Incentives**

The Army Reserve offers several education related incentives including the following:

- Student Loan Repayment – up to \$65,000 to repay student debt.
- Army Reserve College Fund – up to \$71,000 when combined with the Montgomery GI Bill.

**Note:** Most cash enlistment incentives may also be combined with either the Army Reserve's Loan Repayment Program or the Army Reserve College Fund, *but not both*.

## **Student Loan Repayment Program**

If you enlist for at least six years you may be eligible for the Reserve Student Loan Repayment Program offers eligible recruits who in a Selected Reserve Troop Program Unit up to \$10,000 toward qualifying student loans. Selected job specialties offer up to \$20,000.

The Reserve Student Loan Repayment Program is also available to eligible recruits who choose the three-year enlistment option in a Selected Reserve Troop Program Unit. Eligible recruits can receive \$500 or 15 percent repayment on the outstanding balance of qualifying student loans (whichever is greater) for each year in the TPU, up to \$4,500. Selected job specialties offer up to \$9,000.

## **Army Reserve GI Bill and Kicker**

The Army Reserve offers a Selected Reserve Montgomery GI Bill up to \$11,124. If you qualify for and accept a critical skill position in the Army Reserve you could earn up to \$23,724 with the MGIB Kicker.

## **Navy Reserve Enlistment Bonus Program**

The Navy Reserve offers many incentives for joining; these include several types of cash signing bonuses, education bonuses, and additional incentives. If you qualify for more than one bonus the Navy Reserve may combine them to pay a combined bonus, which is not to exceed \$20,000.

## **How the Navy Reserve Pays Bonuses**

If you enlist for cash bonuses the Navy will normally pay the entire bonus amount (lump sum), when you arrive at your first permanent duty station, after you have successfully completed your training. In some cases the Navy may pay the bonuses incrementally as you reach certain career milestones or following special training.

## **Navy Reserve Cash Bonuses**

The following is a quick summary of the current Navy Reserve Cash Bonuses:

- Non-Prior Service (NPS) Basic Bonus – Up to \$20,000
- Prior Service Enlistment Bonus – Up to \$20,000
- Recruiting Selective Conversion Reenlistment - Up to \$10,000

### **Non-Prior Service (NPS) Basic Bonus**

The Navy EBSRP offers cash enlistment bonuses if you choose to enlist in the Navy Reserve for six years, regardless of the Navy career specialty (Rating) you choose.

### **Prior Service Enlistment Bonus**

This bonus is for former enlisted sailors who have satisfactorily completed their initial military service obligations. The maximum bonus amounts are \$20,000 for a six-year enlistment and \$10,000 for a three-year enlistment.

### **Recruiting Selective Conversion Reenlistment (RESCORE-R)**

Prior service active duty sailors approved for enlistment via the rescore-r program in an eligible rating may apply for a prior service enlistment bonus provided they meet all other basic bonus eligibility criteria.

### **Navy Education Incentives**

#### **The Montgomery G.I. Bill - Selected Reserve (MGIB-SR)**

The Navy offers the Montgomery G.I. Bill - Selected Reserve (MGIB-SR), a tuition assistance program to help with college expenses. This benefit pays you a stipend, up to \$309 a month (for full-time enrollment), while attending college (or other approved technical school). Over a period of 36 months, you can receive up to \$11,124.

#### **The MGIB –SR Kicker**

The Navy also offers the Montgomery GI Bill – Selected Reserve Kicker, which combines with and increases the maximum monthly payment rate by \$200.

### **Marine Corps Reserve Re-Enlistment Bonus**

The Marine Corps Reserve offers many incentives for re-enlisting; these include cash and education bonuses. Most cash enlistment incentives may also be combined with either the Army Reserve's Loan Repayment Program or the Army Reserve GI Bill Kicker, *but not both*.

Both first and second-time reenlistment bonuses are \$5,000, paid in a lump sum. A Marine must be in the rank of Sergeant or Staff Sergeant, with less than 16 years of total military service, and reenlist into a specific MOS. To qualify, a Marine must:

- Reenlist for a period of 3 years.
- Complete the required training commensurate with their grade and PMOS.
- Pass their mandatory participation stop date.

There is a specific window of opportunity to apply for a second re-enlistment bonus. A Marine must reenlist no earlier than 30 days prior to the end of their current contract, but not later than the date on which the enlistment for which the first bonus would expire. If the Marine is on their eight-year military service obligation (MSO), they make application within one year of its expiration.

### **Marine Corps Reserve Education Reenlistment Incentive**

The Marine Corps GI Bill Kicker can give you educational assistance payments of \$350 per month for up to 36 months of full time education, in addition to your current MGIB payments. The payments are authorized in

conjunction with either the [Active Duty Montgomery GI Bill \(ADMGIB\)](#), or use with the [Selected Reserve Montgomery G.I. Bill \(SRMGIB\)](#). Payments may be pro-rated for less than full time college enrollment.

### **Air National Guard Bonus and Incentive Overview**

The Air National Guard offers many incentives for joining; these include several types of cash signing bonuses and education incentives. If you qualify for more than one bonus the National Guard may combine them to pay a combined bonus, which is not to exceed \$20,000.

Most cash enlistment incentives may also be combined with either the Guard's Loan Repayment Program or National Guard College Fund, *but not both*.

### **Air National Guard Cash Bonuses**

Currently enlistees may be eligible for a \$15,000 cash signing bonus for select careers. This bonus is paid in a lump sum upon completion of your Initial Active Duty Training (IADT). Your local recruiter can let you know what career fields/jobs are offered a bonus at their unit.

### **Air National Guard Education Incentives**

#### **Student Loan Repayment Program**

The Student Loan Repayment Program will pay up to \$20,000 to those who have an existing student loan obligation at the time of enlistment in the Air National Guard. In addition, current Air National Guard members who extend their enlistment contract for a minimum period of six years are also eligible for this program if they meet certain requirements.

#### **The Montgomery G.I. Bill - Selected Reserve (MGIB-SR)**

The Air National Guard offers the Montgomery G.I. Bill, - Selected Reserve (MGIB-SR), a tuition assistance program to help with college expenses. This benefit pays you a stipend, up to \$309 a month (for full-time enrollment), while attending college (or other approved technical school). Over a period of 36 months, you can receive up to \$11,124.

The Montgomery G.I. Bill, Selected Reserve may be used in addition to the 100% Federal Tuition Assistance Program and the Air National Guard GI Bill Kicker. Prior service members may also be entitled to the MGIB-SR.

#### **The Air National Guard College Fund or (MGIB-SR) GI Bill Kicker**

The Air National Guard (MGIB-SR) Kicker pays up to an additional \$350 a month while attending college (or other approved technical school). Paid as a stipend, this incentive pays up to \$12,600 over a period of 36 months.

### **Army National Guard Bonus and Incentive Overview**

The National Guard offers many incentives for joining; these include several types of cash signing bonuses and education incentives. If you qualify for more than one bonus the National Guard may combine them to pay a combined bonus, which is not to exceed \$20,000.

### **How the Army National Guard Pays Bonuses**

Depending on the type of bonus, the Army National Guard Enlistment bonuses are paid either in one lump sum upon successful completion of initial entry training or in a 50/50 payment plan. Under the 50/50 plan National

Guardsmen are paid 50 percent at the completion of Initial Active Duty for Training (IADT) and the remaining 50 percent paid in at the end of three years service.

### **Army National Guard Cash Bonuses**

The bonuses include cash for choosing a high demand military occupational specialty (MOS), for selecting a specific date to begin basic training, for being willing to leave for boot camp within 45 days (Quick Ship), for advanced civilian skills, and more.

The following is a quick summary of the current Army National Guard Cash Bonus:

- National Guard Non-Prior Service Enlistment Bonuses – up to \$20,000
- Non-Prior Service Quick Ship or Off-Peak Bonus - \$5,000 (each)
- Prior Service Affiliation Bonus – up to \$20,000
- Civilian Acquired Skills Program (CASP) Bonus – \$10,000

### **National Guard MOS Non-Prior Service Bonuses**

There are several Non-Prior Service Bonuses available for both critical and non-critical Military Occupational Specialties (MOS). Be sure to check with your local [Army National Guard Recruiter](#) for details.

#### **Critical Unit Bonus**

Applicants, who enlist to serve in a National Guard Unit that is designated as being in critical need, can earn up to \$20,000. This bonus is paid in a lump sum payment.

#### **Critical Skills Bonus**

Applicants who are eligible for and select an MOS that is designated as a Critical Skill, but will be assigned to a Non-Critical Unit may be eligible for a \$20,000. This bonus is paid through the 50/50 payment plan.

#### **Non-Critical Skills Bonus**

Applicants who select any MOS in any Non-Critical Unit may be eligible for a \$20,000. This bonus is paid through the 50/50 payment plan.

#### **50/50 Payment**

#### **Civilian Acquired Skills Program (CASP) Bonus**

Those who enlist and already have professional training and experience (skills) may be eligible for \$10,000. This bonus is paid through the 50/50 payment plan.

#### **Quick Ship and Off-Peak Bonus**

To qualify an applicant must be willing and able to report to basic training within 45 days or adjust their ship date as necessary. Off-Peak period runs from October through May. These bonuses may be combined as long as they do not exceed \$20,000.

#### **Student Loan Repayment (SLRP)**

This bonus can be used to pay off up to \$20,000 in existing student debt. Applicants must score 50 or better on the AFQT (ASVAB) to qualify.

## **National Guard Prior Service Bonuses**

An **Enlistment Bonus** of up to \$15,000 may be available to prior service members who have completed their Military Service Obligation but have no more than 16 years total service. The eligibility requirements for enlistment bonuses vary. Prior Service personnel who enlist and qualify for the PS Enlistment Bonus \$15,000 or \$7,500 will receive the bonus under the 50/50 plan. [Check with your local Recruiter for details.](#)

In addition if you are still serving in the Inactive Ready Reserve you may qualify for an Affiliation Bonus of up to \$20,000 for a six-year contract.

### **Critical Unit Bonus**

Those who enlist to serve in a National Guard Unit that is designated as being in critical need, can earn up to \$15,000. This bonus is paid in a 50/50 payment.

### **Non-Critical Unit Bonus**

Applicants that have an MOS that is designated as a Critical Skill, but will be assigned to a Non-Critical Unit may be eligible for a \$20,000. This bonus is paid through the 50/50 payment plan.

### **Student Loan Repayment (SLRP)**

This bonus can be used to pay off up to \$20,000 in existing student debt. Soldiers may acquire new loans during contract period if enlisting into Critical Unit or Skill only. To qualify applicants must score 50 or better on the AFQT (ASVAB).

### **Prior Service Affiliation Bonuses**

Soldiers who choose to transition directly from active duty service into a Critical Skill in the National Guard may be eligible for a lump sum bonus of up to \$20,000. Soldiers who choose to affiliate into a Non-Critical Unit will be awarded up to \$20,000 under the 50/50 payment plan.

## **National Guard Education Incentives**

### **The Montgomery G.I. Bill - Selected Reserve (MGIB-SR)**

The Army National Guard offers the Montgomery G.I. Bill - Selected Reserve (MGIB-SR), a tuition assistance program to help with college expenses.

This benefit pays you a stipend, up to \$309 a month (for full-time enrollment), while attending college (or other approved technical school). Over a period of 36 months, you can receive up to \$11,124.

The Montgomery G.I. Bill, Selected Reserve may be used in addition to the 100% Federal Tuition Assistance Program and the Army National Guard GI Bill Kicker. Prior service members may also be entitled to the MGIB-SR.

### **The National Guard College Fund or (MGIB-SR) GI Bill Kicker**

The Army National Guard (MGIB-SR) Kicker pays up to an additional \$350 a month while attending college (or other approved technical school). Paid as a stipend, this incentive pays up to \$12,600 over a period of 36 months.

### **Additional bonus information**



- Applicants choosing the 6X2 or 8X0 enlistment option become eligible to receive the SR-GI Bill & "Kicker" benefits if qualified
- If otherwise qualified (for SLRP) enlistees will be eligible to receive the \$20,000 Student Loan Repayment Program (SLRP) in addition to their enlistment bonus
- These incentives will terminate without recoupment upon entry into the Simultaneous Membership Program (SMP) or Reserve Officer Training Corp (ROTC)
- By law the total amount of any cash NPS incentive is limited to \$20,000
- Glossary NPS applicants do not qualify
- Applicants enlisting for employment as a MILTECH or AGR are not qualified for these incentives

### **Managing Your Pay: The myPay System**

Thanks to technology, you now have much greater ability to manage your pay. The agency responsible for paying America's service members is the Defense Finance and Accounting Service (DFAS). On its Web site, this agency provides a secure site where you can establish an account that you can use to access your latest personal pay information and keep your pay account up to date. You can manage your pay information, leave and earning statements, W-2's and more.

The Web site where you can create an account is at <https://mypay.dfas.mil/mypay.aspx>.

You can use the Internet or touch-tone telephone to access myPay. On the Internet, you can reach the myPay Web site at:

1. <https://mypay.dfas.mil> or
2. <http://www.dfas.mil> (click on myPay).

NOTE: Web TV users should access myPay through the <http://www.dfas.mil> site, or go directly to the myPay home page at <https://mypay.dfas.mil/mypay.aspx>. Enter your SSN or Alternate ID and PIN and click on the GO button, your SSN or Alternate ID and PIN will disappear, please scroll down the page for the Main Menu Selections. You will be able to click on any of the items listed on the menu.

### **myPay FAQs:**

#### **Setting Up Your Browser:**

##### **1) Which browsers can I use to access this site?**

- Netscape version 6.1 or later on Windows
- Internet Explorer version 6.0 or later on Windows
- Browsers Blocked from accessing myPay:
  1. Netscape version 6.0 on ALL Operating Systems
  2. Netscape versions prior to 6.1 on ALL Operating Systems
  3. Internet Explorer before version 5.0 on ALL Operating Systems
  4. All browsers without 128-bit encryption on ALL Operating Systems
- Browsers Which May Be Used to Access myPay, But for Which No Support Will be Provided by myPay:

All other 128-bit encryption browsers not in the supported or blocked groups above may be used to access myPay. However, **no** support will be provided by myPay if there are problems with the browser interacting with myPay.

**NOTE:** If you are using special interpretive software, such as a screen reader, in addition to your browser, you should set the special software to read forms ("forms mode"). If you do not have "forms mode" turned on, you may not be able to change data items in the myPay online forms. For some software, you can turn "forms mode" on by pressing the ENTER or RETURN key. Check your software's online help for instructions.

**2) Can I use the browser provided by my Internet Service Provider?**

If you are using a web browser provided by your Internet service provider or online service, you might not be able to use the full security capabilities of myPay. (Examples of service providers are America On-Line, CompuServe, and The Microsoft Network.)

DFAS recommends that you use the official Microsoft Internet Explorer, available from [www.microsoft.com](http://www.microsoft.com), or Netscape Navigator, available from [netscape.aol.com](http://netscape.aol.com). myPay only supports browsers with JavaScript and strong encryption enabled.

**3) What is 128-bit encryption?**

In order to use the myPay Web site, you must use a web browser that supports Secure Socket Layers (SSL) protocol with 128-bit encryption software (strong encryption) and JavaScript enabled. This prevents information from being read by others on the Internet while it is being transmitted between your web browser and the myPay Web site. 128-bit encryption is the highest level of encryption available.

**4) How do I know if I have 128-bit encryption?**

Because browsers vary, you should see your system administrator, check the manual, use the help option, or call/e-mail your browser vendor's technical support group to verify that you have 128-bit encryption. If you are unable to use 128-bit encryption, use the myPay Interactive Voice Response System (IVRS) toll free at 1-877-363-3677, or **commercial** at (478) 757-3119. (You cannot reach a customer service representative at these numbers.)

**5) Where can I get a 128 bit browser?**

Microsoft Internet Explorer is available from [www.microsoft.com](http://www.microsoft.com).

**6) How do I enable JavaScript?**

Since directions for enabling JavaScript vary across browsers, you should see your system administrator, check the manual, use the help option, or call/e-mail your browser vendor's technical support group for instructions and support in enabling JavaScript.

**7) What is cache (or caching)?**

Browsers can automatically store/save (cache) pages displayed on your monitor to your hard drive. Caching (automatically saving pages to your hard drive) can allow others to see your personal information if they have access to your machine. When you are operating in the SSL mode, some browsers allow you to set the cache to be cleared (deleted) upon exiting the browser. If possible, you should set the cache to be cleared upon exiting the browser when using myPay.

**8) How do I set the browser cache to clear upon exiting?**

Since directions for clearing the cache vary across browsers, you should see your system administrator,

check the manual, use the help option, or call/e-mail your browser vendor's technical support group for instructions and support in setting the browser cache to clear upon exiting. Caching cannot be disabled in every browser, and disabling the caching feature may prevent you from printing your LES.

## Getting Connected

### 9) How do I access myPay?

**If you do not have a myPay PIN; proceed to FAQ # 34 for instructions on how to obtain a PIN.**

You can use the Internet or touch-tone telephone to access myPay. On the Internet, you can reach the myPay Web site at:

3. <https://mypay.dfas.mil> or
4. <http://www.dfas.mil> (click on myPay).

NOTE: Web TV users should access myPay through the [www.dfas.mil](http://www.dfas.mil) site, or go directly to the myPay home page at <https://mypay.dfas.mil/mypay.aspx>. Enter your SSN or Alternate ID and PIN and click on the GO button, your SSN or Alternate ID and PIN will disappear, please scroll down the page for the Main Menu Selections. You will be able to click on any of the items listed on the menu.

Using a touch-tone telephone, contact myPay at:

1. If you are calling from the continental U.S., call toll-free at 1-877-363-3677
2. If you are calling from outside of the continental U.S., call **commercial** at (478) 757-3119.

For security reasons, DO NOT use a cellular phone when calling myPay. You cannot reach a customer service representative at the myPay telephone number.

For additional information or assistance, contact the DFAS Centralized Customer Support Unit toll free at 1-888-DFAS411 or 1-888-332-7411, or call **commercial** at (216) 522-5096, or use the **Defense Switching Network (DSN)** at 580-5096. The Customer Support Unit is available Monday through Friday, from 7 A.M. till 6:30 P.M. Eastern Standard time. You may also contact your customer service representative (see FAQ #19).

### 10) Why do I keep getting a "Domain Not Found" error?

Check that you are typing <https://mypay.dfas.mil/mypay.aspx> for the URL (location). Also, there could be a problem with the domain service or the connection link you are using.

## After Accessing the Site:

### 11) What do I do with Pop-Up Blockers?

Internet Explorer browser users can eliminate the pop-up blocker problem by following these steps:

1. Click on the "Tools" menu
2. Click on "Internet Options"
3. Click the "Security" tab
4. Click the "Trusted Sites" icon
5. Click the "Sites" button
6. Copy <https://mypay.dfas.mil> into the zone field
7. Click the "ADD" button
8. Click the "OK" button

Mozilla browser users can eliminate the pop-up blocker problem by following these steps:

1. Click on the "Tools" menu
2. Choose "Options"
3. Click on the "Web Features" category
4. Click "Add Site"
5. Copy <https://mypay.dfas.mil> into the "Add Web Site" field

You can also temporarily disable some pop-up blockers by holding down the CTRL key while you click on the GO button. This will usually disable most pop-up blockers.

## **12) Why isn't my pay system accessible?**

First, verify that your pay system is available (see FAQ #20). If your pay system is available but is still not listed your account may not be online due to account maintenance, recent transfer or retirement.

## **13) Why can't I enter my full Social Security Number (SSN)?**

Dashes and special characters are not allowed. Type only the numbers in your Social Security Number. NOTE: If you are using special interpretive software, such as a screen reader, you should set the special software to read forms ("forms mode"). If you do not have "forms mode" turned on, you may not be able to change data items in the myPay online forms. For some software, you can turn "forms mode" on by pressing the ENTER or RETURN key. Check your software's online help for instructions.

## **System Privacy**

### **14) How private is my data in myPay?**

In order to protect our customer's privacy, myPay masks Passwords. myPay also masks the first five positions of the SSN on the display and print of pay account statements and travel vouchers. The advantage of using the On-Screen Keyboard, with keys that display in random order each time you log on, is that others are deterred from learning your Password.

**Privacy Act Statement:** The information you provide to the myPay system is covered by the Privacy Act of 1974. To receive a copy of the Privacy Act Statement for the actions you enter into the system, please see your Local Finance Office or your Customer Service Representative.

**AUTHORITY:** Title 5 U.S.C. Chapters 53, 55 and 81; Title 10 U.S.C. Chapters 11, 61-73; Title 37 U.S.C.; GAO Manual for Guidance of Federal Agencies, Title 6, Chapter 4, para. 4.2.B.2; and E.O. 9397

**PRINCIPAL PURPOSES:** Information is collected to allow Army, Navy and Air Force active and reserve military paid by the Defense Joint Military Pay System (DJMS); active and reserve Marines paid by the Marine Corps Total Force System (MCTFS); civilians paid by the Defense Civilian Pay System (DCPS); and retirees/annuitants paid by the Defense Retiree/Annuitant Pay System (DRAS) to execute changes to certain payroll information and to validate the employee in the event he/she needs to reestablish a Password.

**ROUTINE USES:** Payroll data will be disclosed to financial institutions or other entities as designated by the employee to receive such information.

**DISCLOSURE:** Voluntary. However, if the employee fails to provide the information requested, DFAS will not be able to process the request. DFAS is authorized to collect and use this information based on

the myPay Privacy Act systems notice that is published in the Federal Register, (71 FR 34898, June 16, 2006). The system identifier is T 7336.

## System Security

### 15) How secure is my data on myPay?

This is a Department of Defense (DOD) computer system. This computer system, which includes all related equipment, software, networks, and network devices, is provided only for official U.S. Government business.

DOD computer systems may be monitored by authorized personnel to ensure that their use is authorized to manage the system, to facilitate protection against unauthorized access, and to verify security procedures. During these activities, information stored on this system may be examined, copied and used for authorized security purposes, and data or programs may be placed into this system. Use of this or any other DOD interest computer system constitutes consent to monitoring at all times.

The unique combination of Login ID, Password / PIN used to access myPay makes myPay as secure as using an automated teller machine (ATM) at a bank. myPay users must use a browser with Secure Socket Layers (SSL) protocol with 128-bit encryption software (strong encryption). This combination prevents information from being retrieved by someone else while it is being transmitted.

While myPay uses a variety of security features to protect your data in our system, it is also important that you do everything you can to protect data from being compromised or captured on your computer, especially when using personal computers at home. Here are several things you should consider to protect your data not only when using myPay, but any electronic commerce activity (e.g. on-line banking, credit card purchases, etc.):

1. Install operating system and application software (e.g. Internet Explorer) updates regularly. Many of these updates are issued to fix security problems which have been identified.
2. Install and use anti-virus software and personal firewalls. Keep this software updated. The correct use of these programs can help protect your system from being compromised by malicious software (e.g. software which can capture information processed on your computer, etc). The DOD CERT makes this type of software available for DOD active employees (military and civilian) at: [a.www.jtfgno.mil](http://a.www.jtfgno.mil)

(This link can only be used from a Department of Defense computer)

3. Do not store your various User-IDs and passwords in files on your computer. If someone gains access to your computer this is the type of information they look for and would aid them in accessing your account.
4. After using your browser (e.g. Internet Explorer, etc) to access a site where you process sensitive information (e.g. myPay, your bank account, etc.) close all of your browser windows and restart a new browser session. Sometimes the browser can hold that information in memory (e.g. cache, etc) and some web sites know where to look to find it.
5. Be very careful when installing software that gives others access to your computer. Remote service software or peer-to-peer software used for file sharing can create unintended openings into your computer that outsiders can use if the software is not configured correctly.

## System Availability

### 16) myPay has periods of unavailability due to scheduled DFAS pay system maintenance windows, as shown below. All times are Eastern Time.

| Pay System       | Days                               | Times (Eastern Time)         |
|------------------|------------------------------------|------------------------------|
| All              | Daily (Except Saturday and Sunday) | 12:00 A.M. - 1:00 A.M.       |
| All Marine Corps | Every Friday for LES and W-2       | 10:00 P.M.- 4:00 A.M. (SAT.) |
|                  | Every Friday for Transactions      | 11:00 P.M.-8:00 A.M. (SAT.)  |

### 17) Where can I find more information about the Defense Finance and Accounting Service (DFAS)?

You can access the DFAS web page at: [www.dfas.mil](http://www.dfas.mil) for more information.

## About myPay

### 18) What is myPay?

myPay is an innovative, automated system that puts you in control of processing certain discretionary pay data items without using paper forms. You can also get your pay and tax statements, and travel advice of payment using myPay.

### 19) Why should I use myPay?

- myPay saves time. myPay eliminates the need to write letters or fill out forms by letting you make your own changes immediately with user-friendly technology.
- myPay is convenient. You can access myPay nearly 24 hours a day, 7 days a week to change or review your current information, or to check your most recent pay statement.
- myPay is reliable. myPay has the same procedural checks for accuracy as the paper forms.

### 20) When is myPay available?

myPay is available nearly 24 hours a day, 7 days a week. Refer to FAQ # 16 for the exceptions to this availability.

### 21) Which pay changes can I make using myPay?

You can change a variety of discretionary payroll items. You can get a current list of the items you can change from myPay, your servicing payroll office, or your customer service representative.

### 22) When will my changes be effective?

Upon completion and acceptance of a change, myPay will display a "NO LATER THAN" date. Your change will be effective on or before the date myPay displays.

**Annuitants, Military (all services & components), Civilians and Retirees:** You can verify the change to your account by accessing myPay three to seven business days after you make the change, or by contacting your customer service representative (see FAQ #19).

### 23) How will I know that my change was made?

In keeping with government streamlining efforts and to reduce the use of paper, myPay takes advantage of existing technology and is paperless, so **you will not receive any written confirmation**. However, myPay displays a "NO LATER THAN" date **before and after** your change is accepted. Any change you make to your account should be posted no later than this date. You must receive this notification message to ensure that your action has been accepted. If your change does not appear on your account by



then, contact your customer service representative. If you have a registered email address, an email notification will be sent when the transaction is sent to your pay system for processing.

- **Military (Active and Reserve), and Civilians:** You may check your Leave and Earnings Statement (LES) to verify that your change was processed.
- **Annuityants:** You will receive a pay statement in the mail each time you make a change to your account.
- **Retirees:** If you make a change to your allotments or federal tax withholding amount, you will receive a Retiree Account Statement (RAS) in the mail reflecting the change in your net pay unless you have elected to receive your RAS electronically.

**24) Reserved for future use.**

**25) I am in a tax exempt status. How does this affect changes I wish to make to my federal taxes?**

- **Civilians:** If you filed a W-4 to be in a tax-exempt status, you are not allowed to make federal tax changes.
- **All Military Members except for Cadets/Midshipmen and Retirees:** With the exception of special statuses, you are allowed to make federal tax exemption changes using myPay.

**26) I entered an amount in the federal tax additional withholding amount block. How much money will actually be deducted from myPay each payday?**

- **Civilians:** The amount that will be deducted each pay period will be the additional amount entered in addition to the tax withholding based on your current filing status (marital status and exemptions).
- **All Other Employees/Members except for Former Spouse and Cadets/Midshipmen:** The amount you enter will be deducted each month, (one-half each payday if you have two paydays per month) in addition to the tax withholding based on your current filing status (marital status and exemptions).

**27) Can I change my financial allotments?**

- All Active Military Members, Military Retirees, and Civilians: You can change your direct deposit financial allotments using myPay.

**Warning: Court /support agencies require a case number for payment transactions. You cannot enter a case number and additional information using myPay. Please see your service payroll representative to change any court ordered child/alimony support payments.**

- Annuityants, Former Spouse and Cadets/Midshipmen: This option does not apply to you.

**28) Is there a maximum amount for my financial allotments (including new allotments and increases)?**

- myPay allows eligible employees/members to start or increase a financial allotment for any amount as long as it does not exceed the amount of available net pay.
- Civilian employees should determine their net pay amount before starting any allotments to ensure that existing allotments are not affected by any new allotments.

**29) How many financial allotments can I start?**



- **Active Duty Members and Retirees:** You are limited by DoD regulations in the number of allotments that you can start.

**Warning: Court /support agencies require a case number for payment transactions. You cannot enter a case number and additional information using myPay. Please see your service payroll representative to start any court ordered child/alimony support payments.**

- **Civilians:** myPay will allow you to start a maximum of seven financial allotments.
- **Annuitants, Former Spouse and Cadets/Midshipmen:** This option does not apply to you.

**30) What should I do if I find out the change I made on myPay was incorrect or was not the change that I wanted to make?**

Any changes you make using myPay can be corrected using myPay at any time. Please submit your change only once. The change will post according to your pay system's update schedule.

**31) What information do I need to be able to use myPay?**

The first time you access myPay you will still need to enter your Social Security Number (SSN) or Login ID and PIN. You will be prompted to create a Login ID (if you are using your SSN) and a Password. The Login ID and Password will be entered on the home page. You may use an On-Screen Keyboard for additional security. Depending on what you want to do in myPay, you may need additional information.

When a military member retires or transfers to the reserves, the retiree or reserve member may continue to use the same Password that they used while on active duty to access their myPay retired or reserve pay account information.

## **Login ID**

**32) What is my Login ID?**

Your Login ID will be 6-129 positions of your choosing, containing letters, numbers, and certain special characters. The Login ID will not be masked. You might want to use your email address for your Login ID or some other combination of characters that you will remember.

- You cannot use 9 numbers for the Login ID.
- The Login ID may not contain spaces.
- The Login ID must not be less than 6 characters and no more than 129 characters.
- For a Login ID using an email address, the email address can be no more than 129 positions.
- You will not be allowed to use the same Login ID that someone else is using.
- The Login ID may contain alphabetic (letters) and/or numeric characters and may also contain the following special characters:

@ (at sign)  
\_ (underscore)  
- (dash)  
. (Period)  
' (Apostrophe)

If you were given a Limited Access Password by a myPay customer, you will also be provided your own Login ID from the myPay customer once they have established one for you.

### **33) What can I do if I forget my Login ID?**

There is a “Forgot Your Login ID” link on the home page. When you click on it you will be provided instructions to retrieve your Login ID. You will be asked to enter your previously registered email address and Social Security Number and then your Login ID will be emailed to you. If you do not have a registered email address, you will be asked for your Social Security Number and Password.

### **About your myPay Password**

#### **34) How do I get a Password**

If you do not know, have not received or have suspended your temporary or customized Password, you can reset your myPay Password online by correctly replying to 3 of the 8 Security Questions you have set up, after clicking on the “Forgot or Need a Password” hyperlink on the myPay home page

Before you set up the questions, or if you fail to correctly answer the questions, you may request a new temporary Password.

Security Restrictions allow Passwords to be emailed only to addresses that have been pre-registered from the appropriate administrator or to a pre-defined Personal Email address you provided previously in myPay.

If you do not have a pre-registered email address, you can request that a password be mailed to you. The new temporary Password will be mailed to your address of record in your pay system. Password letters will be mailed within two business days. Delivery time will vary based upon your location and postal service volume. If you do not receive your Password letter within ten business days, please verify your mailing address with your pay system.

If we cannot mail/email a new random temporary Password to you, the screen will display other procedures for obtaining a new Password.

If you need additional assistance with obtaining a Password, please contact the Customer Support Unit Toll Free at 1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096 or Defense Switching Network (DSN) at 580-5096.

#### **35) What may I use for a Password**

The myPay has changed to a stronger password.

The Password must:

- be 15 to 30 characters in length
- contain at least two UPPERCASE letters (A-Z)
- contain at least two lowercase letters(a-z)
- contain at least two numbers (0-9)
- contain at least two of the following special characters: # @ \$ ^ ! \* + = \_ %
- change at least four characters from the previous password.

The PASSWORD CANNOT:

- contain spaces
- be one of your last 10 previous passwords

Your PASSWORD will expire in 60 days. Avoid creating passwords that use:

- Dictionary words in any language
- Personal Information. Your name, birthday, driver's license, passport number, or similar information.
- Sequences or repeated characters: Examples: 12345678, 2222222, abcdefg, or adjacent letters on your keyboard (qwerty).

### **36) Can I change my Password or PIN?**

Yes. You can change your Password or PIN at any time. Click on the Personal Settings page for the Change Password and Change PIN options.

## **On-Screen Keyboard**

### **37) What is an On-Screen Keyboard?**

The On-Screen Keyboard is one of many Security features myPay has introduced to protect your data in our system. The advantage of using the On-Screen Keyboard, with keys that display in random order each time you log on, is that others are deterred from learning your Password.

When Java-Script is enabled, each time you arrive at myPay and enter your Login ID, you will be presented with the option to use the On-Screen Keyboard to enter your Password. You'll use your mouse with the On-Screen Keyboard to enter the characters contained in your Password.

To log in to myPay using the On-Screen Keyboard with a mouse:

1. Type your Login ID under Account Access on the myPay Home Page and click on On-Screen Keyboard hyperlink.
2. Next, click on the appropriate numbers, letters and special characters of your Password using the On-Screen Keyboard. Your Password will be masked in the text box. When you have finished, click the "Accept/Submit" button. Remember to select the Uppercase/Lowercase button when appropriate
3. If you enter an incorrect number, letter or special character using the On-Screen Keyboard, click on the On-Screen Keyboard Backspace button to erase the last position entered. If you want to clear all the numbers/letters/special characters that you have entered, click on the Clear button on the On-Screen Keyboard. You can also tab to the On-Screen Keyboard Backspace button. Clear or UPPERCASE/lowercase button and select the button by pressing the space bar.

If the On-Screen Keyboard is not visible on the home page, please try the following steps:

1. Go to the Internet Browser Tool Bar
2. Select TOOLS
3. Click on INTERNET OPTIONS
4. Click on GENERAL TAB
5. At Temporary Internet Files Section, Click on DELETE FILE (a new box appears)
6. Click on DELETE ALL OFFLINE CONTENT
7. Click on OK (this step clears cached memory and removes all old internet files)
8. From the Internet Browser's Tool Bar, Click on TOOLS
9. Click on INTERNET OPTIONS
10. Click on the ADVANCED TAB
11. Scroll down to SECURITY

12. Check the option to EMPTY TEMPORARY INTERNET FILES FOLDER when browser is closed.
13. Click on OK
14. Close the browser
15. Now reopen the browser and the On-Screen Keyboard will appear.

## **Limited Access Password**

### **38) What is a Limited Password?**

The Limited Access Password may be given to one or multiple individuals along with a Login ID to view your pay and tax statements without allowing them to create any pay changes. You may establish a Limited Access Password and Login ID by clicking on the Personal Settings Page option on the main menu, then selecting the Limited Access option. You may delete users' Limited Access at any time. If the user suspends their Limited Access Password you must establish a new Limited Access Password and provide that new Password to the user.

### **39) What may I use for Limited Access Login ID and Password?**

The Limited Access Login ID must not match your Login ID. The other requirements for a Limited Access Login ID are the same as for your Login ID. The requirements for the Limited Access Password are the same as for your Password except that the Limited Access Password cannot match either your Login ID or the Limited Access Login ID. The Limited Access Password will expire every 60 days and the individual that you have given it too will be prompted to change it when they access myPay and the password has reached its 60 day expiration. The LIMITED ACCESS PASSWORD must:

- be at least 15 to 30 characters in length
- contain at least two UPPERCASE letters (A-Z)
- contain at least two lowercase letters (a-z)
- contain at least two numbers (0-9).
- contain at least two of the following special characters: # @ \$ ^ ! \* + = \_ %
- change at least four characters from the previous password

The PASSWORD CANNOT:

- contain spaces
- be one of the last 10 previous passwords

The password will expire in 60 days.

## **Email Addresses**

### **40) Why am I prompted to review my email address?**

You will be prompted to review your email address(es) yearly so that we know your email address is correct.

DFAS strives to notify customers of issues related to your pay account and most importantly we want to be able to send you a password if you need your password reset.

### **41) How do I correct my workplace email address if it is invalid or identified as a multiple?**

DFAS has a workplace email address on file for you that cannot be used because it was registered to you

in error by your email administrator. Please contact your Email Administrator if you have questions and to correct your email address. You may select Email Address on the Main Menu to review the email addresses and providers of those addresses that we have on file for you

If you are a Veterans Affairs employee and your email address is incorrect, you will need to contact your local Human Resources office and they will update your email address.

If you have an email address that is USMC.mil, AF.mil, or Navy.mil, Army.mil or DFAS.mil, you may also add a valid .mil workplace email address as your personal email address if it is not posted to your myPay account.

If your workplace email address is invalid or already in use:

- To correct your ID/CAC card email address, please contact your RAPIDS Station point of contact, Personnel Center or the DMDC Help Desk at (800) 538-9552 to have your record corrected.
- To correct a Defense Information Systems Agency (DISA) email address, go to [www.disa.mil](http://www.disa.mil), click on "My Profile". Updating it there will update it in myPay approximately the first of each month.
- To correct an Army AKO email address (us.army.mil), contact your local site's email administrator or go to [akologin.us.army.mil](http://akologin.us.army.mil). myPay updates these email addresses weekly.
- To correct a DFAS.mil, contact your local site's email administrator. myPay updates these email addresses weekly.
- To correct an AF.mil email address, contact your local site's email administrator. myPay updates these email addresses weekly.
- To correct a Department of Energy (DOE) email address, access DOE's Employee Self Service (ESS) site to make that change. myPay updates email addresses weekly from that site.

## Assistance/Customer Support

### 42) What kind of help does the DFAS Centralized Customer Support Unit provide?

For problems using myPay, or with your myPay PIN, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-DFAS411 or 1-888-332-7411 or commercial at (216) 522-5096 or Defense Switching Network (DSN) at 580-5096. This support line is available Monday through Friday, 8:00 A.M. to 5:00 P.M. Eastern Standard Time.

The Centralized Customer Support Unit can provide assistance on how to use the options available to you in myPay. The Centralized Customer Support Unit will also provide support for establishing and changing your PIN.

For ALL other payroll information please contact your servicing pay office or your customer service representatives.

### 43) Who can help me with my pay account?

Questions concerning SPECIFIC PAY ACCOUNT INFORMATION should be directed to the servicing payroll office or to your normal customer service representative as follows:

| Civilian Employees | Your local Customer Service Representative         |
|--------------------|----------------------------------------------------|
| Military Retirees  | 1-800-321-1080                                     |
| Annuityants        | 1-800-321-1080 (US) or (216) 522-5955 (Outside US) |

|                                   |                                                                                                  |
|-----------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Military Former Spouses</b>    | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096                                                    |
| <b>Military Members:</b>          |                                                                                                  |
| <b>U.S. Air Force Active</b>      | Your Local Finance Office                                                                        |
| <b>U.S. Air Force Reserves</b>    | Your Local Reserve Center Finance Office                                                         |
| <b>U.S. Army Active</b>           | Your servicing Defense Military Pay Office or Finance Battalion                                  |
| <b>U.S. Army Reserves</b>         | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096 or your administrative unit                        |
| <b>U.S. National Guard</b>        | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096 or your administrative unit                        |
| <b>U.S. Army Separates</b>        | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096                                                    |
| <b>U.S. Marine Corps Active</b>   | Your Local Admin Office                                                                          |
| <b>U.S. Marine Corps Reserves</b> | Your Local Admin Office                                                                          |
| <b>U.S. Navy Active</b>           | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096 or your Local Personnel Support Detachment         |
| <b>U.S. Navy Reserves</b>         | 1-888-DFAS411 or 1-888-332-7411, DSN 580-5096 or your Local Reserve Personnel Support Detachment |
| <b>NAF Employee</b>               | Your local administrative office.                                                                |

Travel voucher status is available at 1-888-332-7366 (option 1) or DSN 699-0300 for OCONUS travelers.

Military Retirees that are in a non-pay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available. Questions should be referred to the customer service previously listed.

## LES or Pay Statement display and delivery

### 44) May I view and print my Leave and Earning Statement (LES) or Pay Statement online?

All Active/Reserve Military and Civilians: You can view and print your Leave and Earnings Statement (LES) on-line. You may access your LES from the "Main Menu" by clicking on the Leave and Earnings Statement (LES) option. If you have trouble reading the graphic version of your LES, you can click on the "Text Version" link. The text version of your LES lists all your LES pay data items in a single column.

Your LESs will remain available for a temporary period of time after your separation.

For Non Appropriated Fund employees: Your last 26 LESs will remain available until they have cycled off through normal monthly updates.

For Army, Navy and Air Force (Active): Your last 12 LESs will remain available until they have cycled off through normal monthly updates, or you have separated from military service.

For Army, Navy, and Air Force (Reserve): Your LESs for the last 13 months will remain available until they have cycled off through normal monthly updates.

For Marines (Active and Reserve): Your last 12 LESs will remain available until they have cycled off through normal monthly updates.

For Civilians: Your last 26 LESs will remain available until they have cycled off through normal pay

period updates.

**Annuitants and Retired Military:** You can view and print your account statements on-line. If you have trouble reading the graphic version of your account statement, you can click on the "Text Version" link. The text version of your account statement lists all of your pay data items information in a single column.

**Former Spouses:** You can view and print your Pay Statements on-line. You may access your Pay Statement from the "Main Menu" by clicking on the Payment Information option. If you have trouble reading the graphic version of your Pay Statement, you can click on the "Text Version" link. The text version of your Pay Statement lists all of your pay data items information in a single column.

**45) Will I continue to receive my hard copy Leave and Earnings Statement (LES) or Pay statement?**

Service or Agency Policy will determine if delivery of your hard copy Leave and Earnings Statement (LES) or pay statement will remain the same. However, if you like viewing and printing your LES electronically, you can use myPay to stop the delivery of your hard copy LES or pay statement. (Not available for Former Spouses)

**46) How do I stop delivery of my hard copy LES or Pay statement?**

You will find the option to stop the hard copy delivery of your LES or pay statement on the Main Menu. (Not available for Former Spouses)

**47) Once I have elected to stop hard copy delivery, can I start it back up later?**

Yes. Using the same process described above, you can re-start the hard copy delivery of your LES or pay statement. Service or Agency Policy will determine if delivery of your hard copy Leave and Earnings Statement or pay statement will resume.

**48) Can I print my LES or Pay Statement?**

Yes. There are instructions under Help on how to print your LES or Pay Statement.

**49) I am having problems printing my LES or Pay Statement. What should I do?**

DFAS recommends that you select the Printer Friendly Version of your LES if you desire to print or save your LES. It requires Adobe Acrobat Reader. Often, Acrobat Reader is already added to web browsers. If you don't have Adobe Reader and applicable security policies allow you to install it, it can be downloaded at <http://www.adobe.com/products/reader.html>.

If you prefer the HTML version, you can print it. However, you may have to make adjustments to your margins in your browser Page Setup for optimal printing of the HTML version. If your LES or Pay Statement is cut off at any margin, go to the **myPay Home Page** to adjust the margins of your browser. Once the **myPay Home Page** is opened, access the "File" dropdown menu and select "Page Setup". Within the "Page Setup" window, adjust the left and right margins to .25 inches and the top and bottom margins to .5 inches. If that does not solve the problem, click on the View menu, Select "Text Size", and click on medium. If you continue to have the problem after following the above instructions, click on the Tools menu, select "Internet Options", click the General Tab, click the Fonts button, select "Latin Based", select "Arial Narrow" or "New Times Roman" and click OK and click OK.

For all other printing issues, please contact the DFAS Centralized Customer Support Unit toll free at 1-888-DFAS411 or 1-888-332-7411, or commercial at (216) 522-5096, or Defense Switching Network



(DSN) at 580-5096.

### **50) Can I save my LES or Pay Statement as a file on a disk, instead of printing it?**

We recommend that you select the Printer Friendly Version of your LES if you desire to print or save your LES. It requires Adobe Acrobat Reader. Often, Acrobat Reader is already added to web browsers. If you don't have Adobe Reader and applicable security policies allow you to install it, it can be downloaded at <http://www.adobe.com/products/reader.html>.

If you prefer the HTML version and you are using Internet Explorer version 5.0 or higher, you can save your LES or Pay Statement as an HTML file on a disk or your hard drive by using the Save Option button displayed above your LES or Pay Statement. Follow the screen instructions displayed by your browser.

## **Tax Statements**

### **51) May I view and print my tax statement on-line?**

This option is available to view and print your tax statements.

You may also view and print your Travel W-2 (Do-It-Yourself, Permanent Change of Station, and Temporary Duty) and Miscellaneous W-2 (loan repayments, suggestions awards, referral bonuses and back pay).

These options are not available for Former Spouses.

The Travel and Miscellaneous W-2 options are not available for Broadcasting Board of Governors, Department of Energy, and Environmental Protection Agency, Health and Human Services, Veterans Affairs and Non-Appropriated Fund employees.

**For Active/Reserve Military:** You may view, print and save your W-2 Wage and Tax Statement on-line. You may access your W-2 from the “Main Menu” by clicking on the Tax Statement (W-2) option. If you have trouble reading the graphic version of your W-2, you can click on the “Text Version” link. The text version of your W-2 lists all your W-2 data items in a single column.

Army Active, Army Reserve and Army Guard soldiers are able to view, print and save their Student Loan Repayment Program (SLRP) tax statements on myPay.

**Annuitants:** You can view, print and save your tax statement. The tax statement displayed on myPay is the end of year tax statement. Additionally, if the tax statement displayed is incorrect, please contact your customer service representative.

**For Civilians:** You can view, print and save your tax statement. The tax statement displayed on myPay is the end of year tax statement. Additionally, if the tax statement displayed is incorrect, please see your customer service representative.

**Non Appropriated Fund employees:** You can view, print and save your tax statement. You may access your W-2 from the “Main Menu” by clicking on the Tax Statement (W-2) option. Any corrected tax statements issued will not be reflected in myPay. Additionally, if the tax statement displayed is incorrect, please see your installation representative

**Retirees:** You can view, print and save your tax statements. The tax statement displayed on myPay is the end of year tax statement. Additionally, if the tax statement displayed is incorrect, please contact your

customer service representative.

## **All**

DFAS recommends you use the Printer Friendly version of your tax statement. For Printer Friendly information, please see FAQ # 54.

If Acrobat Reader is not available to you or you prefer HTML, you can print the HTML version of your tax statement. Follow these instructions. The appearance of the tax statement varies according to the Browser used and your PC's resolution. You will have to adjust your Page Setup for the best printing results. For Internet Explorer, begin with setting the Top and Bottom margins at ".50" inches and the Right and Left margins at ".25" inches. For printing the W-2C on Internet Explorer, begin with setting the Top and Bottom margins at ".80" inches and the Right and Left margins at ".25" inches.

For Internet Explorer if you see a URL, page number, etc. on your printed copy, use Page Setup to clear out the Header and Footer information. Most Browser defaults are set to capture this information so that when an individual prints from the Internet, they will know where the printed data came from. Finally, if you do not want to print the "Back" and "Print" buttons on an extra page, count the number of W-2/W-2C Forms displayed. For every 2 forms displayed there will be one print page. Example, if you have 4 W-2 Forms displayed, the current setup will print 2 on page 1, 2 on page 2, and the Buttons on page 3. So if you set the print range to print only pages 1 through 2, you save a page that contains only the 2 buttons.

Before filing your tax return, carefully separate the copies printed on a single page. When filing your tax return, you are **not** required to include/send the instructions on the back of the tax statement.

For all other printing issues, please contact the DFAS Centralized Customer Support Unit toll free at 1-888-DFAS411 or 1-888-332-7411, or commercial at (216) 522-5096, or Defense Switching Network (DSN) at 580-5096.

You will be able to access myPay and view your W-2 for one (1) year after you are no longer in a pay status or separated.

## **52) How do I stop delivery of my hard copy W-2?**

Most users have the option on the Tax Statement screen as well as on the main menu. Exceptions are Annuitants, Army Student Loan Repayment Program participants, and Travel/Miscellaneous W-2 recipients, for whom there is no option to turn on/off hard copies.

Changing your election to electronic processes the transaction for your pay system that will turn off the hard copy delivery of your Tax Statement.

## **53) Once I have elected to stop hard copy of delivery of my W-2, can I start it back up later?**

Annually during the period December 1 through January 31, no change can be made to the W-2 delivery method. Using the same process described above, you can make changes to the W-2 delivery method outside of the above "no change" period.

Changing your election to hard copy processes the transaction for your pay system that will re-start the hard copy delivery of your Tax Statement.

## **Printer Friendly Version**

#### **54) How do I use the Printer Friendly Versions for my account and tax statements?**

DFAS recommends that you use the Printer Friendly Version of your account and tax statements. The Printer Friendly Version of your account and tax statements is available by clicking the "Printer Friendly" button. It requires Adobe Acrobat Reader. Often, Acrobat Reader is already added to web browsers. If you don't have Adobe Reader and applicable security policies allow you to install it; it can be downloaded at <http://www.adobe.com/products/reader.html>.

Some Internet Explorer users may encounter one of the following problems when they attempt to use the Printer Friendly Version. Some may see a File Download dialog box and others may see an error message, "Internet Explorer cannot download..." Both conditions can be addressed by following these steps:

1. Click the Tools Menu at the top of your Internet Explorer browser.
2. Click "Internet Options".
3. Click the Advanced tab.
4. Scroll down until you find the "Do not save encrypted pages to disk".
5. Remove the checkmark from the box adjacent to that text.
6. Click the Apply button.
7. Click the OK button.

Before filing your tax return, carefully separate the copies printed on a single page. When filing your tax return, you are **not** required to include/send the instructions on the back of the tax statement.

For all other printing issues, please contact the DFAS Centralized Customer Support Unit at 1-888-DFAS411 or 1-888-332-7411, or commercial at (216) 522-5096, or Defense Switching Network (DSN) at 580-5096.

#### **Thrift Savings Plan (TSP)**

##### **55) What TSP transactions can be made via myPay?**

TSP via myPay is available only to Active/Reserve Military Members, Health and Human Services (HHS) employees, Environmental Protection Agency (EPA) employees and Veterans Affairs (VA) employees.

**The following transactions can be made:**

- If you are eligible, you can start, change or stop your TSP at any time throughout the year. If you make a financial hardship withdrawal, you may not make contributions for six months following withdrawal.

##### **56) When can I sign up for the TSP?**

If you are eligible, you can sign up to contribute to the TSP at any time. Roth TSP elections for Air Force, Army and Navy will be accepted on and after October 1, 2012.

##### **57) Where can I get a TSP form?**

Changes to your TSP can be made through myPay and do not require a form. However, if you prefer to submit a paper form (available on the TSP Web site, at ([www.tsp.gov](http://www.tsp.gov)) or if you are interested in a loan, you must contact your servicing personnel-payroll office.

**58) What is the percentage of contribution that I can elect?**

Select the TSP option from your Main Menu and refer to the information provided on the TSP page for your service.

**For Marines contributing to TSP:** when you reach the IRS maximum amount for the year, the TSP contribution will be automatically suspended. No action is necessary. January of the following year, your TSP contributions will be unsuspended and contributions will automatically begin again. No action is necessary.

*Internal Revenue Code section 402(g) and section 415(c)* may limit your annual contributions. See the *Summary of the Thrift Savings Plan for the Uniformed Services* for more information about these statutory limitations.

**59) How can I make fund allocation changes?**

myPay does not allow you to change the investment of your contributions. To change the investment of your contributions, you may visit the TSP web site at <http://www.tsp.gov>. For more information on changing your TSP contributions, see the [Retirement Thrift Investment Board \(FRTIB\) website](#).

**Direct Deposit**

**60) What are the different types of Direct Deposit categories?**

NET PAY EFT: Your Current Direct Deposit Information for your Paycheck.

TRAVEL EFT: Your Current Direct Deposit information for your Travel Pay (Army Active and Reserve only).

MISCELLANEOUS EFT: Your Current Direct Deposit information for your Miscellaneous Reimbursements (Army Active and Reserve only).

All EFT options provide the capability to View/Change the Financial Institution, account type and account number.

If you are starting or changing a Direct Deposit and your new routing transit number (RTN) does not work, please verify the number with your financial institution. If the number is valid, please notify the DFAS Centralized Customer Support Unit toll free at 1-888-DFAS411 or 1-888-332-7411, or commercial at (216) 522-5096, or Defense Switching Network (DSN) at 580-5096 of the discrepancy.

**Savings Bonds**

**61) How do I purchase Savings Bonds in myPay and how do I request Bonds held in safekeeping?**

Effective September 30, 2010, the Department of Defense no longer sells U.S. Savings Bonds through payroll deduction. You no longer can purchase Savings Bonds using the myPay Savings Bond option.

If you wish to start or continue purchasing Savings Bonds through payroll deduction, you must establish an account through <http://www.treasurydirect.gov/>. Then you may use myPay to start an allotment to [TreasuryDirect](#) by clicking on the allotment option at the Main Menu.

**INFORMATION FOR BONDS HELD IN SAFEKEEPING FOR MILITARY MEMBERS:**

All bonds being held in safekeeping as of the above date for ACTIVE DUTY MEMBERS will continue to be held until they are requested.

The request must include the service member's name, complete Social Security Number, a valid address where the member would like the bonds to be mailed, a daytime telephone number, and the member's dated signature. The request must indicate that the member wants the bonds released from safekeeping. Thirty days must be allowed before a member can claim non-receipt of a bond.

**Navy** members may submit their signed request in writing or by fax to:

DFAS-Cleveland Center  
ATTN: CODE JDCAB  
1240 East 9th Street  
Cleveland, OH 44199

**FAX:** 216-522-6358 OR DSN 580-6358  
**PHONE VOICE:** 216-522-5880  
**DSN VOICE:** 580-5880

**Marine Corps** members may submit their signed request in writing or by fax to:

DFAS-Cleveland Center  
ATTN: CODE JDCAB  
1240 East 9th Street  
Cleveland, OH 44199-2055

**FAX:** 216-522-6358 OR DSN 580-6358  
**PHONE VOICE:** 216-522-5880  
**DSN VOICE:** 580-5880

**Army** members may submit their signed request in writing, fax, or by email to:

Center Collection Mailbox  
3801 Center Collection  
P.O. Box 269490  
Indianapolis, IN 46226-9490

**FAX:** 317-212-4339 or DSN 699-4339  
**PHONE VOICE:** 317-212-8539  
**DSN VOICE:** 699-8539  
**EMAIL:** [dfas-incdsbonds@dfas.mil](mailto:dfas-incdsbonds@dfas.mil)

**Air Force** members may submit their signed request in writing, fax, or by email to:

Center Collection Mailbox  
3801 Center Collection  
P.O. Box 269490  
Indianapolis, IN 46226-9490

**FAX:** 317-212-4339 or DSN 699-4339  
**PHONE VOICE:** 317-212-8539  
**DSN VOICE:** 699-8539  
**EMAIL:** [dfas-incdsbonds@dfas.mil](mailto:dfas-incdsbonds@dfas.mil)

## State Taxes

### **62) What type of state tax changes may I make in myPay?**

If you have a state tax option, and your state taxing authority has an agreement with the Department of Defense, you will be able to use myPay to change your state tax withholding.

For Civilians, you now have the option to change your state taxing authority. You must select a state from the drop down menu.

Military (Active and Reserve), you will not be permitted to add or change a state tax authority. To change your state tax authority you must see your customer service representative or local finance office.

## Travel Advice of Payment (AOP)

### **63) What is Travel Advice of Payment (AOP)?**

The Travel Advice of Payment (AOP) option provides myPay users with the capability to view and print their processed TDY Travel Vouchers on-line.

Travel voucher status is available at 1-888-332-7366 (option 1) or DSN 699-0300 for OCONUS travelers.

For travel vouchers submitted to Air Force Finance Offices, contact your local FSO instead for your voucher status.

### **64) May I view and print my Travel Advice of Payment (AOP) statement on-line?**

You may access your AOP from the "Main Menu" by clicking on the "Travel Voucher Advice of Payment" AOP option. If you have any trouble printing your Travel AOP, refer to the suggestions in FAQ #42.

In general, DFAS Indianapolis processes vouchers for Army military and civilian employees, while DFAS Cleveland processes vouchers for Navy and Marine Corps military and civilian employees, DFAS Columbus processes vouchers for DFAS civilians and civilian employees from other Defense Agencies. Air Force vouchers are processed by the Air Force. Effective August 2013, Air Force vouchers paid through the Reserve Travel System are available on myPay.

Effective September 19, 2005, Defense Travel System (DTS) vouchers are available for the Air Force, Army, Navy, Marines and Civilians. The AOP produced by DTS currently does not contain a breakdown of the daily Per Diem amounts and the Reimbursable Expenses.

If you need more information about which Center pays your voucher, or if you have questions about whether or not your voucher will be available based on the voucher number, please contact your local travel office.

### **65) Will all of my Travel Advice of Payment (AOP) statements be available?**

NO. myPay will make travel vouchers available for six months from the date the voucher was paid. Once a voucher is older than six months, that particular voucher will not be available in myPay.

Although the vast majority of vouchers processed by DFAS-Indianapolis and DFAS-Columbus are

available, there are some "rare" travel vouchers that will not be on line for these centers.

## **Savings Deposit Program**

### **66) Who should I contact if I have questions about my Savings Deposit Program (SDP) account statement or 1099-INT?**

Contact the Centralized Customer Support Unit toll free at 1-888-DFAS411 or 1-888-332-7411, or **commercial** (216) 522-5096, or **Defense Switching Network (DSN)** 580-5096 (8:00 A.M. – 5:00 P.M. / Eastern time)

### **67) Who is eligible to participate in the Savings Deposit Program?**

Members of the Armed Forces serving in specified combat zones or in support of a contingency operation are authorized to make deposits. Service members must be in receipt of Hostile Fire Pay and be deployed for at least 30 consecutive days or at least 1 day in each of 3 consecutive months. Contact your Finance Office to verify your eligibility.

### **68) How may contributions be made?**

Members may contribute up to 100% of their disposable (net) pay. Contributions may be made either by a savings allotment with a unique bank routing number, or by cash (or check) deposit. Make the deposit or start the allotment at your local pay office. When reviewing your statement, keep in mind that there may be a delay in the posting of cash deposits.

### **69) What is the maximum that I may deposit?**

There is no limit on the amount that may be contributed; however no interest is paid on amounts exceeding \$10,000.00. If you are depositing by allotment it will not stop automatically when the balance reaches \$10,000.00. You must monitor the balance. You may request the allotment be stopped. Army, Navy, Air Force, and Marine members may also stop their SDP allotment in myPay from within the SDP Withdrawal Request option.

### **70) What is the interest rate?**

The interest rate is 10% annually, earned at 2.5% per quarter. No interest is paid on amounts exceeding \$10,000.00. Deposits made by the 10th of a month will earn interest from the 1st of that month. Deposits made after the 10th accrue interest from the first day of the following month. Your account will continue to earn interest for 90 days after leaving the combat zone. Combat zone departure must be posted in order for interest accrual to be correctly stopped.

### **71) Is interest taxable?**

Yes, the interest is taxable. Combat zone rules do not apply. No federal or state tax is withheld. A 1099-INT is issued no later than January 31st for Savings Deposit Program interest. If you do not receive your 1099-INT in the mail you may contact Customer Support to request that it be reissued to you.

### **72) How may I withdraw the money in my account?**

## **Non-myPay Applications**

### **73) What do I do if other non-myPay applications/systems require me to use my SSN and myPay PIN, instead of my myPay Login ID and Password?**



Some non-myPay applications may continue to require you to enter a current SSN and myPay PIN combination for authentication even if you have already established a new Login ID and password. You may establish or change your myPay PIN at any time using the myPay website. First log into myPay using your myPay Login ID and Password, then from the myPay main menu under the Personal Setting Page option, click on the Change PIN for use on systems other than myPay Web.

**74) What if I do not know or have forgotten my PIN?**

If you do not know or have forgotten your PIN, you may establish a new myPay PIN using the myPay website. First log into myPay using your myPay Login ID and Password, then from the myPay main menu under the Personal Setting Page option, click on the Change PIN for use on systems other than myPay Web.

**75) If I lock myself out while trying to use my SSN/PIN combination on a non-myPay website or other application, will I be locked out of the myPay website? How do I get my PIN account unsuspended?**

If you suspend your PIN using a non-myPay application, wait 24 hours and then try again. You will still be able to log into myPay Web with your Login ID and Password. Once logged in, you may reset/change your PIN. (First log into myPay using your myPay Login ID and Password, then from the myPay main menu under the Personal Setting Page option, click on the Change PIN for use on systems other than myPay Web.)

**Logging Into myPay Using the On-Screen Keyboard Without a Mouse**

**76) How do I use the On-Screen Keyboard without a mouse?**

The On-Screen Keyboard is one of many Security features myPay introduced to protect the security and privacy of your data in our system. The advantage of using the On-Screen Keyboard, with keys that display in random order each time you log on, is that others with potentially malicious intent are deterred from learning your Password.

When you arrive at myPay and enter your Login ID, you will be presented the option to use the On-Screen Keyboard to enter your Password.

To log in to myPay using the On-Screen Keyboard without a mouse:

1. Type your Login ID under Account Access on the myPay Home Page, and then press the hyperlink for the On-Screen Keyboard.
2. You must rely on the “Tab” key and the “Space Bar” to enter your Password. You Cannot use the arrow keys to make selections or move around within the On-Screen Keyboard. With some assistive software there may also be browser access keys built into the application that can help speed up your data entry (see specifics on access keys below).
  - a. To start entering your password using the On-Screen Keyboard, use the Tab key to move through the keys until you arrive at the first number, letter or special character of your password. Press the Space Bar to select. The first position of your password will appear (masked) in the text box.
  - b. The cursor will return to the first number in the first row of the On-Screen keyboard after selecting each character.

c. Tab to each subsequent number, letter or special character of your password, and then press the Space Bar to select.

d. After entering your complete password using the On-Screen Keyboard, press the Tab key to go to the “Accept/Submit” button. Press the Space Bar to select, or use the built in access key combination of ALT 6 (if available) to submit your password.

e. In order to ensure all special character buttons are read back to users of Jaws for Windows, the punctuation must be set to “all”. This allows for all of the keys on the On-Screen Keyboard to speak. If Jaws punctuation is set to “some” or “none” then keys such as “!” and “\_” will not speak, often all that is said is “button.” To set punctuation to all in Jaws the steps are as follows:

(1) Bring up “Jaws options” with an “insert+v” key.

(2) Either arrow down to punctuation level or press the letter <p> until you come to punctuation.

(3) If you enter an incorrect number, letter or special character using the On-Screen Keyboard, tab to the On-Screen Keyboard Backspace button and then press the Space Bar to select it to erase the last position entered.

If you want to clear all the numbers/letters/characters you entered, tab to the Clear button on the On-Screen Keyboard and select it by pressing the space bar.

(4) The “Return” key will exit from Jaws Options.

3. If you enter an incorrect number, letter or special character using the On-Screen Keyboard, tab to the On-Screen Keyboard Backspace button and then press the Space Bar to select it to erase the last position entered.

If you want to clear all the numbers/letters/characters you entered, tab to the Clear button on the On-Screen Keyboard and select it by pressing the space bar.

### **Using Access Keys to Speed Up Data Entry**

If your browser supports access keys you can use them to more easily navigate through the On-Screen keyboard. Access keys allow you to quickly jump to specified rows within the On-Screen Keyboard instead of tabbing completely through the keyboard to enter your password. The following are commonly found access keys:

Alt 1: jump to row containing randomly presented Numeric Characters 1 thru 0.

Alt 2: jump to row containing randomly presented Symbolic Characters, i.e., !, =, -, etc.,.

This row also contains the Backspace and Clear keys and Uppercase/Lowercase key.

Alt 3: jump to first row containing randomly presented Alpha Characters.

Alt 4: jump to second row containing randomly presented Alpha Characters.

Alt 5: jump to third row containing randomly presented Alpha Characters.

Alt 6: Submits your password after you finish entering all characters.

## **Printing and Saving your LES Without Using a Mouse**

### **77) How do I print and save my LES without using a mouse?**

There are several options available to save your LES to your computer within myPay without using a mouse. Near the beginning of browser screens displaying your LES, you’ll find buttons labeled as Save,

Print and Printer Friendly Version.

### **SAVE Button**

After tabbing to the Save Button and then pressing Enter the 'Save As' dialog box appears. This gives you the option of saving your LES to your computer as a HTML or text file. Users with screen reader software such as JAWS For Windows can use the application to read back the LES saved as either HTML or text.

### **PRINT Button**

Provides normal functionality to print your LES on an available printer.

### **PRINTER FRIENDLY VERSION Button**

Pressing Enter on the Printer Friendly Version Button gives you several options to consider. If you have the Adobe accessibility turned on in Adobe Acrobat, the program will try to read the LES. Acrobat may or may not display the “Reading untagged Document” Dialog box. If you want to print your LES you need to answer cancel to this dialog. Acrobat will then go ahead and display the LES on your screen without performing the accessibility features of the program. Users of Jaws for Windows may hear the words “document not available.” In fact the LES is really on the screen at this time. To go ahead and print, select print (Alt f) from the dropdown menu or just press (Ctrl + p). The windows printer dialog will appear. Select OK and your LES will print.

## **SmartDocs Notifications**

### **78) Beware of email Scams.**

Customers should be aware of a scam in which recipients receive an email that claims to come from the Defense Finance and Accounting Service (DFAS). The email states that the customer's password has been established or changed with an attachment that contains malicious software (malware) that infects the intended victim's computers. To avoid malware do not click on any links, or open any attachments. Be vigilant and update your computer with antivirus software and patches.

DFAS does send notifications when a Password has been established or changed in myPay from SmartDocs@dfas.mil. Emails from SmartDocs@dfas.mil do not contain attachments of any kind. Ensure that when you receive an email from DFAS that the email is being sent to an email address that you have registered with DFAS.

## **myPay Mobile**

### **79) What do I need to get started using the myPay mobile site?**

You only need two things to get started:

- A mobile phone with a web browser. Phones that work best with the myPay mobile capability include the iPhone, Android (DROID), Blackberry and other Windows mobile devices.
- A myPay user account and the same Login ID and password you currently use to manage your myPay account on your computer.

Not enrolled? Go online to <https://mypay.dfas.mil/mypay.aspx> and click on the “Create an Account” link in the LOG IN section on the left side of the screen. Follow the instructions for creating your Login ID and Password.

**80) Is there a special URL for the mobile site?**

Simply visit <https://mypay.dfas.mil>. DFAS can automatically detect if you are using your iPhone, Android, Blackberry or other Windows mobile device, and will load a mobile version of the site.

**81) What is the mobile site?**

The myPay mobile capability makes it possible for you to manage your account on the go, by making key information and capabilities accessible from a mobile phone.

**82) Will myPay have an Application (APP) Download?**

Not at this time. There are a limited number of SmartPhones that offer Application download capabilities. Since myPay services over 6 million customers, the Mobile capability offers the ability for a wider range of users to access myPay via the SmartPhone.

**83) How can I manage my account on the mobile site?**

The mobile site delivers key account information to your fingertips. On your mobile phone, you will be able to instantly access:

- Your pay statements (Leave and Earnings, Retiree Account Statement, etc.)
- Access to the myPay full Site for transactions (Change Allotment, etc.) and tax statements (W-2, 1099)

**84) What devices can I use to access the mobile site?**

The mobile site can be accessed from mobile phones that support a mobile browser. Phones that work best with the myPay mobile capability include the iPhone, Android (DROID), Blackberry and other Windows mobile devices. Please reference your mobile phone's user manual to learn more about using your web browser on your mobile phone. In addition, make sure that your mobile phone has cookies enabled.

The Apple iPod touch® can also access the mobile site, as long as you are connected to a Wi-Fi network.

**85) Which carriers support the mobile site?**

You can access the mobile site from almost any carrier network. Using a mobile web browser may require a data plan. Please contact your carrier for specific pricing information for your data plan.

**86) Can I access the mobile site while travelling abroad?**

Yes, but be aware of roaming fees. Please contact your carrier for specific pricing information.

**87) What is my myPay mobile site Login ID and Password?**

Use the same Login ID and Password you use to access <https://mypay.dfas.mil> on the computer. If you do not have a Login ID and Password, or you have forgotten your Login ID or Password, go online to <https://mypay.dfas.mil>, click on the applicable link in the LOG IN section on the left side of the screen and follow the instructions.

**88) How is the mobile site different from the regular site?**

The homepage has been optimized for your mobile phone and key account information and management options are delivered in an easy to read format.

### **89) How secure is my information?**

myPay Mobile uses the same security standards as our myPay full site:

- 128-bit encryption to protect your sensitive information
- Uses firewall and intrusion detection software to block outsiders
- Features internationally recognized security standards

To protect all data sent to and from myPay, your information is transmitted using end-to-end encryption and is not cached.

However, please note that myPay does not operate or control, and thus cannot guarantee, the wireless networks used to access the mobile site. Carrier protocols may vary. Check with your wireless service provider for information about their privacy and security practices.

**Note:** NEVER store confidential information (i.e., myPay Password) on the mobile device and NEVER divulge the Password to others.

### **90) Why won't the mobile site load on my mobile device?**

Please check your reception level. A low reception level could cause spotty or extremely slow access—or even prevent you from accessing the mobile site at all.

If you are on a BlackBerry® device, try using “Internet Browser” instead of the default “BlackBerry Browser.”

If your reception is fine, another possibility is that we are experiencing a technical problem on our end. Please call the DFAS Customer Care Center at 1-888-332-7411 if you wish to check the status of the mobile site, or need further help to access your account.

Also, the problem could be with your mobile device. Please contact your carrier for specific information.

### **91) Which browser should I use on a BlackBerry® device?**

Please use the “Internet Browser” that is pre-installed on the device. To make it your default browser, select Options > Advanced Options > Browser. Then choose Internet Browser.

Most BlackBerry devices use the “BlackBerry Browser” by default, which is not compatible with many firewalls. Using it could prevent you from accessing the mobile site.

### **92) Why am I having trouble entering my Login ID and Password?**

#### **SmartCard Login**

### **93) What is SmartCard Login?**

SmartCard Login allows military members, military retirees who are Department of Defense (DoD) contractors and have been issued a SmartCard, DoD civilian employees, and Department of Health and Human Services (HHS) and Veterans Administration (VA) employees to log in to myPay using their

DoD Common Access Card (CAC) or HHS or VA Personal Identity Verification (PIV), also known as SmartCards. When using SmartCard Login, these customers do not need to enter a Login ID and Password.

**94) What if I don't have a CAC or PIV?**

You can still access myPay using your Login ID and Password.

**95) How do I register my CAC or PIV?**

Follow these easy step-by-step instructions:

- You will need a computer with a SmartCard reader.
- Ensure your CAC or PIV is in the computer and select the “SmartCard Login” button on the myPay home page at <https://mypay.dfas.mil>.
- Select the certificate associated with your CAC or PIV. Select only one certificate if two or more are displayed
- You will be prompted to enter the Personal Identification Number (PIN) associated with your CAC or PIV. Enter your PIN and select “OK”
- DoD CAC users will then be asked to enter their Social Security Number (SSN) twice.
- After entering their PIN, HHS and VA PIV users will be advised they must self-register. Please refer to FAQ #100.
- Your SmartCard registration will be confirmed. You may use it to log in the next time you access myPay. (Note: the name displayed is the name registered on your CAC or PIV)
- If you do not yet have a Login ID, you will be prompted to enter a Login ID and Password
- Select “Main” to continue

**96) What if my SSN does not match the pre-registered information?**

For DoD CAC users, myPay performs a database check at the Defense Manpower Data Center (DMDC).

If you receive the error your SSN does not match the information, please contact your RAPIDS Station Point of Contact, your Personnel Center or the DMDC Help Desk at (800) 538-9552 to have your records corrected.

To locate the nearest ID card office you can use the [RAPIDS Locator Web site](#).

You can still access myPay using your Login ID and Password until the records are corrected.

This information is not applicable for HHS and VA PIV users.

**97) What if I don't know my CAC or PIV PIN or my CAC or PIV is Expired or Revoked?**

For DoD CAC users, please contact your RAPIDS Station Point of Contact, your Personnel Center or the DMDC Help Desk at (800) 538-9552 to have your records corrected.

You can still access myPay using your Login ID and Password until the records are corrected.

To locate the nearest ID card office you can use the [RAPIDS Locator Web site](#).

HHS PIV users:

- General questions about PIV SmartCards and HSPD-12: Contact [HSPD-12@HHS.gov](mailto:HSPD-12@HHS.gov).

- AMS Login: Contact the ONE DHHS Help Desk at 1-888-ONE-DHHS (1-888-663-3447).
- PIV SmartCard: Contact your local security office for issuance or troubleshooting.
- SmartCard Reader: Contact your local IT Service Desk or go to the "Need Help?" link on the AMS login page to access IT Service Desk contact information.

VA PIV users:

- General questions about VA PIV SmartCards: Contact the VA Information Technology Support Desk at 1-888-596-4357 for hardware or software problems.
- VA HSPD-12 PMO INTRANET: [vaww.va.gov/pivproject](http://vaww.va.gov/pivproject)
- FREQUENTLY ASKED QUESTIONS: <http://va.gov/PIVPROJECT/faq.asp>
- PIV SYSTEM TECHNICAL SUPPORT: 1-916-692-7460 (option 2); [pivhelprequests@va.gov](mailto:pivhelprequests@va.gov)
- SmartCard Reader: Contact your local IT Service Help Desk

#### **98) What if I am a new employee?**

If you are a new employee/member your myPay account may not be established. If you enter myPay with your DoD or HHS or VA SmartCard and your account is not established you will be advised to try your SmartCard again in 30-45 days.

#### **99) Why do I have to setup a Login ID and Password if I access myPay using my DoD CAC, HHS or VA PIV?**

You will still need a Login ID and Password if you access myPay from a computer or mobile phone that is not SmartCard enabled.

#### **100) What happens if myPay does not have my DoD CAC, HHS or VA PIV information?**

If you select "SmartCard Login" button and myPay does not have your CAC or PIV, you will be advised to access myPay using your Login ID and Password and given the option to self-register your CAC or PIV.

- Enter your myPay Login ID and Password
- The Self-Registration screen will display your name.
  - If the name is NOT yours, you should exit the system immediately.
  - If the name is yours, select "Yes" to register your SmartCard
- Your SmartCard is registered and you may use it the next time you access myPay
- Select "Main" to continue.



## **Bankruptcy Assistance**

### **National Guard and Reservists Debt Relief Act of 2008**

President Bush signed into law the National Guard and Reservists Debt Relief Act of 2008. The new law aids Guard and Reserve members who are enduring financial hardships to receive bankruptcy assistance. The Bankruptcy Abuse Prevention Act of 2005 required that filers go through a rigorous means test in order to prevent individual debt to be discharged into bankruptcy. The National Guard and Reservists Debt Relief Act exempts qualifying reservists from the means test, allowing for more time to get your finances back in order and to file for bankruptcy protection. This new law applies to those Guard and Reservists who have been on active duty or homeland defense activity since September 11, 2001. The protection is effective while the service member is on active duty or homeland defense activities for more than 90 days and for 540 days following activation. The new exclusion is temporary and will apply only to cases commenced during the three-year period beginning on December 19, 2008.

## Allowances

In addition to Unit Training Pay, many ways exist to earn additional money in the military reserve. This extra money is paid when Reservists choose specific jobs, complete special training, take on extra responsibilities or if they have previous military service. In addition to salary and bonuses, the military pays a cost of living allowance for housing, meals and uniforms for Reservists while on Active Duty.

### Basic Allowance for Subsistence (BAS)

BAS is meant to offset costs for a member's meals. This allowance is based in the historic origins of the military in which the military provided room and board (or rations) as part of a member's pay. This allowance is not intended to offset the costs of meals for family members.

Because BAS is intended to provide meals for the service member, its level is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. This is why the increase to BAS will not necessarily be the same percentage as that applied to the increase in the pay table, as annual pay raises are linked to the increase of private sector wages.

The proposed 2014 BAS (Basic Allowance for Subsistence) rate is 3.4%. The proposed increase is the same percentage rate increase since 2012 but each year the actual increase amount has been different. In 2012 it was 7.02% and in 2013 it was 1.09%.

Excerpt from the [2014 Fiscal Year 2014 Budget Proposal](#) sent to Congress by President Obama:

“For calendar year 2014, consistent with the views of the uniformed military leadership, the Budget provides a 1.0 percent increase to basic pay, a 4.2 percent increase in the Basic Allowance for Housing, and a 3.4 percent increase in Basic Allowance for Subsistence.”

BAS increase rates are part of the DoD’s annual defense budget which requires that both Houses and the President approve prior being finalized. Typically this does not occur until the December before the increase takes effect on January 1<sup>st</sup>. The rate is subject to change until then.

| 2012-2014 BAS (Basic Allowance for Subsistence) Comparison |                   |                 |              |              |
|------------------------------------------------------------|-------------------|-----------------|--------------|--------------|
| Year                                                       | Proposed Increase | Actual Increase | Enlisted BAS | Officers BAS |
| 2014                                                       | 3.40%             | N/A             | N/A          | N/A          |
| 2013                                                       | 3.40%             | 1.09%           | \$ 352.27    | \$ 242.60    |
| 2012                                                       | 3.40%             | 7.20%           | \$ 348.44    | \$ 239.96    |

Read more: <http://militarybenefits.info/2014-bas-basic-allowance-for-subsistence-rates/#ixzz2lQFMf52B>

**\*Note:** A Discount Meal Rate (DMR) offset of minus \$9.25 a day applies to all Coast Guard enlisted members assigned to a ship with messing facilities, a Class "A" School, OCS (prior service), a deployed Port Security Unit, and enlisted members E-6 and below stationed ashore who reside in government-owned quarters and are required to eat meals at a government dining facility.

### Basic Allowance for Housing (BAH)

BAH is an allowance to offset the cost of housing when you do not receive government-provided housing. Your BAH depends upon your location, pay grade and whether you have dependents. BAH rates are set by surveying the cost of rental properties in each geographic location. The rates are established such that members in each pay grade, independent of location, pay approximately the same out-of-pocket costs. Therefore, BAH rates in high-cost areas will be much greater than those in low-cost areas. BAH rates are published on the Per Diem Committee web page (<https://www.defensetravel.dod.mil/site/bah.cfm>).

For a complete listing of BAH rates, see BAH Rates for All Locations. Service members can calculate their individual BAH rates using the [BAH Calculator](#).

Additionally, there are different types of BAH to compensate for special situations.

### **BAH Levels and Increases**

The Secretary of Defense announced a major FY2001 Budget initiative to eliminate out-of-pocket costs for off-base housing in the United States. This action reduced service members' out-of-pocket costs for housing from an average of 18.8 percent of monthly housing costs in 2000 to 15 percent in 2001, with continued reductions each year thereafter. Average out-of-pocket costs were entirely eliminated in 2005.

Average rental costs in particular locations fluctuate, both up and down. Until 2005 when the transition from the old Basic Allowance for Quarters and Variable Housing Allowance (BAQ/VHA) to BAH is complete, BAH rates did not decrease at any location. Beginning in 2006, BAH rates for an area may follow both the increases and decreases of average rental costs, but no individual's rate will decrease.

### **Different Types of BAH**

There are several types of BAH to satisfy various housing situations that occur among military members. In general, the amount of BAH you receive depends on your location, pay grade, and whether you have dependents. Under most circumstances, you receive BAH for the location where you are assigned, not where you live. Additionally, you may be entitled to some BAH amounts if you are residing separately from your dependents. This occurs in situations involving unaccompanied overseas tours or having a dependent child that resides with a former spouse. The rules regarding these situations can become quite complex. Consult your Finance Office if you are in one of these situations. Each type of BAH is described below.

### **BAH With Dependents and BAH Without Dependents**

A member with permanent duty within the 50 United States, who is not furnished government housing, is eligible for Basic Allowance for Housing (BAH), based on the member's dependency status at the permanent duty ZIP Code. A member stationed overseas, including U.S. protectorates, who is not furnished government housing, is eligible for Overseas Housing Allowance (OHA) based on the member's dependency status. If a member is serving an UNACCOMPANIED overseas tour, the member is eligible for BAH at the "with dependents" rate, based on the dependent's US residence ZIP Code, plus OHA at the "without dependents" rate, if the member is not furnished government housing overseas.

### **Partial BAH**

A member without dependents who is living in government quarters is entitled to a Partial BAH.

### **BAH II (Reserve Component/Transit)**

BAH-II (RC/T) is the housing allowance for members in particular circumstances, for example, Reservists on active duty less than 30 days. It also applies when a member is in transit from selected areas where no prior BAH rate existed. It does not vary by geographic location. BAH-II (RC/T) was set based on the old Basic Allowance for Quarters (BAQ), which was

based on the national average for housing. BAH-II is published annually and is determined by increasing the previous year's table by the percentage growth of housing costs.

### 2013 Non-Locality BAH Payment Rates

The following table reflect the increased 2013 BAH (Non-Locality) Tables for Partial, Reserve Component and Transient, and Differential rates:

| Grade | Partial* | Reserve Component and Transient BAH |                 | Differential |
|-------|----------|-------------------------------------|-----------------|--------------|
|       |          | Without Dependents                  | With Dependents |              |
| O-10  | 50.70    | 1,481.70                            | 1,822.50        | 330.30       |
| O-9   | 50.70    | 1,481.70                            | 1,822.50        | 330.30       |
| O-8   | 50.70    | 1,481.70                            | 1,822.50        | 330.30       |
| O-7   | 50.70    | 1,481.70                            | 1,822.50        | 330.30       |
| O-6   | 39.60    | 1,358.70                            | 1,640.70        | 273.60       |
| O-5   | 33.00    | 1,308.30                            | 1,581.60        | 264.30       |
| O-4   | 26.70    | 1,212.00                            | 1,394.10        | 175.80       |
| O-3   | 22.20    | 972.00                              | 1,153.50        | 175.80       |
| O-2   | 17.70    | 770.40                              | 984.30          | 207.30       |
| O-1   | 13.20    | 660.90                              | 881.10          | 224.10       |
| O3E   | 22.20    | 1,049.10                            | 1,239.90        | 184.20       |
| O2E   | 17.70    | 891.90                              | 1,118.70        | 220.20       |
| O1E   | 13.20    | 775.80                              | 1,034.10        | 258.30       |
| W-5   | 25.20    | 1,231.80                            | 1,346.40        | 109.80       |
| W-4   | 25.20    | 1,093.50                            | 1,233.90        | 135.30       |
| W-3   | 20.70    | 919.80                              | 1,131.30        | 204.30       |
| W-2   | 15.90    | 816.00                              | 1,039.50        | 216.00       |
| W-1   | 13.80    | 684.30                              | 899.70          | 209.10       |
| E-9   | 18.60    | 897.90                              | 1,184.10        | 276.00       |
| E-8   | 15.30    | 825.00                              | 1,092.30        | 258.60       |
| E-7   | 12.00    | 760.50                              | 1,013.70        | 299.40       |
| E-6   | 9.90     | 702.90                              | 936.60          | 289.20       |
| E-5   | 8.70     | 632.10                              | 842.70          | 246.30       |
| E-4   | 8.10     | 549.60                              | 732.30          | 213.00       |
| E-3   | 7.80     | 511.20                              | 681.00          | 174.30       |
| E-2   | 7.20     | 487.20                              | 649.20          | 233.10       |
| E-1   | 6.90     | 487.20                              | 649.20          | 276.00       |

\* Payment of the partial BAH RC/Transit rate to members of the uniformed services without dependents who, under Title 37 U.S.C. 403(b) or (c) are not entitled to the full rate of BAH RC/Transit, are authorized by Title 37 U.S.C. 1009(c)(2) and Part IV of the Executive Order 11157, as amended. BAH RC/Transit rates increase by the average increase in housing costs; BAH Diff rates increase by the increase in the basic pay raise.

For more information contact your Military Branch's finance office.

### BAH-Diff

BAH-DIFF is the housing allowance amount for a member who is assigned to single-type quarters and who is authorized a basic allowance for housing solely by reason of the member's payment of child support. A member is not entitled to BAH-DIFF if the monthly rate of that child support is less than the BAH-DIFF. BAH-DIFF is determined by the SECDEF and was equal to the *difference* between BAH-II with dependents and BAH-II without dependents in 1997 for the member's

grade. BAH-Diff is published annually and is determined by increasing the previous year's table by the percentage growth of the military pay raise. For more information contact your finance office or consult Section 260416, Chapter 26 FMR.

## **Frequently Asked Questions**

### **Who is eligible for BAH?**

A member assigned to permanent duty within the 50 United States, who is not furnished government housing, is eligible for a Basic Allowance for Housing (BAH), based on the member's dependency status at the permanent duty station ZIP Code. A member stationed overseas (except in Hawai'i and Alaska), including U.S. protectorates, who is not furnished government housing, is eligible for an Overseas Housing Allowance (OHA) based on the member's dependency status. If a member is serving an UNACCOMPANIED overseas tour, the member is eligible for BAH at the 'with dependents' rate, based on the dependent's U.S. residence ZIP Code, plus FSH at the OCONUS PDS, if the member is not furnished government housing overseas.

### **Where can I look up my rates and learn more about Basic Allowance for Housing?**

Go to the [BAH Calculator page](#).

### **I looked up the current year BAH amount for my grade and ZIP Code, and it's less than I was getting last year. Am I going to lose money?**

No. BAH rate protection keeps an individual from having a reduction in BAH as long as the individual maintains "uninterrupted eligibility"[see below] for BAH. This means an individual is authorized the 1 January rate for the individual's grade and location or the housing allowance being paid on 31 December of the previous year, whichever is larger.

### **Can I ever lose rate protection?**

Three separate circumstances may lead to a change in your status that "interrupts your eligibility" for the allowance, and then, only if the published allowance for your grade and location is less than what you are getting now.

First, and most common, a decrease will occur when you PCS to a location where the cost of housing is less than your current duty station. At the new duty station you will get a lower housing allowance, but you should be no worse off, because the allowance is driven by the housing costs there.

Second, if you are demoted, your housing allowance reverts to the then-current published table of allowances for your lower grade. Promotions will not lower your housing allowance.

Third, if your dependency status changes (from with-dependents to without-dependents, or vice versa): your housing allowance is determined by your new dependency status; and the then-current published table of allowances for your grade.

### **If, in a given year, I lose rate protection, am I protected from further decreases in the following year(s)?**

Yes. An individual is authorized the larger of:

1. the January 1 published BAH for grade and location;
- or
2. the housing allowance being paid on December 31.

### **Does rate protection keep me from getting rate increases?**

No. An individual is authorized the larger of:

1. the January 1 published BAH for grade and location;  
or
2. the housing allowance being paid on December 31.

### **If I get promoted, do I get the "protected" BAH amount for my new pay grade?**

No. If you are promoted, your BAH rate is the then-current published BAH for your new (higher) grade, with the following exception. If you get promoted, and are in a location where the current published BAH for your new grade is lower than the BAH amount you were receiving before, you continue to receive the higher BAH amount.

### **Do I see big changes in housing allowances on January 1?**

Typically changes in housing allowances are modest. Allowances reflect the costs associated with household rental. Generally, rental prices change between 2%-5% from year to year, with "hot" markets changing 5%-10%. Housing allowances typically change accordingly.

### **I still have some out-of-pocket expenses.**

Yes, that will be true for one half of the members at a location, but the other half will have out-of-pocket expenses that are less! This is what is meant by median. For a given individual, actual out-of-pocket expense is higher or lower based on the actual housing choice. For example, if a member lives in a 3-bedroom townhouse with lease and utilities that cost \$1,200, and the median cost for that dwelling in the area is \$1,100 that member has out-of-pocket expenses that are \$100 more than the typical out-of-pocket expense for that grade. The opposite is true for an individual who chooses to occupy a less expensive residence. Only for the member whose housing costs are exactly at the median will out-of-pocket expenses be the same for a given pay grade and dependency status in any location in the United States.

### **The BAH for my grade doesn't begin to cover my mortgage payment.**

BAH is based on rental data. Homeowners' monthly mortgage payments are not used in the computation because the monthly cash outlays of homeowners are not a good indicator of the economic costs of home ownership. The variables needed to compute this include such difficult to measure factors as the expected appreciation in the value of the residence, the amount of down payment, the opportunity costs of interest from down payments, settlement costs, and the tax savings due to the interest payments deduction. Therefore, BAH reflects the current rental market conditions not the historical circumstances surrounding various mortgage loans.

### **What is the source of BAH Rental data?**

Current data is obtained from multiple sources, employing a "checks and balances" approach to ensure reliability and accuracy of data. Current residential vacancies, identified in local newspapers and real estate rental listings, are an important, but not the only source of data. Vacancies are selected at random, and subjected to a multi-tiered screening process to ensure accuracy and reliability. Telephone interviews establish the availability and exact location of each residential unit sampled. The sample is designed to obtain a statistical confidence level of 95% or higher. Yellow page listings of apartments and real estate management companies are also used to identify units for rental pricing. It is not uncommon for real estate professionals in a certain locality to be consulted to obtain important confirmation and additional sources of data. Where available: fort/post/base housing referral offices are also contacted to tap local military expertise and gain insights into the local concerns of our members. Finally, DOD and the Services conduct on-site evaluations at various locations to confirm and ensure reliability and accuracy of the cost data. Future enhancements include examining potential uses of the Internet as well as housing data available from other government agencies.

### **What is BAH-Diff?**

BAH-DIFF is the housing allowance amount for a member who is assigned to single-type quarters and who is authorized a BAH solely by reason of the member's payment of child support. A member is not authorized BAH-DIFF if the monthly rate

of that child support is less than the BAH-DIFF amount. The BAH-DIFF amounts, originally calculated in 1997, are updated annually based on changes in the Basic Pay tables. For more information contact your servicing finance office or consult JFTR, par. U10008.

**What steps are taken to ensure reliability and accuracy of the data?**

In selecting specific units to measure, a multi-tiered screening process is employed to ensure that the units and neighborhoods selected are appropriate. The first screen considers reasonable commuting criteria, generally defined as 20 miles or 1 hour during rush hour, eliminating units that fall outside these limits. Next, it is verified that the selected unit is in a neighborhood in which service members would choose to reside. Using the Defense Enrollment Eligibility Reporting System (DEERS) data, as a key to where members live, the focus is on those neighborhoods in which the majority of members live. The idea is to avoid sampling high-crime or undesirable neighborhoods that members have already avoided. Finally, an income screening process is used to identify appropriate neighborhoods. For example, in pricing 3- and 4-bedroom single-family units, (senior enlisted/officers) the member income in these grades is between \$60 and \$100 thousand, so 3- and 4-bedroom single family units in neighborhoods where the typical civilian income is in this range are selected. When 1-bedroom apartments (junior single enlisted) are priced, the focus is on neighborhoods where the typical civilian income is consistent with the \$20 to \$30 thousand income level that is typical for these grades. For comparison purposes, civilian salary equals the sum of military basic pay, average BAH, BAS, plus the tax advantage of the untaxed allowances.

**What is included in median housing costs?**

Current market rent, average utilities and renters insurance.

**How often is housing data collected?**

Data is collected annually, in the spring and summer when housing markets are most active.

**What types of residences are included in the data collection?**

Data include apartments, town homes/duplexes, as well as single-family rental units of various bedroom sizes.

**Does family size make a difference?**

No. Although BAH distinguishes between with-dependents and without-dependents, the with-dependents compensation is based on comparable civilians using average family size.

**In determining the income of comparable civilians is military family income considered, which includes the income of the working spouse (if any)?**

No. Military members should not be put in a situation where spouses are required to work, so in considering the military, Regular Military Compensation that equals the sum of military basic pay, BAH, BAS, plus the tax advantage of the untaxed allowances is used.

**Does BAH guarantee that my residence matches what I could get if I lived in government quarters?**

No. BAH is based on civilian standards, considering the housing choices made by civilians of comparable income.

**Exactly what are the civilian housing standards used?**

These are income-based, minimum housing standards used to establish the link between housing cost and pay grade. Of course, members are not limited to the standard, and are free to choose where and how they will live. Actual member choices, however, will no longer influence the calculation of rates.



### **Why is BAH based on my duty location? Why not use my residence location?**

The policy decision to use duty location as a basis for BAH is based on the desire to compensate members for the typical housing cost within a "reasonable commuting distance" from the member's duty location. Once the duty station is known, the BAH compensation is fixed, regardless of where the member lives. If the member's residence location was used as a basis for the allowance, there is the concern that this would cause members to choose their residence location based on BAH. In some cases, this may lead to some members choosing to live further from their duty station, simply to receive higher BAH. In other cases, when members commute to lower cost areas, members would find their BAH to be lower, even though their commuting expenses are higher. The Services decided to base the allowance on the duty location with the full knowledge that members would still be free to live where they choose, but that this decision would not affect the BAH amount.

Geographically separated families (geographic bachelors) are normally eligible for BAH based on the member's duty station. Each Service budgets for support of a certain number of members and families at each location. If a growing number of people decide to leave their families in Washington, or Tampa while the member PCS's to Mt Home or Ft. Hood that could skew the budget and service support planning for these locations. Also, a fundamental philosophy of military service is that members, with their families, create a better work environment and esprit de corps when they can be active participants in the local base and community. In certain circumstances, with specific approval of the Secretary of the Service concerned, a member may be granted an exception to receive BAH based on the dependent's location. For example if a member has a sick child that requires medical attention only available in a certain location (say Walter Reed Army Medical Center in Washington DC), and the member receives PCS orders, the member might leave the family in Washington and request BAH eligibility for that location. Such exceptions do not ordinarily apply to spousal employment or other personal choices.

### **If people choose to live further away to reduce their housing expense, does that lower BAH for everyone else?**

No. Members' expenses are no longer used to calculate BAH.

### **Why does someone living in another city get more BAH than I do, when it seems to me that housing is more expensive here?**

Accurately determining if one location has more expensive rental markets than another is a scientific and statistical exercise. Sometimes, individuals rely on limited personal experience or newspaper and magazine articles to make that judgment.

### **The cost of living here is high; I have no commissary, exchange, or hospital—I need more BAH.**

BAH is designed to address the cost of housing in each area. The CONUS COLA program addresses non-housing costs of living. The fundamental goal of CONUS COLA is to compensate for high cost of living and is payable to Uniformed Service members based on duty stations in the Continental U.S (i.e., the 48 contiguous states and DC). CONUS COLA is based on grade and dependency status (with or without), and specifically considers the availability of commissary, exchange, and hospital facilities, because members without this infrastructure tend to have a higher cost of living. It should be noted, however, that lack of such infrastructure does not, by itself, qualify an area for CONUS COLA

### **How do you geographically define a locality?**

For the purpose of defining the term, "locality," used as the basis for calculating local housing costs, the Uniformed Services have concurred in aggregating individual ZIP Codes into groups called Military Housing Areas (MHAs). An MHA includes rental markets, generally within twenty miles or one hour's drive in rush hour traffic, surrounding a duty station or a metropolitan area. The principal goal of defining an MHA based on reasonable commuting distance is that members ought to receive a BAH sufficient to permit the typical member to live a reasonable distance from his or her duty station. Of course, each member is free to choose a neighborhood that suits individual needs, e.g., amenities, schools, and public transportation.

Operationally, a MHA is defined as a collection of ZIP Codes. There are about 350 geographic MHAs in the United States, named for the installation or the nearest city (e.g., Fort Hood, Castle AFB, Washington, D.C., and Denver).

**What method do you use to calculate BAH in places without Runzheimer cost data?**

BAH is defined for every location in the United States, even though some locations may have no military population. This is because BAH rates must be prepared should a member or dependent ever establish eligibility in that location. It is not cost effective to collect Runzheimer data for all such locations. To handle this situation, these areas are combined with other areas of similar cost for which Runzheimer cost data exists. Pooling the data in this manner gives sufficient data necessary to attain statistically reliable housing costs and BAH rates. Comparable housing costs are determined by using Fair Market Rents (FMRs) published annually for all counties by the Department of Housing and Urban Development. After grouping or pooling the data, the result is a set of counties with comparable housing costs and BAH rates called a County Cost Group (CCG). There are approximately 30 separate CCGs, each with similar housing cost. Each group includes a statistically sufficient quantity of Runzheimer cost data to calculate average housing costs by size and type of dwelling for that group of counties. Although half the U.S. counties (about 1,500) are in County Cost Groups, these counties contain less than two percent of the Uniformed Services' population eligible to receive BAH.

**Who actually collects the housing data?**

Runzheimer International is employed to collect the nation-wide housing cost data that are used to compute BAH. Founded in 1933, Runzheimer is a recognized leader in the field of collecting cost of living data in the United States and around the world. Currently Runzheimer serves over 2,000 businesses and governments worldwide and is renowned for its accurate and reliable research. Runzheimer's private sector clients include over 60 percent of the Fortune 500 companies. Runzheimer's government clients include the Department of Defense (DOD); the General Services Administration (GSA); the Department of State; the Office of Personnel Management (OPM); the Internal Revenue Service (IRS) and the Federal Deposit Insurance Corporation (FDIC).

Please note: Runzheimer International does not determine BAH policy, nor are they authorized to release any data or answer written, email, or phone questions. All inquiries should be directed, via your chain of command, to the Compensation Director of your Service.

**My wife and I are both service members, and we have two children. Why is it that only one of us can collect full rate BAH and the other single BAH? Why couldn't we each claim one child and collect full with-dependent BAH?**

The rules governing allocation of dependents for BAH are specified in the JFTR, Chapter 10. The rules reflect both the law and policy of the Services.

**I've noticed that the BAH rates have only dollars and no cents. What happened to the cents?**

Beginning in 2000, BAH rates are rounded to the nearest dollar.

**Clothing Allowance**

**CLOTHING — INITIAL ISSUE**

Officers get a one-time payment of \$400 after commissioning to buy uniforms and insignia.

Enlisted members get an initial-issue allowance for uniforms, shoes, boots and insignia when they come on active duty. Because uniform requirements are different for each service as well as for men and women, payments vary by service and gender. The value of a new service member's initial clothing issue ranges from \$1,371.22 for a male Coast Guardsman to \$1,921.22 for a female sailor.

**CLOTHING — REPLACEMENT**

Following the initial issue of uniforms, enlisted members receive an annual allowance to replace worn-out uniform items and insignia.

**Basic allowance:** This is paid for the first three years of service and varies by branch and gender. The Air Force's basic clothing replacement allowance is \$230.40 for men and \$262.80 for women. The Army pays \$309.60 to men and \$345.60 to women; the Marine Corps pays \$410.40 to men and \$414.00 to women; the Navy pays \$338.40 to both men and women; and the Coast Guard pays \$343.99 to men and \$351.53 to women.

At the end of their first year of active duty, enlisted personnel get only half the yearly allowance because it is assumed they do not need to replace any clothing in their first six months of service.

**Standard allowance:** After enlisted members finish three years of active duty, they begin receiving the standard clothing allowance, which is higher than the basic allowance. Again, rates vary by service and gender. The Air Force pays \$331.20 to men and \$374.40 to women; the Army pays \$440.86 to men and \$493.76 to women; the Marine Corps pays \$583.40 to men and \$604.80 to women; the Navy pays \$482.40 to both men and women; and the Coast Guard pays \$491.42 to men and \$502.18 to women.

**Navy special allowances:** Navy chief petty officers in pay-grades E-7 through E-9 have different uniform requirements than do sailors in pay-grades E-6 and below and thus receive higher annual clothing replacement allowances — \$716.40 for men and \$763.20 for women, on top of their standard clothing replacement allowance.

**Reservists:** The services replace enlisted National Guard and reserve members' worn-out uniforms with new clothing items rather than paying an allowance. Guard and reserve officers receive an initial \$400 allowance and can get an additional allowance if called to active duty for at least 90 days.

## Tax Advantages

A substantial, but often unseen and overlooked, aspect of military pay is certain built-in tax advantages. Most allowances are tax-exempt. Additionally, certain hardship circumstances will change normally taxable pay into tax-exempt.

## Tax-Exempt Allowances

While all pays are taxable, most allowances are tax-exempt. The primary allowances for most individuals are BAS and BAH, which are tax-exempt. CONUS COLA is one allowance that is taxable. A law change mandated that every allowance created after 1986 would be taxable. CONUS COLA was authorized in 1995 and, thus became, the first taxable allowance. Tax savings can be significant as BAS and BAH averages over 30% of a member's total regular cash pay. In addition to being tax-exempt from Federal and State taxes, these allowances are also excluded from Social Security taxes.

## Explanatory Example

(Note: using hypothetical pay, allowance and tax rates)

Consider a member who is married and has 1 child (family size is 3). Her annual cash pay is:

|           |             |
|-----------|-------------|
| Basic Pay | \$29,008.80 |
| BAH       | \$11,196.00 |
| BAS +     | \$ 2,899.20 |

|       |             |
|-------|-------------|
| Total | \$43,104.00 |
|-------|-------------|

The Federal Income Tax for this person is estimated as \$1,223.82 given a family with 3 persons taking the standard deduction for married taxpayers filing a joint return.

**The net take-home pay after tax is:**

|                        |                   |
|------------------------|-------------------|
| Total Cash Pay         | \$43,104.00       |
| <u>Federal Taxes -</u> | <u>\$1,223.82</u> |
| Net Take-home Pay      | \$41,880.18       |

This person is in the 15% tax bracket and so if taxed on the allowances would pay another \$2,114.28 in taxes. But, in order to take home \$41,880.18 after tax, we have to add the extra taxes that would be paid on that amount and so on until we added a total of \$2,487.36.

**Therefore, the salary equivalent or RMC for this person is:**

|                        |                   |
|------------------------|-------------------|
| Total Cash Pay         | \$43,104.00       |
| <u>Tax Advantage +</u> | <u>\$2,487.36</u> |
| RMC                    | \$45,591.36       |

If all the pay were taxed, the member could pay \$3,711.18 federal income tax:

|                             |                   |
|-----------------------------|-------------------|
| RMC                         | \$45,591.36       |
| <u>Federal Income Tax -</u> | <u>\$3,711.18</u> |
| Net Take-home Pay           | \$41,880.18       |

and still have the same after tax take home pay.

In personalizing the tax advantage, you have to consider other factors, such as state and local taxes, spousal income, and other income. Suppose this family has an additional \$24,000 in taxable income (spouse earnings plus interest earnings in a savings account.) so their total income is \$67,104.00. Add on living in Virginia with a tax bracket of 6% and federal bracket of 15% or 21% total.

Their tax advantage is \$5,054.40.

The [Regular Military Compensation calculator](#) can be personalized with your situation to estimate your tax advantage.

**Combat Zone Exclusions**

Being assigned to or working in a combat zone, triggers another tax advantage. Earnings received while in the combat zone are excluded from taxable income. This exclusion is unlimited for enlisted members and warrant officers and is limited to limited to the maximum enlisted pay amount for officers. If you spend a single qualifying day in the combat zone, your pay for the entire month is excluded from taxable income.

Bonuses and special pays are also excluded from taxable income if within the previously stated limitations and earned in the same month in which you served in a combat zone. For example, an enlisted reenlistment bonus is excluded from taxes if the member reenlists in the same month in which the member served in a combat zone. Since there is no limitation on amounts excluded for enlisted members, the entire reenlistment bonus would be excluded. As another example, an officer's flight pay would also be excluded from taxable income, but only up to the point which basic pay and the flight pay do not exceed the maximum enlisted pay amount. The Career Status Bonus received by members who may choose between High-3 and CSB/REDUX retirement plans and who elect the CSB/REDUX retirement plan also falls in this category. To be considered "earned" in the combat zone, the CSB/REDUX election must be accepted by the Service and considered final in the month in which the member was in the combat zone.

## Re-Employment Rights

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

The Department of Labor, through the Veterans' Employment and Training Service (VETS), provides assistance to all persons having claims under USERRA. The Uniformed Services Employment and Reemployment Rights Act (USERRA), clarifies and strengthens the Veterans' Reemployment Rights (VRR) Statute.

USERRA protects civilian job rights and benefits for veterans and members of Reserve components. USERRA also makes major improvements in protecting service member rights and benefits by clarifying the law, improving enforcement mechanisms, and adding Federal Government employees to those employees already eligible to receive Department of Labor assistance in processing claims.

USERRA establishes the cumulative length of time that an individual may be absent from work for military duty and retain reemployment rights to five years (the previous law provided four years of active duty, plus an additional year if it was for the convenience of the Government). There are important exceptions to the five-year limit, including initial enlistments lasting more than five years, periodic National Guard and Reserve training duty, and involuntary active duty extensions and recalls, especially during a time of national emergency. USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of an individual's service as long as the basic eligibility criteria are met.

USERRA provides protection for disabled veterans, requiring employers to make reasonable efforts to accommodate the disability. Service members convalescing from injuries received during service or training may have up to two years from the date of completion of service to return to their jobs or apply for reemployment.

USERRA provides that returning service-members are reemployed in the job that they would have attained had they not been absent for military service (the long-standing "escalator" principle), with the same seniority, status and pay, as well as other rights and benefits determined by seniority. USERRA also requires that reasonable efforts (such as training or retraining) be made to enable returning service members to refresh or upgrade their skills to help them qualify for reemployment. The law clearly provides for alternative reemployment positions if the service member cannot qualify for the "escalator" position. USERRA also provides that while an individual is performing military service, he or she is deemed to be on a furlough or leave of absence and is entitled to the non-seniority rights accorded other individuals on non-military leaves of absence.

Health and pension plan coverage for service members is provided for by USERRA. Individuals performing military duty of more than 30 days may elect to continue employer sponsored health care for up to 24 months; however, they may be required to pay *up to* 102 percent of the full premium. For military service of less than 31 days, health care coverage is provided as if the service member had remained employed. USERRA clarifies pension plan coverage by making explicit that all pension plans are protected.

The period an individual has to make application for reemployment or report back to work after military service is based on time spent on military duty. For service of less than 31 days, the service member must return at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account safe travel home plus an eight-hour rest period. For service of more than 30 days but less than 181 days, the service member must submit an application for reemployment within 14 days of release from service. For service of more than 180 days, an application for reemployment must be submitted within 90 days of release from service.

USERRA also requires that service members provide advance written or verbal notice to their employers for all military duty unless giving notice is impossible, unreasonable, or precluded by military necessity. An employee should provide notice as far in advance as is reasonable under the circumstances. Additionally, service members are able (but are not required) to use accrued vacation or annual leave while performing military duty.

The Department of Labor, through the Veterans' Employment and Training Service (VETS) provides assistance to all persons having claims under USERRA, including Federal and Postal Service employees.

If resolution is unsuccessful following an investigation, the service member may have his or her claim referred to the Department of Justice for consideration of representation in the appropriate District Court, at no cost to the claimant. Federal and Postal Service employees may have their claims referred to the Office of Special Counsel for consideration of representation before the Merit Systems Protection Board (MSPB). If violations under USERRA are shown to be willful, the court may award liquidated damages. Individuals who pursue their own claims in court or before the MSPB may be awarded reasonable attorney and expert witness fees if they prevail.

Service member employees of intelligence agencies are provided similar assistance through the agency's Inspector General.

Questions or assistance regarding rights and obligations under USERRA should be referred to the nearest VETS office listed in the phone book under U.S. Government; Labor Department.



## Education and Training

Several programs administered by the Department of Veterans Affairs (VA) provide financial assistance to members of the National Guard and Reserve for education programs. This includes enrollment in degree programs, technical and vocational programs, correspondence courses, flight training courses, and on-the-job training and apprenticeship programs. Programs must be approved, usually by a State-approving agency, for VA purposes, before VA education program benefits are paid.

### Montgomery GI Bill – Selected Reserve

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

The Montgomery GI Bill - Selected Reserve program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

Eligibility for this program is determined by the Selected Reserve components. VA makes the payments for this program. You may be entitled to receive up to 36 months of education benefits.

Your eligibility for the program normally ends on the day you leave the Selected Reserve.

One exception to this rule exists if you are mobilized (or recalled to active duty from your reserve status), in this case your eligibility may be extended for the amount of time you are mobilized PLUS four months. For example, if you are mobilized for 12 months your eligibility period is extended for 16 months (12 months active duty PLUS 4 months.) So even if you leave the reserves after mobilization, you may have additional eligibility to the MGIB-SR.

If your unit is deactivated during the period beginning on October 1, 2007 through September 30, 2014 or you are involuntarily separated (for reasons other than misconduct) you will retain your original period of eligibility which is 14 years from the date of your first 6 year obligation with the selected reserves.

[For more information see the Montgomery GI Bill - Selected Reserve Pamphlet](#)

[Current payment rates](#)

### To be eligible, the participant must:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;



- Remain in good standing while serving in an active Selected Reserve unit. You will also retain MGIB - SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

**Note:** Reserve Components determine eligibility for benefits. VA does not make decisions about eligibility and cannot make payments until the Reserve Component has determined eligibility and notified VA.

**Period of Eligibility:** Benefits generally end the day a reservist or National Guard member separates from the military. Additionally, if in the Selected Reserve and called to active duty, VA can generally extend the eligibility period by the length of time on active duty plus four months for each period of active duty. Once this extension is granted, it will not be taken away after leaving the Selected Reserve.

Eligible members separated because of unit deactivation, a disability that was not caused by misconduct, or otherwise involuntarily separated during Oct. 1, 1991, through Dec. 31, 2001, have 14 years after their eligibility date to use benefits. Similarly, members involuntarily separated from the Selected Reserve due to a deactivation of their unit between Oct. 1, 2007, and Sept. 30, 2014, may receive a 14-year period of eligibility.

**Payments:** The rate for full-time training effective Oct. 1, 2013, is \$362 a month for 36 months. Part-time benefits are reduced proportionately. For complete current rates, visit [www.gibill.va.gov](http://www.gibill.va.gov). DOD may make additional contributions.

## **MONTGOMERY GI BILL-SR (CHAPTER 1606) INCREASED EDUCATIONAL BENEFIT**

### **EFFECTIVE OCTOBER 1, 2013**

Educational Assistance Allowance for trainees under the Montgomery GI Bill - Selected Reserve (Ch. 1606 of Title 10, U.S.C.). The following basic monthly rates are effective October 1, 2013.

| <b>Institutional Training</b> |                     |
|-------------------------------|---------------------|
| <b>Training Time</b>          | <b>Monthly rate</b> |
| Full time                     | \$362.00            |
| 3/4 time                      | \$270.00            |
| 1/2 time                      | \$179.00            |
| Less than 1/2 time            | \$90.50             |

| <b>Apprenticeship and On-the-Job Training</b> |                     |
|-----------------------------------------------|---------------------|
| <b>Training Period</b>                        | <b>Monthly rate</b> |
| First six months of training                  | \$271.50            |
| Second six months of training                 | \$199.10            |
| Remaining pursuit of training                 | \$126.70            |

**Correspondence and Flight** - Entitlement charged at the rate of one month for each \$362.00 paid.

**Cooperative** - \$362.00

**Correspondence Payments** - 55% of the approved charges

**Flight Payments** - 60% of the approved charges

**Training:** Participants may take undergraduate or technical training at colleges and universities. Those who have a six-year commitment beginning after Sept. 30, 1990, may also take the following training: graduate courses; State licensure and certification; courses for a certificate or diploma from business, technical or vocational schools; cooperative training;

apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; or remedial, deficiency or refresher courses needed to complete a program of study.

**Work-Study:** Participants may be eligible for a work-study program in which they work for VA and receive hourly wages. Veterans must train at the three-quarter or full-time rate. The work allowed includes:

- Outreach services for VA
- VA paperwork
- Work at national or state veterans' cemeteries
- Work at VA medical centers or state veterans homes
- Other VA approved activities

**Counseling:** VA counseling is available to help determine educational or vocational strengths and weaknesses and plan education or employment goals. Those ineligible for MGIB may still receive VA counseling beginning 180 days prior to separation from active duty through the first full year following honorable discharge.

### Post-9/11 GI Bill

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

This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty. The Post-9/11 GI Bill also offers some service members the opportunity to [transfer their GI Bill to dependents](#).

Some of the benefits the Post-9/11 GI Bill will pay include:

- Your full **tuition & fees** directly to the school for all public school in-state students. For those attending private or foreign schools tuition & fees are capped at the national maximum rate.  
If you are attending a private Institution of Higher Learning in AZ, MI, NH, NY, PA, SC or TX you may be eligible for a higher tuition reimbursement rate.
- For those attending a more expensive private school or a public school as a non-resident out-of-state student, a program exists which may help to reimburse the difference. This program is called the [“Yellow Ribbon Program”](#).  
(Click on the link for more information about the Yellow Ribbon Program, not everyone is eligible for the program).
- A [monthly housing allowance \(MHA\)](#)
- An [annual books & supplies stipend](#)
- A one-time [rural benefit payment](#)

Beginning August 1, 2011, break (or interval pay) will no longer be payable under Post-9/11 GI Bill except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For example, if your Fall term ends on December 15th and your Spring term begins January 10th, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

### Reserve Educational Assistance Program

The Reserve Educational Assistance Program (REAP, Chapter 1607 of Title 10, U.S. Code) is an educational assistance program enacted by Congress to provide benefits to members of the reserve components who are called or ordered to “Active service” in response to a war or national emergency; as declared by the President or Congress. The “reserve components” consist of Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and the Air National Guard.

“Active Service” is service on active duty or full-time National Guard duty.

### Eligibility:

You may be eligible for REAP benefits if you meet the following requirements:

3. Served on active duty on or after September 11, 2001, in support of a contingency operation for 90 consecutive days or more; or
4. Performed full-time National Guard duty under section 502 (f) of title 32 for 90 consecutive days or more when authorized by the President or Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by Federal funds; or
5. A member called or ordered to active service while serving in the Selected Reserve remains entitled to benefits under REAP only by continuing to serve in the Selected Reserve. A member called or ordered to active service from the Individual Ready Reserve (IRR) remains entitled to benefits under REAP by continuing to serve in the Ready Reserve (either Selected Reserve or IRR).

**Note:** You may be eligible as soon as you have served 90 consecutive days on active duty in a qualifying period of active duty. Not all call-up service is necessarily qualifying for REAP. DoD/DHS identifies which reservists and full-time National Guard members are eligible. In some cases, serving in an AGR (Active Guard and Reserve) may be qualifying service.

### \$600 Buy-up Program

Some reservists may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5400 in additional GI Bill benefits. You must be a member of a Ready Reserve component (Selected Reserve, Individual Ready Reserve, or Inactive National Guard) to pay into the "buy-up" program.

**Payments:** The educational payment rate is based on the number of continuous days of active duty service performed by the Reservist or National Guard service member. Full-time students receive payments on a monthly basis.

### RESERVE EDUCATIONAL ASSISTANCE PROGRAM INCREASED EDUCATIONAL BENEFIT

#### EFFECTIVE OCTOBER 1, 2013

Educational Assistance Allowance for trainees under the Reserve Educational Assistance Program (Ch. 1607 of Title 10, U.S.C.). The following basic monthly rates are effective October 1, 2013.

For trainees on active duty, payment is limited to reimbursement of tuition and fees for the training taken.

| <b>Institutional Training</b>         |                                                              |                                        |                                         |
|---------------------------------------|--------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Training Time</b>                  | <b>Consecutive service of 90 days but less than one year</b> | <b>Consecutive service of 1 year +</b> | <b>Consecutive service of 2 years +</b> |
| Full time                             | \$659.20                                                     | \$988.80                               | \$1,318.40                              |
| 3/4 time                              | \$494.40                                                     | \$741.60                               | \$988.80                                |
| 1/2 time                              | \$329.60                                                     | \$494.40                               | \$659.20                                |
| Less than 1/2 time More than 1/4 time | \$329.60**                                                   | \$494.40**                             | \$659.20**                              |
| 1/4 time or less                      | \$164.80**                                                   | \$247.20**                             | \$329.60**                              |

\*\* Tuition and Fees ONLY. Payment cannot exceed the listed amount.

**CORRESPONDENCE TRAINING:** Correspondence training is reimbursed at:

### Correspondence Training

|           |                                    |
|-----------|------------------------------------|
| 40% level | 22% of the approved cost of course |
| 60% level | 33% of the approved cost of course |
| 80% level | 44% of the approved cost of course |

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

**FLIGHT TRAINING:** Flight training is reimbursed at:

### Flight Training

|           |                                    |
|-----------|------------------------------------|
| 40% level | 24% of the approved cost of course |
| 60% level | 36% of the approved cost of course |
| 80% level | 48% of the approved cost of course |

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

| <b>Apprenticeship and On-the-Job Training</b> |                                                  |                            |                             |
|-----------------------------------------------|--------------------------------------------------|----------------------------|-----------------------------|
| <b>Training Period</b>                        | <b>Service of 90 days but less than one year</b> | <b>Service of 1 year +</b> | <b>Service of 2 years +</b> |
| First six months of training                  | \$494.40                                         | \$741.60                   | \$988.80                    |
| Second six months of training                 | \$362.56                                         | \$543.84                   | \$725.12                    |
| Remaining pursuit of training                 | \$230.72                                         | \$346.08                   | \$461.44                    |

(Rates are proportionally reduced if less than 120 hours is worked.)

### Cooperative Training

| <b>Training Time</b> | <b>Service of 90 days but less than one year</b> | <b>Service of 1 year +</b> | <b>Service of 2 years +</b> |
|----------------------|--------------------------------------------------|----------------------------|-----------------------------|
| <b>Monthly Rates</b> | \$659.20                                         | \$988.80                   | \$1,318.40                  |

**Accelerated payments:** Effective Oct. 1, 2008, REAP began offering advance payments of earned benefits to pay for technical schools and courses. Payments will be available for high-cost or high-tech training leading directly to employment. The Veterans Affairs Department will maintain a list of eligible programs. Accelerated payments are available only when the up-front costs of a course exceed four months of GI Bill benefits. Only courses started after Oct. 1 will be covered.

**Training:** Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; State licensure and certification; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Accelerated payments for certain high-cost programs are authorized effective Jan. 28, 2008.

**Period of Eligibility:** Benefits generally end the day a reservist or National Guard member separates from the military. Additionally, if in the Selected Reserve and called to active duty, VA can generally extend the eligibility period by the length of time on active duty plus four months for each period of active duty. Once this extension is granted, it will not be taken away after leaving the Selected Reserve.

Eligible members separated because of unit deactivation, a disability that was not caused by misconduct, or otherwise involuntarily separated during Oct. 1, 1991, through Dec. 31, 2001, have 14 years after their eligibility date to use benefits. Similarly, members involuntarily separated from the Selected Reserve due to a deactivation of their unit between Oct. 1, 2007, and Sept. 30, 2014, may receive a 14-year period of eligibility.

## **REAP FAQs**

### **How much entitlement will I get under REAP?**

You will receive 36 months of full time entitlement at your given rate. A REAP participant may not use more than 48 months of entitlement under any combination of VA Educational programs.

For example, if you have already used 20 months of MGIB-SR, you will only receive 28 months of REAP.

### **How long do I have to use benefits under REAP?**

You may use your benefits under *REAP* as long as you remain within your reserve component. Benefits must be terminated if you leave the Reserves or participate in a ROTC program under Title 10 Section 2107.

*NOTE: An individual can have a break in Selected Reserve service of up to 90 days and still receive REAP benefits as long as the individual remains in the Ready Reserve during and after the break.*

There is no fixed ending date for persons eligible under *REAP* as there is for all of the other VA education programs as long as you remain in your Reserve component. There is one exception: If you are separated from the Ready Reserve for disability which was not the result of your own willful misconduct, you are entitled to *REAP* benefits for 10-years after the date of entitlement.

The Department of Defense and the Department of Homeland Security (for Coast Guard cases) determine eligibility under *REAP* and will administer these provisions.

### **Do I lose my MGIB-Selected Reserve college fund under REAP?**

You will not lose your college fund as long as you are actively training in the Selected Reserve. The MGIB-SR kicker will be included in your *REAP* benefit. However, once you separate from the Selected Reserve and begin your 10 year eligibility period, you are no longer eligible to receive your MGIB-SR college fund.

### **What Education programs are approved under REAP?**

All education programs that are approved for veterans under the Montgomery GI BILL-Active Duty program are approved for the *REAP* program.

### **How much money will I get with REAP?**

Under *REAP*, your monthly payment is based on your length of active duty service. [To see what types of active duty service qualify you for REAP click here.](#)

Monthly payments are based on the following table:

| Active Duty Service          | % of 3 Yr MGIB-AD Rate |
|------------------------------|------------------------|
| Less than 1 year             | 40%                    |
| 1 year but less than 2 years | 60%                    |
| 2 or more continuous years   | 80%                    |

### [Current payment rates](#)

**I'm a reservist, and I used up my Active Duty GI Bill. I am entitled to the Reserve GI Bill/*REAP* for an additional 12 months. Can I transfer these 12 months to the Post-9/11 GI Bill?**

**An individual who has met the requirements to establish eligibility under the Post-9/11 GI Bill and, as of August 1, 2009 is eligible for either the Reserve GI Bill or *REAP* can elect to transfer to the Post-9/11 GI Bill.**

## **Reserve Education Benefits**

### **Army Reserve**

As a Soldier in the Army Reserve, you'll have the time and freedom to put your educational benefits to good use. If you want to go to college without interruption, many Army Reserve units now offer you that option. The Army Reserve will also help you pay for college. If you've already attended college, the Army Reserve will help pay off your loans. The following programs are available:

#### **Tuition Assistance**

Tuition Assistance is available for approved courses, tuition assistance covers 100% of course costs up to \$250 per credit hour, not to exceed \$4,500 per fiscal year.

#### **Army Reserve Voluntary Education Programs**

As a reservist, you can use other programs, including GoArmyEd or SOCAD to pursue a post-secondary education.

- [GoArmyEd](#): A virtual electronic gateway you use to sign up for TA, access college courses and reports, and sign up for eArmy courses.
- [eArmy](#): With eArmy, you declare a "home" college, but can take courses from other schools closer to where you are stationed that are transferred back.
- [Servicemembers Opportunity Colleges \(SOCAD\)](#): A network of over 1,950 Army-approved schools offering two and four-year undergraduate degree programs. Schools within the SOCAD network guarantee you will not lose credits if you transfer within their network.
- [Concurrent Admissions Program \(CONAP\)](#): At enlistment, you set up a college plan to use your military education benefits. You can choose from over 1,950 participating SOC schools where you can take classes and earn credits for your military training.

### **GI Bill Reserve**

Created in 1944 by President Roosevelt, the GI Bill is vital to helping service-members complete their post-secondary educations. Today, the GI Bill offers educational benefits to Reserve members as well.

**Montgomery GI Bill - Selected Reserve (MGIB-SR):** The MGIB-SR pays you to go to school for up to 36 months. As long as you stay in the Reserves, you have 14 years to use your benefit. Once discharged, however, your benefit ends. GI Bill Reserve eligibility includes:

- signing a six-year enlistment
- obtaining your high school diploma
- completing initial active duty for training (IADT)
- maintaining satisfactory membership in the Reserves

**MGIB "Kicker":** The Army Reserve version of the Army College Fund, it can be used concurrently with the MGIB-SR and pay you to go to school. If available, kickers are offered when you enlist in designated units and certain MOSs.

**Reserve Education Assistance Program (REAP).** [REAP](#) applies to Reservists ordered to active duty after September 10, 2001. If your active duty was for at least 90 continuous days, you may qualify. With REAP, there isn't a time limit to use your education benefit, however, you must remain a Reserve member to use it.

## **Navy Reserve**

### **Tuition Assistance**

Selected Reservists on Active Duty for 120 continuous days can be reimbursed up to 100 percent of tuition costs.

### **Assistance available through the GI Bill**

Since originally being signed into law in 1944, the GI Bill has long provided eligible service-members and military veterans with outstanding training and education opportunities. Today, depending on background and experience, Reservists can receive benefits through a variety of GI Bill programs – and there's the possibility of qualifying for more than one program. Get highlights of some of the most common GI Bill benefit programs below and determine which option is right for you.

### **Post-9/11 GI Bill**

The Post-9/11 GI Bill is a benefit program that provides generous educational assistance to those with qualifying Active Duty service on or after September 11, 2001. In general, eligibility requires a minimum of 90 days of aggregate service for Reservists since this date, or at least 30 days of continuous Active Duty service if discharged due to a service-connected disability since this date.

Approved training through the Post-9/11 GI Bill includes:

- Undergraduate and graduate degrees
- Vocational/technical training
- Licensing and certification test reimbursement

The available benefit depends upon your qualifying length of service. At its maximum, the Post-9/11 GI Bill essentially gives recipients the ability to receive an in-state, undergraduate education at a qualifying public institution at no cost. To receive the maximum payout, you must have 36 months of aggregate service on or after September 11, 2001.

Here are some of the key points to keep in mind about the Post-9/11 GI Bill:

- This benefit is non-contributory, meaning it is available without having to buy in
- It can provide tuition and fees for college – including potential funding for books and supplies along with a monthly stipend to help with expenses
- It may be possible to transfer the benefit to eligible family members (including spouse and children)



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

The Montgomery GI Bill — Selected Reserve (MGIB-SR) program may be available to members of the Selected Reserve. It provides up to 36 months of educational benefits that may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses.

### **Reserve Educational Assistance Program (REAP)**

The Reserve Educational Assistance Program (REAP) is available to Reservists who complete a minimum of 90 days of Active Duty service in response to a war or national emergency (in support of a contingency operation) after 9/11.

### **Advanced Degree Programs**

The Navy is involved with a number of graduate-level institutions that offer a variety of advanced degrees for eligible Reservists. Also, the Naval Postgraduate School in Monterey, CA, offers postgraduate study. This accredited college offers graduate degrees in a number of fields that are critical to the mission of the Navy and Department of Defense.

### **Marine Corps Reserve**

#### **Tuition Assistance**

- Academic credit available for a graduate degree from an accredited college or university
- Financial assistance toward tuition during active duty

#### **Special Education Program**

- Study a curriculum tailored to the billet needs of the Marine Corps while maintaining pay status
- Tuition and some related expenses covered by the Marine Corps

#### **Advanced Degree Program (ADP)**

- Selected officers allowed 18 months away from the Marine Corps to attend graduate school full time
- Officers receive regular pay and allowances
- Officers pay their own tuition, but GI bill often will cover academic expenses

### **Air Force Reserve**

#### **The Post-9/11 GI-Bill**

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

As of August 1, 2009, the Post-9/11 GI Bill is effective for training. Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post-9/11 GI Bill.

The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by a public educational institution in the state where the school is located. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing.

This Post 9-11 GI Bill will provide eligible individuals with the following:

- Tuition and fees directly to the school not to exceed the maximum in-state tuition and fees at a public Institution of Higher Learning
- A monthly housing allowance based on the [Basic Allowance for Housing](#) for an E-5 with dependents at the location of the school
- An annual books and supplies stipend of \$1,000, paid proportionately based on enrollment
- A one-time rural benefit payment for eligible individuals

The Post 9-11 GI Bill benefit is payable only for training at an Institution of Higher Learning (IHL). If you are enrolled exclusively in online training, you won't receive the housing allowance. If you are on active duty, you won't receive the housing allowance or books and supplies stipend.

Providing up to 36 months of education benefits, the Post-9/11 GI Bill benefit is generally payable for 15 years following your release from active duty. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

### **Loan Payment / Tuition Assistance (TA)**

Tuition assistance is available to participating Reserve and IMA students for both distance learning and on-campus courses. It's offered each fiscal year (Oct. 1 - Sept. 30) as long as funding is available. In addition, enrollments may be stopped when funds are depleted during a fiscal year, and then resumed when additional/new funding is made available.

Although funding must be requested before the start of class, TA is paid on a reimbursable basis after a student successfully completes the course(s) for which TA was requested and approved. Successful course completion is defined as C or better. Students who request TA must meet the following eligibility criteria before application for TA reimbursement can be made:

1. Students must be actively participating (for pay and points) and be in good standing (does not have a UIF, not placed on a control roster, not pending or issued an Article 15, and/or not pending court martial) from the time the Airman applies for and completes the course(s).
2. Enlisted students' retain-ability must extend beyond the course end date of the last course approved for TA, or the individual must extend or re-enlist.
3. Commissioned officers must have a mandatory separation date of not less than 48 months of service commitment starting at the end of the last course completed. In addition, officers incur a four-year Reserve Service. Each time an officer applies for TA, he or she must sign a Contract for Air Force Selected Reserve Service Commitment.
4. Students must provide a degree plan to ARPC/DPSVN no later than 9 semester hours. They'll no longer be eligible for tuition assistance until the plan is on file with DPSVN. Note: All courses submitted for TA approval must be on the degree plan.
5. Student must have a high school diploma or equivalent.

Airmen will receive 100% for undergraduate or graduate study up to \$4,500 per fiscal year. Department of Defense imposes additional limits of no more than \$250 per semester hour or \$166.66 per quarter hour.

Tuition assistance is only available for courses leading to a degree at a level not already held by the Airman or higher. For example, Airmen who already possess a bachelor's degree cannot apply for an associate's or second bachelor's degree (education levels must be progressive and not equivalent). However, Airmen pursuing an associate degree from Community College of the Air Force in their primary controlled Air Force Specialty Code are authorized tuition assistance regardless of any other degrees held.

TA shall be provided only for courses offered by post-secondary institutions accredited by a national or regional accrediting body recognized by the Department of Education. Certification or vocational courses are not funded. Students are responsible for paying all costs up front prior to attending an institution.

## **Coast Guard Reserve**

### **Selected Reserve (MGIB-SR)**

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

Eligibility for this program is determined by the Selected Reserve components. VA makes the payments for this program. You may be entitled to receive up to 36 months of education benefits.

Your eligibility for the program normally ends on the day you leave the Selected Reserve.

One exception to this rule exists if you are mobilized (or recalled to active duty from your reserve status), in this case your eligibility may be extended for the amount of time you are mobilized PLUS four months. For example, if you are mobilized for 12 months your eligibility period is extended for 16 months (12 months active duty PLUS 4 months.) So even if you leave the reserves after mobilization, you may have additional eligibility to the MGIB-SR.

If your unit is deactivated during the period beginning on October 1, 2007 through September 30, 2014 or you are involuntarily separated (for reasons other than misconduct) you will retain your original period of eligibility which is 14 years from the date of your first 6 year obligation with the selected reserves.

### **Tuition Assistance**

The U.S. Coast Guard Reserve can take advantage of the same tuition assistance benefits that the Active Duty Coast Guard is entitled to. As a U.S. Coast Guard SELRES, you must maintain at least "minimum drill attendance" (maintain satisfactory participation) in order to be eligible to receive the tuition assistance. Tuition Assistance is available for approved courses, tuition assistance covers 100% of course costs up to \$250 per credit hour, not to exceed \$4,500 per fiscal year.

### **Supplemental Education Grants**

The CGMA Supplemental Education Grant (SEG) Program offers financial assistance by reimbursing certain costs associated with seeking a first undergraduate (associate and/or bachelor) degree, or a Vocational and Technical Training (VoTech) certificate, or a General Equivalency Diploma (GED), not otherwise covered by Coast Guard Tuition Assistance or similar programs.

SEG availability is subject to annual funding level changes; grants will be awarded on a first come, first served basis.

### **Eligibility Requirements**

A CGMA client is eligible for the SEG if he or she and the student meet the following criteria:

Client: All CGMA clients on behalf of themselves or their eligible family members are eligible to participate in the supplemental Education grant (SEG) Program.

And the student is:

- Enrolled in his or her first undergraduate (associate or bachelor) degree program
- Or

- Pursuing a Vocational and Technical Training (VoTech) program approved by the Department of Veterans Affairs or Department of Education, and designed to prepare the student for entry into a career field \*
- Or
- Seeking a General Equivalency Diploma (GED)
- Or
- Enrolled in a degree-planning program authorized by the Coast Guard Institute (CGI). (See the Supplement to Coast Guard Institute Pub 1550.1, Vol. II for a list of colleges with CGI approved degree-planning programs)
- Or
- Completing a correspondence course, which is part of an undergraduate degree or VoTech certificate program

\* Here are links where one can determine which schools are approved by [Department of Veterans Affairs](#) or [Department of Education](#)

## Office of Work-Life Programs - Scholarship Program

### Who is Eligible for this Program?

The Scholarship Program is available to the following members of Team Coast Guard:

- Active Duty, Reserve, Retirees and their dependents
- Civil Service employees
- Exchange System and MWR employees

### Purpose of Program

The Scholarship Program provides information and resources on financial assistance to members of Team Coast Guard.

## National Guard Education Benefits

### Federal Tuition Assistance

The Guard can pay **up to 100% of your college tuition** and general fees, up to \$4,500 per year—that's up to \$18,000 over four years. The amount is based on in-state public institution tuition rates, and can be applied to the other financial assistance programs listed below.

In addition, **many states also offer college funding** such as State Tuition Waivers that reduce a percentage of the cost of tuition even more. Ask your recruiter about state tuition assistance.

*Note: Federal Tuition Assistance is based on funds availability and is issued on a first come, first served basis.*

### Montgomery GI Bill

In addition to having your college tuition paid for, you may qualify for the Montgomery GI Bill for a monthly allowance of up to \$356 totaling more than \$12,000 in a four-year period. Best of all, this money is sent directly to you (not to your school) to spend on books, supplies—or anything you want.

### Post-9/11 GI Bill

For Soldiers with at least 90 days of Active Duty service on or after September 11, 2001, the Post-9/11 GI Bill can cover up to 100% of your tuition, depending on the length of time you've served. You may also be eligible for an annual stipend of \$1,000 for books and supplies, and your benefits may be transferrable to your dependents.

Plus, for individuals paying higher private school, graduate school or out-of-state tuitions, the Yellow Ribbon Program may be able to provide the necessary additional funding.

### **Army National Guard Kicker**

The Army National Guard Kicker supplement to the Montgomery GI Bill pays up to \$350 per month in living expenses—up to \$12,600 over 36 months. You'll need to apply and qualify for this program.

[Learn more about GI Bill and Army National Guard Kicker benefits.](#)

### **Reserve Officers' Training Corps (ROTC) Scholarships**

[ROTC](#) is a college elective that allows you to earn a commission straight out of college as a second lieutenant in the Army. This leadership program also provides a way to help hold down the cost of college by offering two-, three- and four-year [ROTC scholarships](#), as well as monthly allowances for some cadets.

#### **Scholarships include:**

- A wide range of merit-based scholarships that pay up to full college tuition
- Additional funds to pay for books, supplies and other school fees
- Tax-free stipends up to \$500 per month if you qualify

All ROTC scholarships require a service commitment. Your local recruiter or your school's military science department or can furnish complete details.

### **Student Loan Repayment Program (SLRP)**

For Soldiers and officers who have an existing student loan obligation at the time of enlistment in the Guard, the [Student Loan Repayment Program \(SLRP\)](#) may pay up to \$50,000 for certain jobs, with a six- or eight-year enlistment as a member of a unit.

In addition, current Guard members who extend their enlistment contract for a minimum period of six years are also eligible for this program, provided they meet certain requirements, including a qualifying score on the Armed Forces Qualifying Test and being in a valid Military Occupational Specialty (MOS) in a National Guard unit.

This incentive is also available to applicants entering Officer Candidate School (you must have at least 90 college credit hours and agree to a minimum six-year commitment).

### **Additional Programs and Resources**

The Guard has other programs and services to help you earn additional college credits, prepare for your graduate school exam, or even get your GED - all while earning your Guard pay. Learn more about:

- [College Credit Exams](#)
- [Vocational School Opportunities](#)
- [Education Support Center Programs and Services](#)

### **State Education Benefits**

Besides Federal Education Benefits, Guard soldiers are eligible for education assistance from most states and U.S. territories. These benefits are allotted, funded and managed by each state. These benefits are subject to change because of state laws and available funding. Your State Education Services Office will have the most current information concerning your State Education Benefits.

### Benefits by State/US Territory

| State                | Program                      | Limitations/Remarks                                                                                                                                                                                |
|----------------------|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Alabama              | \$500 per semester           | Covers tuition, books, supplies and fees. Limit \$1,000 per year.                                                                                                                                  |
| Alaska               | 100%                         | Can be used only at schools in the University of Alaska system.                                                                                                                                    |
| Arizona              | \$126 per credit hour        | Maximum of \$2,412 per fiscal year. Military members with more than 10 years of service have priority when funds are limited.                                                                      |
| Arkansas             | \$1,000 per semester         | Maximum of 4 semester per year. Can be used only at Arkansas public and private colleges and universities.                                                                                         |
| California           | None                         |                                                                                                                                                                                                    |
| Colorado             | 100%                         | Can be used only at selected Colorado state schools.                                                                                                                                               |
| Connecticut          | 100% Tuition Waiver          | Applies only to Connecticut state public universities or community-technical colleges.                                                                                                             |
| Delaware             | 100%                         | 100% of tuition at Delaware state institutions and an equivalent dollar amount for private institutions.                                                                                           |
| District of Columbia | \$1,000 per semester/quarter | Can be used at any approved college university or educational institution.                                                                                                                         |
| Florida              | 100% or 50%                  | 100% for those who enlisted in the Florida National Guard on or after 1 July 1997 and 50% for those who entered before 1 July 1997. Applies to Florida state community colleges and universities.  |
| Georgia              | 100%                         | Can't exceed \$2,500 per school year. Also available an \$800 loan for full-time students and a \$400 loan to part-time students. TA/loan is valid only for students in bachelor degree programs.  |
| Hawaii               | 100% or 50%                  | 100% at Hawaii state community colleges and 50% at Hawaii universities.                                                                                                                            |
| Illinois             | 100%                         | Any Illinois state-supported college or university.                                                                                                                                                |
| Indiana              | 100%                         | Any Indiana state school                                                                                                                                                                           |
| Iowa                 | 50%                          | Iowa state universities and community colleges and selected private universities.                                                                                                                  |
| Kansas               | 100%                         | Any Kansas state-supported school, for any certificate, diploma or degree, up to a bachelor degree. Members are required to serve in the Kansas National Guard for 4 years after last TA payment.  |
| Kentucky             | 100%                         | Any Kentucky state university, community college or vocational school. Only available to enlisted members.                                                                                         |
| Louisiana            | 100%                         | Louisiana state operated colleges or universities. Limited to award of bachelor degree or five academic years, whichever occurs first.                                                             |
| Maine                | 100%                         | Regionally accredited Maine public post-secondary schools.                                                                                                                                         |
| Maryland             | 50%                          | Limited to six semester hours per semester. Only valid for Maryland state-supported colleges and universities. Some members may be eligible for 100% tuition assistance with certain restrictions. |
| Massachusetts        | 100%                         | Massachusetts state colleges and universities. Maximum of 130 credit hours, total.                                                                                                                 |
| Michigan             | \$2,000 per academic year    | Must enroll in <i>approved courses</i> at Michigan state colleges, universities, technical schools, and vocational/trade schools.                                                                  |
| Minnesota            | Varies                       | Partial tuition and textbook reimbursement.                                                                                                                                                        |
| Mississippi          | \$1,000 per semester         | Offers \$1,000 per semester at 4-year colleges and universities and                                                                                                                                |



|                       |                                 |                                                                                                                                                                                |
|-----------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                       | and \$500 per term              | \$500 per term at community colleges. Only for O-3s and below.                                                                                                                 |
| <b>Missouri</b>       | 50% or 100%                     | 100% for those with less than 10 years of service who joined before 1 April 2001. 50% for all others. Limited to 15 credit hours per semester.                                 |
| <b>Montana</b>        | 75%                             | Montana state schools.                                                                                                                                                         |
| <b>Nebraska</b>       | 75%                             | Nebraska state-supported colleges, university or technical colleges.                                                                                                           |
| <b>Nevada</b>         | 50%                             | Nevada state universities and community colleges. Must maintain at least a "C" average.                                                                                        |
| <b>New Hampshire</b>  | 100%                            | New Hampshire state schools and universities. Space-available basis. Must be a legal state resident.                                                                           |
| <b>New Jersey</b>     | 100%                            | New Jersey state university or community college.                                                                                                                              |
| <b>New Mexico</b>     | 100%                            | State-supported schools.                                                                                                                                                       |
| <b>New York</b>       | 100%                            | 100% in state for New York public colleges and universities or equal funds for in-state private schools.                                                                       |
| <b>North Carolina</b> | \$2,000 per year                | North Carolina state-approved colleges and universities. Limited to \$8,000 total benefit.                                                                                     |
| <b>North Dakota</b>   | 100%                            | North Dakota state colleges and universities.                                                                                                                                  |
| <b>Ohio</b>           | 100%                            | Ohio state schools. Equivalent funds for private schools.                                                                                                                      |
| <b>Oklahoma</b>       | 100%                            | Oklahoma state colleges and universities. State offers some scholarships to National Guard members, as well.                                                                   |
| <b>Oregon</b>         | \$10,000 Student Loan Repayment | Oregon will repay up to \$10,000 in student loans.                                                                                                                             |
| <b>Pennsylvania</b>   | 100%                            | Based upon tuition rates of Pennsylvania State System of Higher Education.                                                                                                     |
| <b>Puerto Rico</b>    | Variable                        | Rates vary depending on number of classes being taken. National Guard members can transfer benefits to their spouse.                                                           |
| <b>Rhode Island</b>   |                                 | National Guard members are allowed to attend one undergraduate course per semester for free, at Rhode Island state colleges or universities.                                   |
| <b>South Carolina</b> | \$20,000 Student Loan Repayment | 15% (or \$2,000, whichever is greater), each year the member is in the National Guard, on the current balance for all guaranteed student loans. Maximum repayment of \$20,000. |
| <b>South Dakota</b>   | 50%                             | South Dakota state universities or technical schools.                                                                                                                          |
| <b>Tennessee</b>      | \$3,500 per year                |                                                                                                                                                                                |
| <b>Texas</b>          | 100%                            | Limited to a maximum of 12 credit hours per semester.                                                                                                                          |
| <b>Utah</b>           | \$400 per semester              | \$400 per semester or \$800 per year. Maximum benefit of \$4,000.                                                                                                              |
| <b>Vermont</b>        | 25%                             | Available at select schools only. \$2,500 interest-free student loan for courses in any Vermont state school.                                                                  |
| <b>Virginia</b>       | 50%                             | Maximum of \$500 per term, or \$1,000 per year.                                                                                                                                |
| <b>Virgin Islands</b> |                                 | 32 free credit-hours at the University of the Virgin Islands. Available for graduate or undergraduate degree programs.                                                         |
| <b>Washington</b>     | Varies                          | Offers tuition reductions to National Guard members at Washington State University. Some scholarships also available.                                                          |
| <b>West Virginia</b>  | 100%                            | Undergraduate degrees at any West Virginia state schools. Equivalent funds for in-state private schools.                                                                       |
| <b>Wisconsin</b>      | 100%                            | Amount of tuition is based on tuition rate at the University of Wisconsin-Madison.                                                                                             |
| <b>Wyoming</b>        | 100%                            | University of Wyoming and selected other schools.                                                                                                                              |

## Military Transcripts



**Army:** For everything you want to know about the free AARTS transcript (Army/American Council on Education Registry Transcript System), go to <https://aartscolleges.army.mil/>. This transcript includes your military training, your Military Occupational Specialty (MOS), and college level examination scores with the college credit recommended for those experiences. It is a valuable asset that you should provide to your college or your employer and it is available for Active Army, National Guard and Reserve Soldiers. You can view and print your own transcript at this Web site.

**Navy and Marine Corps:** Information on how to obtain the Sailor/Marine American Council on Education Registry Transcript (SMART) is available at <https://jst.doded.mil/smart/signIn.do>. SMART is now available to document the American Council on Education (ACE) recommended college credit for military training and occupational experience. SMART is an academically accepted record that is validated by ACE. The primary purpose of SMART is to assist service members in obtaining college credit for their military experience. Additional information on SMART can also be obtained from your nearest Navy College Office or Marine Corps Education Center, or contact the Navy College Center.

**Air Force:** The Community College of the Air Force (CCAF) automatically captures your training, experience and standardized test scores. Transcript information may be viewed at the CCAF web site:  
<http://www.apus.edu/TransferCredit/started/document-requirements/Air-Force.htm>.

**Coast Guard:** The Coast Guard Institute (CGI) requires each Service member to submit documentation of all training (except correspondence course records), along with an enrollment form, to receive a transcript. Transcript information can be found at the Coast Guard Institute Home Page: <http://www.uscg.mil/hq/cgi/>

## Health Care

Health care for National Guard and Reserve members is based on the sponsor's military status:

- Not on active duty orders (not activated)
- Activated (called or ordered to active duty for more than 30 consecutive days)

### Coverage When Not on Active Duty Orders

Typically, National Guard and Reserve members are only covered for medical care under the following circumstances when they are not on active duty orders:

- You may qualify for Line of Duty Care for any injury, illness or disease that occurred or was aggravated in the line of duty (i.e. weekend drills, any period of active duty, etc.).
- You may qualify for and purchase [TRICARE Reserve Select](#) (TRS), a premium-based health care plan for Selected Reserve members.

### Line of Duty Care/Notice of Eligibility

As a National Guard or Reserve member, you're covered if you're injured or become severely ill in the line of duty. This includes when traveling directly to or from your place of duty. To receive health care for these injuries or illness, your unit must issue a Line of Duty (LOD) determination, or a Notice of Eligibility (NOE), if you belong to the U.S. Coast Guard. LOD/NOE determinations are used to establish, manage, and authorize health care for any specific injury, illness or disease that results in emergency or urgent care while serving on drill weekends or annual training. LOD/NOE coverage is separate from any other TRICARE coverage, including:

- Benefits provided under the [Transitional Assistance Management Program](#)
- Coverage under [TRICARE Reserve Select](#)
- [Pre-activation benefits](#) you may qualify for upon Federal activation

### Documenting Eligibility and Getting Care

When your unit approves your LOD/NOE determination, you must ensure that it is filed with your local military treatment facility or with the Military Medical Support Office (MMSO). You should also send a copy to any providers who cared for your LOD/NOE injury or illness so they can file it with your claim.

- If you are able to get care from a military treatment facility (MTF), that MTF will manage your LOD care. Make sure your service-issued LOD/NOE determination on file there.
- If you're not able to get care from an MTF, MMSO works with your unit medical representative to coordinate your care with a TRICARE-authorized provider.

For more information, view [MMSO LOD Care procedure guidelines](#) or visit the [MMSO Web Site](#).

### Line of Duty Dental Care

You may qualify for dental care when an injury or illness occurs during active duty status that requires dental treatment. You must have LOD/NOE determination approval from your unit signed by your commander or designated representative. Send the LOD/NOE documentation to the Active Duty Dental Program contractor, United Concordia, in one of the following ways:

- Fax: 1-866-308-4138
- E-mail: [addpdcf@uccci.com](mailto:addpdcf@uccci.com)
- Mail to:

United Concordia Companies, Inc.  
ADDP Unit/LOD  
P.O. Box 69431  
Harrisburg, PA 17106-9430

United Concordia decides if dental coverage is authorized, and if so, tells you what treatment is covered. You are only eligible for treatment for the injury or illness covered under your LOD/NOE determination.

You are not authorized dental care until you are notified that your LOD/NOE determination is approved. If you seek care without approval, you will be responsible for the bill.

If you think you have a dental emergency that cannot wait for the appropriate review and authorization, please contact United Concordia at 1-866-984-2337. To learn more, contact United Concordia or view the [Line of Duty Dental Care Flyer](#).

### **A Note for Air Force Reservists...**

Your MTF can verify your eligibility for LOD care by sending their phone number via e-mail to: [afrc.sgp@us.af.mil](mailto:afrc.sgp@us.af.mil). Upon receipt, the MTF will get a call back to verify LOD eligibility.

### **TRICARE Reserve Select**

TRICARE Reserve Select is a premium-based health plan available worldwide for qualified Selected Reserve members of the Ready Reserve and their families.

When you purchase the plan, your premium payment is due no later than the last day of the month for the next month's coverage. If you miss a payment due date, your coverage will be terminated due to nonpayment. When this occurs, a 12-month purchase lockout will go into effect.

### **Eligible Beneficiaries**

TRICARE Reserve Select is available to the Selected Reserve members of the Ready Reserve (and their families) who meet the following qualifications:

- Not on active duty orders
- Not covered under the Transitional Assistance Management Program
- Not eligible for or enrolled in the FEHB program (as defined in [Chapter 89 of Title 5 U.S.C.](#)); or currently covered under FEHB, either under their own eligibility or through a family member.

*Note: Those members in the Individual Ready Reserve (IRR) including Navy Reserve Voluntary Training Units (VTU) do not qualify to purchase TRICARE Reserve Select.*

### **Availability**

Worldwide

### **Coverage**

TRICARE Reserve Select provides comprehensive health coverage including:

- Emergency Care
- Outpatient Visits
- Preventive Care (*wellness exams, immunizations, etc.*)
- Hospitalization
- Maternity Care
- Mental/Behavioral health
- Prescriptions

## Getting Care

Schedule an appointment with any TRICARE-authorized provider, network or non-network. You will never need a referral for any type of care (routine, urgent or specialty) but you may need to have prior authorization from your regional contractor for some types of services.

- If you visit a non-network provider, you'll pay more out of pocket (5%) and may have to file your own health care claims.
- If you visit a network provider, you'll pay less out of pocket and the provider will file health care claims on your behalf.

## Out-of-Pocket Costs

You are required to pay the monthly premiums and cost shares if you decide to enroll in TRICARE Reserve Select

## Is TRICARE Reserve Select Right for You?

TRICARE Reserve Select is a great option for you and your family if you are:

- a member of the Selected Reserves of the Ready Reserve,
- not on active duty orders or covered by the Transitional Assistance Management Program, and
- not eligible for or enrolled in the FEHB,

The plan provides comprehensive health care coverage when you're not activated and covered by active duty TRICARE benefits. And, because you can see any provider, you don't have to change providers if you already have one.

## Purchasing Coverage

Purchasing TRICARE Reserve Select is a two-step process that you must complete online via the [DMDC Reserve Component Purchased TRICARE Application](#).

To log into the DMDC Reserve Component Purchased TRICARE Application, you must have one of the following:

- [Common Access Card \(CAC\)](#)
- [DFAS \(MyPay\) Account](#)
- [DoD Self-Service Logon \(DS Logon\)](#) Premium (Level 2) account.

The DS Logon Premium (Level 2) account is given to a user who has registered using their CAC, DFAS myPay Login ID, or has a DS Logon Basic Account. [Click here](#) to sign up or view information regarding a DS Logon.

*If you do not qualify, you will not be able to complete or print the form. Please contact your National Guard or Reserve personnel office for assistance. If you experience a technical problem, call 1-800-477-8227 for assistance.*

## Coverage When Activated

When activated on federal orders, you become entitled to the same military benefits as *active duty service members*. Once activated, TRICARE is the only health benefit you will use. Depending on where you are stationed, you will enroll in one of the following TRICARE Prime options:

- [TRICARE Prime](#): Available in the 50 United States in areas near military treatment facilities (MTFs) known as Prime Service Areas.
- [TRICARE Prime Remote](#): Available in the 50 United States in designated remote locations away from MTFs.
- [TRICARE Prime Overseas](#): Available in overseas locations, including U.S. Territories, near MTFs.
- [TRICARE Prime Remote Overseas](#): Available in remote overseas locations.

While you're automatically covered by one of these options, you must enroll by completing an enrollment application. You will probably enroll when you in-process at your final duty station.

## **TRICARE Prime**

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. You must enroll to participate.

### **Eligible Beneficiaries**

- Active duty service members and their families
- Retired service members and their families\*
- Activated National Guard/Reserve members and their families
- Non-activated National Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program
- Retired National Guard/Reserve members (age 60 and receiving retired pay) and their families\*
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

*\*When retired service members and their families become eligible for TRICARE For Life, they are no longer able to enroll in TRICARE Prime.*

### **Availability**

TRICARE Prime is available in the United States in designated Prime Service Areas. Other Prime options are available for active duty service members and their families in remote U.S. areas and overseas.

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

### **Coverage**

TRICARE Prime provides comprehensive health coverage including:

- Emergency Care
- Outpatient Visits
- Preventive Care (*wellness exams, immunizations, etc.*)
- Hospitalization
- Maternity Care
- Mental/Behavioral health

- Prescriptions

When enrolled, you'll also enjoy enhanced preventive care and vision benefits.

### Getting Care

With TRICARE Prime you have an assigned primary care manager (PCM), either at a military treatment facility (MTF) or from the TRICARE network, who provides most of your care. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network, and file claims on your behalf.

You have certain time and distance standards for care including wait times for urgent, routine and specialty care. Other benefits include enhanced vision and preventive services and travel reimbursement for some specialty care.

### Out-of-Pocket Costs

Active duty service members and their families have no out-of-pocket costs for any type of care as long as care is received from the PCM or with a referral. All other beneficiaries pay annual enrollment fees and network copayments.

### Is TRICARE Prime Right for You?

If you are an active duty service member or an activated Guard or Reserve member, you must enroll in TRICARE Prime. All other eligible beneficiaries have the option to enroll or use TRICARE Standard and Extra. TRICARE Prime offers fewer out-of-pocket costs than TRICARE Standard and Extra, but less freedom of choice for providers as you must select a provider from the network. So, you should look at your options closely.

### Enrolling in TRICARE Prime

Use the TRICARE Prime Enrollment and PCM Change Form (DD Form 2876) to enroll in one of the TRICARE Prime Options:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas

Select the form for your region:

- [North](#)
- [South](#)
- [West](#)
- [Overseas](#)

Mail it to your regional contractor at the address listed below:

|       |                                                                                |
|-------|--------------------------------------------------------------------------------|
| North | Health Net Federal Services, LLC<br>P.O. Box 105146<br>Atlanta, GA, 30348-5146 |
| South | Humana Military<br>Attn: PNC Bank<br>P.O. Box 105838<br>Atlanta, GA 30348-9758 |

|          |                                                                                                                                |
|----------|--------------------------------------------------------------------------------------------------------------------------------|
| West     | UnitedHealthcare Military & Veterans<br>TRICARE West Region Enrollment Department<br>P.O. Box 105492<br>Atlanta, GA 30348-5492 |
| Overseas | International SOS Assistance<br>TOP Prime Enrollments<br>P.O. Box 11520<br>Philadelphia, PA 19116                              |

## TRICARE Prime Remote

TRICARE Prime Remote is a managed care option, bringing you the benefits of TRICARE Prime in designated remote locations. You must enroll to participate.

### Eligible Beneficiaries

TRICARE Prime Remote is available to the following beneficiaries who live and work in designated remote locations:

- Active duty service members
- Active duty family members who live with TRICARE Prime Remote-enrolled sponsors.
- Activated National Guard/Reserve members
- Family members of activated National Guard/Reserve members who live with TRICARE Prime Remote-enrolled sponsors. If the activated NGR sponsor is deployed, the family member(s) may stay enrolled as long as they do not move from the location where they lived and qualified at the time of activation.
- Surviving family members of deceased active duty service members. Three years after the sponsor's death, TRICARE Prime Remote is no longer available to surviving spouses, but children may stay enrolled.

### Availability

In designated remote locations in the United States; usually more than 50 miles or one hour's drive time, from a military treatment facility.

*If you are in a remote overseas location, you may be able to enroll in [TRICARE Prime Remote Overseas](#).*

### Coverage

TRICARE Prime Remote provides comprehensive health coverage including:

- Emergency Care
- Outpatient Visits
- Preventive Care (*wellness exams, immunizations, etc.*)
- Hospitalization
- Maternity Care
- Mental/Behavioral health
- Prescriptions

Enjoy enhanced preventive services and vision benefits when you enroll.

### Getting Care

When you enroll, you may select a primary care manager (PCM) from the TRICARE network. If a network PCM is not



available, you may select any TRICARE-authorized, non-network provider as your PCM. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network, and file claims on your behalf.

You have time and distance standards for care including wait times for urgent, routine and specialty care. Other benefits include enhanced vision and preventive services and travel reimbursement for some specialty care.

### **Out-of-Pocket Costs**

There are no enrollment fees and no out-of-pocket costs for any type of care as long as care is received from your PCM or with a referral. Care received without a referral is subject to point-of-service fees.

### **Is TRICARE Prime Remote Right for You?**

TRICARE Prime Remote is only available to active duty service members (which includes activated Guard/Reserve members) and their families who live and work in designated remote locations. Active duty service members who qualify must enroll. Family members have the option to enroll or use TRICARE Standard and Extra. TRICARE Prime Remote offers fewer out-of-pocket costs than TRICARE Standard and Extra, but less freedom of choice for providers.

### **Enrolling in TRICARE Prime Remote**

Use the TRICARE Prime Enrollment and PCM Change Form (DD Form 2876) to enroll in one of the TRICARE Prime Options:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas

Select the form for your region:

- [North](#)
- [South](#)
- [West](#)
- [Overseas](#)

Mail it to your regional contractor at the address listed below:

|          |                                                                                                                                |
|----------|--------------------------------------------------------------------------------------------------------------------------------|
| North    | Health Net Federal Services, LLC<br>P.O. Box 105146<br>Atlanta, GA, 30348-5146                                                 |
| South    | Humana Military<br>Attn: PNC Bank<br>P.O. Box 105838<br>Atlanta, GA 30348-9758                                                 |
| West     | UnitedHealthcare Military & Veterans<br>TRICARE West Region Enrollment Department<br>P.O. Box 105492<br>Atlanta, GA 30348-5492 |
| Overseas | International SOS Assistance<br>TOP Prime Enrollments                                                                          |

|                                          |
|------------------------------------------|
| P.O. Box 11520<br>Philadelphia, PA 19116 |
|------------------------------------------|

## TRICARE Prime Remote Overseas

TRICARE Prime Remote Overseas is a managed care option in designated remote overseas locations for active duty service members and their command-sponsored families.

### Eligible Beneficiaries

- Active duty service members
- Command-sponsored active duty family members
- Activated National Guard/Reserve members
- Command-sponsored family members of activated National Guard/Reserve members

*Retired service members and their families may not enroll in TRICARE Prime Remote Overseas.*

### Availability

In designated remote overseas locations.

- [Eurasia-Africa](#)
- [Latin America](#)
- [Pacific](#)

### Coverage

TRICARE Prime Remote Overseas provides comprehensive health coverage including:

- Emergency Care
- Outpatient Visits
- Preventive Care (*wellness exams, immunizations, etc.*)
- Hospitalization
- Maternity Care
- Mental/Behavioral health
- Prescriptions

### Getting Care

When enrolled, you have an assigned primary care manager (PCM) who provides most of your care. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with the overseas contractor, International SOS, for authorization when needed.

### Out-of-Pocket Costs

There are no enrollment fees and no out-of-pocket costs for any type of care as long as care is received from your PCM or with a referral. Care received without a referral is subject to point-of-service fees.

### Is TRICARE Prime Remote Overseas Right for You?

If you are an active duty service member or an activated Guard or Reserve member stationed in a designated remote overseas location, you must enroll in TRICARE Prime Remote Overseas. Family members must be command-sponsored to enroll or they have the option to use TRICARE Standard Overseas.

## Overseas Contractor

International SOS is the TRICARE Overseas Program contractor and will provide the assistance you need for enrollment claims, finding a provider, authorization and much more. [Click here](#) for country-specific toll-free numbers. [Register online](#) for access to secure functions, including:

- Eligibility query
- Other health insurance status/update
- Claim status
- Deductible/Out-of-pocket expense
- Contact Customer Service
- Explanation of Benefits

## Enrolling in TRICARE Prime Remote Overseas

Use the TRICARE Prime Enrollment and PCM Change Form (DD Form 2876) to enroll in one of the TRICARE Prime Options:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas

Select the form for your region:

- [North](#)
- [South](#)
- [West](#)
- [Overseas](#)

Mail it to your regional contractor at the address listed below:

|          |                                                                                                                                |
|----------|--------------------------------------------------------------------------------------------------------------------------------|
| North    | Health Net Federal Services, LLC<br>P.O. Box 105146<br>Atlanta, GA, 30348-5146                                                 |
| South    | Humana Military<br>Attn: PNC Bank<br>P.O. Box 105838<br>Atlanta, GA 30348-9758                                                 |
| West     | UnitedHealthcare Military & Veterans<br>TRICARE West Region Enrollment Department<br>P.O. Box 105492<br>Atlanta, GA 30348-5492 |
| Overseas | International SOS Assistance<br>TOP Prime Enrollments<br>P.O. Box 11520<br>Philadelphia, PA 19116                              |

## Coverage When Deactivated

Your military status may be in a constant state of transition. Once you leave active duty, or deactivate, you may be eligible for 180 days of transitional health coverage under the [Transitional Assistance Management Program](#).

### **Transitional Assistance Management Program**

The Transitional Assistance Management Program (TAMP) provides 180 days of transitional health care benefits to help certain uniformed services members and their families transition to civilian life.

#### **Eligibility**

You and your eligible family members may be covered for health benefits under TAMP if you, the sponsor, are:

- Involuntarily separating from active duty under honorable conditions
- A National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation
- Separating from active duty following involuntary retention (stop-loss) in support of a contingency operation
- Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
- Receiving a sole survivorship discharge
- Separating from regular active duty service and agree to become a member of the Selected Reserve of a Reserve Component. The Service member must become a Selected Reservist the day immediately following release from regular active duty service to qualify.

However, service members should check with their Service personnel departments to see if they qualify because TAMP eligibility is determined by the Services and documented in the Defense Enrollment Eligibility Reporting System.

You are not eligible for TAMP while on terminal leave. During terminal leave, you continue to receive active duty benefits and your family members remain covered under TRICARE Prime, TRICARE Prime Remote, or TRICARE Standard and Extra.

If you have a service-connected injury, illness, or disease incurred while on active duty, contact your unit or Service branch for eligibility determination or authorizations for follow-up medical or dental care.

For those who qualify, the 180-day TAMP period begins upon the sponsor's separation. During TAMP, sponsors and family members are eligible to use one of the following health plan options:

- [TRICARE Prime](#) (*enrollment required*)
- [TRICARE Standard and Extra](#)
- [US Family Health Plan](#) (*in designated US Family Health Plan locations; enrollment required*)
- [TRICARE Prime Overseas](#) (*enrollment required*)
- [TRICARE Prime Remote Overseas](#)

There are no enrollment fees for TAMP coverage.

### **DEERS**

You must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to be eligible for TRICARE. DEERS is a worldwide, computerized database of uniformed services members (sponsors), their family members, and others who are eligible for military benefits, including TRICARE. All sponsors are automatically registered in DEERS. However, the sponsor **must register** eligible family members. Family members can update personal information such as addresses and phone numbers once they are registered in DEERS.

**Note:** *Addresses must be a physical address; P.O. boxes cannot be used. Additionally, if both parents are service members, then either parent (must choose one) may be listed as the child(ren)'s sponsor in DEERS*

### **milConnect Web Site**

milConnect is a Web site provided by the Defense Manpower Data Center (DMDC) that allows sponsors, spouses, and their children (18 years and older) to access information regarding their personal information, health care eligibility, personnel records, and other information from a centralized location.

This Web site allows beneficiaries to perform self-service functions that previously required support. milConnect offers resources to find information on a variety of military-related topics from one reliable source, DEERS, and to view and update information that goes directly into DEERS.

[Go to milConnect](#)

### **Dental Care for the National Guard and Reserves**

As a National Guard or Reserve member, how you receive dental care will change depending on whether you are on active duty or not. Here's a summary of how your dental care works.

#### **When Not Activated**

When you are not on active duty, you and your family members are eligible for the premium-based TRICARE Dental Program. The TRICARE Dental Program requires a 12-month minimum enrollment period, so you must have 12 months remaining on your service commitment to enroll. You can enroll at anytime and you will pay monthly premiums based on your military status.

If your family members wish to enroll in the TRICARE Dental Program, they can at anytime, they will also pay monthly premiums, but their enrollment will be separate from yours. This way, if and when you are called to active duty, your family members' enrollment in the TRICARE Dental Program continues without interruption. Your enrollment, however, will change.

#### **When Activated**

When you are called to active duty for more than 30 consecutive days, your dental care will fall under that of an active duty service member. You will receive your dental care through your service at either a military dental treatment facility, through the TRICARE Active Duty Dental Program or through the TRICARE Overseas Program Regional Call Center, depending on where you live and work. You pay no premiums for dental care as an active duty service member and there is no minimum enrollment.

If you are enrolled in the TRICARE Dental Program when you are activated, your enrollment is automatically suspended. Your monthly premium charges also stop for the duration of your active duty service.

Your family's enrollment in the TRICARE Dental Program will continue when you are activated. However, they will enjoy reduced monthly premiums because they are considered "active duty family members" during that time.

#### **When Deactivated**

If you qualify for the Transitional Assistance Management Program (TAMP) based on active duty service in support of a contingency operation, then you remain covered by active duty dental benefits during the 180-day TAMP period. You will continue to receive dental care at military dental facilities and through the TRICARE Active Duty Dental Program. All orthodontics, implants, and certain complex treatments must be completed within the TAMP period.

*Please Note: The TRICARE Active Duty Dental Program is only available in the U.S. and U.S. Territories. If in other overseas areas, you'll receive dental care at military dental facilities.*

At the end of the TAMP period, you may enroll in the TRICARE Dental Program. If you were enrolled in the TRICARE Dental Program before you were activated, your TRICARE Dental Program coverage will automatically resume when TAMP ends, and you'll start paying your monthly premiums again. If you weren't enrolled in the TRICARE Dental Program before, you can do so at anytime.

If you qualify for TAMP for any other reason other than leaving active duty service in support of a contingency operation or do not qualify for TAMP coverage at all, you may enroll in the TRICARE Dental Program when you deactivate. If you were enrolled in the TRICARE Dental Program before you were activated, your TRICARE Dental Program coverage will automatically resume, and you'll start paying your monthly premiums again. If you weren't enrolled in the TRICARE Dental Program, you can do so at anytime.

Your family's enrollment in the TRICARE Dental Program will continue uninterrupted, however, their premiums will return to the pre-activation rates.

## Prescriptions

TRICARE provides a world-class pharmacy benefit to all eligible beneficiaries and has partnered with Express-Scripts, Inc. (Express Scripts) to provide home delivery and retail network pharmacy services. You can [register online](#) to manage your prescriptions or download Express Scripts' free [Mobile App](#) now.

- [TRICARE Pharmacy Program](#)
- [Medications](#)
- [Filling Prescriptions](#)
- [Pharmacy Costs](#)
- [Claims](#)
- [Other Health Insurance](#)
- [Appeals and Grievances](#)
- [Medicare Part D](#)

## FAQ's

### What will I pay out-of-pocket?

Usually, you'll pay nothing out-of-pocket for any care you receive. If you do have to pay for something, you'll be able to file a claim with TRICARE for a full reimbursement.

### I have family members. Are they also covered by TRICARE?

If you have a family, your spouse and children will also be covered by TRICARE, as long as they are registered as your "dependents" in the Defense Enrollment Eligibility Reporting System (DEERS).

- Before activated, you may purchase TRS Member-and-Family coverage if you qualify for TRS.
- When activated, eligible family members have other health plan options in addition to the Prime options listed above.
- If you have dependent parents or parents-in-law, they may also be eligible for some TRICARE health benefits.

Learn more about benefits for [National Guard and Reserve Members](#).

## Retirement

National Guard and Reserve service members who complete a minimum of 20 “qualifying” years of service (creditable retirement years) may become eligible for retired pay at age 60.

**Note:** A law passed in early 2008 allows Reserve and Guard members with 20 or more years to begin drawing retirement benefits before age 60 if they deploy for war or national emergency. For every 90 consecutive days spent mobilized; members of the Guard and reserve will see their start date for annuities reduced by three months. But this law only applies for deployment time served after Jan. 28, 2008.

A qualifying year, under this system, is a year in which the service member earns at least 50 retirement points during their retirement year. Inactive point credit is earned for inactive duty training, Reserve membership, equivalent instruction, and correspondence courses.

By law, members may receive credit for up to 60 inactive points for retirement years that ended before September 23, 1996, up to 75 inactive points for retirement years ending on or after September 23, 1996 and before October 30, 2000, and up to 90 points in the retirement year that includes October 30, 2000 and in any subsequent year of service. Points from these sources may be added to points earned from active duty and active duty for training for a maximum total of 365 or 366 points per retirement year. Points are credited on the following basis:

- One point for each day of active service (active duty or active duty for training).
- 15 points for each year of membership in a Reserve Component (Guard and Reserve).
- One point for each unit training assembly.
- One point for each day in which a member is in a funeral honors duty status.
- Satisfactory completion of accredited correspondence courses at one point for each three credit hours earned.

Visit the Army Reserve Retired Pay Calculator at:

<https://www.hrc.army.mil/site/reserve/soldierservices/retirement/retirementcalc.asp> to estimate your retirement pay.

### Eligibility

The Secretary of the military department concerned (U.S Department of Homeland Security for the Coast Guard) notifies, in writing, members of the Reserve Forces who have completed the eligibility requirements for retirement and receipt of retired pay at age 60. Notice is sent to the member within one year of reaching eligibility. Reserve Component members generally have three options upon receiving notice of eligibility:

1. Remain in the Ready Reserve and continue to perform inactive duty training, annual training and active duty for training depending on their training and pay category, or remain on the active status list of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points.
2. Transfer to the Retired Reserve. A member in this category may participate in inactive duty training provided:
  - a. Such training is at no expense to the Government.
  - b. Members are not entitled to pay or retirement points.
  - c. No official record of such participation is maintained.
3. Request discharge from the Reserve Components.

**Note:** Regardless of the option chosen, the member is entitled to receive retired pay at age 60, but must apply for it.

### Reserve Component Retirement Pay Systems



Upon reaching age 60, a Guard or Reserve retiree may begin receiving retired pay. Retired pay applications generally are sent out at age 58 except for Air National Guard and Coast Guard members, who receive applications six months before age 60. Retired reserve and Guard members must apply for retired pay, the same as their active-duty counterparts. It does not automatically start at age 60.

**Note:** The date an individual first became a member of a uniformed service is the sole determining factor in determining which retirement system is used when computing retired pay.

### Formulas for Computing Retired Pay

- If you first entered a uniformed service\* before **September 8, 1980:**  
Compute your retired pay based on length of service by multiplying the basic monthly pay for your retired grade at the time of retirement by the years of creditable active federal service at the rate of 2.5 percent for each whole year of service. This is called the "**Final Pay**" retirement system. That means you get 50% for 20 years of service up to a maximum of 75%.
- If you first entered a uniformed service\* between **September 8, 1980 and July 31, 1986:**  
Compute your retired pay using the same formula as the Final Pay system above, except you use the average basic pay for your three highest paid years (36 months) rather than final basic pay. This is called the High 36. Under the **High 36** system you get 50% for 20 years of service up to a maximum of 75%.
- Your years of service are used to determine the value of each point. Your retirement points are multiplied by the approximate value of a point to produce the estimate monthly retired pay value. For example an E-9 with 20 years in 2009 would receive a valuation of approximately 0.360 per point whereas the same retiree would get 0.432 for 30 years of service.

**An important factor:** A member who retires under either system receives longevity credit for those years while a member of the Retired Reserve awaiting pay at age 60. However, this does not apply to a former member who is entitled to retired pay under either the Final Basic Pay System or the High-three System. A former member is defined as an individual who elected discharge rather than transfer to the Retired Reserve anytime after receiving notification of eligibility to receive Reserve retired pay at age 60. In the case of a former member, regardless of the system under which the individual will receive Reserve retired pay, longevity credit ceases on the date the former member was discharged.

### Final Pay Retirement System

Final Pay applies to those who entered the Service before September 8, 1980.

Each year of service is worth 2.5% toward the retirement multiplier. Hence:  $2.5\% \times 20 \text{ years} = 50\%$  and  $2.5\% \times 30 \text{ years} = 75\%$ . The longer an individual stays on active duty the higher the multiplier and the higher the retirement pay, up to the maximum of 75 percent.

This multiplier is applied against the final basic pay of the individual's career. Also, remember only basic pay is used in retirement calculations in all retirement systems. Allowances and special pays do not affect retired pay.

Cost of Living Adjustments (COLAs) are given annually based on the increase in the Consumer Price Index (CPI), a measure of inflation. Under the Final Pay System, the annual COLA is equal to CPI. This is a different index than the one used for active duty annual pay raises. The index used for active duty pay raises are based upon average civilian wage increases. Thus, retirement pay COLAs and annual active duty pay raises will differ.

### High-3 Year Average Retirement System

This system applies to members who first entered Service after September 8, 1980, but before August 1, 1986. It also applies to individuals who entered on or after August 1, 1986, who do not elect the REDUX retirement system with the Career Status Bonus at their 15th year of service.

Each year of service is worth 2.5% toward the retirement multiplier. Hence:  $2.5\% \times 20 \text{ years} = 50\%$  and  $2.5\% \times 30 \text{ years} = 75\%$ . The longer an individual stays on active duty the higher the multiplier and the higher the retirement pay, up to the maximum of 75 percent.

This multiplier is applied against the average basic pay for the highest 36 months of the individual's career. This typically, though not always, equals the average basic pay for the final three years of service. Also, remember only basic pay is used in retirement calculations in all retirement system options. Allowances and special pays do not affect retired pay.

Compute your retired pay using the same formula as the Final Pay system above; except you use the average basic pay for your three highest paid years (36 months) rather than final basic pay. Under the **High 36** system you get 50% for 20 years of service up to a maximum of 100% for 40 years.\*\*

**\*\*Note:** Recent changes now allow retirement pay to reach up to 100 percent of the basic monthly pay for those who serve 40 years.

### CSB/REDUX Retirement System

The Military Reform Act of 1986 created the REDUX retirement system and it applied to all members who joined on or after August 1, 1986. The National Defense Authorization Act (NDAA) for FY2000 amended this system. The NDAA made two major changes: 1) it allows those in this group to choose between the High-3 retirement system and the REDUX retirement system and 2) it added a \$30,000 Career Status Bonus as part of the REDUX retirement system.

The CSB/REDUX retirement system applies to those who entered Service on or after August 1, 1986, AND who elected to receive the \$30,000 Career Status Bonus at their 15th year of service.

The REDUX retirement system and Career Status Bonus is a "package deal." It is the combination of these two items that can be advantageous to many individuals. The REDUX portion determines retirement income (the longer one's career, the higher that income) and the \$30,000 Career Status Bonus provides current cash---available for investing, major purchases, or setting up a business after retirement.

### REDUX System Details

The REDUX multiplier calculation and annual cost of living adjustments differ from the other systems. Also, REDUX has a catch-up increase at age 62 that brings the REDUX retired pay back to the same amount paid under the High-3 System. REDUX is the only military retirement system with a readjustment feature.

Each of the first 20 years of service is worth 2.0% toward the retirement multiplier. But each year after the 20th is worth 3.5%. Hence:  $2.0\% \times 20 \text{ years} = 40\%$ . But a 30-year career is computed by 2.0% times the first 20 years plus 3.5% for the 10 years beyond 20, resulting in the maximum of 75%. The table below summarizes the initial multiplier at various years of service under REDUX.

Under REDUX, the longer an individual stays on active duty the closer the multiplier is to what it would have been under High-3 up to the 30-year point where the multipliers are equal.

In precisely the same way as High-3, this multiplier is applied against the average basic pay for the highest 36 months of the individual's basic pay. This typically, though not always, equals the average basic pay for the final three years of service. Also, remember this is basic pay; allowances and special pays do not affect retired pay.

Cost of Living Adjustments (COLAs) for retired pay are given annually based on the increase in the Consumer Price Index (CPI), a measure of inflation. Under REDUX, the COLA is equal to CPI minus 1%.

A feature unique to REDUX is a re-computation of retirement pay at age 62. Two adjustments are made. The first adjusts the multiplier to what it would have been under High-3. For example, a 20-year retiree's new multiplier would become 50%, a

24-year retiree's multiplier would become 60% but a 30-year retiree's would remain 75%. This new multiplier is applied against the individual's original average basic pay for his or her highest 36 months. Then the second adjustment is done. Full CPI for every retirement year is applied to this amount to compute a new base retirement salary. At age 62, the REDUX and High-3 retirement salaries are equal. But, REDUX COLAs for later years will again be set at CPI minus 1%.

### **The \$30,000 Career Status Bonus**

Those members who elect the CSB/REDUX retirement system at their 15th year of service receive a \$30,000 Career Status Bonus. To receive this bonus, the member must agree to complete a twenty-year active duty career with length-of-service retired pay under the 1986 Military Retirement Reform Act -- 1986 MRRA or REDUX. Continuation beyond twenty years is possible, subject to Service personnel management actions. However, the member's commitment with the CSB is only to the 20-year point. The entire \$30,000 bonus, or first installment payment for those electing a multi-year payment option, is paid shortly after the member makes the CSB/REDUX election and commits to the 20-years-of-service obligation. (Exact mechanics should be provided by your Service near the point you have 14 and 1/2 years of service.)

If the member doesn't complete the obligation of the twenty-year career, the member must repay a pro-rated share of the bonus.

### **Defense Authorization Act - Change in Retirement Pay**

President Barack Obama signed the 2012 National Defense Authorization Act on 31 December 2011. This bill increases active-duty and reserve pay by 1.6 percent and governs Defense Department (DoD) activities, from procurement to military personnel policy.

The 2008 Defense Authorization Act made a significant and long-sought change in retirement pay eligibility for reserve component members. Reservists can begin drawing retirement pay three months earlier than age 60 for every 90 days of active-duty under certain mobilization authorities in support of a contingency operation, down to a limit of age 50.

The Senate originally proposed to make this provision retroactive to qualifying service performed after Sept. 11, 2001, but the House would not go along. In the end, Congress applied the provision only to qualifying mobilizations that were ongoing as of, or began after, Jan. 28, the date that the law was enacted.

### **Contacts**

For more information or to request a retirement application form, contact:

- Air Force Reserve and Air National Guard - Air Reserve Personnel Center Retirements Branch (HQ ARPC/DPPR), 6760 E. Irvington Place, Denver, CO 80280-1900; (800) 525-0102, ext. 71270/71272; e-mail: [dprr@arpc.denver.af.mil](mailto:dprr@arpc.denver.af.mil); [www.arpc.afrc.af.mil](http://www.arpc.afrc.af.mil).
- Army Reserve and National Guard - U.S. Army Human Resources Command, Attn: ARPC-PSP-T, 1 Reserve Way, St. Louis, MO 63132-5200; (800) 318-5298; DSN 892-0000; [www.nationalguard.com](http://www.nationalguard.com)
- Coast Guard Reserve. Coast Guard Personnel Service Center, 444 S.E. Quincy St., Topeka, KS 66683-3591; (800) 772-8724; (785) 339-3415; <http://www.uscg.mil/ppc/ras/RetirementProcessing.asp>
- Marine Individual Reserve Support Organization, 2000 Opelousas Ave., New Orleans, LA 70146; (800) 255-5082
- Navy Reserve. Navy Reserve Personnel Center, 5722 Integrity Drive, Building 239, Millington, TN 38054; (866) 250-4778; <http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/default.aspx>

## Social Security

Earnings for active duty military service or active duty training have been covered under Social Security since 1957. Social Security has covered inactive duty service in the armed forces Reserves (such as weekend drills) since 1988.

### Social Security and Medicare Taxes

While you are in military service, you pay Social Security taxes just as civilian employees do. In 2013, the tax rate is 6.2 percent, up to a maximum of \$450,000. If you earn more, you continue to pay the Medicare portion of the tax (1.45 percent) on the rest of your earnings.

### How Your Work Qualifies You for Social Security

To qualify for benefits, you must have worked and paid Social Security taxes for a certain length of time. In 2013, you will receive four credits if you earn at least \$4,640. The amount needed to get credit for your work goes up each year. The number of credits you need to qualify for Social Security benefits depends on your age and the type of benefit for which you are eligible. No one needs more than 10 years of work.

### Extra Earnings

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your Social Security benefit. Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit. Social Security will add these extra earnings to your earnings record when you file for benefits.

**If you served in the military after 1956**, you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the Armed Forces reserves (such as weekend drills) has also been covered by Social Security.

Under certain circumstances, special extra earnings for periods of active duty from 1957 through 2001 can also be credited to your Social Security earnings record for benefit purposes.

- **From 1957 through 1967**, we will add the extra credits to your record when you apply for Social Security benefits.
- **From 1968 through 2001**, you do not need to do anything to receive these extra credits. The credits were automatically added to your record.
- **After 2001**, there are no special extra earnings credits for military service.

The information that follows explains how you can get credit for special extra earnings and applies only to active duty military service earnings from **1957 through 2001**.

- **From 1957 through 1977**, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- **From 1978 through 2001**, For every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year. If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with Social Security for details.

**If you served in the military from 1940 through 1956**, including attendance at a service academy, you did not pay Social Security taxes. However, your Social Security record may be credited with \$160 a month in earnings for military service from September 16, 1940, through December 31, 1956, under the following circumstances:

- You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
- You are still on active duty; or
- You are applying for survivors benefits and the veteran died while on active duty.

You cannot receive credit for these special earnings if you are already receiving a federal benefit based on the same years of service. There is one exception: If you were on active duty after 1956, you can still get the special earnings for 1951 through 1956, even if you're receiving a military retirement based on service during that period.

**These extra earnings credits are added to your earnings record when you apply for Social Security benefits.**

**NOTE:** *In all cases, the additional earnings are credited to the earnings that we average over your working lifetime, not directly to your monthly benefit amount.*

### **Your Benefits**

In addition to retirement benefits, Social Security pays survivors benefits to your family when you die. You also can get Social Security benefits for you and your family if you become disabled. For more information about these benefits, call toll-free at **1-800-772-1213**, from 7 a.m. to 7 p.m., Monday through Friday.

When you apply for Social Security benefits, you will be asked for proof of your military service (DD Form 214) or information about your reserve or National Guard service.

### **When You are Eligible for Medicare**

If you have health care insurance from the [Department of Veterans Affairs](#) (VA) or under the [TRICARE](#) or [CHAMPVA](#) program, your health benefits may change or end when you become eligible for Medicare. You should contact the VA, the Department of Defense or a military health benefits advisor for more information.

### **Work and Receive Retirement Benefits**

You can retire as early as age 62. But, if you do, your Social Security benefits will be reduced permanently. If you decide to apply for benefits before your full retirement age, you can work and still get some Social Security benefits. There are limits on how much you can earn without losing some or all of your retirement benefits. These limits change each year. When you apply for benefits, we will tell you what the limits are at that time and whether work will affect your monthly benefits.

When you reach your full retirement age, you can earn as much as you are able and still get all of your Social Security benefits.

The full retirement age is 66 for people born in 1943 through 1954, and it will gradually increase to age 67 for those born in 1960 and later. To help you decide the best time to retire, contact Social Security for a copy of *Retirement Benefits* (Publication No. 05-10035).

### **Contacting Social Security**

For more information visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free, 1-800-772-1213 (for the deaf or hard of hearing, call the TTY number, 1-800-325-0778). Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Automated phone service is available 24 hours a day.

## Survivor Benefits

Dealing with the death of a family member in the military is never easy, but surviving family members are entitled to certain benefits that can help ease financial difficulties.

### Reserve Component Survivor Benefit Plan (RCSBP)

The Reserve Component Survivor Benefit Plan (RCSBP) is designed to provide you, as a retirement-qualified Reserve Component (Army Reserve and Army National Guard) soldier, an opportunity to provide a guaranteed lifetime annuity for your survivor(s) in the event of your death. The annuity is based upon the retired pay earned by you. Your retired pay cannot be continued after your death: only you may draw the retired pay that you earned. Under the RCSBP, if you have 20 qualifying years of service, you have three options for enrollment, and you may designate to whom you desire the annuity to be paid. The designee(s) may be your:

- Spouse
- Former spouse
- Children
- Person with an insurable interest in the soldier

If you have received a 15-year letter authorizing early retirement at age 60, you are also offered this benefit. Annuities can be as much as 55 percent of your retired pay. Prior to 1 January 2001, soldiers had 90-days from the date of their receipt of their Twenty Year Letter in which to make an election to enroll in the RCSBP. Failure to respond within the 90-day period resulted in an automatic election of Option A. The 2001 Authorization Act changed the RCSBP enrollment procedure: soldier's receiving a Twenty Year Letter after 31 December 2000 are considered automatically enrolled in the RCSBP under Option C, Spouse and children. Soldiers are required to respond to this Command within 90-days of receipt of their Twenty Year Letter to advise the Army of the name of their spouse, or to change the automatic election.

ANY CHANGE TO THE AUTOMATIC ELECTION (OPTION C) REQUIRES WRITTEN CORRESPONDENCE TO THAT EFFECT THAT IS SIGNED BY BOTH THE SOLDIER AND SPOUSE, AND NOTARIZED.

FORMER SPOUSES MUST FILE A DEEMED ELECTION WITH THE DEFENSE FINANCE ACCOUNTING SERVICE, CLEVELAND CENTER, AND THIS COMMAND WITHIN 1 YEAR OF THE DATE OF THE FINALIZED DIVORCE. SUCH ELECTION MUST BE MADE USING DD FORM 2656-10 AND INCLUDE A COMPLETE COPY OF THE FINAL DIVORCE DECREE.

### Calculate Survivor Benefit Plan Application

You can now calculate your **ESTIMATE** Reserve Component Survivor Benefit Plan on-line. For information on using the interactive [Calculate Survivor Benefit Plan Application](#) for retirement benefits and costs, read the "[How to Estimate Your Reserve Component Survivor Benefit Plan](#)" section.

### Coverage

You may designate your spouse only, former spouse only, children only, spouse and children, former spouse and children, or an insurable interest as the person(s) to receive the RCSBP annuity.

### Spouse

The widow or widower of the deceased soldier who was married to the soldier at the time of the soldier's death and who:

1. Was married to the soldier for at least one year prior to the soldier's death



2. Was married to the soldier at the time of RCSBP
3. Is the parent of a child born after the RCSBP election was made?

### Former Spouse

The soldier may elect coverage for a former spouse within one year of the divorce if the soldier previously covered that person as Spouse. If the soldier is already divorced at the time of election, he/she may cover the former spouse. If a court order requires such coverage, it becomes mandatory. If the soldier has remarried and receives eligibility to enroll in RCSBP, the new spouse must agree to provide coverage to the former spouse if such action is voluntary on the part of the soldier.

### Children

The child of the deceased soldier is eligible for coverage when he/she is:

- Single and under the age of 18  
or
- Between the age ages of 18 and 22 and enrolled in a full-time course of study or training in a recognized education institution  
or
- Incapable of self-support due to mental or physical disability that existed before the child's 18th birthday or was incurred before age 22 while the child was engaged in a full-time course of study or training.

\*(Child includes a member's natural child through a current or former marriage, an adopted child, a stepchild, grandchild, or foster child. Children other than natural must be shown, by means of court/legal documents, to be a dependent of the soldier.)

### Insurable Interest

A person who has a logical and/or lawful reason to expect financial benefit from the continued life of the soldier is considered to be an insurable interest. The expectation is founded on the relationship between the parties (financial, blood, marriage or mutual affection). Examples of blood or marriage interests are stepparents, grandparents, half-brothers and sisters, cousins, nephews and nieces. An unmarried soldier may, at the time of election, choose to designate an Insurable Interest as the annuitant.

### Coverage Options

|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Option A:<br/>No Participation</b>                  | The soldier elects not to participate in the RCSBP. The soldier reserves the right to enroll in the RCSBP when he/she: <ol style="list-style-type: none"> <li>1. Marries [election must be made within one year of the marriage]</li> <li>2. Attains age sixty (60) and receives retired pay</li> <li>3. Agrees with spouse, in writing, not to enroll in the RCSBP. MUST BE NOTARIZED.</li> </ol> |
| <b>Option B:<br/>Coverage; No Annuity<br/>Until 60</b> | The soldier elects coverage, but does not desire that the annuity be paid to the widow/widower until the soldier would have attained age sixty (60).                                                                                                                                                                                                                                               |
| <b>Option C:<br/>Coverage; Immediate<br/>Annuity</b>   | The soldier elects coverage requiring that the annuity payments to the widow/widower begin immediately upon the death of the soldier.                                                                                                                                                                                                                                                              |



THE SPOUSE MUST SIGN AND AGREE TO ANY ELECTION REPLY THAT DOES NOT PROVIDE IMMEDIATE AND MAXIMUM COVERAGE FOR THE SPOUSE. THE FORM MUST BE NOTARIZED.

## Costs

The cost of participation in the RCSBP is borne by you when you start to receive retired pay at age 60. Upon your death, the RC cost is transferred to the annuitant. **Once you make an election you may not, by law, cancel your participation in RCSBP.** The cost of the RCSBP is based upon your age and the age of your annuitant at the time of election, the option you select, the base amount that you select and your retired pay.

To calculate your approximate RCSBP costs use the following steps.

1. Compute your retired pay using the retired pay formula:  

$$[(\text{Your total retirement points} / 360) \times 0.025] \times \text{monthly active duty pay for your rank and years of service} = \text{your monthly gross retired pay}$$

RCSBP is comprised of two costs: the base SBP cost that all active and reserve soldiers pay (called the BASE cost); and the RC cost which is the cost for carrying your annuity without payment until you attain age sixty.

2. Your BASE cost is: 0.025 of the first \$701 (threshold amount) of your retired pay (\$17.53), plus 10 percent of all remainder retired pay over \$701, if your projected retired pay will be \$1,502 or less per month (See Example

### Example 1:

|                                                                                                                                          |                      |                                             |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------------------------------------|
| (Use paragraph 1)<br>You project that your retired pay will be \$800 a month.                                                            |                      |                                             |
| (Use paragraph 2)<br>You know that the BASE cost will be \$17.53 for the first \$701 of your retired pay, and 10% of all pay over \$701. |                      |                                             |
| \$800 - \$701 = \$184                                                                                                                    | \$99 x 0.10 = \$9.90 | \$17.53 + \$9.90 = \$27.43<br>Base SBP Cost |

3. If your retired pay is projected to be more than \$1,502 per month, the BASE cost will be 0.065% of the projected monthly pay (See Example 2).

### Example 2:

|                                                                                 |  |
|---------------------------------------------------------------------------------|--|
| You project that your monthly retired pay will be more than \$1,502 each month. |  |
| \$1600 x 0.065 = \$104.00                                                       |  |
| Base SBP Cost                                                                   |  |

4. The second part of the RCSBP cost is again based on your monthly retired pay, as well as your age and the age(s) of your annuitant(s) at the time you make the election. There are too many formulas and variables to be inserted in this brief descriptive area. Refer to the SBP Fact Sheet provided with your Notification of Eligibility for Retired Pay at Age 60 (Twenty Year Letter) or contact Retirement and Separations at 800-318-5298.

## RCSBP Annuity Amounts

RCSBP pays your designated annuitant 55 percent of your retired pay. The following chart gives examples of the annuity pay out and the RCSBP cost based on sample retired pay amounts. The SBP cost factors displayed are based on spouse only coverage.

| Monthly Retired Pay | Monthly Annuity Payment To Surviving Spouse | SBP Premium Cost                    |          |
|---------------------|---------------------------------------------|-------------------------------------|----------|
|                     | 55%                                         | 2.5% of \$701 plus 10% to \$1502.00 | 6.5%     |
| \$300.00            | \$165.00                                    | \$7.50                              |          |
| \$600.00            | \$338.80                                    | \$15.00                             |          |
| \$701.00            | \$385.00                                    | \$17.53                             |          |
| \$800.00            | \$440.00                                    | \$27.43                             |          |
| \$900.00            | \$495.00                                    | \$37.43                             |          |
| \$1,000.00          | \$550.00                                    | \$47.43                             |          |
| \$1,502.00          | \$770.00                                    |                                     | \$97.63  |
| \$2,000.00          | \$1,100.00                                  |                                     | \$130.00 |
| \$2,500.00          | \$1,375.00                                  |                                     | \$162.50 |
| \$3,000.00          | \$1,650.00                                  |                                     | \$195.00 |
| \$3,500.00          | \$1,925.00                                  |                                     | \$227.50 |
| \$4,000.00          | \$2,200.00                                  |                                     | \$260.00 |

## Veterans Benefits and Programs

### Reserve and National Guard Eligibility

Reservists who served 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.

### Health Care

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.

Reservists and National Guard members activated for federal service can qualify for VA health care, but generally must be enrolled to receive services. Reservists and National Guard members who served on active duty in a theater of combat operations during a period of war after the Gulf War, or in combat against a hostile force after Nov. 11, 1998, are eligible for enrollment in Priority Group 6 unless otherwise eligible for enrollment in a higher priority group and free health care services for conditions potentially related to combat service for two years following separation from active duty. For information, call 1-877-222-VETS (8387).

### Enrollment

For most Veterans, entry into the VA health care system begins by applying for enrollment. Veterans can now apply and submit their application for enrollment (VA Form 1010EZ), online at [www.1010ez.med.va.gov/sec/vha/1010ez/](http://www.1010ez.med.va.gov/sec/vha/1010ez/). Veterans can also enroll by calling 1-877-222-VETS (8387) Monday through Friday, 8 a.m. to 8 p.m. Eastern time, or at any VA health care facility or VA regional benefits office. 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:

1. Veterans with a service-connected disability of 50 percent or more.
2. 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.

3. Veterans seeking care for a service-connected disability only.
4. 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 who are former POWs.
- Veterans awarded the Purple Heart Medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA service-connected disabilities rated 10% or 20%.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

**Group 4:**

Veterans receiving increased compensation or pension based on their need for regular Aid and Attendance or by reason of being permanently Housebound. Veterans determined by VA to be catastrophically disabled.

**Group 5:**

- Non-service-connected Veterans and non-compensable service-connected Veterans rated 0%, whose annual income and/or net worth are not greater than the VA financial thresholds.
- Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

**Group 6:**

- Compensable 0% Service-connected Veterans. Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.
- Veterans who served in the Southwest Asia Theater of operations from Aug. 2, 1990, through the present.
- 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, for five years post discharge

**Group 7:**

- Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable copayment.

**Group 8:**

- Veterans with gross household incomes above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agree to pay co-pays Veterans eligible for enrollment: Non-compensable 0% service-connected and:
- Sub-priority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/ or placed in this sub-priority due to changed eligibility status.
- Sub-priority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

**Veterans eligible for enrollment: Non-service-connected**

- Sub-priority c: Enrolled as Jan. 16, 2003, and who remained enrolled since that date and/ or placed in this sub-priority due to changed eligibility status
- Sub-priority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

**Veterans NOT eligible for enrollment: Veterans not meeting the criteria above:**

- Sub-priority e: Non-compensable 0% service-connected
- Sub-priority f: Non-service-connected

VA's income thresholds can be located at: [www.va.gov/healthbenefits/cost/income\\_thresholds.asp](http://www.va.gov/healthbenefits/cost/income_thresholds.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 Nov. 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 receive VA care and medication 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 remain enrolled 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), Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern Time.

**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. Women Veterans receive maternity care from an OB/GYN, and care for their newborn children is covered for seven days after birth. Infertility evaluation and limited treatments are also available. Women Veterans Program

Managers are available at all VA facilities to assist women Veterans in their health care and benefits. For more information, visit [www.womenshealth.va.gov](http://www.womenshealth.va.gov).

### **Military 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: <http://www.ptsd.va.gov/public/pages/military-sexual-trauma-general.asp>

### **Veterans with Spinal Cord Injury/Disorders**

VHA has established SCI Centers at 24 VA medical centers and trained SCI Primary Care Teams at each medical center without an SCI Center. Services include: orthotics, prosthetics, sensory aids, assistive technology, videofluoroscopic studies of swallowing, pulmonary function tests, chronic pain management, gynecology, mental health, environmental modifications, peer counseling, reproductive assessment, substance abuse treatment or rehabilitation, swallowing evaluation and training, geriatrics and gerontology, medical nutrition therapy, rehabilitation engineering, speech and language pathology, dental services, and services to address parenting issues. VAMCs without a SCI center provide access to primary care through physician, nurse and social worker to meet the primary care needs and these staff make appropriate referrals to their designated SCI Center when a Veteran has more complex needs.

### **OEF/OIF/OND Care Management**

Each VA medical center has an OEF/OIF/OND Care Management team in place to coordinate patient care activities and ensure that Servicemembers and Veterans are receiving patient-centered, integrated care and benefits. OEF/OIF/OND clinical case managers screen all returning combat Veterans for the need for case management services to identify Veterans who may be at risk so VA can intervene early and provide assistance. Severely ill or injured Servicemembers/Veterans are provided with a case manager and other OEF/OIF/OND Servicemembers/Veterans are assigned a case manager as indicated by a positive screening assessment or upon request. OEF/OIF/OND case managers are experts at identifying and accessing resources within their health care system as well as in the local community to help Veterans recover from their injuries and readjust to civilian life.

### **Financial Assessment**

Most Veterans not receiving VA disability compensation or pension payments must provide a financial assessment to determine whether they are below VA income thresholds. VA is currently not enrolling new applicants who decline to provide financial information unless they have a special eligibility factor exempting them from disclosure. VA's income thresholds are located at: [www.va.gov/healthbenefits/cost/income\\_thresholds.asp](http://www.va.gov/healthbenefits/cost/income_thresholds.asp).

The 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 Co-pays**

Some Veterans are required to make co-pays 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 \$231.20 for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days, the charge is \$115.60. In addition, there is a \$2 per diem charge.

**Priority Group 8** and certain other Veterans are responsible for VA's inpatient copay of \$1,156 for the first 90 days of care during any 365-day period. For each additional 90 days, the charge is \$578. In addition, there is a \$10 per diem charge.

**Extended Care:** Veterans may be subject to a co-pay for extended care services. The copay is determined by a calculation using information from completion of VA Form 10-10EC, Application for Extended Care Services. VA social workers or case managers will counsel Veterans or their family representatives on their eligibility and copay requirements. The copay amount is based on the Veteran's financial situation determined upon application for extended care services and can range from \$0 to a maximum copayment amount of \$97 a day.

**NOTE:** Veterans determined to be Catastrophically Disabled are exempt from co-pays applicable to the receipt of non-institutional respite care, non-institutional geriatric evaluation, non-institutional adult day health care, homemaker/home health aide, purchase skilled home care, home-based primary care, hospice services and any other non-institutional alternative extended care services.

**Outpatient Care:** While many Veterans qualify for free healthcare services based on a VA compensable service-connected condition or other qualifying factor, most Veterans are asked to complete an annual financial assessment, to determine if they qualify for free services. Veterans whose income exceeds the established VA Income Thresholds as well as those who choose not to complete the financial assessment must agree to pay required co-pays to become eligible for VA healthcare services.

- Primary Care Services: \$15
- Specialty Care Services: \$50

#### **Prescriptions:**

- 30-day or less supply for certain Veterans: \$8
- 30-day or less supply for higher income Veterans: \$9

**NOTE:** 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 Co-pays:** Certain services are not charged a co-pay. Co-pays 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 co-pays. While hepatitis C screening and HIV testing and counseling are exempt, medical care for HIV and hepatitis C are NOT exempt from co-pays.

**Medication:** While many Veterans are not charged for medication, non-service-connected Veterans in Priority Groups 7 and 8 are charged \$9 for each 30-day or less supply of medication provided on an outpatient basis for the treatment of a non-service-connected condition. 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 2012 is \$960 for non-service-connected medications.

**NOTE:** Co-pays apply to prescription and over-the-counter medications, such as aspirin, cough syrup or vitamins, dispensed by a VA pharmacy. Co-pays 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 co-pays. 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**

Eligible Veterans may be provided mileage reimbursement or, when medically indicated, special mode transport (e.g. wheelchair van, ambulance) when traveling for approved VA medical care. Mileage reimbursement is 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. The deductible may be waived when travel is in relation to a VA compensation or pension examination; travel is by special mode; or when imposition would cause a severe financial hardship.

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

- Veterans rated 30 percent or more service-connected.
- Veterans traveling for treatment of service-connected conditions.
- Veterans who receive a VA pension.
- Veterans traveling for scheduled compensation or pension examinations.
- Veterans whose income does not exceed the maximum annual VA pension rate.
- Veterans in certain emergency situations.
- Veterans, whose medical condition requires a special mode of transportation and travel is pre-authorized. (Advanced authorization is not required in an emergency and a delay would be hazardous to life or health).
- Certain non-Veterans when related to care of a Veteran (Caregivers, 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 increased 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.

### **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 nearest VA health care facility or visit:

<http://www.publichealth.va.gov/exposures/>.

Certain Veterans can participate in a VA health registry and receive free evaluations, including a medical evaluation and laboratory tests deemed necessary by an examining clinician. VA maintains health registries to provide special health evaluations 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 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 leftover 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).

Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium 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; exposure on land in Vietnam, or on a ship operating on the inland waterways of Vietnam between Jan. 9, 1962 and May 7, 1975; service along the demilitarized zone in Korea between April 1, 1968 and Aug. 31, 1971; possible exposure on or near the perimeters of military bases in Thailand between Feb. 28, 1961 and May 7, 1975; or possible exposure due to herbicides tests and storage at military bases in the United States and locations in other countries. 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" refers to service at: Department of Energy gaseous diffusion plants at Paducah, Ky., 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 in proximity to: Longshot, Milrow or Cannikin underground nuclear tests at Amchitka Island, Alaska, before Jan. 1, 1974 or Veterans in receipt of 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 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

**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.

**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; to include 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 genders and of any era of military service.

**Bereavement Counseling related to Servicemembers:** Bereavement counseling is available through 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. Vet Center Combat Call Center (1-877-WAR-VETS) is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans.

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, special aids, appliances, optical and electronic devices for visual impairment and other durable medical equipment and supplies. Veterans who are approved for a guide or service dog may also receive service dog benefits including veterinary care and equipment.

VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to the following Veterans:

- a. Those with any compensable service-connected disability.
- b. Those who are former Prisoners of War (POWs).
- c. Those who were awarded a Purple Heart.
- d. Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.
- e. Those in receipt of an increased pension based on being permanently housebound and in need of regular aid and attendance.
- f. Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the Veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.
- g. Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living.
- h. Those who have vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment and to reduce the impact of dual sensory impairment (combined hearing loss and vision loss). NOTE: The term "severe" is to be interpreted as a vision and/or hearing loss that interferes with or restricts access to, involvement in, or active participation in health care services (e.g., communication or reading medication labels). The term is not to be interpreted to mean that a severe hearing or vision loss must exist to be eligible for hearing aids or eyeglasses.
- i. Those Veterans who have service-connected vision disabilities rated zero percent or hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing

sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

**Non-service-connected (NSC) Veterans** are eligible for hearing aids or eyeglasses on the basis of medical need. All such Veterans (including Medal of Honor recipients who do not have entitling conditions or circumstances and catastrophically disabled Veterans) must receive a hearing evaluation by a state-licensed audiologist prior to determining eligibility for hearing aids or an appropriate evaluation by an optometrist or ophthalmologist prior to determining eligibility for eyeglasses to establish medical justification for provision of these devices. These Veterans must meet the following criteria for eligibility based on medical need:

- a. Be enrolled and receiving a vested level of care from the VA medical facility where they receive their health care; and
- b. Have hearing or vision loss that interferes with or restricts communication to the extent that it affects their active participation in the provision of health care services as determined by an audiologist or an eye care practitioner or provider.

For additional information, contact the prosthetic chief or representative at the nearest VA health care facility or go to [www.prosthetics.va.gov](http://www.prosthetics.va.gov).

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

VA provides up to \$6,800 lifetime benefits for service-connected Veterans and up to \$2,000 for non-service-connected Veterans to make home improvements and/or structural changes necessary for the continuation of treatment or for disability access to the Veteran's home and essential lavatory and sanitary facilities.

Modifications can include but are not limited to:

- Ramps allowing entrance to, or exit from, the Veteran's residence.
- Widening of doorways to allow access to essential lavatory and sanitary facilities.
- Raising or lowering kitchen or bathroom sinks and/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 or other medically sustaining equipment in the home.

For application information, contact the Chief, Prosthetic & Sensory Aids Service 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**

Severely disabled blind Veterans may be eligible for case management services at a VA medical center and for admission to an inpatient or outpatient VA blind or vision rehabilitation program. In addition, blind Veterans enrolled in the VA health care system may receive:

1. 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.
2. Adjustment to blindness training and counseling.
3. Home improvements and structural alterations.
4. Specially adapted housing and adaptations.
5. Automobile grant.
6. Rehabilitation assessment and training to improve independence and quality of life.
7. Low-vision devices and training in their use.
8. Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids.
9. Facilitation and recommendation for guide dogs and support in the use of guide dogs.
10. Costs for veterinary care and equipment for guide dogs.
11. Talking books, tapes and Braille literature.
12. Family education and support.

Eligible visually impaired Veterans (who are not severely visually disabled) 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:

1. A total health and benefits review.
2. Adjustment to vision loss counseling.
3. Rehabilitation assessment and training to improve independence and quality of life.
4. Low-vision devices and training in their use.
5. 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.
6. Family education and support.

## **Mental Health Care Treatment**

Veterans eligible for VA medical care may receive general mental health treatment as needed, including specialty services. Mental health services are available in primary care clinics (including Home Based Primary Care), general and specialty mental health outpatient clinics, inpatient mental health units, residential rehabilitation care facilities, specialty medical clinics, and Community Living Centers – a wide array of settings where Veterans receive health care. The list of services and programs that Mental Health supports include specialized PTSD services, treatment for Veterans with psychological conditions resulting from a history of military sexual trauma, psychosocial rehabilitation and recovery services, substance use disorders, suicide prevention programs, geriatric mental health problems, violence prevention, evidence-based psychotherapy programs, integrated care services, and mental health disaster response/post deployment activities. Specialized programs, such as mental health intensive case management, psychosocial rehabilitation and recovery centers, work programs and psychosocial rehabilitation are provided for those with serious mental health problems.

VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Family Caregiver access to mental health. These services may be offered at the VA and/or contracted agencies. General Caregivers (of all era Veterans) can receive counseling and other services when necessary if the treatment supports the Veteran's treatment plan. For more information on VA Mental Health services visit [www.mentalhealth.va.gov/VAMentalHealthGroup.asp](http://www.mentalhealth.va.gov/VAMentalHealthGroup.asp)

**Veterans Crisis Line:** Veterans experiencing an emotional distress/crisis or who need to talk to a trained mental health professional may call the Veterans Crisis Line lifeline 1-800-273-TALK (8255). The hotline is available 24 hours a day, seven days a week. When callers press "1", they are immediately connected with a qualified and caring provider who can help.



**Chat feature:** Veterans Chat is located at the Veterans Crisis Line and 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 Website [www.VeteranCrisisLine.net](http://www.VeteranCrisisLine.net) by clicking on the Veterans Chat tab on the right side of the Webpage.

**Text feature:** Those in crisis may text 83-8255 free of charge to receive confidential, personal and immediate support.

**European access:** Veterans and members of the military community in Europe may now receive free, confidential support from the European Military Crisis Line, a new initiative recently launched by VA. Callers in Europe may dial 0800-1273-8255 or DSN 118 to receive confidential support from responders at the Veterans Crisis Line in the U.S.

**Make the Connection Resources:** help Veterans and their family members connect with information and services to improve their lives. Visitors to [MakeTheConnection.net](http://MakeTheConnection.net) will find a one-stop resource where Veterans and their family and friends can privately explore information, watch stories similar to their own, research content on mental health issues and treatment, and easily access support and information that will help them live more fulfilling lives.

At the heart of Make the Connection are powerful personal testimonials, which illustrate true stories of Veterans who faced life events, experiences, physical injuries or psychological symptoms; reached out for support; and found ways to overcome their challenges. Veterans and their families are encouraged to "make the connection" - with strength and resilience of Veterans like themselves, with other people who care, and with information and available resources for getting their lives on a better track.

**Coaching Into Care:** works with family members or friends who become aware of the Veteran's post-deployment difficulties, and supports their efforts to find help for the Veteran. This national clinical service provides information and help to Veterans and the loved ones who are concerned about them. More information about the service can be found at [www.mirecc.va.gov/coaching/contact.asp](http://www.mirecc.va.gov/coaching/contact.asp)

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

Mental Health Residential Rehabilitation Treatment Programs (MH RRTP) (including Domiciliary RRTPs) provide 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 peer and professional support environment. 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.

**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 the nearest benefits or health care facility to obtain the latest information.

### **Work Restoration Programs**

VA provides vocational assistance and therapeutic work opportunities through several programs for Veterans receiving VA health care. Each program offers treatment and rehabilitation services to help Veterans live and work in their communities. Participation in the following VA Work Restoration Programs cannot be used to deny or discontinue VA disability 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.

**Compensated Work Therapy/Sheltered Workshop** 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 40 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 illnesses 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.

### Outpatient Dental Treatment

Dental benefits are provided by 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. Those eligible for VA dental care under Class I, IIC, or IV 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 Gulf War era. | One-time dental care if a 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 a 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:<br><br>1. Make possible to enter, achieve goals, and prevent interruption of a rehabilitation                                                                     | Class V        |



|                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                |           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
|                                                                                                                                                               | <p>program, or</p> <ol style="list-style-type: none"> <li>2. Hasten the return to a rehabilitation program for leave status, or placed in discontinued status because of a dental condition, or</li> <li>3. Secure and adjust to employment during employment assistance, or enable to achieve maximum independence in daily living</li> </ol> |           |
| Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment. | Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.                                                                                                                                                                                       | Class VI  |
| Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039..                                                                 | 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.                                                                                                                                                        | Class IIB |

**\*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/healthbenefits](http://www.va.gov/healthbenefits)

## 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 community nursing home program. Each program has admission and eligibility criteria specific to the program. Nursing home care is available for enrolled Veterans who need nursing home care 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. VA provided nursing home care for all other Veterans is based on available resources.

**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 continuing care for Veterans awaiting placement in the community. Long stay services include but are not limited to dementia care and continuing care to maintain the Veteran's level of functioning. Short stay and long stay services are available for Veterans who are enrolled in VA health care and require CLC services.

**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.

**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 be determined by an appropriate medical provider to need 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.

**Home and Community Based 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, skilled nursing and other skilled professional services at home, home health aide services, and home based primary care. Veterans receiving these services may be subject to a co-pay.

### **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. Timely filing claim 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.

### **Foreign Medical Program**

VA will provide reimbursement 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 [manlop.inqry@vba.va.gov](mailto:manlop.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; and Spain 900-981-776.

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

### **Online Health Services**

VA offers Veterans, Servicemembers, their dependents and Caregivers their own personal health record through My HealtheVet, found at [www.myhealth.va.gov](http://www.myhealth.va.gov).

My HealtheVet's free, online Personal Health Record is available 24/7, wherever there is Internet access. Those with an upgraded account (obtained by completing the one-time In-Person Authentication\* process) can:

- Participate in secure messaging with VA health care team members

- View key portions of DoD military service information
- Get VA wellness reminders
- View VA appointments
- View VA lab results
- View VA allergies and adverse reactions PLUS, participate in future features as they become available.

With My HealtheVet, Veterans can access trusted health information to better manage personal health care and learn about other VA benefits and services.

My HealtheVet helps Veterans partner with VA health care teams by providing tools to make shared, informed decisions. Simply follow the directions on the Website to register. VA patients registered on My HealtheVet can begin to refill VA medications online. Veterans can also use the VA Blue Button to view, print, or download the health data currently in their My HealtheVet account. Veterans can share this information with family, Caregivers or others such as non-VA health care providers. It puts the Veteran in control of information stored in My HealtheVet. Accessible through My HealtheVet, VA Blue Button also provides Veterans who were discharged from military service after 1979 access to DoD Military Service Information. This information may include Military Occupational Specialty (MOS) codes, pay details, service dates, deployment, and retirement periods.

\*To access the advanced My HealtheVet features, Veterans will need to get an upgraded account by completing a one-time process at their VA facility called In-Person Authentication. Visit My HealtheVet at [www.myhealth.va.gov](http://www.myhealth.va.gov), register and learn more about In-Person Authentication PLUS the many features and tools available 24/7 anywhere with Internet access. Veterans with questions should contact the nearest My HealtheVet Coordinator.

### 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 VA's main Webpage.

**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.

**Travel:** VA's Comprehensive Assistance for Family Caregivers Program entitles the designated family Caregiver to beneficiary travel benefits. These benefits include:

- Transport, lodging, and subsistence for period of Caregiver training
- Transport, lodging, and subsistence while traveling as Veteran's attendant to and from VA Healthcare as well as duration of care at VA or VA authorized facility.
- Mileage or common carrier transport.
- Lodging and/or subsistence at 50% of local federal employee rates

**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, the Caregivers and Veterans Omnibus Health Services Act of 2010 was signed into law. Title I of the Act will allow VA to provide unprecedented benefits to eligible Caregivers (a parent, spouse, child, step-family member, extended family member, or an individual who lives with the Veteran, but is not a family member) who support the Veterans who have given so much for this Nation. The law distinguishes between Veterans who incurred or aggravated a serious injury in the line of duty on or after Sept. 11, 2001 (post-9/11 Veterans), and those Veterans whose injuries were incurred prior to Sept. 11, 2001 (pre-9/11 Veterans).

The services for this group include:

- Monthly stipend based on the personal care needs of the Veteran
- Travel, lodging and per diem for training
- Health care insurance through CHAMPVA
- Mental health services and counseling provided at the VA or contracted service
- Comprehensive VA Caregiver training
- Respite care
- Respite care during training
- Appropriate care-giving instruction and training

### **Home Loan Guaranty**

National Guard members and Reservists are eligible for a VA home loan if they have completed at least six years of honorable service, are mobilized for active duty service for a period of at least 90 days, or were discharged because of a service-connected disability.

Reservists who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA), part of HUD.

VA home loan guaranties are issued to help eligible service members, veterans, Reservists and unmarried surviving spouses obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit <http://www.homeloans.va.gov/>.

**Eligibility:** In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved by a lender for a VA home loan.

Lenders can apply for a COE online at [www.benefits.va.gov/homeloans/docs/Veteran\\_registration\\_coe.pdf](http://www.benefits.va.gov/homeloans/docs/Veteran_registration_coe.pdf). Active duty Servicemembers and Veterans can also apply online at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). Although it's preferable to apply electronically, it is possible to apply for a COE using VA Form 26-1880, Request for Certificate of Eligibility.

In applying for a hard-copy COE from the VA Eligibility Center, it is typically necessary that the eligible Veteran present a copy of his/her report of discharge or DD Form 214 Certificate of Release or Discharge From Active Duty or other adequate substitute evidence to VA. An eligible active duty Servicemember should obtain and submit to the VA Eligibility Center a statement of service signed by an appropriate military official. A completed VA Form 26-1880 and any associated documentation should be mailed to Atlanta Regional Loan Center, Attn: COE (262), P.O. Box 100034, Decatur, GA 30031.

Please note that while VA's Internet-based system can establish eligibility and issue an online COE in a matter of seconds, not all cases can be processed online. The system can only process those cases for which VA has sufficient data in its records.

## Periods of Eligibility:

**World War II:** (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service unless discharged early for a service-connected disability.

**Post-World War II period:** (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty service unless discharged early for a service-connected disability.

**Korean War:** (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for a service-connected disability.

**Post-Korean War period:** (1) active duty after Jan. 31, 1955, and prior to Aug. 5, 1964; (2) discharge under other than dishonorable conditions; (3) 181 days continuous service, unless discharged early for a service-connected disability.

**Vietnam War: (1) active duty after Aug. 4, 1964, and prior to May 8, 1975;** (2) discharge under other than dishonorable conditions; and (3) 90 days total service, unless discharged early for a service-connected disability. For Veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

**Post-Vietnam period: (1) active duty after May 7, 1975, and prior to Aug. 2, 1990;** (2) active duty for 181 continuous days, all of which occurred after May 7, 1975; and (3) discharge under conditions other than dishonorable or early discharge for service-connected disability.

**24-Month Rule:** If service was between Sept. 8, 1980, (Oct. 16, 1981, for officers) and Aug. 1, 1990, Veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable.

Exceptions are allowed if the Veteran completed at least 181 days of active duty service but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability.

**Gulf War:** Veterans of the Gulf War era – Aug. 2, 1990, to a date to be determined – must generally complete 24 months of continuous active duty service or the full period (at least 90 days) for which they were called to active duty, and be discharged under other than dishonorable conditions.

Exceptions are allowed if the Veteran completed at least 90 days of active duty but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and received an honorable discharge.

**Active Duty Personnel:** Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

**Surviving Spouses:** Some spouses of Veterans may have home loan eligibility. They are:

- the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes
- the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003
- the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

Eligibility under this MIA/POW provision is limited to one-time use only.



Under the Home Loan Guaranty program, VA does not make loans to Veterans and Servicemembers; VA guarantees loans made by private-sector lenders. The guaranty amount is what VA could pay a lender should the loan go to foreclosure.

VA's guaranteed home loans have no maximum loan amount, only a maximum guaranty amount, which is set forth in law. However, due to secondary market requirements, lenders typically require that the VA guaranty, plus any down-payment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA's maximum guaranty amount is customarily referred to as a "loan limit." Loans for the loan limit or less are typically available to Veterans with no down-payment; loans for more than the loan limit generally require down-payments. VA's maximum guaranty amounts are established annually, and vary, depending on the size of the loan and the location of the property. The chart below lists general information on VA's maximum guaranty. To see the county limits for 2013, select the "VA Loan Limits" link on [benefits.va.gov/homeloans](http://benefits.va.gov/homeloans).

| Loan Amount          | Maximum Guaranty                                      | Special Provisions                               |
|----------------------|-------------------------------------------------------|--------------------------------------------------|
| Up to \$45,000       | 50% of loan amount                                    | 25% on Interest Rate Reduction Refinancing Loans |
| \$45,001 - \$56,250  | \$22,500                                              | Same as above                                    |
| \$56,251 - \$144,000 | 40% of the loan amount, with a maximum of \$36,000    | Same as above                                    |
| \$144,000 or more    | Up to an amount equal to 25% of the county loan limit | Same as above                                    |

An eligible borrower can use a VA-guaranteed Interest Rate Reduction Refinancing Loan to refinance an existing VA loan to lower the interest rate and payment. Typically, no credit underwriting is required for this type of loan. The loan may include the entire outstanding balance of the prior loan, the costs of energy-efficient improvements, as well as closing costs, including up to two discount points.

An eligible borrower who wishes to obtain a VA-guaranteed loan to purchase a manufactured home or lot can borrow up to 95 percent of the home's purchase price. The amount VA will guarantee on a manufactured home loan is 40 percent of the loan amount or the Veteran's available entitlement, up to a maximum amount of \$20,000. These provisions apply only to a manufactured home that will not be placed on a permanent foundation.

**VA Appraisals:** No loan can be guaranteed by VA without first being appraised by a VA-assigned fee appraiser. A lender can request a VA appraisal through VA systems. The Veteran borrower typically pays for the appraisal upon completion, according to a fee schedule approved by VA. This VA appraisal estimates the value of the property. It is not an inspection and does not guarantee the house is free of defects. VA guarantees the loan, not the condition of the property. A thorough inspection of the property by a reputable inspection firm may help minimize any problems that could arise after loan closing. In an existing home, particular attention should be given to plumbing, heating, electrical, and roofing components.

**Closing Costs:** For purchase home loans, payment in cash is required on all closing costs, including title search and recording fees, hazard insurance premiums and prepaid taxes. For refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value of the property. Interest rate reduction loans may include closing costs, including a maximum of two discount points.

All Veterans, except those receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and unmarried surviving spouses of Veterans who died in service or as a result of a service-connected disability, are charged a VA funding fee. For all types of loans, the loan amount may include this funding fee.

The VA funding fee and up to \$6,000 of energy-efficient improvements can be included in VA loans. However, no other fees, charges, or discount points may be included in the loan amount for regular purchase or construction loans. For refinancing loans, most closing costs may be included in the loan amount.

**Required Occupancy:** To qualify for a VA home loan, a Veteran or the spouse of an active-duty Servicemember must certify that he or she intends to occupy the home. When refinancing a VA-guaranteed loan solely to reduce the interest rate, a Veteran need only certify to prior occupancy. **Financing, Interest Rates and Terms:** Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, credit unions, and mortgage brokers. VA-guaranteed loans can have either a fixed interest rate or an adjustable rate, where the interest rate may adjust up to one percent annually and up to five percent over the life of the loan. VA does not set the interest rate. Interest rates are negotiable between the lender and borrower on all loan types.

Veterans may also choose a different type of adjustable rate mortgage called a hybrid ARM, where the initial interest rate remains fixed for three to 10 years. If the rate remains fixed for less than five years, the rate adjustment cannot be more than one percent annually and five percent over the life of the loan. For a hybrid ARM with an initial fixed period of five years or more, the initial adjustment may be up to two percent. The Secretary has the authority to determine annual adjustments thereafter. Currently annual adjustments may be up to two percentage points and six percent over the life of the loan. [Note: At the time of publication, VA's authority to guarantee adjustable rate mortgages and hybrid adjustable rate mortgages was set to expire on Sept. 30, 2012.]

If the lender charges discount points on the loan, the Veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the Veteran may not be included in the loan (with the exception that up to two points may be included in interest rate reduction refinancing loans). The term of the loan may be for as long as 30 years and 32 days.

### 2013 VA Funding Fees

A funding fee must be paid to VA unless the Veteran is exempt from such a fee. [See previous discussion in Closing Costs for specific exemptions from the funding fee]. The fee may be paid in cash or included in the loan. Closing costs such as VA appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges, or hazard insurance may not be included for purchase home loans.

| Type of Veteran                     | Down-payment           | Percentage for First time Use | Percentage for Subsequent Use |
|-------------------------------------|------------------------|-------------------------------|-------------------------------|
| <b>Regular Military</b>             | None                   | 2.15%                         | 3.3% *                        |
|                                     | 5% or more (up to 10%) | 1.50%                         | 1.50%                         |
|                                     | 10% or more            | 1.25%                         | 1.25%                         |
| <b>Reserves/<br/>National Guard</b> | None                   | 2.4%                          | 3.3% *                        |
|                                     | 5% or more (up to 10%) | 1.75%                         | 1.75%                         |
|                                     | 10% or more            | 1.5%                          | 1.5%                          |

### Loan Assumption Requirements and Liability:

VA loans made on or after March 1, 1988, are not assumable without the prior approval of VA or its authorized agent (usually the lender collecting the monthly payments). To approve the assumption, the lender must ensure that the borrower is a satisfactory credit risk and will assume all of the Veteran's liabilities on the loan. If approved, the borrower will have to pay a funding fee that the lender sends to VA, and the Veteran will be released from liability to the federal government. A release of liability does not mean that a Veteran's guaranty entitlement is restored. That occurs only if the borrower is an eligible Veteran who agrees to substitute his or her entitlement for that of the seller. If a Veteran allows assumption of a loan without prior approval, then the lender may demand immediate and full payment of the loan, and the Veteran may be liable if the loan is foreclosed and VA has to pay a claim under the loan guaranty.

Loans made prior to March 1, 1988, are generally freely assumable, but Veterans should still request VA's approval in order to be released of liability. Veterans whose loans were closed after Dec. 31, 1989, usually have no liability to the government following a foreclosure, except in cases involving fraud, misrepresentation, or bad faith, such as allowing an unapproved assumption. However, for the entitlement to be restored, any loss suffered by VA must be paid in full.



**VA Assistance to Veterans in Default:** VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose because foreclosure costs a lot of money. Depending on a Veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example of when this would be likely is when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to pay off the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

### **Servicemembers Civil Relief Act**

Veteran borrowers may be able to request relief pursuant to the Servicemembers Civil Relief Act (SCRA). In order to qualify for certain protections available under the Act, their obligation must have originated prior to their current period of active military service. SCRA may provide a lower interest rate during military service and for up to one year after service ends, and provide forbearance, or prevent foreclosure or eviction up to nine months from period of military service.

### **Assistance to Veterans with VA-Guaranteed Home Loans**

When a VA-guaranteed home loan becomes delinquent, VA provides supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default.

However, in cases where the servicer is unable to help the Veteran borrower, VA has loan technicians in eight Regional Loan Centers and two special servicing centers who take an active role in interceding with the servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call 1-877 827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

### **Preventing Veteran Homelessness**

Veterans who feel they may be facing homelessness as a result of losing their home can call 1-877-4AID VET (877-424-3838) or go to <http://www.va.gov/HOMELESS/index.asp> to receive assistance from VA.

### **Assistance to Veterans with Non-VA Guaranteed Home Loans**

For Veterans or Servicemembers who have a conventional or sub-prime loan, VA has a network of eight Regional Loan Centers and two special servicing centers that can offer advice and guidance. Borrowers may visit [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/), or call toll free -1-877-827-3702 to speak with a VA loan technician. However, unlike when a Veteran has a VA-guaranteed home loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contact his/her servicer as quickly as possible.

### **VA Refinancing of a Non-VA Guaranteed Home Loan**

Veterans with conventional home loans now have new options for refinancing to a VA-guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property, which is up from the previous limit of 90 percent.

Additionally, Congress raised VA's maximum loan guaranty for these types of refinancing loans. Loan limits were effectively raised from \$144,000 to \$417,000. High-cost counties have even higher maximum loan limits. VA county loan limits can be found at [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/). These changes will allow more qualified Veterans to refinance through VA, allowing for savings on interest costs and avoiding foreclosure.

### **Other Assistance for Delinquent Veteran Borrowers**

If VA is not able to help a Veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the HOPE NOW Alliance may be of assistance. HOPE NOW is a joint alliance consisting of servicers, counselors, and investors whose main goal is to assist distressed borrowers retain their homes and avoid foreclosure. They have expertise in financial counseling, as well as programs that take advantage of relief measures that VA cannot. HOPE NOW provides outreach, counseling and assistance to homeowners who have the willingness and ability to keep their homes but are facing financial difficulty as a result of the crisis in the mortgage market. The HOPE NOW Alliance can be reached at (888) 995-HOPE (4673), or by visiting [www.hopenow.com](http://www.hopenow.com).

For more information go to <http://www.benefits.va.gov/homeloans/>, or call (877) 827-3702

### **Loans for Native American Veterans**

Eligible Native American Veterans can obtain a loan from VA to purchase, construct, or improve a home on Federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans are only available if a memorandum of understanding exists between the tribal organization and VA.

Veterans who are not Native American, but who are married to Native American non-Veterans, may be eligible for a direct loan under this program. To be eligible for such a loan, the qualified non-Native American Veteran and the Native American spouse must reside on Federal Trust Land, and both the Veteran and spouse must have a meaningful interest in the dwelling or lot.

The following safeguards have been established to protect Veterans:

1. VA may suspend from the loan program those who take unfair advantage of Veterans or discriminate because of race, color, religion, sex, disability, family status, or national origin.
2. The builder of a new home (or manufactured) is required to give the purchasing Veteran either a one-year warranty or a 10-year insurance-backed protection plan.
3. The borrower obtaining a loan may only be charged closing costs allowed by VA.
4. The borrower can prepay without penalty the entire loan or any part not less than one installment or \$100.
5. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

### **Life Insurance**

National Guard members and Reservists are eligible to receive Service members' Group Life Insurance, Veterans' Group Life Insurance, and Family Service members' Group Life Insurance. They may also be eligible for Traumatic Service members' Group Life Insurance or Service-Disabled Veterans Insurance if called to active duty and injured with a service-connected disability, and Veterans' Mortgage Life Insurance if approved for a Specially Adapted Housing Grant.

For complete details on government life insurance, visit the VA Internet site: <http://www.insurance.va.gov/> or call toll-free 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, address changes, policy loans, naming beneficiaries and reporting the death of the insured.

If the insurance policy number is not known, send whatever information is available, such as the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs  
Regional Office and Insurance Center  
Box 42954  
Philadelphia, PA 19101

### **Service Members' Group Life Insurance (SGLI)**

The following are automatically insured for \$400,000 under SGLI:

1. Active-duty members of the Army, Navy, Air Force, Marines and Coast Guard.
2. Commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service.
3. Cadets or midshipmen of the service academies.
4. Members, cadets and midshipmen of the ROTC while engaged in authorized training.
5. Members of the Ready Reserves.
6. Members who volunteer for assignment to a mobilization category in the Individual Ready Reserve or Inactive National Guard.

Individuals may elect to be covered for a lesser amount or not at all. Part-time coverage may be provided to Reservists who do not qualify for full-time coverage. Premiums are automatically deducted from the service members' pay. At the time of separation from service, SGLI can be converted to either Veterans' Group Life Insurance (VGLI) or a commercial plan through participating companies. SGLI coverage continues for 120 days after separation at no charge.

Coverage of \$10,000 is also automatically provided for dependent children of members insured under SGLI with no premium required.

### **Traumatic Service Members' Group Life Insurance**

Members of the armed services serve our nation heroically during times of great need, but what happens when they experience great needs of their own because they have sustained a traumatic injury? Traumatic Service members' Group Life Insurance (TSGLI) helps severely injured service members through their time of need with a one-time payment. The amount varies depending on the injury, but it could be the difference that allows their families to be with them during their recovery; helps them with unforeseen expenses; or gives them a financial head start on life after recovery.

TSGLI is an insurance program that is bundled with Service members' Group Life Insurance (SGLI) and an additional \$1.00 has been added to the service member's SGLI premium to cover TSGLI. After Dec. 1, 2005, all service members who are covered by SGLI are eligible for TSGLI coverage, regardless of where their qualifying traumatic injury occurred. However, TSGLI claims require approval.

In addition, there is retroactive TSGLI coverage for service-members who sustained a qualifying traumatic injury while in theater supporting Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), or while on orders in a Combat Zone Tax Exclusion (CZTE) area from Oct. 7, 2001, through Nov. 30, 2005. TSGLI coverage is available for these service-members regardless of whether SGLI coverage was in force. Beginning on Oct. 1, 2011, TSGLI benefits can be paid for qualifying traumatic injuries incurred during this period, regardless of where the injury occurred. The member is not required to have served under OEF/OIF orders to be eligible for a TSGLI payment.

For more information, and branch of service contact information, visit <http://benefits.va.gov/insurance/tsgli.asp>, or call 1-800-237-1336 (Army); 1-800-368-3202 (Navy); 1-877-216-0825 (Marine Corps); 1-800-433-0048 (Active Duty Air Force); 1-800-525-0102 (Air Force Reserves); 1-703-607-5093 (Air National Guard); 1-202-493-1931 (U.S. Coast Guard); 1-301-594-2963 (PHS); or 1-301-713-3444 (NOAA).

### **Family Service Members' Group Life Insurance (FSGLI)**

FSGLI provides up to \$100,000 of life insurance coverage for spouses of service-members with full-time SGLI coverage, not to exceed the amount of SGLI the member has in force. FSGLI is a service-members' benefit; the member pays the premium and is the only person allowed to be the beneficiary of the coverage. FSGLI spousal coverage ends when: 1) the service-member elects in writing to terminate coverage on the spouse; 2) the service-member elects to terminate his or her own SGLI coverage; 3) the service-member dies; 4) the service-member separates from service; or 5) the service-member divorces the spouse. The insured spouse may convert his or her FSGLI coverage to a policy offered by participating private insurers within 120 days of the date of any of the termination events noted above.

### **Veterans' Group Life Insurance**

SGLI may be converted to Veterans' Group Life Insurance (VGLI), which provides renewable term coverage to:

1. Veterans with full-time SGLI coverage upon release from active duty or the reserves.
2. Members of the Ready Reserves/National Guard with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a period of active duty or a period of inactive duty for less than 31 days that renders them uninsurable at standard premium rates.
3. Members of the Individual Ready Reserve and Inactive National Guard.

SGLI can be converted to VGLI up to the amount of coverage the service-member had when separated from service. Veterans who submit an application and the initial premium within 120 days of leaving the service will be covered regardless of their health. Veterans who don't apply within this period can still convert to VGLI if they submit an application, pay the initial premium, and show evidence of insurability within one year after the end of the 120-day period.

Beginning on Oct. 1, 2011, current VGLI policyholders who are under the age of 60 and are not insured by the maximum amount of VGLI as prescribed by law have an opportunity to increase their VGLI coverage by \$25,000, once every five years.

Servicemembers who are totally disabled at the time of separation are eligible for free SGLI Disability Extension of up to two years. They must apply to the Office of Servicemembers' Group Life Insurance (OSGLI) at 80 Livingston Ave., Roseland, N.J., 07068-1733.

Those covered under the SGLI Disability Extension are automatically converted to VGLI at the end of their extension period. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.

### **Accelerated Death Benefits**

SGLI, FSGLI and VGLI policyholders who are terminally ill (prognosis of nine months or less to live) have a one-time option of requesting up to 50 percent of their coverage amount (in increments of \$5,000) paid in advance.

### **Service-Disabled Veterans' Insurance**

A Veteran who was discharged under other than dishonorable conditions and who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage under the Service-Disabled Veterans' Insurance (S-DVI) program. Applications must be submitted within two years from the date of being notified of the approval of a new service-connected disability by VA. This insurance is limited to Veterans who left service on or after April 25, 1951.

Veterans who are totally disabled may apply for a waiver of premiums and additional supplemental insurance coverage of up to \$20,000. Effective Oct. 1, 2011, the supplemental insurance coverage increased to \$30,000. However, premiums cannot be waived on the additional supplemental insurance.

To be eligible for this type of supplemental insurance, veterans must meet all of the following four requirements:

1. Be under age 65.
2. Meet the requirements for total disability.
3. Apply for additional insurance within one year from the date of notification of waiver approval on the S-DVI policy.

### **Veterans' Mortgage Life Insurance**

VMLI is mortgage protection insurance available to severely disabled Veterans who have been approved by VA for a Specially Adapted Housing Grant (SAH). Maximum coverage is the amount of the existing mortgage up to \$90,000, and is payable only to the mortgage company. Effective Oct. 1, 2011, maximum coverage increased to \$150,000. The maximum coverage amount increased again on Jan. 1, 2012, to \$200,000. Protection is issued automatically following SAH approval, provided the Veteran submits information required to establish a premium and does not decline coverage. Coverage automatically terminates when the mortgage is paid off. If a mortgage is disposed of through sale of the property, VMLI may be obtained on the mortgage of another home.

### **Insurance Dividends**

World War II, and Korean-era Veterans with active policies beginning with the letters V, RS, W, J, JR, JS, or K are issued tax-free dividends annually on the policy anniversary date. (Policies prefixed by RH do not earn dividends.) Policyholders do not need to apply for dividends, but may select from among the following dividend options:

1. **Cash:** The dividend is paid directly to the insured either by a mailed check or by direct deposit.
2. **Paid-Up Additional Insurance:** The dividend is used to purchase additional insurance coverage.
3. **Credit or Deposit:** The dividend is held in an account for the policyholder with interest. Withdrawals from the account can be made at any time. The interest rate may be adjusted each year.
4. **Net Premium Billing Options:** These options use the dividend to pay the annual policy premium. If the dividend exceeds the premium, the policyholder has options to choose how the remainder is used. If the dividend is not enough to pay an annual premium, the policyholder is billed for the balance.
5. **Dividend Options:** Dividends can also be used to repay a loan or pay premiums in advance.

### **Other Insurance Information**

The following information applies to policies issued to World War II, Korean, and Vietnam-era veterans and any Service-Disabled Veterans Insurance policies. Policies in this group are prefixed by the letters K, V, RS, W-J, JR, JS, or RH.

**Reinstating Lapsed Insurance:** Lapsed term policies may be reinstated within five years from the date of lapse. A five-year term policy that is not lapsed at the end of the term is automatically renewed for an additional five years. Lapsed permanent plans may be reinstated within certain time limits and with certain health requirements. Reinstated permanent plan policies require repayment of all back premiums, plus interest.

**Converting Term Policies:** Term policies are renewed automatically every five years, with premiums increasing at each renewal. Premiums do not increase after age 70. Term policies may be converted to permanent plans, which have fixed premiums for life and earn cash and loan values.

**Paid-up Insurance Available on Term Policies:** Effective September 2000, VA provides paid-up insurance on term policies whose premiums have been capped. Veterans who have National Service Life Insurance (NSLI) term insurance (renewal age 71 or older) and stop paying premiums on their policies will be given a termination dividend. This dividend will be used to purchase a reduced amount of paid-up insurance, which insures the veteran for life and no premium payments are required. The amount of insurance remains level. This does not apply to S-DVI (RH) policies.

**Disability Provisions:** National Service Life Insurance (NSLI) policyholders who become totally disabled before age 65 should ask VA about premium waivers.



**Borrowing on Policies:** Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free 1-800-669-8477.

## **Burial and Memorial Benefits**

Veterans discharged from active duty under conditions other than dishonorable and service-members who die while on active duty, active duty for training, or inactive duty training, as well as spouses and dependent children of Veterans and active duty service-members, may be eligible for VA burial and memorial benefits including burial in a national cemetery, a headstone to mark the grave of a Veteran interred in a private cemetery or a Presidential Memorial Certificate for loved ones. The Veteran does not have to die before a spouse or dependent child can be eligible.

With certain exceptions, active duty service beginning after Sept. 7, 1980, as an enlisted person, and after Oct. 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been upon reaching requisite age. See Chapter 8 for more information.

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial. A copy of the Veteran's discharge document that specifies the period(s) of active duty and character of service is usually sufficient to determine eligibility. In some instances, a copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

Under Section 2411 of Title 38 of the United States Code, certain otherwise eligible individuals found to have committed federal or state capital crimes are barred from burial or Memorialization in a VA national cemetery, and from receipt of Government-furnished headstones, markers, medallions, burial flags, and Presidential Memorial Certificates. Veterans and other claimants for VA burial benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits. Chapter 13 discusses the procedures for appealing VA claims. This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions may contact the nearest national cemetery, listed by state in the VA Facilities section of this book, call 1-800-827-1000, or visit the web site at <http://www.cem.va.gov/cem/cems/listcem.asp>.

## **VA National Cemeteries**

Burial in a VA national cemetery is available for eligible Veterans, their spouses and dependents at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits may also include a burial flag (with case for active duty), and military funeral honors. Family members and other loved ones of deceased Veterans may request Presidential Memorial Certificates.

VA operates 131 national cemeteries, of which 72 are open for new casketed interments and 18 are open to accept only cremated remains. Burial options are limited to those available at a specific cemetery and may include in-ground casket, or interment of cremated remains in a columbarium, in-ground or in a scattering garden. Contact the national cemetery directly, or visit our Web site at: <http://www.cem.va.gov/cem/cems/listcem.asp> to determine if a particular cemetery is open for new burials, and which other options are available.

The funeral director or the next of kin makes interment arrangements by contacting the National Cemetery Scheduling Office or, in some cases, the national cemetery in which burial is desired. VA does not normally conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made before 1973 by the Department of the Army.

Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Burial of dependent children is limited to unmarried children under 21 years of age, or under 23 years of age if



a full-time student at an approved educational institution. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, are also eligible for burial.

## Headstones and Markers

**Headstones, Markers and Medallions:** Veterans, active duty service-members, and retired Reservists and National Guard service-members are eligible for an inscribed headstone or marker for their grave at any cemetery – national, state veterans, tribal Veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world. For eligible Veterans whose deaths occurred on or after November 1, 1990, VA may furnish a government headstone or marker even if the grave is already marked with a private one, or VA may furnish a medallion instead of a headstone or marker for Veterans' graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker. Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national, State, or tribal Veterans cemetery.

Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. In national cemeteries, the style provided will be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for inurnment of cremated remains. Medallions are made of bronze and are available in three sizes: 5-inch, 3-inch, and 1 ½-inch.

Headstones, markers and medallions previously furnished by the government may be replaced at the government's expense if badly deteriorated, illegible, vandalized or stolen. To check the status of a claim for a headstone or marker for placement in a national, state or tribal Veterans cemetery, please call the cemetery. To check the status of one being placed in a private cemetery, please call 1-800-697-6947.

**Inscription:** Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other markings, including an authorized emblem of belief and, space permitting, additional text including military rank; war service such as “World War II;” complete dates of birth and death; military awards; military organizations; civilian or veteran affiliations; and words of endearment.

**Private Cemeteries:** To submit a claim for a headstone, marker or medallion for use in a private cemetery, mail a completed VA Form 40-1330 Application for Standard Government Headstone or Marker (available at [www.va.gov/vaforms/va/pdf/VA40-1330.pdf](http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf)), and a copy of the Veteran's military discharge document to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road., Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-455-7143.

For veteran deaths occurring on or after Sept. 11, 2001, VA will provide a government headstone or marker even if the grave is already marked with a private one. Before ordering, check with the cemetery to ensure that the additional headstone or marker will be accepted. Any placement fee will not be reimbursed by VA.

Before ordering, check with the cemetery to ensure that the Government-furnished headstone or marker will be accepted. All installation fees at private cemeteries are the responsibility of the applicant.

**“In Memory Of” Markers:** “In Memory Of” Markers: VA provides memorial headstones and markers with “In Memory Of” as the first line of inscription, to memorialize those whose remains have not been recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligibility requirements are the same as for regular headstones and markers. There is no fee when the “In Memory Of” marker is placed in a national cemetery. All installation fees at private cemeteries are the responsibility of the applicant.

## Presidential Memorial Certificates

**Medallions in Lieu of Government Headstone/Marker:** For Veterans whose deaths occurred on or after Nov. 1, 1990, Public Law 110-157, enacted December 26, 2007, expanded VA authority to provide a medallion instead of a headstone or marker for Veteran's graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker.

Claimants may apply for either a Government furnished headstone or marker to place on the grave, or a medallion to affix to a privately-purchased headstone or marker.

Presidential Memorial Certificates are issued upon request to recognize the United States military service of honorably discharged deceased Veterans. Next of kin, relatives and other loved ones may apply for a certificate by mailing, or faxing a completed and signed VA Form 40-0247 along with a copy of the Veteran's military discharge documents or proof of honorable military service. The processing of requests sent without supporting documents will be delayed until eligibility can be determined.

Information and a sample certificate can be found at <http://www.cem.va.gov/cem/pmc.asp>.

## **Burial Flags**

Generally, VA will furnish a U.S. burial flag to memorialize Veterans who received an; other than dishonorable discharge. This includes certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S Armed forces and who died on or after April 25, 1951. Also eligible for a burial flag are Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60; and members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

The next of kin may apply for the flag at any VA regional office or U.S. Post Office by completing VA Form 21-2008, Application for United States Flag for Burial Purposes, available at [http://www.nlhs.com/request\\_for\\_burial\\_flag21\\_2008.pdf](http://www.nlhs.com/request_for_burial_flag21_2008.pdf). In most cases, a funeral director will help the family obtain the flag.

## **Reimbursement of Burial Expenses**

VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a service-connected veteran to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

**Burial Allowance:** VA will pay a \$300 burial and funeral allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they weren't receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a state veterans nursing home. In non service-connected death cases, claims must be filed within two years after burial or cremation.

**Plot Allowance:** VA will pay a plot allowance when a Veteran is buried in a cemetery not under U.S. government jurisdiction if: the Veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay; or the Veteran died in a VA facility. The plot allowance may be paid to the State for the cost of a plot or interment in a State-owned cemetery reserved solely for Veteran burials if the Veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

## **Military Funeral Honors**

Upon request, DOD will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service.

Family members should inform their funeral directors if they want military funeral honors. DOD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at

VA national cemeteries. Veterans' service organizations or volunteer groups may help provide honors. For more information, visit <https://www.dmdc.osd.mil/mfh/>.

### **Veterans Cemeteries Administered by Other Agencies**

**Arlington National Cemetery:** Administered by the Department of the Army. Eligibility is more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit <http://www.arlingtoncemetery.org/>.

**State Veterans Cemeteries:** State Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements but many require State residency. Some services, particularly for family members, may require a fee. Contact the State cemetery or State Veterans affairs office for information. To locate a State Veterans cemetery, visit [http://www.cem.va.gov/grants/veterans\\_cemeteries.asp](http://www.cem.va.gov/grants/veterans_cemeteries.asp).

**Department of the Interior:** Administers two active national cemeteries: Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries.