

# ARMY NATIONAL GUARD



## Personal and Family Readiness Guide



# Important Guard Member Information

Guard Member's Name: \_\_\_\_\_

DOB: \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Phone #: \_\_\_\_\_ SSN: \_\_\_\_\_

Address: \_\_\_\_\_

Current Employer: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone #: \_\_\_\_\_

Current Unit: \_\_\_\_\_ Rank: \_\_\_\_\_

Sponsor's (Guard Member's) Unit: \_\_\_\_\_

Duty Section: \_\_\_\_\_

Phone Number: \_\_\_\_\_

OIC/NCOIC Name: \_\_\_\_\_

Armory Phone Numbers: \_\_\_\_\_

Commander's Name & Phone #: \_\_\_\_\_

First Sergeant's Name & Phone #: \_\_\_\_\_

State Family Program

Coordinator's Name and Phone #: \_\_\_\_\_

Sponsor's TDY Location (if releasable): \_\_\_\_\_

Sponsor's TDY Address: \_\_\_\_\_

Sponsor's E-mail Address: \_\_\_\_\_

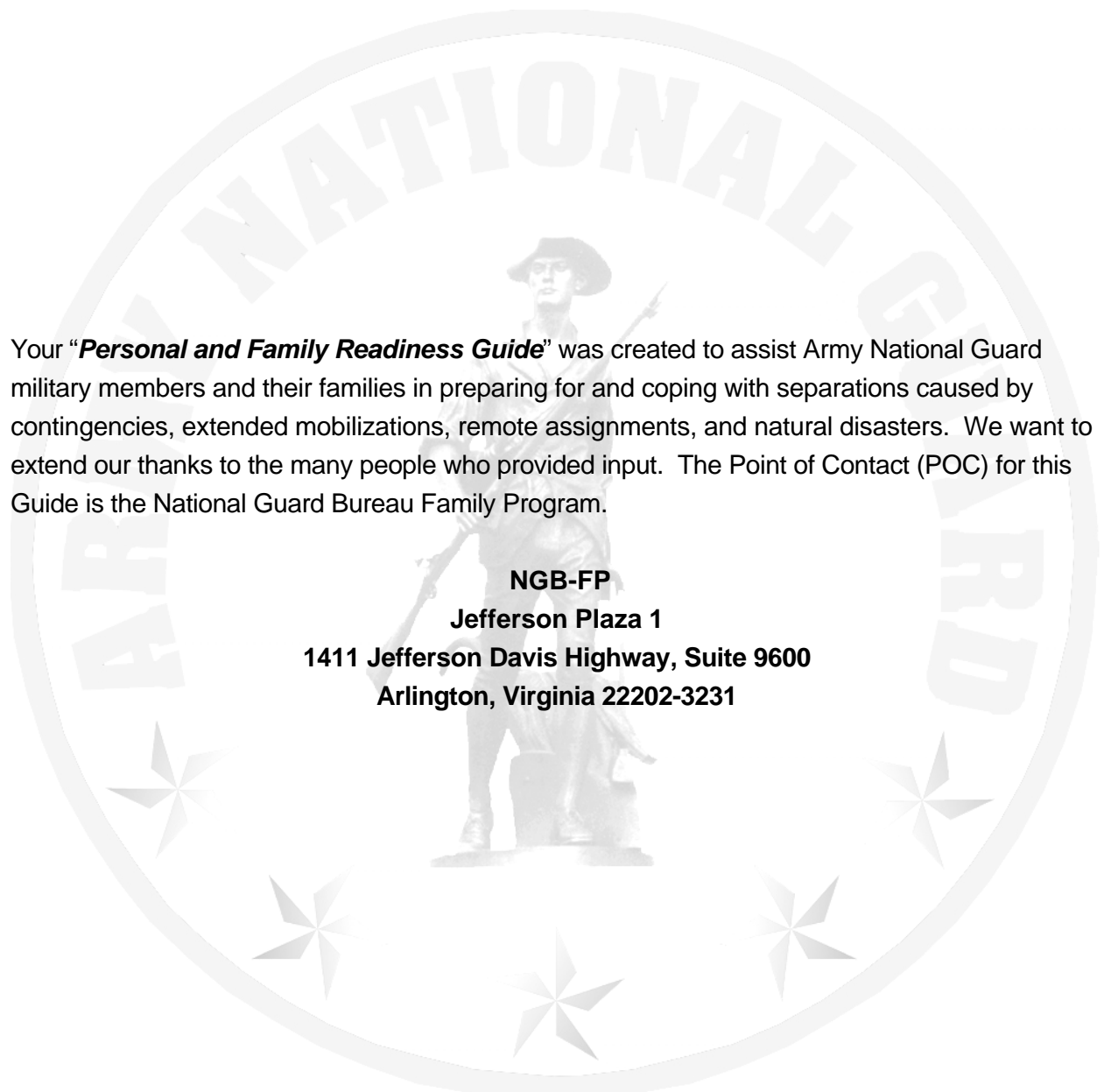
Commercial & DSN Phone Number

for Spouse's TDY Location (if available): \_\_\_\_\_

## Primary Contacts in Case of Emergency:

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ Relationship: \_\_\_\_\_



Your “***Personal and Family Readiness Guide***” was created to assist Army National Guard military members and their families in preparing for and coping with separations caused by contingencies, extended mobilizations, remote assignments, and natural disasters. We want to extend our thanks to the many people who provided input. The Point of Contact (POC) for this Guide is the National Guard Bureau Family Program.

**NGB-FP**  
**Jefferson Plaza 1**  
**1411 Jefferson Davis Highway, Suite 9600**  
**Arlington, Virginia 22202-3231**

# Table of Contents

Information Sheet	2
Foreword	3
Table of Contents	4
Introduction	6
How to Use This Guide	7
Preparation	8
<b>Part I: Deployment Readiness</b>	
<u>Pre-Deployment</u>	10
● Emotional Preparedness	11
● Family and Personal Care Plans	14
● Financial Issues	17
● Benefits	20
● Military Pay and Allowances	26
● Legal Issues	28
● Security Issues	32
<u>Deployment</u>	35
● Emotional Adjustment	36
● Family Adjustment	38
● Tips For and About Children	39
● Tips For Spouses and Significant Others	42
● Communication	47
<u>Reunion and Homecoming</u>	52
● Tips For a Successful Reunion	53
● Guard Member	54
● Spouse and Children	55
<u>The Single Service Member</u>	57
<u>A Special Word for Stepparents</u>	60

<u>Emergency Preparedness</u>	64
● Getting Prepared	65
● Evacuations	67
● How to Send an Emergency Message	70
● Casualty Situations	71

## **Part II: Tools**

Family Readiness Checklist - Pre-deployment Planning	74
Final Pre-Separation Checklist	75
Financial and Insurance Accounts	79
Spouse Emergency Data Sheet	80
Important Guard Member Information	84
Financial Management Worksheets	85
Monthly Cash Flow Budget	86
Youth/Family Readiness Checklist	88
Regional TRICARE Toll Free Numbers and Offices	94
Soldiers' and Sailors' Civil Relief Act	95
Personal Property Inventory	97
Personal Property Checklist	98
Time Conversion Chart	99
Guard Member Contact Data	100
Emergency Numbers and Household Repairs	101
Medical Information	102
Readiness Checklist for the Single Service Member	103
Websites	105
Glossary of Military Terms and Acronyms	109

# Introduction

When a Guard member is activated, the family must learn new ways to function as well as new ways of relating to one another. Roles may change dramatically as family members remaining at home must assume responsibilities normally handled by the Guard member being deployed. These changes may challenge the family on every level—emotionally, physically, spiritually, and financially. Regardless of how much is done to keep things “normal”, family life is no longer the same. The good news is that there are steps that can be taken to help everyone cope more effectively.

Your **“Personal and Family Readiness Guide”** provides relevant information on deployment, helpful tips on how to prepare for military separation and useful tools to assist you and your family. In your Guide, you will find specific information intended to help you:

- educate all family members, especially children, about what is happening and why
- learn ways to talk with friends and family about what’s going on
- gain a good understanding of your benefits and how to access these benefits
- make plans for unexpected financial emergencies that may disrupt your budget
- learn how to assess your needs and how and where to seek help
- keep a healthy emotional and physical balance without feeling guilty
- maintain relationships
- teach extended family members how they can help and ways to cope with their feelings

A military separation is difficult at best, but this time can be made less difficult for everyone with advance planning and a positive attitude. Use your Guide to help you accomplish this. Become familiar with the materials and recommendations presented. When you need help, your State Family Program Coordinator (SFPC) is there. Do not hesitate to ask for the assistance and support you need anytime.

**There is a strong connection between how well soldiers function when called to active duty and their level of assurance that their families are well and being cared for at home. Knowing this, it is important that Guard members and their families take these steps and are prepared for their time apart and the new stressors related to it.**

**State Family Program Coordinator:** \_\_\_\_\_

**Location:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_

# How to use this Guide...

The Table of Contents (Page 4) follows the military separation process from pre-deployment through deployment and the homecoming and reunion phases. It also directs you to specific areas of interest or concern. However, it is strongly recommended that all Guard members and their families read the full Guide, using it to help understand and manage the stress of separation and to ensure that everyone and everything is “ready” for the deployment experience.

**Part I** of your “*Personal and Family Readiness Guide*” not only reviews basic information such as benefits and entitlements, but also provides specific “how to’s” for carrying out critical tasks. Examples of this include what should be included in a Family Care Plan (FCP) or a Personal Care Plan (PCP), who is required to develop such a plan and how to acquire the information if the needed documents are not already available. In addition, you will find information about the emotional aspects of deployment from the early stages of anxiousness and anticipation to readjusting to life at home after the military separation. Information is also provided about Homeland Security and how to plan for and handle emergencies at home. Special sections are devoted to providing additional information about emotions—what to expect, as well as how to manage them.

**Part II** provides you with a variety of worksheets and checklists to assist with your planning efforts. These tools can be used as a step-by-step guide through your preparation or as helpful reminders to make sure that you have not forgotten anything. Some of these are referenced within Part I and others have been added as “extras” for use as needed.

A **Glossary and Abbreviations** section is provided at the end of the Guide to aid “non-military” family members and friends in their understanding of military terms.

As always, should you have questions or need assistance, contact your State Family Program Coordinator (SFPC). You may also want to explore the National Guard Family Program website at [www.guardfamily.org](http://www.guardfamily.org) and the National Guard Youth website at [www.guardfamilyyouth.org](http://www.guardfamilyyouth.org).

# Preparation

As a National Guard member with the potential to be deployed worldwide on short notice, both you and those close to you must be prepared. The following information will help families take the steps necessary to make such a separation more manageable for everyone.

- **Too often family members ignore the possibility of duty separation and pretend it is not going to happen. Though understandable, this denial can be emotionally harmful and should be avoided (or at least not be allowed to continue for any extended period of time).** If the denial is not avoided, the family will find itself unprepared when the time for the separation occurs. It is much healthier for families to face issues directly, becoming better prepared to positively address the lifestyle changes brought about by separation. Adequately preparing all family members is the key to minimizing the problems that will inevitably arise during a military duty separation. Avoiding talking about things that bother or worry you will only make matters worse. Though sometimes difficult, open discussion provides family members the opportunity to clarify potential misunderstandings, get a better idea of what is expected, work out solutions to problems, and better prepare for the coming separation.
- **Having a sense of control over events can help reduce the stress associated with separation.** We all want some sense of control, even in the face of uncontrollable situations. Otherwise we begin to feel a sense of helplessness that tends to make the situation even worse. Exercising control over the things we do have some control over can reduce our negative feelings and serve as a foundation for building positive coping behaviors. When we recognize upcoming events as highly stressful or undesirable, but manageable, this significantly impacts how well we are able to handle the challenges presented. Adequate knowledge, support and a degree of control increase our ability to cope effectively and to take productive measures. Preparation is the key! Preparation for coming events, especially undesirable events, can greatly alter our attitude. With this in mind, the importance of education and preparation cannot be overstated.
- **Single parents and families in which both parents are in the military may experience greater stress and responsibility when preparing for the separation.** No other “parent” remains at home and therefore separation takes on an increasingly stressful dimension. In other situations, there may not be another sibling or family member who can help out with aging parents.
- **There is a difference between being ready “to go,” and ready “to part.”** Being ready “to go” means having your duffel bag packed, all shots up to date, and other duty essential preparations completed. Being ready “to part” from your spouse and other family members means being aware of the personal and family issues related to separation and being prepared to deal as constructively as possible with those issues. Guard members must be ready “to part” and their families must be ready to be supportive. This requires preparation.
- **Planning ahead is one of the keys to a successful family separation.** There are many things you can do before you leave. This will prevent your spouse or other family members from feeling they must handle everything alone and you from worrying about all the things left



undone. Recommendations of areas to focus on, as well as specific worksheets and checklists to help you work through the process, are included in this Guide.

- **Take advantage of the resources available to you.** These include:
  - **Assignment or pre-deployment briefing:** Topics discussed are informative, ranging from an unclassified intelligence briefing to important phone numbers and points of contact for assistance with benefits or pay problems. This briefing will also provide invaluable information about services available through your local Family Assistance Center and other resources.
  - **Personal and Family Readiness Guide:** Read this Guide. Mark or highlight passages you find particularly interesting or helpful. You may want to re-read certain parts or post them in a convenient location just in case an emergency occurs and you do not have time to find the page you need. Use the various checklists and tools provided; they are designed for you.
  - **One Another:** Set aside time to talk with your spouse (or significant other) to discuss deployment. Share your feelings. Discuss what you worry about, how you will handle emergencies or even take care of routine repair problems, and what you think needs to be done around the house to get things together. Have a “Show and Tell” day. Learn how to take care of the tasks normally handled by the Guard member being deployed, whether it is starting the lawn mower, changing a tire, or paying the bills. When the Guard member is the one who usually does chores such as laundry, cooking, or lawn care, begin to take over these tasks before separation. Be sure that you are comfortable with the appliances within your home; know where the power box is located and how it works. **Don’t overlook the obvious. Before departing, make sure the remaining spouse is the one with the keys, the checkbook, and any other important cards or documents!**
  - **Other family and friends:** Call upon family members, friends and co-workers for assistance and support. It is likely that they are looking for ways to help. Talk with them about deployment and do not be afraid to point out ways in which they can help (e.g. occasional child care, help with the lawn, “stopping by” to check on the family, or “just being there”).
  - **National Guard Family Programs:** When looking for help, do not forget to look to the National Guard. The Guard recognizes the importance of family readiness to Guard member readiness and ultimate mission success. Family support services are provided through the National Guard State Family Program Coordinator’s Office. During deployment, the Guard operates Family Assistance Centers (FAC) to better meet the increased needs of Guard members and their families. Family Readiness Groups (FRG) provide support from military unit representatives, as well as fellow Guard members and their families. Contact your State Family Readiness Office for specific information regarding what is available to you and how to access these services.

# Pre-Deployment

# **Emotional Preparedness**

Deployment is an emotional time for all involved. Recognizing this and working through your emotions is critically important in all phases of deployment, but never more so than during pre-deployment preparations. How well you manage emotions at this stage will play an important part in how well you manage the separation process. The following tips will be of help.

## **Communication is the key**

Often, family members don't talk about deployment because the possibility of separation makes them feel uncomfortable. But honest discussion is usually the best way to deal with anxiety and minimize potential problems. Recognize your feelings and talk about them with your family. Encourage all family members to do the same. Remember you are going through this together!

## **Expect to go through a series of feelings**

Frequently, families preparing for deployment and separation go through many emotions. They may feel anxious, guilty, concerned, proud, resentful, sad, scared, or any number of emotions. These emotions will result in unwanted behaviors. You may find your children clinging to you and wanting your attention while your spouse is distancing herself/himself and acting more independent. Recognize this for what it is—simply trying to deal with mixed emotions. Talk about what is going on and how you might handle things positively.

## **Plan ahead**

Try to anticipate what will happen after separation. Plan how to handle practical problems, even if you hope those situations will never happen. For example, decide what to do if the furnace breaks down or you have car trouble. Discuss how you want to handle bad news. Discuss and plan how you will spend the day of departure, as well as starting homecoming plans that you can continue to discuss and look forward to throughout the separation.

## **Be prepared for a shock**

No matter how well you prepare for separation, no matter how much you talk it through, when the day finally arrives, you will still feel surprised that "it" happened.

### **Intense feelings are normal**

Don't worry if you are angry or depressed the first few days after separation. Do what you have to do, but go easy on yourself. Soon you will begin to see that you can handle separation.

### **Once you find a comfortable routine, stay with it**

For the family at home, once you find a comfortable routine, stay with it. Many people find that routine and ritual can be comforting. This is true for adults as well as for children. The last thing you need right now are any surprises!

### **Identify support systems**

Reach out to others and make sure you have a good social support system. Your support system may include family, friends, members of the clergy, members of the National Guard and others. Also, it may make you feel less alone to know that there are others going through similar situations.

## **Tips for talking with children about deployment**

- **Parents need to focus on how to make the separation less traumatic for the children.** It is natural for children to be anxious and concerned upon hearing the news of the separation. The deployed parent's continued involvement with the children is most important.
- **Do not put off telling children of the deployment.** Telling your children about the deployment early provides them with the opportunity to become involved in preparing for the separation. They will have many questions, which is positive—it means they're trying to make sense of what's happening and gain control over their environment. It allows them to begin expressing their worries, concerns, confusion, frustration, and so on. Withholding the information denies them this opportunity and can make the adjustment much more difficult.
- **Both parents, if possible, should tell the children together.** This begins the reinforcement of the family unity despite separation—mom or dad is leaving to serve our country and it is not the child's fault. This also reinforces the parents' availability for questions and comfort. This will give you an opportunity to express how you feel about the separation and how you are handling it. It is important that children do not feel guilty about how they feel and continue to talk about their feelings so that you can be of help to them. Telling your children how you feel (within limits of common sense) can help them understand and verbalize their own reactions.
- **Keep the discussion honest, straightforward, and factual.** Discuss the reasons for the assignment in terms that everyone understands. Once the separation is initiated, the children's adjustment is influenced positively if both parents are confident, if they are available to the children, and if the situation is as conflict free as possible.

## **Ways to help...**

Here are some ways to reduce the complexities caused by deployment for adults and children:

- Talk about what is going on and listen to what other family members are saying.
- Develop individual and family goals. Use them to develop/maintain family routines.
- Encourage all family members to share their feelings.
- Reassure each other of your love and support.
- Concentrate on what you can control: yourself and your behavior.
- Stay active—volunteer or take up a hobby.
- Spend time together as a family—do things that everyone can enjoy.
- Seek relevant information about the deployment.
- Try to see the deployment as a challenging opportunity for growth.
- Seek social support from friends, relatives, and families of others who have been deployed.
- Keep communication open.
- Check out rumors, and don't believe everything you hear.
- Get help if you need it.

# Family Care Plans

**All military members married to military members and single parent military members with minor children are required to have a Family Care Plan (FCP).** This is a working plan that outlines how the children of Guard members will be cared for during any period of separation—whether for short-term absences of 30 days or less (such as for temporary duty assignment, training exercises, school, periods of annual training, and short-term involuntary recalls) or for long-term absences of 31 days or more (such as for deployments, extended temporary duty assignments, school, and long-term involuntary recalls). Single Guard members are advised to make a plan as well to address areas such as personal property. This is referred to as a ***Personal Care Plan***.

A FCP helps provide guidance for caregivers during mobilization and identifies, in the event of your death or incapacity, the person you have chosen to serve as guardian for your children. Family Care Plans include information about how you want family business conducted in your absence. Included in the plan are copies of legal documents (e.g. guardianship papers and powers of attorney), instructions for care, and contact information for people involved in the FCP. It also addresses healthcare, logistical (housing, food, and transportation), educational, financial, and religious arrangements for the care of your children.

It is important that the FCP be kept current and that your family and/or caregiver have all the information and documentation needed in your absence. Making sure that this is done, as well as providing a copy of the plan to appropriate family members and to others, is your responsibility. You should also secure a copy in a safety deposit box and in a fire-safe box at home. Often there is no time to prepare a FCP in the midst of departure so it is very important that this be handled in advance. It is a critical part of readiness!

The following presents specific details about what should be included in your Family Care Plan. For your convenience, FCP Checklists have also been included in Part II, Page 73.

## Preparing Your Family Care Plan

When you are preparing your FCP, you must include the following family members:

- **Minor children** – this plan should include domestic care, educational needs and family activities such as sports and clubs. **All military members married to military members and single-parent military members with minor children must have a Family**

**Member Care Certification of Childcare Plan and designate a guardian.** In order to do this, the Guard member must have birth certificates, marriage licenses, divorce decrees, adoption papers, social security numbers, power of attorney and medical power of attorney (Note: More information on power of attorney is provided on page 28).

- **Special needs family members** – It is important to include direction regarding family members with special needs under the care of your household. For assistance in addressing dependent children with special needs, contact your State Family Program Coordinator or visit <http://www.efmconnections.org/>.

## **Important legal documents to include...**

Important legal documents to include in the Family Care Plan include a will, power of attorney, Estate Plan, DEERS and other information. More information is provided on each under Legal Issues, Pages 28-31. Other legal documents that should be included are:

- **Life Insurance Policies** – National Guard members are automatically insured under Servicemembers' Group Life Insurance (SGLI) for the maximum amount of \$250,000 unless an election is filed, reducing the insurance by \$10,000 increments or canceling it entirely. You choose your beneficiary. If you wish to refuse or reduce your coverage, you must put this in writing and ensure that it is forwarded to the appropriate military personnel. Use this policy as the base of your life insurance package but not necessarily as the whole package. More information is available on the web at <http://www.insurance.va.gov/sqllisite/default.htm>
- **Emergency Data** – Emergency information, including a contact list and directions for contacting your closest relatives, is important to include in your FCP. Note the relationship of the individual to you (sister, father, aunt, etc.). Include the names, addresses and phone numbers of emergency contacts.
- **Medical Records** – It is important to include medical and dental information for each family member. This information should include a record(s) of allergies, immunizations and other medical concerns. Contact the appropriate healthcare providers to secure copies of needed records if you do not already have them.

**The following items should be obtained and kept in a secure place such as a safety deposit box or a locked firebox at home:**

- Medical records from your personal physician
- Dental records (such as a recent set of X-rays) from your personal dentist
- Any other medical information or records of importance
- **Other legal matters** – Other legal information such as being listed by someone to act as executor of a will, power of attorney, or as guardian to someone else's minor children in

case of emergency should be included. Secure copies of these documents and develop a contingency plan if this matter should arise during deployment.

***If you are a single parent or dual-military couple with minor children***

- The name and contact information for a designated person who, in the event of your death or incapacity, will assume temporary responsibility for your children until a legal guardian arrives or is appointed by a court with jurisdiction.

***Financial arrangements should also be included***

A FCP is not complete without addressing financial concerns. Examples of financial information and other additional information that should be included are:

- Arrangements to ensure the self-sufficiency and financial security of family members.
- Budget information.
- Logistical arrangements for relocating the family, if necessary.
- Information on medical care (TRICARE or civilian healthcare plan).
- Names and telephone numbers of the primary care physician, pediatrician, and dentist.
- A list of military and community resources with points of contact and telephone numbers.
- Complete and current information sheet with the name and address of the military unit and relevant personnel as well as information regarding the Guard member. An example is included in Part II, Page 84.

## **Preparing a Personal Care Plan**

Although not required, the development of a **Personal Care Plan (PCP)** is recommended for single Guard members without dependent children. A PCP provides important information and direction regarding your personal property, pets and vehicles.

Checklists are provided for both Family Care Plans and Personal Care Plans in Part II. You will find that they provide direction as well as help to ensure that important details are not overlooked. If you need assistance, contact your unit commander, State Family Program Coordinator, Legal Services Officer or the staff at your Family Assistance Center. You may also want to contact your attorney, if you have one, who you normally use for legal matters.

NOTE: Give a copy of your FCP or PCP to your commanding officer and designated guardian(s). Keep one for your records.



# Financial Issues

Many problems that spouses have during family separations are related to money. It is very important that financial matters be addressed in preparation for deployment. Because this can be a stressful topic, financial discussions should occur at a time when you can have privacy. Calmly talk through any problems that may be presented and review options available to you. In preparing for deployment you should address the following topics.

## ***A Budget is Your Key to Financial Security!***

Preparing and following a budget is critically important. If you are married, make your budget with your spouse. **Remember - be sure to plan for any changes in income and expenses due to deployment such as long distance phone calls and travel.**

- **Figure out your income.**

Include basic pay and any allowances (housing, subsistence, etc.). Use your Leave and Earnings Statement (LES). Be sure to include any other sources of income, including civilian employment and interest on bank accounts. Adjust for any change in pay during mobilization and deployment.

- **Keep track of your expenses.**

Expenses fall into two categories: fixed (rent/mortgage, auto payments, credit cards, child support, taxes) and variable (food, entertainment, telephone, utilities). List your daily expenses for a month. Include everything on which you spend money—even vending machine purchases, parking, video rentals, haircuts, tolls, and other expenditures. Plan for changes that may occur during mobilization and deployment, such as increased childcare expenses or phone bills.

- **List your assets.**

Make a list of the things you own and their value. Value is based on what you could sell them for today (not what they cost when you bought them).

- **List your debts.**

Write down the monthly payments on your home loan, automobile loan, credit cards, personal loans, etc.

- **Keep your budget in balance.**

Your budget is balanced when your income matches or exceeds your expenses and savings. A balanced budget gives you control over your finances—and the cash you need to reach your goals!

- **Review your spending habits.**

If you consistently spend more than you make, it's time to consider ways to lower your living expenses, reduce the amount of money you owe, and/or find ways to increase your income.

For your convenience use the worksheets included in Part II, Pages 86 - 87 of your Guide. If you need help, contact your Family Assistance Center or State Family Program Coordinator and ask about financial planning or counseling services.

***For a secure financial future, start your savings plan today.***

Pay yourself first. Establish a direct deposit from your paychecks into a savings account. Get everyone involved in looking for ways to save. See who can come up with the most cost-cutting ideas. Take advantage of seasonal sales for clothing and food. You should get into the habit of researching major purchases and comparison shopping. Learn about allotments.

### **Bills**

Designate one person to pay the bills regularly each month. The spouse who is home on a more regular basis usually accepts this responsibility. Although both spouses should be aware of their financial picture, switching back and forth may lead to confusion.

### **Allotment**

An allotment is a specified amount of money, designated by Army National Guard members, which is deducted from paychecks and sent to a designated individual or institution on or about the first of each month. It may or may not be part of your budgeting resources; however, setting up an allotment ensures that your family receives funds on a regular basis to operate the household whether or not you are home. Plan ahead. It can take several months for the allotment procedure to begin.

### **Checking Accounts**

Most couples find it helpful to maintain two checking accounts—one for monthly household expenses and one for the Guard member while away from home. This eliminates the possibility (and likelihood) that some deposits and withdrawals are not recorded as a result of two people in two different places trying to operate out of one checkbook.

If you decide to operate with one checking account, make sure you work out procedures for maintaining a “Master” check register which is up to date at all times to avoid confusion and possible problems.

### **Income Tax**

If the family will be separated when taxes are due, decide in advance how income taxes will be filed and who will be responsible. If you prefer to calculate the taxes while you are away, take into consideration the time it will take to mail tax forms back and forth. Make several copies of all forms that are mailed in case they are lost. Another option is to apply to the Internal Revenue Service for an extension on the filing date. Remember that free tax assistance is available from

the Volunteer Income Tax Assistance Office located on most active duty installations. The installation legal office is available to you if you have any questions. Your SFPC or a representative from the FAC can assist you in getting the help you need.

**Savings accounts, credit cards, other financial accounts**

Keep a record of the account or serial numbers of all savings bonds, savings and checking accounts, ATM cards, credit cards, securities accounts, and insurance policies. Also keep a copy of all civilian pay stubs and LESs.

## Important Tips!

- **Make copies of all originals.**

Store the originals in a safe place. Consider using a metal, fire-safe box, or better yet, rent a bank safety deposit box. Make a trusted friend or family member aware of where you are storing your originals and how to access these for you if needed.

- **Review this paperwork regularly.**

Make changes to this information as needed. Make sure your insurance policies list the current beneficiaries.

# Benefits

Most Guard members maintain their own insurance; however, as a member of the Guard, you and your family members are eligible for additional benefits. These benefits are expanded during extended periods of separation. The following is a review of available resources and provides you with helpful information about what you may qualify for and how to access these benefits.

## ID Cards

Identification (ID) Cards, issued through the Department of Defense (DoD), are required for each family member to allow access to the benefits available to them during peacetime or mobilization. It is important that each family member have an ID card in order to access benefits and privileges without encountering problems or being denied.

**During peacetime**, your ID card entitles you to:

- Armory or Post Exchange privileges
- Limited commissary privileges
- Recreational facilities on military installations
- Military discounts

**If called to active duty for 30 days or more**, your ID card is necessary for you and your family to access expanded active duty benefits, such as:

- Military health insurance
- Unlimited commissary privileges

**All Guard members and their eligible family members are entitled to military ID Cards.**

Family members that are eligible include the Guard member's:

- Spouse
- Widow or widower
- Children between the ages of 10 and 21 (must be unmarried)
- Children under age 10, if they are not living with the Guard member
- Unmarried dependent children over age 21 who are mentally or physically disabled
- Unmarried children (ages 21 to 23 who are full-time college students)
- Parents or in-laws (if the Guard member provides more than half of their income)

**To receive ID cards, you must prove eligibility.** This may include providing:

- Marriage certificates
- Birth certificates
- Adoption papers
- Paternity papers
- Divorce papers
- Death certificates
- A licensed physician's or medical officer's statement of mental or physical disability of dependent children over age 21
- A certificate of full-time enrollment from the school registrar for children between the ages of 21 and 23

ID Cards are issued to eligible family members at ID Card facilities. Your SFPC or Family Assistance Center representative can assist you in locating an ID Card facility in your area and confirm documentation requirements.

## Medical and Dental

### **DEERS**

When a Guard member is called to active duty for more than 30 consecutive days, family members are automatically eligible for healthcare benefits. The Defense Enrollment and Eligibility Reporting System (DEERS) is used to enroll eligible family members for benefits.

**Guard members are automatically enrolled in DEERS; however, eligible family members must be added to the system when they apply for an ID Card.** It is important to keep your DEERS information up-to-date. If your information is incorrect, you may experience a delay in treatment or in the processing of your claim.

### **TRICARE**

Healthcare coverage is provided to eligible family members through the TRICARE system. TRICARE is the name of the Department of Defense's regional managed health care program for service families. Under TRICARE, you will generally have three options for health care: TRICARE Standard (formerly called CHAMPUS), TRICARE Extra and TRICARE Prime.

To use TRICARE benefits, you must have a valid identification (ID) card issued by the uniformed services. The information located in the "Medical" block on the back of the ID card will state whether you are eligible for medical care from military or civilian sources.

TRICARE eligibility begins on the first day of the Guard member's active duty. Introductory information regarding each of the three options or levels of care is as follows\*:

- **Standard** – *With TRICARE Standard you are allowed more flexibility to choose your healthcare provider(s) but the cost is greater. Your deductible and rate of co-payment is higher. This is the most expensive plan.*

- **Extra** – With TRICARE Extra, your choice of healthcare providers is from a network of selected civilian providers. The cost is generally lower than TRICARE Standard in that you have a lower deductible and co-payments.
- **Prime** – With TRICARE Prime, there are no deductibles and lower or no co-payments. You are limited to choosing healthcare providers from a pre-approved network of providers. This option resembles a traditional HMO operation, BUT is **not available** to families unless the Reservist is on active duty for a minimum of 180 days (not available in all locations).

\*Always verify the currency of the information through the TRICARE Office.

**When a National Guard member is called to active duty for more than thirty days, the Guard member is enrolled in TRICARE Prime. Family members are eligible for healthcare benefits under either TRICARE Standard or TRICARE Extra. If a Guard family member is covered by a civilian or employer health plan, TRICARE becomes the secondary insurer.**

**Information Sources:**

- Each Military Medical treatment facility has a Health Benefits Advisor that can provide information and answer questions. Call the information number at the local military installation or hospital.
- TRICARE Information Online: [www.tricare.osd.mil](http://www.tricare.osd.mil). This site provides complete downloadable information, including the TRICARE Handbook.
- TRICARE Regional Toll-Free Numbers (See Part II, Page 94).

**The Guard member is responsible for ensuring that family members have been added to their benefits as appropriate. These include:**

<b>DEERS:</b>	<b>TRICARE:</b>
<ul style="list-style-type: none"> <li>● Ensuring that all family members have in their possession a valid military ID card and are registered with DEERS. (Cards can be obtained and DEERS registration completed at designated military facilities. Some locations provide RAPIDS machines to expedite enrollment. See your SFPC or FAC representative for information as to where these can be found.)</li> <li>● Ensure that the data is kept current.</li> <li>● You must give your family a copy of your orders.</li> </ul>	<ul style="list-style-type: none"> <li>● If your family is eligible and wants TRICARE Prime, they must be enrolled at the nearest treatment facility.</li> </ul> <p><b>NOTE: Your family members <u>WILL NOT</u> receive service unless they have an ID card, a copy of your orders, and are enrolled in DEERS!</b></p>

### **Healthcare Information:**

- Families of deployed members are entitled to TRICARE health services from Day One of your deployment IF you are a Traditional Guardsmen on orders for 31+ days of Active Duty.
- Family members are automatically entitled to TRICARE Standard/Extra. They are eligible for TRICARE Prime if orders are for more than 179 days.
- Your family members lose their coverage at midnight of the last day of duty, regardless of the coverage plan they are using.
- Family members can go to their own doctors if they want, *but* TRICARE will only pay 80% of what *they* think is a fair and reasonable cost...*and* will pay after a deductible is met (either \$50 or \$150, depending on rank).
- Family members can see a doctor who is “in the system” and TRICARE will pay 85% of the price agreed to by the doctor. The deductible still applies!

**For more information about eligibility, enrollment, or benefits, contact your local TRICARE Service Center. (See phone listing for Regional TRICARE Offices in Part II, Page 94.)**

## Dental Insurance

Dental coverage is provided through the TRICARE Dental Plan (TDP) for Guard members meeting eligibility requirements and their families. Enrollment must be done through DEERS and is voluntary. A monthly premium is required. Coverage includes limited preventive or emergency care and pays a percentage of other dental charges. For more information or to enroll, call United Concordia at 1-800-866-8499 or visit the [United Concordia Website](http://www.ucci.com/was/uccweb/home.jsp) at <http://www.ucci.com/was/uccweb/home.jsp>.

## Employer-Sponsored Health Insurance

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you may continue your employer-sponsored health coverage through the Guard member's employer-sponsored healthcare plan for up to 18 months. If your active duty is for 30 days or less, the employer may not charge more than the employee's share for coverage. However, if your active duty is for more than 30 days, you could be charged up to 102% of the full premium (includes employee share, employer share, and 2% administrative fee). Talk to the employer to learn about their policy regarding health benefits relating to military deployment.

**You are responsible for notifying your employer if you wish to continue coverage during active duty.** This should ensure that you are not dropped from the plan. If you choose not to continue coverage during deployment, you are entitled to be reinstated, without penalty, in the employer's plan when you return to work.

**Before deployment, evaluate all of the healthcare plans available to your family and then choose the one that best meets your needs. Questions to consider are:**

- **What are my out-of-pocket costs with each plan?**
- **If I change plans, will I have to change doctors?**
- **What services are covered with each plan?**



## Life Insurance

Guard members assigned to a unit or position in which inactive duty training and active duty may be required, may elect to enroll in Servicemembers' Group Life Insurance (SGLI). This coverage remains effective at all times, on and off duty. Eligible members automatically receive the maximum coverage of \$250,000 at a monthly cost of \$20 that is automatically deducted from the member's pay. Members choosing not to participate in SGLI or to participate at a lower level must put their request in writing. Ask your SFPC for information about the details of the coverage.

SGLI is also available for spouses and dependent children. Spouse coverage may be purchased in increments of \$10,000 up to a maximum of \$100,000. However, spouse coverage cannot exceed the level of the member's SGLI coverage. Each qualifying child of eligible members will automatically be insured for \$10,000 regardless of whether the spouse is covered. Children are covered to age 18, or up to age 23 if the child is attending a recognized educational institution. The \$10,000 coverage for children is provided at no cost to the member and cannot be changed or denied.

It is important to designate your beneficiary for all life insurance policies including your Servicemembers' Group Life Insurance (SGLI) Plan.

# **Military Pay and Allowances**

It is important that a spouse understand military pay and where to go if they encounter a problem in the Guard member's absence. Familiarize your spouse with important pay information, such as when to expect a check, how much it should be for, and how to read the Leave and Earnings Statement. These are things that can be covered as you develop your financial plan together and prepare a budget.

## **Basic Pay**

All active duty National Guard members are entitled to basic pay. The rate of pay is based on the member's rank and length of service.

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

IDT Pay is often known as "drill pay". The amount of pay for each drill will vary depending upon the Guard member's pay grade and time in grade.

## **Incentive or Special Pay**

National Guard members who have duties that regularly expose them to increased risk are paid special pay.

## **Basic Allowance for Subsistence (BAS)**

The BAS is provided to all active duty National Guard officers and enlisted members who do not eat at service facilities. The amount of BAS is not changed due to the number of dependants and is not subject to income tax.

## **Basic Allowance for Housing (BAH)**

Guard members and their families may qualify for partial BAH when called to active duty for a period of 139 days or less; those on active duty for 140 days or more may qualify for full BAH. Information regarding eligibility and the amount available can be secured through the FAC representative or on the web at <http://www.guardfamily.org>

## **Leave and Earnings Statement (LES)**

The LES is distributed on a monthly basis and provides a master pay account of all entitlements, deductibles, allotments, and personnel and pay information. It is important that this be reviewed each month. Any questions or concerns should be followed up on immediately.

## **The Joint Uniform Military Pay System (JUMPS)**

JUMPS maintains payroll information and earnings for each National Guard member. This information provides the basis for each member's monthly Leave and Earnings Statement (LES).

### **Earnings**

Earnings include basic pay, IDT pay, incentive or special pay as well as basic allowances.

### **Deductions**

The deductions include the amount that is withheld from your check for your portion of federal and state taxes (where applicable). Also included in deductions is your cost for insurance premiums such as for SGLI.

### **Net Pay**

Your net pay is the difference between your earnings and deductions – it is the amount of pay you take home.

# Legal Issues

The importance of a power of attorney and a will was pointed out earlier in your Guide. More detailed information is provided below as well as information regarding other legal issues that may be of importance to you. Your State Family Program Coordinator or your Unit Commander may assist you in these areas. You may also receive assistance from the Judge Advocate General (JAG) Office, accessible through your FAC.

## A Power of Attorney

A power of attorney is a legal document that allows you to name a person who can act on your behalf when you are not able to act yourself. Choose someone you know well and can trust completely to make decisions as you would. There are three main types:

- **General**—the person you name can act on all matters
- **Limited**—the person you name can act only on specific matters
- **Medical**—the person you name can act only to get medical treatment for family members who are under 18

The need for granting a power of attorney in certain situations may be something that you want to consider any time. It is especially important in times of separation and should be given every consideration as you make preparations for separation.

### Importance of a Power of Attorney

1. The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may be necessary for your spouse, a parent, or another competent person to act on your behalf, which requires a power of attorney.
2. Most attorneys and legal assistance officers can provide you with a power of attorney that meets your specific needs. This will probably be adequate to satisfy your personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer.
3. If a power of attorney is to be executed in connection with life insurance policies, it is not always feasible to employ a standard form. Insurance contracts contain multiple features and any power of attorney given in connection with them should be tailored to fit the specific contract. Check with your legal assistance officer for guidance.

One of the most important and least known type of power of attorney is the one given to a child caregiver. If you have children and they become ill while you're away, no doctor, on or off post, can treat the child unless it is an emergency. In other words, all the doctors can do is keep your child alive until you can be located. A power of attorney gives the caregiver legal right to seek medical assistance for your child. A copy of this power of attorney should also be kept with the child's medical records.

## **Considerations:**

- **Before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. You may want to limit the duration of the instrument to the period of time you expect to be in the military service or overseas.**
- **It is important for you to periodically review your existing power of attorney(s). Your changing needs may necessitate the revision of an existing power of attorney, ensuring it accomplishes exactly what you need done and nothing else. Remember that it is a good habit to periodically review ALL of your legal instruments (power of attorney, will, etc.). A little time spent reviewing and revising may save you a great deal of trouble later.**

## **A Will**

It is advisable that you prepare a will stating how you wish to have your minor children cared for and how you wish to have your property divided in the event of your death. It is important that your will meet all legal requirements in order to be honored. Consult with your legal assistance officer to make sure your will meets legal standards. Keep a copy of your will and secure the original. Make sure your executor (the person you choose to carry out your will) knows where the original is stored. Review your will regularly and keep it up to date.

### **The Importance of a Will**

1. Should you die without a will, the state in which you live will make one for you. However, the will made for you by law is most rigid and arbitrary in its distribution of your estate after your death. Your heirs will not have any say as to disposition of your assets. Regardless of the size of your estate, having a will is advisable.
2. Having an appropriately drawn and notarized will also allows you to name the person of your choice to carry out your wishes. A will allows you to direct the period of time over which your estate will be distributed and all the terms and conditions for the distribution. You can appoint guardians, trustees, and others to administer and tend to the needs of minor children in

accordance with your wishes. In addition, a will provides a valuable link in the chain of title for all real property such as houses, lots, farms, or other buildings.

3. No single will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ. See a lawyer of your own choice for the preparation of your will and that of your spouse. If you need assistance, visit your unit legal assistance officer.

## **Other Legal Documents**

### **An Estate Plan**

An estate plan allows you to decide how to transfer your property after your death. Your estate includes all your belongings, including real estate (land and buildings) and personal property (any other possessions). A will is part of your estate plan. You may also make sure your spouse and children are provided for through joint ownership of property. In joint ownership, the survivor immediately assumes sole ownership of the property.

### **Record of Court Judgments**

If there have been any judgments pronounced in reference to any family members in your household, copies of these judgments should be secured. These judgments may include:

- Divorce or Separation
- Custodial cases involving minor children
- Adoptions
- Restraining orders
- Bankruptcy filings

### **Record of Other Legal Matters**

If you have been listed by someone as executor of a will, power of attorney, medical power of attorney, guardian to someone else's minor children in case of emergency, or if you have been listed in any other legal matter, secure a copy of this document and develop a contingency plan if this matter should arise during deployment.

If you have sole custody of a minor child, arrange for and develop a legally recognized document for the care of the child. Secure this document in your records.

### **Important Legal Protection**

Legal protection is provided for members of the National Guard through:

- **The Uniformed Service Employment and Reemployment Rights Act (USERRA)**  
USERRA protects your job while you are on military training or duty. Discuss mobilization and deployment with your civilian employer as far in advance as possible. Ask for a written

agreement of restoration. This document makes sure that your employer rehires you after deployment.

- **The Soldiers' and Sailors' Civil Relief Act (SSCRA)**

The SSCRA was passed so that military members defending their country would not be worried by civil obligations. This Act does not relieve military members from their obligations, but protects them from legal action during active duty. You should be familiar with the SSCRA. A copy is provided in Part II, Page 95. If you have additional questions about the Soldiers' and Sailors' Civil Relief Act, please contact your local Judge Advocate General.

# Security Issues

Security is an issue at both the operational level and the personal level. The families of Guard members need to be informed in both areas and take measures to promote the safety of all.

## Operational Security

In order for our military to be optimally effective in missions worldwide, security of the operations must be considered by family members at all times. Family members may be made aware of operational information such as deployment destination, ports of call, dates of deployment, pre-deployment training locations, etc. Avoid discussing this information with members outside your immediate family. Discussions with the media, over the telephone, on the Internet or in public places have the potential to jeopardize the safety and security of the Guard members and the mission. Children should be reminded of the importance of this as well.

## Personal Security

Guard members will be more effective in their duty when they feel assured that their family members at home are safe. The following measures will help the family at home to maximize their security. Review the importance of such safety measures with children, taking care not to alarm them.

## Within Your Home

Whether you are deployed or not, it always makes sense to protect your personal property. The following provides some suggestions and tools to help you in this area:

### Make your home safe

- Install a peephole so there are never any surprises on the other side of the door.
- Install good locks, such as deadbolts, that cannot be easily forced open.
- Secure windows and make sure locks close properly and are firmly screwed to the window frame.
- Check outdoor lights—make sure all entryways are well lighted for security.
- Trim shrubs and bushes so that they don't hide windows and doorways.
- Post emergency numbers by the phone.
- Make sure your smoke detectors are working and that there is at least one on each floor. Replace batteries regularly.
- Buy a multi-purpose fire extinguisher.
- Consider a security system—while not for everyone, they provide peace of mind.

### Perform scheduled maintenance

- Check major appliances to make sure they are in good working order. These include ovens, washing machines, dryers, dishwashers, etc.
- Check major systems such as electrical, water/heating and cooling systems. Check wiring, replace filters, etc.



- Label fuses and circuit breakers and make sure family members know how to deal with tripped breakers and blown fuses.
- Make sure family members know how to shut off main services to the home such as water and gas mains.
- Make sure necessary tools are available and in good working order.
- Have a “dry run” to make sure family members know how to operate all necessary appliances.
- Make a list of maintenance and service people.

### **Videotape or photograph valuables**

- Make an inventory of your valuables. (Complete the worksheet in Part II, Page 97.) Take note of the make, model and serial number where appropriate.
- Consider engraving valuables with your name and an identification number (do not use your social security number). This is especially important on portable items such as TVs, computers and cameras.
- Check insurance coverage and update as necessary.

## **Other Considerations...**

A very important step in protecting your property is to make sure that it is covered under homeowner’s or renter’s insurance before you are deployed. If you already have a policy in place, review your coverage to be comfortable that it is adequate. If you have questions or want additional coverage, contact your insurance agent. Make arrangements for someone to make your payments for you in your absence. If you let your coverage lapse, you not only run the risk of not having coverage in the event of a fire or other event, you may have difficulty securing coverage when you return. If you do not have coverage, the following are just a few sites that may be of some help when choosing an insurance company:

- <http://www.insurexchange.com/docs/military/>
- <http://www.helpinsure.com/lcenter/providers.html>

### **In the Car**

The following are steps you can take to better ensure your safety when in an automobile or other vehicle.

- Keep car doors locked at all times – when you are in the car and when you exit.
- As you approach your car (especially at night), have your car key ready so that you may enter quickly.
- Before entering the car, quickly look in to see if anyone has entered and is hiding in the car.
- If you see strangers standing around your car, do not approach it.
- If a person should try to enter the car while you are in it, sound the horn to attract attention until the person leaves.

- Never pick up hitchhikers.
- Do not open the door or lower the window for a stranger. Talk through the window if necessary.
- When you have car trouble, raise the hood and tie a white cloth around the door handle. Lock yourself in the car and wait for the police to come. If strangers stop to help you, ask them to phone the police for you.
- If you are being followed, do not go home. Go to a well-lit public place where you can get help.

### **Away From Car or Home**

The following are steps you can take to better ensure your safety and that of your family when away from the home or car.

- Be aware of locations and situations where crimes are more likely to occur and avoid them.
- Stay alert – there is no such thing as a “criminal-type face”.
- Whenever possible, avoid being alone in unknown situations.
- Keep all bags (such as a purse) secured close to your body.
- When shopping, do not expose credit cards or large sums of money.
- Dress safely in clothes and shoes that do not restrict your movements.
- At night, walk in open, well-lighted areas.
- Do not allow strangers to stop you or strike up conversations, especially if you are away from other people.
- Carry a whistle to sound an alert in times of trouble. Also consider carrying mace – be instructed on its use.
- If confronted, do not be afraid to talk your way out of it or to scream. Screaming “fire” will bring help faster than any other thing. Be sure to go to the police immediately after the confrontation.

### **Your Identity**

The following are steps you can take to better ensure that your identity and personal information is safe and has not been violated.

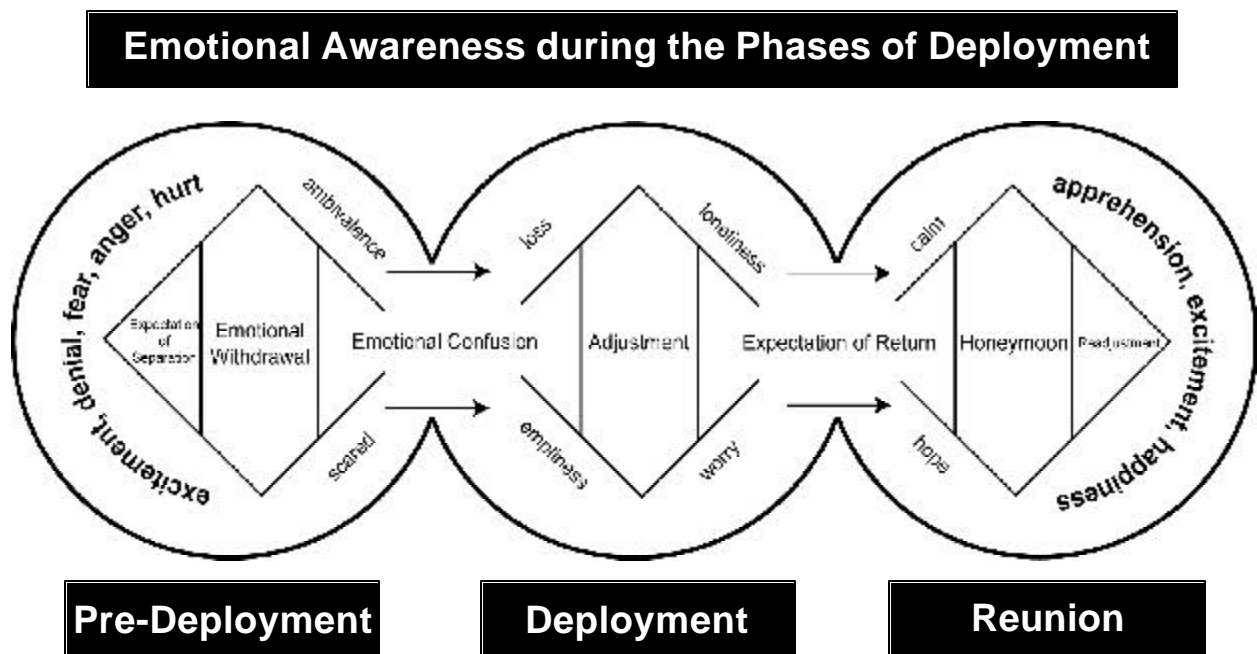
- Keep social security numbers of all family members private and secured.
- Periodically check your Earnings Statement Form (Form 7004) from the Social Security Administration (SSA). If you do not regularly receive these statements, you may request one from the SSA by calling 1-800-772-1213. If the earnings statements do not match your personal records, immediately notify the SSA.
- Keep credit card and bank account numbers private and secured.
- Monitor the regularity of account statements. If you miss a statement, notify the sending institution immediately.
- Periodically check your credit reports.
- Protect yourself from Internet fraud. To learn more, log onto [www.internetfraud.usdoj.gov](http://www.internetfraud.usdoj.gov).

# Deployment

# Emotional Adjustment

You are going to react in many ways to your Guard member's departure. This range of emotions is normal. The following illustration shows the common emotional cycles that people may go through because of a military separation. This gives you an idea of how people often react in these situations but it is important to remember that we are all individuals and every individual goes through this in his/her own way. The emotions experienced are determined by many factors—age, maturity, gender, and the relationship with other family members. It is also influenced by how others react. For example, a child will usually cope with the military separation better if the remaining parent and other family members are coping well and approaching it in a positive, supportive way. However, everyone will experience a range of emotions during this time. Remember that this is normal.

## Emotional Cycles of Deployment:



*Source: Behavioral Health Strategies, LLC, November 2002.*

During the entire deployment process, individuals experience numerous emotions. The earlier part of your Guide discussed the initial two most common phases:

- **Expectation for Separation:** Usually occurs 6 to 8 weeks prior to deployment. Feelings during this phase of deployment can be characterized by excitement, denial, fear, or anger.

- **Emotional Withdrawal:** Usually occurs one week prior to deployment. Feelings you may begin experiencing could include ambivalence, fear, or anger.

Once the actual separation has taken place, you will continue to experience a range of emotions that may change from one moment or one day to the next. Emotional phases or stages common during the actual deployment include:

- **Emotional Confusion:** Occurs 1 to 6 weeks after departure. Usual feelings during this time are loss, emptiness, and abandonment.
- **Adjustment:** Fortunately you will learn to adjust, especially if you have worked through the preparations recommended for you in Pre-Deployment. Adjustment generally occurs during most of deployment. Some feelings you may have could range from hope, to worry, to calm, to loneliness. You may face periods of fear, loss or anger or other emotions common in pre-deployment, but these feelings should not be for prolonged periods of time. If they do tend to linger, ask for help from your State Family Program Coordinator or another individual trained in counseling.
- **Expectation for Reunion:** Approximately 6 to 8 weeks prior to homecoming it is common to begin to have mixed feelings that include apprehension and worry as well as excitement and anticipation. You will find yourself thinking of things to worry about even though you are anxious for your loved one to return. This is only natural. Working through these worries will help make homecoming and the readjustment required less stressful for everyone – including you! Think positively. Use this time to plan how to prevent problems and how to handle them when they do arise.

While your loved one is away, it is a good time to learn more about your emotions—how to recognize what you are feeling and why and how to manage these emotions positively. Recognize that although the initial reunion may be “perfect”, things will not stay this way. This is often referred to as the “honeymoon” and, as with all honeymoons, it cannot last forever. The normal lifespan for the honeymoon phase is one day or until the first argument. When this happens, it is not “the end of the world”. Recognize it for what it is—a return to normalcy. Also recognize that changes have occurred and both the loved ones who remained at home and the Guard member who has been away will need time to adjust. This usually takes a few weeks to occur and sometimes it will take longer. Manage your expectations.

- **Honeymoon:** Usually lasts until the first argument. You may experience feelings of euphoria, excitement, and confusion.
- **Readjustment:** Usually takes 1 to 6 weeks following the return. You may feel happy, excited, and satisfied.

The following chart addresses common feelings of various family members as well as the behaviors that might be expected as a result of these emotions. Being aware of this helps you to be better prepared to handle problem behaviors when they occur. It also allows you the opportunity to prevent many unwanted behaviors by talking through your feelings and coming up with more productive ways to deal with them.

# Family Adjustment

<b><i>Feelings and Behaviors that Affect the Family's Adjustment to Guard Member Absence</i></b>	
<b>Any combination of these FEELINGS</b>	<b>Could lead to any of these BEHAVIORS</b>
<b>PARENTS:</b>	
Resentment Anger Guilt Frustration Anxiousness Sadness	<ul style="list-style-type: none"> <li>● Arguing to establish distance/to express anger</li> <li>● Guard member withholds notice to deploy until last minute</li> <li>● Lack of adequate preparation due to denial</li> <li>● Emotional and physical withdrawal</li> </ul>
<b>PRESCHOOL CHILDREN:</b>	
Confusion Surprise Guilt	<ul style="list-style-type: none"> <li>● Clinging</li> <li>● Irritability</li> <li>● Sadness</li> <li>● Increase of attention-seeking behavior (positive and negative)</li> </ul>
<b>ELEMENTARY CHILDREN:</b>	
Sadness Anger Separation anxiety Guilt May believe they caused parent's departure (even if discussed) Feels lonely before Guard member leaves	<ul style="list-style-type: none"> <li>● Behavior problems</li> <li>● Regressive behaviors</li> <li>● Angry outbursts mixed with clinging</li> </ul>
<b>ADOLESCENT CHILDREN:</b>	
Sadness Fear of parent's rejection Denial of feelings Anger	<ul style="list-style-type: none"> <li>● Aloofness, don't-care attitude (arguing as defense against closeness or expression of anger)</li> <li>● Friends take on increased value</li> </ul>

Adapted from: [Hooah 4 Health, Deployment Guide](#)

# Tips For and About Children

**Change is at least as stressful for children as it is for adults.** The deployment and homecoming of the military member is a major change for a child. Children are not skilled at coping with their stress because they have little life experience. It is reasonable to assume that sudden change in a child's behavior or mood is a response to the stress of having a deployed parent.

The impact of stress depends on a child's personality, maturity, and style of coping. It is not always obvious, however, because children often have difficulty describing exactly how they feel. Instead of saying they feel anxious, they might complain of their stomach hurting. Some children might cry, become aggressive, talk back or become irritable. Stress can affect their physical health as well. New illness may occur and need to be treated. Asthma, migraine headaches and stomach problems are symptoms that may be warning signs. Stress can infect and affect the physical, emotional, social, intellectual and academic well being of children. It can interfere with their motivation, attention, memory and the entire learning process. Children respond and react to stress in their own individual ways. Just like adults, they have different coping abilities and what causes stress in one child may cause none in another. Children who have experienced stress for some time need extra patience and reassurance.

**Caring adults are very important for children. Provide an environment that promotes a relaxed lifestyle. Model peaceful living and good relaxation techniques.**

One of the most challenging parts of a military separation is enduring the demands placed on a single parent. **It's true that most parents affected by a deployment aren't truly single parents, but the challenges, difficulties, and dilemmas you'll face are much the same as those faced by single parents.** They also often share the following common objectives:

- Share experiences with others in the same circumstances
- Cope with the stresses of parenting alone
- Learn to adjust to being a single parent and to deal with the reactions
- Improve communication with the children
- Become a more understanding parent
- Learn how to talk to teenagers
- Provide male/female (opposite sex adult) models for my children
- Consider personal needs
- Learn how to effectively deal with outside influences (parents, neighbors, etc.)
- Learn to better handle "male-oriented" or "female-oriented" tasks
- Become more independent, confident, and assertive
- Determine how much personal information to share with my children
- Learn to see my child as a person, not an extension of me

Source: *Drs. Barnes and Coplon*  
The Single-Parent Experience

Remember that you are not in this alone. There are others who are sharing the same or similar experiences as you are and even more, who want to offer their help and support. Seek assistance but also learn to help yourself by helping others. Get involved with your Family Readiness Group; take part in activities designed just for you as well as those for your children. It will help everyone to have others to talk to and spend time with who are going through the same experiences.

Additional important and helpful measures the remaining parent or guardian can take during deployment include:

### **Discipline consistently**

Don't let separation mean a free rein. Do not threaten your child with "wait until your dad/mom gets home!" It's hard to look forward to the return of someone who is expected to punish you.

### **Maintain routines**

Regular mealtimes and bedtimes can help children feel more secure. Try to keep the same family rules and routines that were used before the separation. Don't forget to schedule some of the same activities the family enjoyed when both dad and mom were home. Children may be uncomfortable feeling that everything is "on hold" until the deployed parent returns.

### **Let children help around the house**

Ask children which chores they would like to do. Let them know that they are making a valuable contribution.

### **Help children mark the passing of time**

Many families find it helpful to mark the days off a calendar in a daily ritual. Try to find some visual way to let children count the days until their parent comes home.

### **Post a large world map**

Help the children track where dad or mom's travels take them.

### **Talk about the deployed parent**

Talk about the deployed parent in daily conversations and think of ways to keep the connection. Let children know it's okay to be sad—teach them how to recover and move on.

### **Stay in close communication with the school**

Check with your child's teachers, school counselor, and principal. Keep them informed. Make them part of your child's support system. You may find it helpful to provide copies of the sections of this Guide dealing with the emotional issues of children to your child's teacher(s), principal, and school counselor. You should also provide them with updated emergency contact



information to include in each child's record. Use the notification form included in Part II, Page 80 if you are unable to talk with each teacher.

### **Children with Special Needs**

For children with special needs, other information sources include: [www.efmconnections.org](http://www.efmconnections.org) and <http://www.disabilityresources.org>. [www.efmconnections.org](http://www.efmconnections.org) addresses education, medical care, family connections, family stories, family support, family issues, finances, legal matters, and frequently asked questions.

### **Continued communication is important...**

Also make sure that communication with the deployed parent continues. It is important that children feel that their parent is still very much involved in their life. It also helps the parent who has to be away during important events such as birthdays, recitals, ball games, or the prom. The following suggestions can help:

### **Exchange letters and cards**

The length and content are not as important as receiving something in the mail from the deployed parent and for them to be able to respond by sending the parent a note, picture, or a drawing.

### **Articles from local papers or magazines**

This is a good way to help children feel connected and give them an idea of what life is like there.

### **Subscription to a favorite magazine**

For an older child, this is a gift that keeps on giving.

### **Tape-recorded messages**

Tell a story, read scripture, describe your surroundings, the time of day and/or what you are doing.

### **Phone calls**

Whenever possible try to phone when the children are likely to be home. Ask about their friends, school, ball games, pets, etc.

***Other helpful websites for parents and for children of various ages include:***

**[www.aboutourkids.org](http://www.aboutourkids.org)**

**[www.parentcenter.com](http://www.parentcenter.com)**

**[www.enduringfreedom.com](http://www.enduringfreedom.com)**

**[www.sgtmorris.com](http://www.sgtmorris.com)**

**[http://mfrc.calib.com/enduring\\_freedom/mobiliz5.htm](http://mfrc.calib.com/enduring_freedom/mobiliz5.htm)**

# Tips for Spouses and Significant Others

Mobilization can be especially trying for those closest to the National Guard member. In order to take care of others, you must first take care of yourself. The following tips can be helpful in doing just that:

## **Be good to yourself.**

Plan time out for yourself. Now and then, do something a little bit selfish:

- Take a long bath
- Cook a special dish you wouldn't normally make
- Hire a babysitter and go out for the evening with friends
- Spend time reading a book instead of doing the laundry

## **Stay healthy and happy.**

Be sure to take good care of yourself.

- Exercise regularly (consult your healthcare provider before beginning an exercise program)
- Eat balanced meals
- Get plenty of sleep
- Learn how to recognize and manage stress
- Avoid turning to alcohol and other drugs for stress reduction
- Set aside time for yourself every day

## **Stay busy.**

Time passes much more quickly when you're busy. Try to see separation as a time to learn something new.

- Take those college courses you've always promised yourself you'd finish
- Learn new job skills
- Volunteer for an organization you support
- Take up a hobby
- Organize a support group

## **Do something fun and exciting.**

Try to spend time each week doing something out of the routine. Avoid sitting at home and feeling sorry for yourself.

- Go to a museum
- Go to a library
- See a movie
- Go skating
- Go to the beach

## **Try to stay positive.**

It's easy to see the negative side of mobilization, but seeing the positive side has many more rewards. Think of separation as a chance to grow.

- Find another Guard spouse who is alone to share activities, thoughts and frustrations
- Spend time with an upbeat friend
- Try to be positive

Don't forget to give yourself credit for dealing with things as well as you have! It also helps to think of the positive aspects of the experience. This may be difficult when you first begin but give consideration to the following:

## **Looking at Deployment from Both Sides – Positive and Negative**

### **How could this be positive?**

Just as there are negative aspects to deployment, there are positive ones too. These include:

- You have an opportunity for personal growth
- You can learn to deal with stressful situations
- Communication with your family members can be improved
- You can become more confident, independent and assertive
- You can have input in decision making
- You can become more resourceful
- You can develop self-confidence
- You can increase your self-reliance
- You have an opportunity to do things for others
- You can develop new friends and become closer to old ones
- You can learn to manage your emotions productively
- You can further develop your old skills and learn new ones
- You can practice resilience!

The list could go on. It is important to remember that **we may not choose deployment but we can choose how we handle it.** Build on the positives! Remember, like change, deployment can be an opportunity to grow. It can be a time to take on new challenges, to learn more about yourself and your family, to build new skills, and to become a more capable person.

### **There are definitely negative aspects...**

It is not disloyal to recognize that there are also many negative aspects to deployment. You probably have no trouble adding to the following list.

- Never having enough time for yourself or my children
- Financial problems
- Enduring others' judgments, misunderstandings, and intrusiveness
- Feeling resentful for having my children, jealous of other couples, and angry at people who don't understand what I'm going through
- Feeling loneliness and boredom
- Not wanting to go out and meet others
- Feeling guilty for having negative feelings
- Discovering that single parents are often treated with arrogance, scorn, and stereotypes
- Losing intimacy
- Problems of consistency when it comes to child-rearing
- Disliking having to make all the decisions
- Finding it harder to discover myself and my role as a single parent and as an individual
- Feeling guilt, anger, and loneliness because my partner is not here

*Source:* Drs. Barnes and Coplon

The important thing is not to dwell on the negative. **Whenever you begin to think of the negatives, take time to redirect your thoughts and come up with at least one positive result of the experience for every negative one.**

The following open letter from a spouse presents both sides of the experience. Reading it may be helpful.

## ***A Military Spouse's Point of View***

For many spouses when the separation finally occurs, this is a reality check. Until now there was the possibility of a change in orders or some other eventuality to prevent departure. But the separation is inevitable, and the spouse must cope.

- *When your spouse leaves or deploys, a piece of you goes too, but that's what you want...for part of you to be with your spouse. You find that you, too, keep your spouse present with you. You may sleep with their picture on your nightstand, or you may leave a pair of their shoes by the front door.*
- *When your spouse leaves, you go through a whole series of different emotions. About six to eight weeks before your spouse leaves you begin to "psyche up" for the departure, and you both get very busy thinking about details that need to be tended to before departure. You both may feel excited, intimidated, and maybe a little worried about how you will manage. About three to four weeks before your spouse leaves, you begin to put distance between the two of you, build a few walls, maybe withdrawing from each other. You may become irritated with each other and you may even have a fight. This distancing reaches a peak about two to three days before your spouse leaves when you both think they should be gone so that you both can begin counting down to the reunion...which may seem an eternity away! This "distancing" is normal and allows you to permit this person who is so very important to you to go away...for a while.*
- *When "THE DAY" arrives you may drive your spouse to the armory and be thinking that some way, somehow, something will keep them home. Whatever you say to each other may seem awkward and not quite right, and afterward, when you reflect on not seeing each other for a long time, you may wonder why you couldn't have been more romantic, or have given a "warmer" good-bye.*

### **YOU ARE NORMAL!**

- *For the first day or so after your spouse leaves, you may feel like a robot, just going through the motions, almost like you are in shock. You might just want to stay home. You may not want anyone around you. You may wonder if it was easy for your spouse to leave you, after all, your spouse seemed to be excited about going on assignment or deployment. You may feel overwhelmed by all the responsibilities you are facing. Then you may get angry with your spouse, with the Army, the Army National Guard, your spouses' commander or duty section, perhaps even with the whole world! How could your spouse leave?*

- *You will get over that too, and find you can handle the separation. You'll probably find yourself within a few weeks beginning to settle into a pattern. If you don't find some comfortable pattern or routine and continue to feel upset, call your State Family Program Coordinator or local Family Assistance Center. They can give you information and or assistance to help you over this hurdle.*
- *The new pattern of your life while your spouse is gone may find you a little more subdued, and certainly lonely. Sleep may come a little more easily than in the first few weeks of the separation, but probably not as easily as when your spouse is at home. Food may finally begin to taste less like sawdust. You may find from your spouse's letters that they are not angry with you, just lonely, and missing you.*

If you find a routine that works while your spouse is gone, stay with it! That regularity and ritual is very comforting!

- *Six to eight weeks before your spouse comes home, you may begin planning for the homecoming. There are decorations to make, and special meals to plan, and nagging worries:*

*Will my spouse have changed?*

*Will they still love me?*

*Will they approve of the changes in me?*

*Will we have the same closeness we had before?*

- *As the time grows nearer, you will probably get more and more excited, may sleep less, and launch into a frenzy of house cleaning. In your mind you play over and over again various versions of the homecoming. You imagine...*

*... You see the reunion in slow motion, over and over again, like in the movies, with sunlight and fields of flowers, and you two as the only people in the world.*

*... In the last few days you seem to find yourself feeling many different emotions. Butterflies keep you awake at night. You should be happy that your spouse is returning, and you are, but you are also apprehensive. For the past months you have been the head of the house and you really haven't had to answer to anyone for where and when you go, or on what you spend money. You have had the bedroom all to yourself and you've taken care of the family's finances. Maybe you feel like your hard-earned independence is at stake. You are proud of surviving, and maybe even thriving while your spouse has been gone. You've missed your spouse terribly, but you've learned you can manage quite well while he/she is away.*

*... The Big Day arrives and you've probably not slept well at all and you've spent hours trying to look your best. You finally have that reunion. There may be raindrops instead of sunlight, and instead of fields of flowers, there are fields of people at the hanger.*

*... The hugs and kisses are every bit as good as you remember, and your spouse raves about how good you look and you tell your spouse they're a sight for sore eyes.*

*... Your spouse tells you that they are proud of the way you kept the home fires burning, and it doesn't matter that you didn't save more money, and you want to believe your spouse, but there is something in their face, perhaps something in their voice.*

- *Understand that your spouse too, is apprehensive about the homecoming, and they also want to be very, very right. They may be a little unsure and may wonder if maybe you have learned to do without them too well...perhaps they're not needed, or wanted anymore. You KNOW your spouse is wanted AND needed, and you should tell them that again and again!*
- *When you are back together again, take some quiet time to sit together, holding hands and talking about what happened. You need to listen to each other and you both need to talk. You have a thousand questions to ask, as does your spouse, and you both need reassurance that everything will be okay. Realize that you both have grown during your time apart and it is important for each of you to allow the other to have some space and time alone.*
- *The time to reestablish old patterns and to establish new, better ones, takes several weeks; so don't expect to fall back into "How it was" overnight. Take time to enjoy the intense pleasure of reuniting as a couple.*

***Keep this in mind as you face a family separation:***

- *The leaving and returning are never easy, but it does not last forever.*
- *Rarely are the separation and the reunion exactly as you would have imagined. Both have their drawbacks, but both also have their rewards.*
- *The important thing is that you both survived the separation. Remember the time apart, what you learned, what you liked, and what you did not like, and apply these lessons to similar experiences you may face in the future. It will help to make you a stronger, better prepared husband and wife team.*

# Communication

One of the most effective tools you have is communication. The importance of communication cannot be over stressed. Communication between spouses, communication between parents and children, communication with available resources and supports are all vital to all phases of deployment. Communication has been addressed several times in your Guide, but the following tips highlight its importance and ways to keep the lines of communication flowing.

Communicating. It is an important part of keeping any marriage alive. But when so many miles separate you for so long, communication becomes a vital necessity. As much as you need air and water, you NEED to hear from your spouse and they from you. You both have several communication options available to you. Take advantage of them.

## Letters

Letters are your lifelines to sanity (wait till you have not received one in a week and see if you don't think so). But it takes a special skill, one you can easily develop, to write a letter during a family separation. You must walk a fine line between "Everything's falling apart and I cannot handle it without you," and "Everything's falling apart but I do not need you to fix it anymore."

Some spouses send letters about how great everything is and how angelic the children are. Come on! They know things do not run that smoothly even when they are home. The more "everything is great" letters they get, the more they worry. In time, they begin to believe that you do not need them around anymore (that is one of the worst, most common fears the spouse will have while separated). Other spouses go entirely the other way—every little problem or irritation goes into a letter. It is full of complaints about how they must come home immediately to change a flat tire or discipline a child for a minor infraction. This kind of letter writer can make a family separation a living nightmare for the service member.

Remember that mail is irregular at best. Letters and packages seldom arrive two days in a row—sometimes as much as two to three weeks pass between the time you place it in the mail and the time they receive it.

The following page presents helpful tips on letter writing.

**Handle your letter writing with the same tact and understanding you want your spouse to have for you. You want to know everything that goes on around them, good or bad. You want to know about their friends and how they spend their off-duty time. You want to know they still love and need you. They want to hear those things from you also. PATIENCE IS THE MOST IMPORTANT WORD IN FAMILY SEPARATION COMMUNICATIONS.**

## **A “Letter Writer’s Guide”**

... ways to enhance talking back and forth to each other by letter

These include:

- 1. Answer all questions. Write with your spouse’s letter and picture in front of you, as though talking directly to them.**
- 2. Ask advice when needed.**
- 3. Explain problems clearly. If vague and unresolved, your spouse will worry.**
- 4. Express an appreciation for letters, tapes, etc., mentioning one or two points of special interest.**
- 5. Tell of daily activities in amusing and interesting ways.**
- 6. Remember, it is important to frequently express your affection for your partner.**
- 7. Share your feelings as openly and freely as you can without indulging in self-pity. Let your spouse know you would like to share their feelings.**
- 8. Above all, express yourself clearly and unequivocally so that your spouse will not have to say, “I wonder what was meant by that?” Neither husband nor wife should try to interpret what the other says, read between the lines, or discern the meanings. If you do not understand, ask questions—otherwise take things at “face value.”**
- 9. If you have children and they can write, have them enclose notes or pictures in your letters. Children can use separate envelopes. Send pictures of home, the Christmas tree, activities around the house, etc. Have your spouse write separate letters to the children rather than a joint letter.**
- 10. Relay news of the neighborhood, friends, and relatives. Clip out newspaper articles that might be of interest to your spouse.**
- 11. Write often. If that is hard, supplement with cards (funny or romantic). Cards can help to express your thoughts and feelings, often in a unique or humorous way.**
- 12. Consider OCCASIONAL phone calls, if possible.**



## Messages

Some occasions might call for a speedier method of contacting the service member than a letter: serious illness or injury, death in the family, birth, and routine or unexpected hospitalization. Depending upon the severity of the situation, there are two primary ways to send a message—emergency Red Cross or Western Union messages. If you are in doubt as to which method to use, contact your local Family Assistance Center for advice. In either case, it is always a good precautionary action to follow a message with a written letter, clarifying the details of what has actually happened.

### American Red Cross

In order for the Red Cross to send a message to your spouse, they must have verified information. They do not send greetings, only emergency information and they do not grant emergency leave. If the emergency situation does not occur in the local area, you will save some time by contacting the Red Cross chapter where it does. Ask the Red Cross there to make verification and to contact the service member. In most cases, Red Cross notification is necessary for emergency leave to be granted by the spouse's commander. **THERE IS NO CHARGE FOR RED CROSS MESSAGES.** Before you call, has the following information on hand: grade, full name, Social Security Number, and complete duty address.

### Western Union Messages

Personal and non-emergency messages should be sent through the Western Union system. These include births, seasonal salutations, birthday and anniversary greetings, expected hospitalizations, and other events that are important to remember but are not of crisis proportions.

## **Remember!**

- **Many people are going to see whatever message you send *before* the service member is given the message. Do not say anything that might embarrass you or your spouse.**
- **It is recommended that you do not use Western Union to send the service member bad news that is going to cause pain or distress such as serious illness, hospitalization complications, a death or injury in the family. If these are sent through Red Cross, it will not cost anything, and the service member will be given the message by the Commander or Chaplain who will be able to advise and comfort your spouse. Otherwise, the message may be delivered with no preliminaries or support.**
- **PLEASE! If you do send a message about an illness, injury, or hospitalization, be sure to include the doctor's diagnosis, the prognosis, and the length of any expected hospital stay or recovery period. The service member will feel better if they know everything that you know.**

## **FAMNET**

Depending on where your spouse is deployed, your local Family Assistance Center, or Active Duty Army Community Services might be able to get a message to your spouse through the Family Network (FAMNET). Check with your local Family Assistance Center.

## **Overseas Calls**

1. Nothing can substitute for your spouse's voice. That is why overseas calls are so popular. But the cost is exorbitant! Agree, before the separation or deployment starts, how many times and when they can call. Budget money for the calls during the assignment or deployment so you are financially prepared when the bills start coming.
2. One way to keep your phone costs down is to be prepared for the call. Keep a list near the phone so you know what to talk about. However, be prepared for the unexpected tears, both yours and your spouse's.
3. It will also be cheaper if, when your spouse calls, you accept the call and ask them to give you the country access code (you can also find this in the information part of your phone book), city code, and phone number, and then you call them back. You will still be charged for the initial three minutes, but it is cheaper when you call your spouse direct if you plan on talking for more than five to ten minutes. Look in the phone book or call the operator and see what hours are cheaper; ask your spouse to use those hours whenever they can. Agree if you cannot get through in fifteen minutes that your spouse will call you back.
4. In some cases, your spouse might be able to call you free of charge through government telephone lines (DSN) but this is not always possible.

**NOTE: A time conversion chart is provided in Part II, Page 99 to help you remember to take this into consideration when calling.**

## **Care Packages**

1. A "care package" is exactly what it sounds like—a little bit of home that says, "I love you; I'm thinking about you." With just a little planning, they can be a great link over the distances. Care packages are also a morale builder during remote assignments or deployments. Speculation and excitement run throughout an entire unit when just one package arrives. When you get your first "Thank You" letter, you will be eager to start your next package.
2. Be careful of what you send—the one rare commodity is privacy. What you send will undoubtedly be seen by a number of people. Even most officers share their quarters. Packages going overseas are subject to inspection by Customs and may be opened by the host country inspectors. Do not expect a lot of romantic talk on any recorded messages your spouse may send home. Most spouses would be too embarrassed for anyone else to hear what they most want to say.

## **Mailing Tips**

1. Check with the Post Office (USPS) on mailing restrictions.
2. Do not use wrapping paper if you can help it, and string will foul up the postal machines. The Post Office recommends you use reinforced, nylon strapping tape.
3. Sender will not have to pay Customs tariffs on packages mailed to an APO or FPO.
4. Put an extra address card INSIDE before you seal the package. If the box should be damaged and neither address on the outside can be read, it will be opened by the Post Office. If they cannot find where it should go from the contents, the whole package goes to the dead-letter bin.
5. Be sure that if you are sending a package for a special occasion, to mail it so it has plenty of time to arrive. Better to arrive a little early than to let them think you have forgotten them.
6. Do not forget to mark any packages that contain a recorded message, music, or VCR tape with the words "MAGNETIC RECORDED TAPES INSIDE—DO NOT X-RAY."

# Reunion and Homecoming

# Homecoming and Reunion

As much as you are looking forward to having your loved one return home and as much as he/she is looking forward to returning, reunions are not all bliss. If you think that is the case, you are setting yourself up for disappointment. Homecoming and reunion can be just as stressful as the separation itself. Readjustment will require time. You have both had new and different experiences, many of which may not have been pleasant. The Guard member may have seen and experienced war first hand for the first time, while you have struggled with loneliness, fear and worry taking care of the family and problems that you have not had to face alone before.

Once again it is important to be prepared. Taking steps toward managing expectations on the part of everyone without taking away from the joy of reuniting the family is critical. Such preparation will go a long way toward ensuring that the homecoming is a positive experience for everyone and lay the foundation for the reintegration to occur more smoothly. The following tips will be helpful as you make your plans!

## Tips for a Successful Reunion

**Keep in touch with reality.** Recognize that from the moment you are separated from the person you care about, you may begin to build up an image of that person in your mind. Imperfections tend to fade and all of the individual's positive traits come to the forefront. The Guard member may remember their family as they appear in the photograph he/she carries – without blemish. Memories of everyday life such as making ends meet, occasional disagreements, and disciplining the children, begin to fade from everyone's mind. The reunion is seen as the solution to all problems. "Once we are together again, everything will be perfect." However, reality rarely has a chance to live up to the high expectations you may have set in your minds.

This does not mean that the reunion will be filled with disappointment. Homecomings can be very happy occasions as long as all family members make an effort to be as realistic as possible. If the tendency to not pick up after oneself around the house occurred before the separation, that habit probably has not miraculously disappeared. If a weight problem existed prior to the separation, do not expect a fifty-pound loss to have occurred during the separation. If one of the children was experiencing a problem at school, do not expect the problem to disappear at reunion time.

**Change is not always welcome, but it is inevitable. Besides, change does not have to be a bad thing. Many of the changes may, in fact, ultimately strengthen the family as a whole and individually.**

In addition, everyone must be prepared for change to have occurred. Dealing with change in a positive way can make the readjustment and the process of returning to “normalcy” following a long separation go more smoothly. This means anticipating change and not allowing it to be magnified and become divisive. Individuals change with the experiences they have and simply as a result of time. Expect change in each other. During the separation, all members of the family will have had different experiences and these experiences are now a part of their history and may color how they look at and deal with things. The returning soldier will have experienced the harsh realities of war that even with the upfront media coverage, no one remaining at home can imagine. Those who remained at home will have (if only out of necessity) experienced a level of independence they may not have experienced before. The spouse has had to make decisions about such things as what the children are allowed to do, finances, and home repairs. The children have learned to depend on the parent who has been with them and to go to them for permission or assistance when needed.

**Remember**—talking to one another and working through the everyday challenges that family life presents are what is important. This does not all have to be accomplished on the day of the family reunion. Give yourselves some time to enjoy one another. Everyone needs to get acquainted before problem solving begins.

## **Guard Member:**

- Don't feel like you need to rush things. Your experiences have resulted in changes in you and your family's experiences have resulted in changes in them as well. “Normal” will need to be redefined. Take your time and ease yourself back into the family. If you try to immediately “take charge”, your spouse and family may feel that you did not think that they were doing a good job while you were away. Feelings of resentment will surface. See yourself as a “Special Guest” for a while. Allow them the opportunity to do things for you for a while. This will allow them to show how glad they are to have you back as well as to demonstrate their new skills. You will see that some things will change naturally as a result of your presence in the family. If you disagree about the way other things have been handled, wait a few days and discuss it openly with your spouse.
- Do not immediately resume the tasks you did before without discussing it with your spouse. Your spouse will probably welcome the help but may have come up with their own system that is working and not want to have it immediately changed. For example, if you formerly handled the bills, do not try to take over the finances immediately. A complete interrogation regarding the state of the checkbook as soon as you walk through the door is bound to create hostility. Set aside some time when things have calmed down to review the financial situation with your spouse.
- Take it easy with the children in terms of discipline. For a while, stick with the rules your spouse has established during your absence. Immediately playing the “heavy” will not open up opportunities for you and the children to get to know one another again. It is not difficult to

understand why some children are afraid of the returning parent if all they have to look forward to is “a changing of the guard.” On the other hand, sometimes it is easy to spoil your children. If you have not seen them for a long period of time or you are home for only short periods of time, you may find yourself not wanting to discipline them. You are probably eager to make up for the time you were unable to spend with them. This is certainly understandable. But do not put your spouse in the position of constantly playing the “heavy” while you have all the fun with the children.

- Do not be surprised if your spouse is a little envious in some ways. Your life may look very exciting compared to the job of “keeping the home fires burning.” Surprise your spouse with a gift when you return from a new place. This way they can show off their “treasures” from different states or countries and cultures, and share in your experiences.
- Expect your spouse to have changed. Neither of you is the same person you were a few months ago, or even a few weeks ago. The main adjustment for military families after a separation is the change in roles. Your spouse has learned to cope alone as a matter of survival. Out of necessity, some of your roles have been taken over in order to compensate for your absence. Try not to be threatened if you find an independent person when you return home. The fact that your spouse can cope without you does not necessarily mean that he or she cares about you any less.

## **Spouse:**

- Keep in mind that your spouse has been operating in a regimented environment with a daily routine. Transition to family life takes a while. In some instances, your spouse might be rebellious against any kind of schedule or preplanned activity you have set up. Be patient! At first there might also be some trouble sleeping soundly throughout the night. Making the transition from barracks-style living to home living (especially if your spouse has been standing rotating shifts or working irregular hours) may take some time.
- Do not take it personally if you find your spouse daydreaming about deployment issues. Your spouse has been immersed in a totally different environment while away from home. It takes a while to let go of that world, even when a spouse is relieved to be back home with the family.
- You might find that your spouse is either surprised or even hurt that you have been able to manage everything so well alone. Try not to get defensive. Everyone wants to feel needed. Reassure your partner that although you are capable of handling the household and family on your own, you need companionship and emotional support. Point out that it also makes life a lot easier when you have someone with whom you can share these responsibilities.

## **Children:**

- Some children will keep their distance from the returning parent for a while. They may still have unresolved feelings of anger toward that individual for leaving them, and are not ready to allow that parent to be part of their lives yet. They may have to be “courted” for a while until they feel comfortable again. Allow them the time and space they need.

- Other children will become “clingers.” Each time the parent disappears from sight for a few moments, they think the adult has gone away from home again. As a result they tend to hold on for dear life and not let the parent out of their sight. Be patient. This will pass with time as they see you leave and return again.
- At reunion time, Dad could be meeting his new infant son or daughter for the first time. This can be quite an emotional experience for everyone, including the infant. Parents—do not feel that you have to thrust a crying infant into the arms of the returning member. Do not feel overwhelming rejection if your infant will not come to you at first. Give the child some time. Infants are people too, and they need time to develop trust before they feel comfortable with a new adult in their lives.
- Plan to spend some time individually with each one of your children by doing some activity that is special to them. This allows the parent to get reacquainted with each child in a way that is most comfortable for that particular child. It also makes children feel special and appreciated for their individuality.
- Expect your children to have changed both physically and emotionally. Sometimes the changes are barely noticeable from day to day, but if you go away, you might discover upon your return that your toddler is walking, your fourth grader has learned the multiplication tables, and your teenage daughter has a new boyfriend.



# **The Single Service Member**

# **Deployment and the Single Service Member**

While a large part of the information in this Guide is directed toward the married Guard member and his/her spouse and children, deployments or extended temporary duty assignments (TDYs) can be just as demanding for the single military member. Not only will you experience all the emotions and relationship stresses discussed in this Guide, you have the added burden of finding a reliable individual to handle your personal affairs during your absence. The importance of a will and power of attorney is just as critical for single members as it is for their married counterparts. Please take time to go through all of your ***Personal and Family Readiness Guide***. The majority of the materials is relevant to everyone in the Guard and to those with a family member or loved one in the Guard. You will find it helpful.

Also, take a look at the following questions. They will help you begin to think about issues that need your attention as you prepare for deployment. If you have already given these matters your attention, the questions can serve as a quick check to see if you have forgotten anything. For your convenience, this has been provided in checklist form in Part II, Page 103.

## **Questions to consider...**

### **House or Apartment:**

- Have I made proper arrangements for mortgage/rent?
- Should I continue with my rental lease?
- Who will check on my house while I'm gone?
- Who will keep the keys?
- What about insurance?

### **Car:**

- Where do I store it?
- What about payments?
- What about upkeep?
- Who will keep the keys?
- What about insurance?

### **Invalid or aging parent:**

- Who will be responsible for the care of my parent(s) while I'm gone?

**Pets:**

- What do I do with them?
- Who will care for them while I'm gone?

**Important Documents:**

- Have I prepared a Personal Care Plan? (Note: If children are involved, a Family Care Plan is required.)
- Are all legal papers and other important documents in a safe place?
- Does a designated person have a way to access these papers in an emergency?

## **When you return home...**

There are also considerations when you return home. In addition to the evident tasks such as making certain that all utilities are working and your mail is no longer being held, special care should be taken to ensure that your health is not endangered. The water supply may have become contaminated from lack of use or minimal treatment. Until you have been advised that the water is safe, boil any that is to be used for human consumption. Be certain that all food is fresh, particularly meat, before eating. Wash all fresh vegetables and clean all utensils before use.

## **If you decide to marry before you leave...**

As a Guard member, if you marry before a pending deployment, it is very important that you update your records immediately. The following steps should be taken:

- Provide the unit commander with all official documents
- Change your official records to show that you are married, listing your spouse as "Next of Kin" on your record of Emergency Data
- Have your spouse listed as beneficiary for Government and Civilian Insurance policies
- Apply for a Dependent's Identification Card and enroll your spouse in **Defense Enrollment Eligibility Reporting System (DEERS)**
- Apply for your basic allowance for housing (BAH) and start an adequate dependent's allotment for your spouse
- If possible, have your spouse attend a pre-deployment briefing and make sure that he/she is aware of the State Family Program and how it can be of help to them
- Make sure all bank accounts are joint accounts
- Make sure your State Family Program Coordinator has contact information for your spouse.

(See checklist in Part II, Page 104)

# **A Special Word for Stepparents**

# A Special Note for Stepparents...

*(Adapted from: Advice for Stepparents When Their Spouse is Being Deployed.  
Stepfamily Association of America - 30 January 2003)*

The deployment of a spouse can be even more challenging when stepchildren are involved and/or the stepparent is the person assuming new tasks and responsibilities in the absence of the spouse. Sometimes the legal relationship between stepparents and stepchildren is not clearly defined, leaving the stepparent without any legal authority to make decisions on behalf of the children. In other cases the deployed spouse may desire that stepchildren be able to access healthcare or other benefits but they are not recognized as eligible because of a lack of proper paperwork. This can create problems in matters as simple as the stepparent being unable to obtain information about their stepchildren's medical care or education, or as complex as the wishes or intentions of the deployed Guard member not being carried out if returning circumstances prevent the return. In preparation for deployment, the custodial parent and stepparent should seek military and civilian legal advice to ensure that the stepparent will be able to maintain custody of the children during the absence of the Guard member and have proper authorization for medical, educational and other benefits that the children will be entitled to receive.

As in all family situations, problems can be reduced and the situation made less stressful when all parents take the time to anticipate potential problems and plan ahead to prevent or reduce them. It is important that the stepparent be involved in completing the Family Care Plan and has access to all documents and information. The Family Readiness Checklists provided in Part II, will help in developing the plan. (Another version of a pre-deployment checklist is available on the web at <http://www.abanet.org/family/checklist.doc>. This checklist was prepared by a group of volunteer attorneys and is designed for all families.)

When needed, legal assistance is available through the military in areas such as updating wills and preparing documents to grant a power of attorney. Taking these actions is essential. This will ensure that the property you own will pass in accordance with your wishes and provide specific directions about how your property should be used to support children or stepchildren. A will can also indicate a preference for a guardian for children. This allows your wishes about the custody of the child to be clear, although they will not be binding on the court. Keep in mind that bequests to "children" may not include stepchildren, so stepchildren should be explicitly included if desired. A power of attorney typically gives someone else, such as a spouse, the authority to manage your property, and can give him or her the authority to use your money to help support stepchildren.

## **Level of authority and responsibility**

Providing a stepparent spouse information and giving them control over property management may be easier than giving the stepparent authority over stepchildren. One important question: How much authority does the parent have in relation to the other biological parent and how much does the stepparent need?

### ***Considerations:***

- A stepparent who is married to a sole parent (the other parent is deceased or parental rights have been terminated) might need extensive authority. To give a stepparent extensive authority over a stepchild, a court-approved guardianship, custody order, or adoption might be appropriate.
- A stepparent who would be seeing the stepchild only occasionally would need less authority, which usually would not require any court action. To give a stepparent the ability to access school records and to discuss the child's progress with teachers, for example, it might be sufficient if the parent signed a consent form provided by the child's school. Sample medical, education, and travel forms are available from SAA at (800) 735-0329.

Laws regulating families and stepfamilies vary from state to state. In addition, local policy rather than state law may determine some issues such as consent to medical care or access to school records. The rights and responsibilities of stepfamilies vary as well, depending on existing court order, where the stepchildren primarily live, who provides support, levels of interaction and relations with the other parent. Because each situation is unique, stepfamilies should plan to get legal advice in their state if they anticipate problems related to the deployment. General information about legal topics such as guardianship, adoption, and powers of attorney is available at [www.nola.com](http://www.nola.com).

## **Issues to discuss**

The following is a listing of important questions that should be addressed by families that are composed of stepparents and stepchildren before deployment:

- *How will the stepparent be able to facilitate contact between the child and the deployed parent?*
- *If the stepparent is married to a non-custodial parent, will the stepparent be allowed to have regular access to the child?*
- *If the stepparent is married to a custodial parent, what will happen if the non-custodial parent wants custody during the deployed parent's absence?*
- *Will the deployment affect child support payments?*

- *Will the stepparent need to move the child to a different location, enroll the child in school, negotiate with the school about the stepchild's special needs, enroll the child in benefit programs, consent to medical care, enroll the child in daycare, summer camps, sports activities or other special programs, or insure the child's participation in religious training or programs?*
- *If the stepparent will need to travel abroad with the child, is the child's passport in order and is there any special permission that will be needed?*
- *Are there any pending legal actions involving the child?*
- *Are there financial arrangements that need to be made with regard to the child involving matters such as tuition payments, health insurance payments, support, or property?*

Taking the time to address these and similar issues greatly helps smooth the transition of military separation. It is well worth the effort!

# **Emergency Preparedness**

**Check with your local Family Assistance Center  
to obtain a copy of your unit's  
Disaster Preparedness Instructions.**



# Getting Prepared

Emergencies come in all shapes and sizes, from a loss of electricity due to a power outage to a full evacuation. It is important for everyone’s peace of mind, as well as their ultimate safety, that the family is prepared for any emergency that may arise. **Once again, the key is advance planning!**

**To obtain additional information on how you can minimize the effects of specific types of disasters, contact your armory or local emergency management or disaster preparedness office. If you are having problems finding information or are unsure about what type of information you need, contact your Family Assistance Center.**

In the past it was not necessary to take homeland security into consideration during mobilizations and deployments. However, today, in addition to natural disasters such as flooding, hurricanes and fires, families must also prepare for threats from terrorists or other enemies. These threats are very real and must be planned for as much as any other potential emergency. Planning for these emergencies is a necessary part of modern life for everyone—a toxic spill, a blizzard or other natural or man-made disaster can reap as many casualties as any battlefield event. Severe weather conditions CAN and often DO create “Natural Disasters”. One of the much-neglected parts of personal readiness is our ability to protect ourselves against both natural and man-made disasters. Regardless of the emergency, there are measures you can take to be prepared. Your “*Personal and Family Readiness Guide*” provides you with the basic steps for emergency preparedness. Basic Guidelines for emergency preparedness include:

Things to do...	Your emergency kits should include...
<ul style="list-style-type: none"> <li>● Create an emergency preparedness kit.</li> <li>● Keep basic supplies on hand.</li> <li>● Make sure all family members know the location of the emergency kit.</li> <li>● Make plans for the care and safety of family pets (food, water, favorite toys or chew sticks).</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Emergency Light Sources</b>—Flashlights or battery-powered lanterns, plus extra batteries and bulbs.</li> <li>● <b>Portable radio</b>—Again, extra batteries!</li> <li>● <b>First-Aid Kit</b>—Include bandages, pain relievers and any medications you must take on a regular basis.</li> <li>● <b>Water</b>—3 days supply - 1 gallon per day per person.</li> <li>● <b>Food</b>—Enough for three days - nonperishable foods that do not need to be cooked or refrigerated. Don’t forget a can opener and eating utensils!</li> <li>● <b>Miscellaneous</b>—Paper towels, paper plates, trash bags, towelettes, clock, blankets, and any other items that will make everyone more comfortable.</li> <li>● <b>Special needs items</b>—If you have a baby, don’t forget diapers, formula/baby food; bottles; if an elderly or handicapped person is part of your plan include special items that they may need. If you have children, you may want to include a few toys (e.g. activity/ coloring books and crayons, favorite storybooks or stuffed animals). Add a few favorite treats or snacks.</li> </ul>

***Unless otherwise directed, stay home during emergencies.***

## **General rules to follow include:**

- **Stay away from windows and doors.**
- **Turn off heat and air conditioning systems.**
- **Be sure you know local evacuation routes and procedures (these are frequently found in your telephone directory).**
- **Follow instructions from emergency announcements.**
- **If there is an adequate warning, fill your car with gas, stock up on extra food, water and batteries for the radio and emergency lighting.**
- **If there is a possibility you may be directed to evacuate, pack some basic clothing for each family member.**

### ***Know first aid and CPR!***

If you have not already been trained in first aid and CPR, take classes. Your local Red Cross or fire or police department usually offers these classes. If any of your children are old enough, this would be a good activity to do together.

# Evacuations

## *The basics of evacuation...*

- **Learn the location of the nearest emergency shelter.**
- **Follow the instructions from the emergency officials.**
- **If you have time, prepare your home:**
  - Turn off gas, water, and electricity to your home.
  - Secure pets indoors with adequate food and water.
  - Lock up your home, office and outlying buildings.
- **Take only the bare necessities with you.** Wear sturdy shoes and clothes suitable for the weather. Proceed calmly, using the evacuation routes directed by emergency officials.
- **Choose places to meet and a contact person that is not local** in case you are not together or get separated. Make certain that everyone has the name of the contact person and the phone number to call. Make sure that the contact is aware that they have been selected to fill this role and will make every effort to be available.

## *Emotional assistance and stress management during an evacuation*

Any emergency is stressful, especially major disasters that require evacuation. Some stress is good because it can provide the energy needed to get through the situation. However, as always, too much stress can be negative. Being prepared in advance for emergencies can result in less stress for everyone. Your Guide provides you with the basics in emergency planning including how to prepare an emergency disaster kit, directions for evacuating if necessary, and tips for coping with the emergency. It is also important to be emotionally prepared. The following is provided with this in mind.

**It is always helpful to know what to expect. The following is normal in an evacuation:**

- *Confusion:* Many people will be unprepared and will not know what to bring. Children will not want to evacuate without the family pets.
- *Need for credible and timely information:* Without reliable information, rumors about looting and the status of the situation can easily begin. Lack of information escalates fear and stress, and erodes confidence in leadership responsible for the protection of the evacuees and their property. Seek information from reliable sources and don't fall prey to unfounded rumors.
- *Multiple needs:* In addition to the material assistance needed (e.g. food and shelter), families will often need financial and emotional assistance as well. In advance, know as much as possible about what resources are available and how to access them during times of emergencies (or how to find information about such resources).

## ***Why is preparation the key to successful evacuation?***

While the Guard and other disaster relief agencies can provide some assistance during an evacuation, they cannot replace items you may forget or leave undone when you evacuate. “*If only I had been prepared*” is a statement that no one should have to make. Families have learned that being prepared makes evacuation easier and much less stressful. They also found that their outlook on the situation is very important. If you can look at evacuation as a challenge, coping will be easier. Preparing ahead of time will help you to adopt this outlook as well as to avoid many obstacles. You will gain confidence in your ability to cope. *Prepare now to make evacuation easier later.* Use the forms and checklists provided for you in Part II of your Guide, Pages 73 - 93.

## ***Available resources include...***

### **Counseling**

During an evacuation, you or members of your family may experience difficulties coping or be overwhelmed by grief and loss. You may want to talk to a professional, or you may want tips on how you can give support to a family member who is having a difficult time. In either case, the Family Assistance Center can provide you with information and/or referrals.

### **Medical Care**

Stress and grieving often affect physical health. If you (or any family members) experience eating or stomach disorders, headaches, sleeping disorders or any health problems, you should go to a physician to be evaluated.

### **Assistance Groups**

Mutual support groups help survivors share experiences and work through the stages of grief and loss. If you are interested in joining an existing support group, the Family Assistance Center can help you find one that suits your needs.

## ***Special issues for children during evacuations***

As a parent, you should pay special attention to your children during an evacuation. Children will feel many of the same things you do. Their normal routines have been disrupted. They will look to you for guidance and to see how you are coping with the evacuation. Each child will respond differently to the disaster. Some may exhibit reactions quickly and others may not show feelings for weeks or even months after the disaster occurred. In any case, it is very normal for children to express their feelings about what has happened in one way or another. It is natural for your child to display some behavior changes after an evacuation. Some children may try to escape or deny the situation while others will want to draw attention to themselves. Children need help

getting over a traumatic situation because they may feel scared and insecure. They will need for you to provide reassurance that everything is going to be fine. They will also need special attention and a lot of love during this period.

### **Some ways you can help:**

- **Answer your child's questions.** Discuss in simple terms what is going on.
- **Share your own feelings with your child.** This will help them realize that it is normal to have questions or to experience some anxiety.
- **Reassure your child often that they are loved and will be taken care of.**
  - Hold your child and comfort him or her.
  - Continue as many regular routines with your child as you can.
  - Read stories, play games, and eat meals together.

### **When you have reached a final destination...**

- **Do not expect your child to immediately resume his or her past behavior.** They will also need time to adjust. Things you can do at the final destination are:
  - **Keep in touch with your child's teacher.** They are interested in your child's welfare and can give you updates on your child's behavior and coping.
  - **Do things as a family.** Plan special family events. The best place for a child to overcome a traumatic situation is within the family.
  - **Let your child help.** Involve your child in rebuilding your new lives. Have them help with home projects and clean up.

*If you need outside help at any time for your child, contact the Family Assistance Center, your doctor or a religious leader. They can help you find family-centered emotional support for your child.*

# **How to Send an Emergency Message**

**Help is available to families who need to send an emergency message** to the deployed Guard member. The American Red Cross Worldwide Emergency Communications operates 24 hours a day, 365 days a year. They can help a family member send a message during an emergency such as the death or serious illness of a family member, or the birth of a child. If the Guard member needs to return home, permission must be secured. A message from the American Red Cross is required before the documents for transportation on military aircraft and/or commercial aircraft can be secured and authorization for leave be granted. At a minimum, you will need to know the name and address of the doctor and the hospital, plus a statement as to why they are needed.

**When calling the Red Cross to send an emergency message** to a family member, specific information is required. Having this information ready in advance will speed the process and is a part of being prepared.

## **EMERGENCY MESSAGE INFORMATION**

GUARD MEMBER'S NAME: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

RANK: \_\_\_\_\_ UNIT ASSIGNED: \_\_\_\_\_

MILITARY ADDRESS: \_\_\_\_\_

COMMANDER OR FIRST SERGEANT: \_\_\_\_\_

UNIT PHONE NUMBERS: \_\_\_\_\_

DEPLOYMENT LOCATION: \_\_\_\_\_

LOCAL RED CROSS ADDRESS: \_\_\_\_\_

LOCAL RED CROSS TELEPHONE NUMBER: \_\_\_\_\_

**Remember that you can contact the Red Cross 24 hours a day,  
toll-free at 1-877-272-7337.  
There is no charge for this service.**

# Casualty Situations

It is always difficult to talk about death but it is important to do this before deployment. Military disasters, natural disasters, terrorist activities, and wartime situations are potential casualty situations. It is important that the Guard member's wishes concerning burial preferences are shared with loved ones. It is also important that surviving family members be well informed concerning the assistance and benefits for which they may be eligible. The following provides information regarding survivor benefits as well as a listing of other resources:

## **Death and Burial Benefits**

- If a Guardsman dies while on active duty, the military will arrange for the burial or disposition of the remains, at the request of the family. The casket is draped with the U.S. flag and the grave is provided with a marker. Additionally, the gravesite can be at any national cemetery.
- The pay earned by the Guard member but not yet dispensed, as well as a Death Gratuity of \$6,000, is automatically paid to the family of any deceased Guardsman who died while on active duty, inactive duty training, or within 120 days of his or her release from active duty due to a service related cause. The Death Gratuity also includes six months of rent-free government housing and one year of Standard TRICARE health coverage.
- The survivors and/or dependents of a Guard member who dies in active duty or training may also receive Dependency and Indemnity Compensation (DIC). These are monthly payments; the amount of these payments will depend on the Guard member's financial status and number of dependents.

## **Additional information and support:**

- Information about death and burial benefits is available at [www.military.com/Resources/ResourcesFileView?file=Burial.htm](http://www.military.com/Resources/ResourcesFileView?file=Burial.htm) or through the VA at 1-800-827-1000
- Provides support to families—Tragedy Assistance Program for Survivors at [www.taps.org](http://www.taps.org) or call 1-800-959-TAPS
- Information about national cemeteries, visit [www.cem.va.gov](http://www.cem.va.gov)
- Information about life insurance, call 1-800-419-1473

## **Injury and Benefits**

- A Guard member is covered for any injury or disease that was incurred or aggravated while on active duty. For long-term coverage, contact Veterans' Affairs about service-connected disability compensation at 1-800-827-1000.

**To secure assistance, contact your State Family Program Coordinator or the FAC directly.  
Do not hesitate to seek or ask for help!**

# Part II: Tools



# **Family Readiness Plan Checklists**

- **Pre-Deployment Planning**
- **Final Pre-Separation Checklist**

# Family Readiness Checklist — Pre-deployment Planning

*Items that are asterisked (\*) have forms on the following pages on which to record information.*

- \_\_\_ Ensure enrollment in DEERS for all family members and obtain ID cards.
- \_\_\_ Secure Social Security cards for all family members.
- \_\_\_ Compile a list of emergency data, including information for all family members. \*
- \_\_\_ Compile a list of information on the Guardsman. \*
- \_\_\_ Ensure enrollment in TRICARE for all family members.
- \_\_\_ Check with all family health providers for acceptance of TRICARE insurance.
- \_\_\_ Secure TRICARE identification cards.
- \_\_\_ Compile a list of medical information for all family members. \*
- \_\_\_ Secure a copy of wills and estate plans of adult family members.
- \_\_\_ Secure a copy of power of attorney for the Guardsman.
- \_\_\_ Secure a copy of court judgments pertaining to any family member.
- \_\_\_ Make contingency plans for legal matters that pertain to the Guardsman.
- \_\_\_ Secure copies of important documents and items.
- \_\_\_ Develop or revise family budget based on military pay. \*
- \_\_\_ Investigate reduction of mortgage/rent, alimony, child support, loan/credit payments due to change of income during deployment.
- \_\_\_ Discuss management of finances while the Guardsman is deployed (include management of bank accounts, credit cards, monthly bills, loans etc.). \*
- \_\_\_ Secure account numbers for all bank accounts. \*
- \_\_\_ Discuss care of and compile list of insurance accounts (homeowners/rental, auto, life). \*
- \_\_\_ Ensure that family members know location/use of shut offs for electricity, gas, and water.
- \_\_\_ Compile a list of repairmen and their phone numbers for household items. \*
- \_\_\_ Check smoke alarms and fire extinguishers.
- \_\_\_ Post emergency numbers by telephones (i.e. 911, fire, police, etc.) and discuss their use. \*
- \_\_\_ Discuss household maintenance (such as how to change furnace filters, etc.).
- \_\_\_ Discuss maintenance of vehicles (oil changes, inspection/registration, tires and battery). \*
- \_\_\_ Record contact information for towing services and mechanic. \*

# Final Pre-Separation Checklist

1. Have feelings on the deployment and return been discussed? \_\_\_\_\_  
\_\_\_\_\_
2. Have the children been included in discussions about the deployment and return? \_\_\_\_\_
3. Have you reached an agreement on frequency of letter writing/phone calls? \_\_\_\_\_  
\_\_\_\_\_
4. Does the Guard member have current family snapshots? \_\_\_\_\_
5. Have personal messages been left for your children (recorded bedtime stories, songs etc.)?  
\_\_\_\_\_
6. Does the family know about the FAC and other sources of help and support? \_\_\_\_\_

## **Security**

1. Has the home been given a security check? \_\_\_\_\_
2. Do all window locks work? \_\_\_\_\_
3. Do the windows open or are they painted shut? \_\_\_\_\_
4. Do all door locks work properly? \_\_\_\_\_
5. Do you have keys for all doors or combinations for all padlocks? \_\_\_\_\_
6. Do the smoke alarms function and do you know how to test them? \_\_\_\_\_
7. Are all emergency numbers posted where they can easily be referred? \_\_\_\_\_
8. Is there an appropriate message on the answering machine? (Having a male voice sometimes discourages crank phone calls) \_\_\_\_\_
9. Do you need to change your phone number to an unlisted number? (If so, make sure member's unit has this new number in case of emergencies) \_\_\_\_\_

## **Medical**

1. Do you know and understand how to use the medical facilities, and do you know how to use TRICARE? \_\_\_\_\_
2. Do you know who your child's pediatrician is and the phone number? \_\_\_\_\_
3. Do you know your child's dentist/orthodontist and their schedule? \_\_\_\_\_
4. Is your family enrolled in DEERS? \_\_\_\_\_
5. Does your family have a hard copy of the member's orders? \_\_\_\_\_

## **Financial** (See Financial Matters Section for More Information)

1. Have you determined who will pay the bills? \_\_\_\_\_
2. Do you have a spending plan? \_\_\_\_\_
3. Do you both understand the spending plan? \_\_\_\_\_

4. Does your spending plan consider the following?

Rent/Mortgage
Utilities
Food
Automobile Maintenance
Insurance
Loan Payments
Emergencies
Long Distance Phone Calls
Postage
Telegrams
Travel (Leave)
Entertainment
Presents
Savings

5. Has an allotment been established? \_\_\_\_\_
6. Will the allotment be in effect in time? \_\_\_\_\_
7. Is there a "backup" plan if the allotment is late? \_\_\_\_\_
8. Have you established two checking accounts? \_\_\_\_\_
9. Have you decided upon a procedure for income taxes? \_\_\_\_\_

**Legal**

1. Do you know your spouse's social security number? \_\_\_\_\_
2. Have you provided for power of attorney? \_\_\_\_\_
3. Do you have current wills? \_\_\_\_\_
4. Have guardians for the children been named in the wills? \_\_\_\_\_
5. Does everyone who qualifies have a government identification (ID) card? \_\_\_\_\_
6. Will any ID cards need renewing? \_\_\_\_\_
7. If the ID needs renewing, has Form DD 1172 been completed? \_\_\_\_\_
8. Is military member's record of emergency data on record and current? \_\_\_\_\_
9. Do you know the process for moving your household goods? \_\_\_\_\_

**Important Papers**

1. Are the following important papers current and in an accessible safety deposit box?

Power of Attorney
Wills
Insurance Policies
Real Estate (Deeds, Titles, Mortgages, Leases)
Bank Account Numbers
Charge Account Numbers
Savings Bonds
Birth Certificates
Marriage Certificates
Naturalization Papers
Citizenship Papers
Family Social Security Numbers
Inventory of Household Goods
Car Title(s)

2. Do each of your family members have the following phone numbers?

Police
Fire
Medical (Hospital/Doctor)
Service Member's Contact Number
Service Member's Unit in Local Area
Spouses in Unit
Reliable Neighbors
Relatives
Children's School
Spouse's Workplace
Utilities
Repair Shops
Insurance Company
Family Assistance Center

**Household Maintenance**

1. Do you know who to call if something breaks?\_\_\_\_\_
2. Do you know how to operate the furnace?\_\_\_\_\_
3. Does the furnace have clean filters?\_\_\_\_\_
4. Does the furnace need periodic supplies of oil/gas?\_\_\_\_\_
5. Is the hot water heater operating properly?\_\_\_\_\_
6. Are any pipes or faucets leaking?\_\_\_\_\_
7. Do the toilets operate correctly?\_\_\_\_\_
8. Do all drains operate correctly?\_\_\_\_\_
9. Are the following appliances operating correctly?\_\_\_\_\_

Stove
Refrigerator
Freezer

## Financial and Insurance Accounts

Account Number

Institution

Phone

Checking:

---

---

Savings:

---

---

---

---

Credit Cards:

---

---

---

---

Loans:

---

---

---

---

Home/Rental  
Insurance:

---

Auto Insurance:

---

Health Insurance:

---

TRICARE:

---

Life Insurance:

---

# Spouse Emergency Data Sheet

All spouses are encouraged to complete this Emergency Data Sheet. These sheets will be confidential and will only be utilized if a mishap or other emergency occurs and it is necessary to locate you. The unit Commanding Officer will hold them confidentially. The sheets are relatively simple to fill out. If you have any questions, please call the unit Family Readiness Officer. When complete, put the form in a sealed envelope with your name on the outside and marked "Confidential for CO's eyes only" and give to your sponsor's commander.

<b>EMERGENCY DATAFORM    TODAY'S DATE:</b>		
Your Name:	Home Phone:	
Address:		
City, State, Zip:		
Your Employer and Address:		
Work Phone:	Work Days:	Work Hours:
Volunteer organizations you work with, their phone numbers and the days/hours you volunteer:		
<b>CHILDREN</b>		
Name:	DOB:	School:
Name:	DOB:	School:
Name:	DOB:	School:
Name:	DOB:	School:
Who is authorized to pick up your children?		
Name:	Phone:	
Address:		
Do they have power of attorney if your child needs medical treatment?    Yes:        No:		
Sitter's Name:	Phone:	
Doctor's Name:	Phone:	
Spouse's Name / Rank:		
Specific Office / Workplace:	SSN:	



## IN CASE OF EMERGENCY INVOLVING YOUR SPOUSE

Name of a friend or relative you would like with you:

Name:

Phone:

Name of a Clergyman you would like with you:

Do you want your parents notified? Yes: No:

By Whom:

**In order of preference please list local friends you would like notified.**

Would you want these people notified personally? Yes: No:

Name #1:

Phone:

Address:

Name #2:

Phone:

Address:

Name #3:

Phone:

Address:

In case of emergency involving your spouse, please give us any information you think might be relevant.

In order of preference, who should care for your children? (If name, address and phone number were not listed earlier in this form, please include this information. Also, please indicate if these people have power of attorney for medical treatment.)

Are these people aware you have given their names to care for your children? Yes: No:

Do you have any pets that need to be cared for if something were to happen to you or your spouse?

Yes:

No:

Pet's Name:

Please indicate who you would like to care for your pet:

Name:

Phone:

Address:

Any special instructions for feeding, walking, etc.

Is the pet on any medications? Yes: No: If yes, give details:

I give my permission allowing the Unit Commander to utilize this information should an emergency occur involving my spouse or involving myself when my spouse is away.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**YOUR PARENTS OR CLOSEST RELATIVE**

Name #1: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Name #2: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Work Phone: \_\_\_\_\_

**SPOUSE'S PARENTS OR CLOSEST RELATIVE**

Name #1: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Name #2: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Work Phone: \_\_\_\_\_

**FRIEND IN AREA WHO KNOWS YOUR DAILY ROUTINE**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

**ADDITIONAL INFORMATION**

Special needs, health problems involving you, your spouse or your children, allergies, pregnant, etc.


**SPOUSE’S PARENTS OR CLOSEST RELATIVE**

In the space provided below, give clear directions to your house so that we can find you in case of an emergency.

--

# Important Guard Member Information

Guard Member's Name: \_\_\_\_\_

DOB: \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Phone #: \_\_\_\_\_ SSN: \_\_\_\_\_

Address: \_\_\_\_\_

Current Employer: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone #: \_\_\_\_\_

Current Unit: \_\_\_\_\_ Rank: \_\_\_\_\_

Sponsor's (Guard Member's) Unit: \_\_\_\_\_

Duty Section: \_\_\_\_\_

Phone Number: \_\_\_\_\_

OIC/NCOIC Name: \_\_\_\_\_

Armory Phone Numbers: \_\_\_\_\_

Commander's Name & Phone #: \_\_\_\_\_

First Sergeant's Name & Phone #: \_\_\_\_\_

State Family Program

Coordinator's Name and Phone #: \_\_\_\_\_

Sponsor's TDY Location (if releasable): \_\_\_\_\_

Sponsor's TDY Address: \_\_\_\_\_

Sponsor's E-mail Address: \_\_\_\_\_

Commercial & DSN Phone Number

for Spouse's TDY Location (if available): \_\_\_\_\_

## Primary Contacts in Case of Emergency:

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ Relationship: \_\_\_\_\_

# **Financial Management Worksheets**

# Monthly Cash Flow Budget

**Worksheet 1:**

<b>Income</b>	<b>Budget</b>	<b>Actual</b>
Basic Net Pay	\$	\$
Quarters Allowance (BAQ)		
Subsistence Allowance (BAS)		
Clothing Allowance		
Variable Housing Allowance (VHA)		
Special Pay		
Member's Off Duty Pay		
Spouse's Monthly Earnings (net)		
Child Support		
Interest / Dividend Income		
Other Income		
Total Monthly Income		

**Expenses**

- Savings (pay yourself first)
- Child Support and (or) Alimony Paid
- Rent or Mortgage Payment
- Homeowners Insurance and Taxes
- Auto Payment(s)
- Auto Insurance
- Auto Maintenance and Repairs
- Credit Card Payments
- Utilities
  - Electric and Gas
  - Water, Sewer and Trash
  - Telephone and Cable
- Medical, Dental and Prescription Costs
- Food and Dining Out
- School Tuition and Supplies
- Child Day Care
- Entertainment and Recreation
- Other Expenses
- Total Monthly Expenses

**Net Monthly Cash Flow**

---

## Cash Flow Worksheet #2 – Monthly Expenditures

TYPE OF EXPENSE	ESTIMATED	ACTUAL
<b><u>FIXED EXPENSES:</u></b>		
SAVINGS (PAY YOURSELF FIRST)		
SOCIAL SECURITY		
MEDICARE		
FEDERAL WITHHOLDING TAX (FTW)		
STATE WITHHOLDING TAX (STW)		
AFRH		
SGLI		
COMMERCIAL LIFE INSURANCE		
DUES AND CLUB MEMBERSHIPS		
CHILD SUPPORT/ALIMONY (PAID)		
VEHICLE INSURANCE		
RENT/MORTGAGE		
<b><u>VARIABLE EXPENSES:</u></b>		
ELECTRICITY		
GAS		
WATER/SEWER		
TRASH		
HOUSE/YARD UPKEEP		
TELEPHONE		
GROCERIES		
PERSONAL CARE ITEMS		
SUPPLIES (CLEANING, ETC.)		
AUTOMOBILE (GAS & OIL)		
AUTOMOBILE MAINTENANCE/REPAIR (Routine)		
LICENSE/TAX/INSPECTION		
CLOTHING & ACCESSORIES		
LAUNDRY/DRY CLEANING		
SCHOOL COSTS (TUITION)		
SCHOOL SUPPLIES (BOOKS, ETC.)		
CHILD DAY CARE		
ALLOWANCES		
BEAUTY/BARBER SHOP		
MEDICAL/DENTAL		
MEDICINES & DRUGS		
GLASSES/CONTACTS		
NEWSPAPERS/MAGAZINE SUBSCRIPTIONS		
CHARITABLE CONTRIBUTIONS		
HOBBIES & SUPPLIES		
FOOD		
SNACKS		
CABLE TV		
RECREATION/ENTERTAINMENT		
TOBACCO PRODUCTS		
BEVERAGES		
BANK SERVICE CHARGES		
POSTAGE		
VETERINARY COSTS/PET FOOD & CARE		
<b><u>OTHER EXPENSES:</u></b>		
<b>TOTAL MONTHLY EXPENSES</b>		

# Youth/Family Readiness Checklist

NOTE: Not all items are applicable to everyone as each situation and family responsibilities differ.

## PERSONAL MATTERS AND DOCUMENTS

\_\_\_\_\_ **Identification Card**

\_\_\_\_\_ Is it Up-to-date and Valid Until Deployed Guard Member's Return

\_\_\_\_\_ Where and How to Obtain a New Identification Card

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

\_\_\_\_\_ **Insurance Card**

\_\_\_\_\_ **Current Addresses and Telephone Numbers of All Immediate Family**

(Includes Father, Mother, Sisters, Brothers)

---

---

---

---

\_\_\_\_\_ **Other Important Telephone Numbers You May Need In Case Of Emergency** (See  
Emergency Contact List)

---

---

\_\_\_\_\_ **Phone Card**

\_\_\_\_\_ **Phone Number and Address of Credit Cards, if any**

---

---

\_\_\_\_\_ **Family Program Contact Name and Phone Number** (Have Ready: Full Name, Rank,  
Social Security Number, and Branch of Service)

---

---

\_\_\_\_\_ **Unit Name:** \_\_\_\_\_

\_\_\_\_\_ **Unit Contact Name and Phone Number:** \_\_\_\_\_

\_\_\_\_\_ **Deployed Guard Member's Complete Deployed Address**

---

---

---

\_\_\_\_\_ **Have you been included in discussions on where deployed parent(s) is going,  
when he/she will be coming home, and why he/she is leaving?**



\_\_\_\_\_ Have you discussed your feelings on deployment and your parent's return?

\_\_\_\_\_ Up-to-Date Picture with Your Deployed Guard Member

**MEDICAL**

\_\_\_\_\_ **Physician Names/Addresses/Phone Numbers**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ **Health Insurance Card/Company:**

\_\_\_\_\_ **Hospital Card**

\_\_\_\_\_ **How to Get Medical/Dental/Optical Assistance if needed:**

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ **Eyeglasses/Contacts Prescription:**

\_\_\_\_\_ **Blood Type:** \_\_\_\_\_

\_\_\_\_\_ **Location of Immunization Records: Date/Type**

Date: \_\_\_\_\_ Type: \_\_\_\_\_

Date: \_\_\_\_\_ Type: \_\_\_\_\_

Date: \_\_\_\_\_ Type: \_\_\_\_\_

\_\_\_\_\_ **Date of Last Tetanus Vaccination:** \_\_\_\_\_

\_\_\_\_\_ **Prescription Information**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ **Medications** (List: Name, Dosage, Condition or Illness Being Treated)

Name: \_\_\_\_\_ Dosage: \_\_\_\_\_

Name: \_\_\_\_\_ Dosage: \_\_\_\_\_

Name: \_\_\_\_\_ Dosage: \_\_\_\_\_

Name: \_\_\_\_\_ Dosage: \_\_\_\_\_

(A 90-day supply is suggested)

\_\_\_\_\_ **Refill Procedures:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ **Next Medical Appointments**

Dr: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_  
Dr: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_  
Dr: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_  
Dr: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

\_\_\_\_\_ **Veterinary Clinic and Doctor:**

Dr: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_  
Record of Vaccinations: \_\_\_\_\_

**FINANCIAL**

\_\_\_\_\_ **Aware of Routine Monthly Bills and Budget**

- \_\_\_\_\_ Rent/Mortgage
- \_\_\_\_\_ Insurance (Life, Property, Renters, Automobile, etc.)
- \_\_\_\_\_ Telephone
- \_\_\_\_\_ Utilities (Water, Gas, Electricity, Sewage)
- \_\_\_\_\_ Sanitation (Trash)
- \_\_\_\_\_ Gasoline
- \_\_\_\_\_ Taxes
- \_\_\_\_\_ Cable/Newspaper/Magazine
- \_\_\_\_\_ Grocery
- \_\_\_\_\_ Credit Cards
- \_\_\_\_\_ Car Loans
- \_\_\_\_\_ Other Loans

\_\_\_\_\_ **How to Balance a Checkbook**

\_\_\_\_\_ **Who to Contact for:** (Company Name and Phone Number)

\_\_\_\_\_ Car Insurance: \_\_\_\_\_  
\_\_\_\_\_ Car Loans: \_\_\_\_\_  
\_\_\_\_\_ School Loans: \_\_\_\_\_

**AUTOMOBILE**

\_\_\_\_\_ **Vehicle Registration**

\_\_\_\_\_ **Renewal Date for License Plate:**

\_\_\_\_\_ **When and How to Renew Inspection Sticker:** \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ **Insurance Contact:**

Agent: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

\_\_\_\_\_ **Finance Company:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

\_\_\_\_\_ **Location of Title:** \_\_\_\_\_

\_\_\_\_\_ **Is the vehicle in good operating condition?**

\_\_\_\_\_ **Knowledge of Maintenance**

\_\_\_\_\_ Air Pressure in Tires (Including Spare)

\_\_\_\_\_ Window Washer Fluid

\_\_\_\_\_ Oil – How to Check

\_\_\_\_\_ What Type: \_\_\_\_\_

\_\_\_\_\_ When Should It Be Changed?

\_\_\_\_\_ What Type of Gasoline to Use

\_\_\_\_\_ How to Change Bulbs and Fuses

\_\_\_\_\_ **Repair Number:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

\_\_\_\_\_ **Knowledge on How to Perform Emergency Repairs** (e.g. overheating, flat tire, dead battery)

\_\_\_\_\_ **Towing Service Name/Number:** \_\_\_\_\_

\_\_\_\_\_ **Who to Call for Emergency Transportation:**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

**What Arrangements Have Been Made for Non-Driving Family Members?**

**Location of Duplicate Set of Keys:** \_\_\_\_\_

## **LEGAL**

### **\_\_\_\_\_ Location of Important Document Files**

It Should Include:

- \_\_\_\_\_ Adoption Papers, if applicable
- \_\_\_\_\_ Birth Certificate
- \_\_\_\_\_ Citizen/Naturalization Papers, if applicable
- \_\_\_\_\_ Passports/Visas, if any
- \_\_\_\_\_ Safety Deposit Box Information and Key, if any
- \_\_\_\_\_ Vaccination Records
- \_\_\_\_\_ Health Insurance Enrollment Information
- \_\_\_\_\_ Wills
- \_\_\_\_\_ Power of Attorney, if any
- \_\_\_\_\_ Your Tax Record (Federal and State)
- \_\_\_\_\_ Insurance Policies (Life, Car)
- \_\_\_\_\_ Vehicle Titles
- \_\_\_\_\_ List of all Credit Cards and Account Numbers
- \_\_\_\_\_ Deeds
- \_\_\_\_\_ Bank Books (Checking and Savings)

## **HOUSEHOLD**

### **\_\_\_\_\_ Location and Use of Fuse/Breaker Box**

**List of Repairmen and Phone Numbers** (Plumber, Electrician, Heating/Cooling, Structural, and Appliances)

Plumber: \_\_\_\_\_ Phone: \_\_\_\_\_  
Electrician: \_\_\_\_\_ Phone: \_\_\_\_\_  
Heating/Cooling: \_\_\_\_\_ Phone: \_\_\_\_\_  
Structural: \_\_\_\_\_ Phone: \_\_\_\_\_  
Appliances: \_\_\_\_\_ Phone: \_\_\_\_\_

### **\_\_\_\_\_ Location of Water Valves, Water Main Valves, and Gas Shut-off**

### **\_\_\_\_\_ Power Outage Supplies (Flashlights, Radio, Batteries and Candles)**

### **\_\_\_\_\_ Gas Control Valve for Emergency**

### **\_\_\_\_\_ Key to Post Office Box, if any**

### **\_\_\_\_\_ How to Test Fire Detector and Smoke Alarm**

\_\_\_\_\_ **Emergency Numbers Posted for Quick Reference**

Electric Company: \_\_\_\_\_

Police: \_\_\_\_\_

Fire Department: \_\_\_\_\_

Rescue Squad/Ambulance: \_\_\_\_\_

\_\_\_\_\_ **Combination or Location of Keys to Outside Buildings or Padlocks**

\_\_\_\_\_ **How to Change Furnace/Air Conditioner Filters**

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ **Landlord's Name and Telephone Number:** \_\_\_\_\_

\_\_\_\_\_

## Regional TRICARE Toll Free Numbers and Offices

Region	Contractor	Toll-free Number
Region 1 Northeast	Sierra Military Health Services	888-999-5195
Region 2 Mid-Atlantic	Humana Military Health Services	800-931-9501
Region 3 Southeast	Humana Military Health Services	800-444-5445
Region 4 Gulf South	Humana Military Health Services	800-444-5445
Region 5 Heartland	Humana Military Health Services	800-941-4501
Region 6 Southwest	Healthnet Federal Services	800-406-2832
Regions 7 & 8 Central	Tri-West	888-874-9378
Region 9 S. California	Healthnet Federal Services	800-242-6788
Region 10 Golden Gate	Healthnet Federal Services	800-242-6788
Region 11 Northwest	Healthnet Federal Services	800-404-0110
Region 12 Hawaii, Alaska, Pacific	Healthnet Federal Services	800-242-6788
Latin America including Puerto Rico, Canada	Healthnet Federal Services	888-777-8343
Europe	Healthnet Federal Services	888-777-8343

### Related TRICARE and TRICARE for Life Toll-Free Numbers

TRICARE Pharmacy Information	877-DoD-Meds; 877-363-6337
TRICARE Prime Remote	888-363-2273
TRICARE for Life Information	888-DoD-LIFE; 888-363-5433

### Dental Plans

Plan	Contractor	Toll-free Numbers
TRICARE Dental Plan	UCCI	CONUS Info 800-866-8499 OCONUS Info 888-418-0466 Billing Inquiries 888-622-2256
Retiree Dental Plan	Delta Dental, USA	888-838-8737

### Additional Important Phone Numbers

Program	Number
National Mail Order Pharmacy	800-903-4680
Defense Enrollment Eligibility Reporting Systems (DEERS)	800-538-9552
Active Duty Claims MMSO	800-876-1131
ROA Insurance Programs	800-247-7988
National Domestic Hotline	800-799-SAFE
Childhelp USA Hotline	800-4-A-CHILD
Tragedy Assistance Program for Survivors (TAPS)	800-959-TAPS

## **Soldiers' and Sailors' Civil Relief Act**

The Soldiers' and Sailors' Civil Relief Act (SSCRA) provides a wide range of protections for individuals entering or called to active duty military service. It applies to all persons on extended active duty, whether inductees, regulars, members of the National Guard, Reserves, or Volunteers, serving with the Army, Navy, Air Force, Marines and Coast. This law is not intended as a sword, but rather as a shield, to protect members of the military from certain civil obligations and permit them to devote full attention to their important military duty. The protection of the SSCRA does not apply to criminal matters but does apply to civil matters of any sort (such as divorce, adoption, personal injury damages, debts, and contract violations) in any court in the United States. While most provisions of the SSCRA are automatic, some (particularly those involving debt payments) are not.

Under the SSCRA, service members on active duty can apply to creditors to have interest rates on pre-service debts reduced to a fixed rate of 6%. Obtaining this interest rate reduction requires service members to notify creditors of their intent to invoke the 6 % rate cap. Notification should include proof of entry on active duty status, such as an enlistment contract and a current copy of one's orders. One piece of advice — service members must be able to claim in good faith that military service has materially affected their ability to pay the debt. In other words, if a creditor can demonstrate that a service member's military income is greater than their pre-service income, the 6% interest cap would not apply. The 6% interest rate also does not apply to any debt incurred after the member began active duty, nor does the SSCRA apply to federally guaranteed student loans. Finally, service members are required to notify their creditors once their active duty service ends. The interest rate prior to active duty status would then be reinstated.

Another protection of the SSCRA permits the mandatory stay of some civil (not criminal) court proceedings if the member's military service would interfere with his or her ability to represent him or herself in court. This is intended to avoid penalizing or disadvantaging someone who is performing military duty. This provision is not automatic, however. Thus, any member of the military who receives any legal notice should never ignore it. Seek legal advice. Then, if the circumstances warrant it, the member's command can send a letter to the court explaining why he or she cannot take leave to appear in court. A court can then reschedule the matter to be heard when the service member can be present.

Finally, the SSCRA provides the authority for a military member to remain a legal resident of one state even though he or she is stationed in a different state. This guarantees service members the right to continue voting in the state of their home of record, and protects them from paying

taxes in two different states. As a result, a service member's state of legal residence may tax military income and personal property, but the service member may not be subject to certain taxes in the state to which they are transferred pursuant to military orders. This applies only to taxation of military pay and personal property; if a service member works a civilian job outside their military duty status, they are not exempt from paying state tax in the state in which they work. Also, the SSCRA does not protect the spouse or family members of service personnel. Thus, spouses of military members may not be able to retain their former legal residence.

One word of caution is due concerning your state of legal residence. Despite the SSCRA, states — and notably state tax departments in search of additional revenue — can challenge a military member's choice of residency. States will consider indicators of residency, such as where a service member votes, where he or she registers an automobile and obtains a driver's license, and perhaps even where a service member owns land or holds a library card. If too many of these indicia point to a state other than the one claimed by the service member as his or her legal residence, that state may send a tax bill in an attempt to collect state taxes. To avoid this consequence, and to avoid the trouble of proving your legal residency in another state, service members should maintain consistent contacts with the state in which they claim residency.

Source: <http://huachuca-www.army.mil/usag/sja/legalassistance/milissues/sscra.htm>  
(A copy of the Act in its entirety is available through this website.)

NOTE: This overview cannot substitute for legal advice. Should you have questions or need assistance contact your legal assistance office.





## Personal Property Checklist

Task	Yes	No	N/A
<ul style="list-style-type: none"> <li>● Installed a peephole in outside doors.</li> <li>● Checked all locks; replaced/repared if needed.</li> <li>● Secured windows and repaired or replaced locks as needed.</li> <li>● Ensured all entryways are well lighted for security.</li> <li>● Trimmed shrubs and bushes away from windows and doorways.</li> <li>● Posted emergency numbers by the phone.</li> <li>● Ensured smoke detectors are working with fresh batteries and replacement batteries on hand.</li> <li>● Have at least one smoke detector on each floor. Buy a multi-purpose fire extinguisher.</li> <li>● If need security system – install.</li> <li>● All appliances (large and small) are in good working order.</li> <li>● Checked major systems such as electrical, water/heating and cooling systems (e.g. wiring, replacement filters, etc.).</li> <li>● Labeled fuses and circuit breakers.</li> <li>● Ensured family members know how to deal with tripped breakers and blown fuses.</li> <li>● Ensured family members know how to shut off main services to the home such as water and gas mains.</li> <li>● Ensured necessary tools are available and in good working order.</li> <li>● Conducted “dry run” involving all family members to ensure they know safety precautions and, as appropriate, how to operate appliances.</li> <li>● Prepared and posted a list of maintenance and service people with phone numbers.</li> <li>● Prepared an inventory of valuables noting the make, model and serial number where appropriate.</li> <li>● Marked or engraved all portable valuables with name or other ID mark.</li> <li>● Validated insurance.</li> </ul>			

# Time Conversion Chart\*

*(Keep this handy for when you get ready to call)*

KOREA	JAPAN	HAWA	PST	MST	CST	EST	CMT	GRMNY	IRAQ	THAIL	VIET
0100	0100	0600	0800	0900	1000	1100	1600	1700	1900	2300	2400
0200	0200	0700	0900	1000	1100	1200	1700	1800	2000	2400	0100
0300	0300	0800	1000	1100	1200	1300	1800	1900	2100	0100	0200
0400	0400	0900	1100	1200	1300	1400	1900	2000	2200	0200	0300
0500	0500	1000	1200	1300	1400	1500	2000	2100	2300	0300	0400
0600	0600	1100	1300	1400	1500	1600	2100	2200	2400	0400	0500
0700	0700	1200	1400	1500	1600	1700	2200	2300	0100	0500	0600
0800	0800	1300	1500	1600	1700	1800	2300	2400	0200	0600	0700
0900	0900	1400	1600	1700	1800	1900	2400	0100	0300	0700	0800
1000	1000	1500	1700	1800	1900	2000	0100	0200	0400	0800	0900
1100	1100	1600	1800	1900	2000	2100	0200	0300	0500	0900	1000
1200	1200	1700	1900	2000	2100	2200	0300	0400	0600	1000	1100
1300	1300	1800	2000	2100	2200	2300	0400	0500	0700	1100	1200
1400	1400	1900	2100	2200	2300	2400	0500	0600	0800	1200	1300
1500	1500	2000	2200	2300	2400	0100	0600	0700	0900	1300	1400
1600	1600	2100	2300	2400	0100	0200	0700	0800	1000	1400	1500
1700	1700	2200	2400	0100	0200	0300	0800	0900	1100	1500	1600
1800	1800	2300	0100	0200	0300	0400	0900	1000	1200	1600	1700
1900	1900	2400	0200	0300	0400	0500	1000	1100	1300	1700	1800
2000	2000	0100	0300	0400	0500	0600	1100	1200	1400	1800	1900
2100	2100	0200	0400	0500	0600	0700	1200	1300	1500	1900	2000
2200	2200	0300	0500	0600	0700	0800	1300	1400	1600	2000	2100
2300	2300	0400	0600	0700	0800	0900	1400	1500	1700	2100	2200
2400	2400	0500	0700	0800	0900	1000	1500	1600	1800	2200	2300

**\*Daylight Saving Time is not reflected in this chart.**

# Guard Member Contact Data

Name: \_\_\_\_\_

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

Rank: \_\_\_\_\_

Duty Section / Unit: \_\_\_\_\_

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

Unit Phone Number: \_\_\_\_\_

Unit Commander's Name: \_\_\_\_\_

Commander's Phone Number: \_\_\_\_\_

Sponsor's Name: \_\_\_\_\_

Sponsor's Address: \_\_\_\_\_

Sponsor's Phone Number: \_\_\_\_\_

Sponsor's E-mail: \_\_\_\_\_

Names and Phone Numbers of Unit Friends of Guardsman:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Names and Phone Numbers of Persons to Contact in Case of Emergency:

\_\_\_\_\_  
\_\_\_\_\_

To send an emergency message to your Guardsman, contact the Red Cross at **1-877-272-7337**. In order for them to make contact, they will need to know a reason and may require specific information. (For example, in case of death in family, you may have to give the name of the deceased, relation to Guardsman, name and number of funeral home, etc.). Also know your Guardsman's deployment location.

Local Red Cross Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

Deployment Location: \_\_\_\_\_

# Emergency Numbers and Household Repairs

Emergency:

911

Local Police Department

---

Local Fire Department

---

Local Ambulance

---

Poison Control:

---

Who to call for repairs:

Assistance Needed	Name	Phone Number
Electrician	<hr/>	<hr/>
Electric Company	<hr/>	<hr/>
Plumber (Water/Gas)	<hr/>	<hr/>
Gas Company	<hr/>	<hr/>
Water Company	<hr/>	<hr/>
TV Cable Company	<hr/>	<hr/>
Telephone Company	<hr/>	<hr/>
Heating/Cooling	<hr/>	<hr/>
Appliance Repair	<hr/>	<hr/>
Structural Repair	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

# Medical Information

**Healthcare Providers for all family members (physicians, dentists, specialists,  
counselors)**

Name

Title

Address

Phone

---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---

Name					
Immunizations Current?					
Date of last tetanus shot					
Medications					
Allergies					
Medical conditions					
Eyewear prescription					

# Readiness Checklist for the Single Service Member

Before Deployment	Yes	No	N/A
<p><b>House or Apartment:</b>            I have made proper payment arrangements for my mortgage/rent.            I have reviewed my rental lease and taken any needed action.            I have made arrangements for someone to check on my house while I'm gone.            Who will keep the keys? _____</p> <p><b>Car:</b>            I have made arrangements to store my car.            I have made arrangements for my car payments.            I have made arrangements for the upkeep of my car.            I have given _____ a copy of my car keys.            I have reviewed my insurance policy and made any needed changes.            I have made arrangements for my insurance payments to be made.</p> <p><b>Invalid or aging parent:</b>            I have arranged for the care of my parent(s) while I'm gone.            My parents know who will be "filling in" for me in my absence.            My parents know whom to call on for help in an emergency.            My parents know about the Family Program.            The State Family Program Coordinator knows how to contact my parents.</p> <p><b>Children:</b>            I have completed a Family Care Plan.            Arrangements have been made for the care of my child while I am gone.            My significant other knows about the Family Program.            I have designated a "next of kin" for emergency notification purposes.            All related legal papers are in order (e.g. will, power of attorney, etc.).</p> <p><b>Pets:</b>            I have made proper arrangements for the care of my pet(s).</p>			
When You Return Home	Yes	No	N/A
<p><b>House or Apartment:</b>            Advance arrangements have been made for all utilities to be turned on.            I have notified my landlord of my return.            I have arranged to use bottled water for cooking and drinking purposes until mine has been checked.            I have made arrangements for mail delivery to resume.            All expired food and medicines have been destroyed.            I have washed all cooking and eating utensils and equipment.</p> <p><b>Personal:</b>            I have notified the appropriate persons of my return.            I have made arrangements to resume my care taking responsibilities when possible.</p>			

## Should you decide to marry before you leave ...

Steps to Take	Yes	No	N/A
The unit commander has been provided with all official documents.			
The official records have been changed to show that I am married, listing my spouse as "Next of Kin" on my record of Emergency Data.			
My spouse has been listed as beneficiary for Government and Civilian Insurance policies.			
I have applied for a Dependent's Identification Card and have enrolled my spouse in DEERS.			
I have applied for BAH (if eligible) and have started an adequate dependents allotment for my spouse.			
My spouse is aware of the Family Program; the State Family Program Coordinator is aware of my spouse.			
My spouse has attended a pre-deployment briefing.			
Bank accounts have been made into joint accounts.			



# Websites

The National Guard Bureau provides a website especially for families at [www.guardfamily.org](http://www.guardfamily.org). Additional web sites that provide helpful information in a wide range of topics include the following:

## Finance

Basic Allowance for Housing (BAH): <http://www.dtic.mil/perdiem/bah.html>

BAH Rates: <http://www.dtic.mil/perdiem/bahform.html>

Federal Tax Information: <http://www.treas.gov/topics/taxes/index.html>

Equifax Consumer Credit Services: <http://www.equifax.com>

Online Credit Reporting: <http://www.onlinecreditreporting.com>

Defense Finance and Accounting Service (DFAS): <http://www.dfas.mil/>

DFAS Contacts: <http://www.dfas.mil/custsrv>

Crossroads, U.S. Air Force: <http://www.afcrossroads.com/>

Lifelines: <http://www.lifelines2000.org>

Thrift Savings Plan: <http://www.tsp.gov>

EFMConnections: <http://207.21.209.7/efm/FinancialLegal/FederalPrograms.asp>

## Insurance

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

ID Card Issuing Sites: <http://www.dmdc.osd.mil/rs/>

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

TRICARE Dental Plan (United Concordia): <http://www.ucci.com>

Homeowners Insurance Providers List: <http://www.helpinsure.com/lcenter/providers.html>

Reserve Officers Association: <http://www.roa.org/home/fs.asp?id=123#top>

Servicemembers' and Veterans' Group Life Insurance:

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

## Legal Information

Soldiers' and Sailors' Civil Relief Act: <http://www.army.mil/usar>

Deployment Link: <http://www.deploymentlink.osd.mil/deploy/family/legal.shtml>

Lifelines: <http://www.lifelines2000.org>

## Casualty Assistance

Military.Com: <http://www.military.com/Resources/ResourcesFileView/file=Burial.htm>

National Cemeteries: <http://www.cem.va.gov>

## Relocation/Housing

Military Assistance Program: <http://www.dod.mil/mapsite>

Crossroads, U.S. Air Force: <http://www.afcrossroads.com/>

Lifelines: <http://www.lifelines2000.org>

International Real Estate Directory: <http://www.ired.com/>

National Association of Realtors: <http://www.nar.realtor.com/>

Relocation Salary Calculator: <http://homefair.com/homefair/cmr/salcalc.html>

Zip Code: [http://www.usps.gov/ncsc/lookups/lookup\\_zip+4.html](http://www.usps.gov/ncsc/lookups/lookup_zip+4.html)

## Vehicles

American Auto Logistics (Vehicle Storage): <http://www.whereismypov.com/>

Military Traffic Management Command: <http://www.mtmc.army.mil>

## Family Resources

National Guard Bureau Family Program: [www.guardfamily.org](http://www.guardfamily.org)

Lifelines: <http://www.lifelines2000.org>

Crossroads, U.S. Air Force: <http://www.afcrossroads.com/>

EFMConnections (Locate Family Program Coordinator):

<http://207.21.209.7/efm/NationalGuard/NationalGuardCoordinators.asp?FromMenu=x>

## Children/Youth

National Guard Youth: <http://guardfamilyyouth.org>

Military Children and Youth: <http://mfrc.calib.com/MCY/aboutus.htm>

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

Special Needs Network: <http://www.mfrc.calib.com/snn>

Army Community Service: [http://www.armycommunityservice.org/vacs\\_efm/home.asp](http://www.armycommunityservice.org/vacs_efm/home.asp)

Disability Resources on the Internet: <http://www.disabilityresources.org>

EFMConnections: <http://www.efmconnections.org>

Military Teens on the Move (MTOM): <http://dticaw.dtic.mil/mtom>  
Child Abuse Prevention: [http://mfrc.calib.com/child\\_abuse/index.htm](http://mfrc.calib.com/child_abuse/index.htm)

## Family Communications

Dads at a Distance: <http://www.daads.com>  
Moms Over Miles: <http://www.momsovermiles.com>  
Long Distance Couples: <http://www.longdistancecouples.com>  
FamilyBuzz.Com: <http://www.familybuzz.com>  
United Parcel Service: <http://www.ups.com>  
United States Postal Service: <http://www.usps.gov>  
Red Cross: <http://www.redcross.org>

## Emergency Plans And Intervention

Air Force Aid Society: <http://www.afas.org>  
Army Emergency Relief: <http://www.aerhq.org>  
Tragedy Assistance Program (TAPS): <http://www.taps.org>  
American Psychological Association Help Center:  
<http://helping.apa.org/daily/traumaticstress.html>  
Military Family Resource Center: [http://mfrc.calib.com/domestic\\_violence/](http://mfrc.calib.com/domestic_violence/)  
National Domestic Violence Hotline: <http://www.ndvh.org>  
Childhelp USA: <http://www.childhelpusa.org>

## Coping with Separation

Lifelines: <http://www.lifelines2000.org/services/deployment/index.asp?action=lnk&attribID=510>  
Military Spouse Net: <http://members.aol.com/ARMYWIFE2/index3.html>  
Crossroads, U.S. Air Force: <http://www.afcrossroads.com/>

## Community Resources

Armed Services YMCA/YWCA: <http://www.asymca.org>  
Red Cross: <http://www.redcross.org>  
United Services Organization (USO): <http://www.uso.org>  
United Way Agencies: <http://national.unitedway.org>  
Salvation Army: <http://www.redshield.org>  
Goodwill: <http://www.goodwill.org>

Parents Anonymous: <http://www.parentsanonymous.org>

Alcoholics Anonymous: <http://www.alcoholics-anonymous.org/>

U.S. Department of Health and Human Services: <http://www.hhs.gov>

Centers for Disease Control: <http://www.bt.cdc.gov/index.asp>

Center for Mental Health Services: <http://www.mentalhealth.org>

# Glossary of Military Terms and Acronyms

## **A**

### **AAFES**

Army and Air Force Exchange Service

### **ACCOMPANIED TOUR**

Tour of duty with family members

### **ACC**

Air Combat Command

### **ACS**

Army Community Service. ACS provides family support services on installation for active duty members and retirees, civilian employees, and their families; Reserve Component members see Family Program Coordinator

### **ACS/FPC**

Army Community Service/Family Program Coordinator

### **AD**

Active Duty

### **ADC**

Air Defense Command, Air Defense Council

### **ADJ**

Adjutant

### **ADSW**

Active Duty for Special Work

### **ADVANCED PAY**

Payment before [duty performed] actually earned

### **AER**

Army Emergency Relief

### **AF**

Air Force

### **AFAP**

Army Family Action Plan

### **AFB**

Air Force Base

### **AFCC**

Air Force Communication Command

### **AFIT**

Air Force Institute of Technology

### **AFLC**

Air Force Logistics Command

### **AFMC**

Air Force Material Command

### **AFN**

Armed Forces Network

### **AFRES**

Air Force Reserve

### **AFRTS**

Armed Forces Radio and Television Services

### **AFS**

Air Force Station

### **AFSC**

Air Force Specialty Code

### **AFTB**

Army Family Team Building

### **AG**

Adjutant General

### **AGR**

Active Guard Reserve

### **ALLOTMENT**

Designated payment by soldier or civilian employee to bank or individual

### **ALLOWANCE**

Pay and special compensation

### **AMC**

Air Mobility Command

### **ANCOC**

Advanced Noncommissioned Officer Course

### **ANG**

Air National Guard

### **AR**

Army Reserve/Army Regulation/Armor

**ARCOM**

Army Reserve Command

**ARNG**

Army National Guard

**ARPERCEN**

Army Reserve Personnel Center

**AT**

Annual Training

**ATC**

Air Training Command

**AUSA**

Association of the United States Army

**AWOL**

Absent Without Leave

**B****BAH**

Basic Allowance for Housing

**BAQ**

Basic Allowance for Quarters

**BARRACKS/BILLETTS**

Place where a soldier lives

**BAS**

Basic Allowance for Subsistence

**BC**

Battery Commander

**BCT**

Basic Combat Training

**BENEFITS**

Medical, dental, commissary, PX, etc. privileges that are provided to military members

**BMW**

Bomb Wing

**BNCOC**

Basic Noncommissioned Officer Course

**BOQ**

Bachelor Officers Quarters

**Base Exchange (BX)**

Army and Air Force Exchange Service (AAFES) on an Air Force installation

**C****CDR**

Commander

**CDS**

Child Development Services

**CG**

Commanding General

**CGSC**

Command and General Staff College

**CHAMPUS**

Civilian Health and Medical Program for the Uniformed Services

**CINC**

Commander In Chief

**CNGB (CHIEF, NGB)**

Chief, National Guard Bureau

**CO/Co**

Commanding Officer/Company

**COB**

Close of Business

**COLA**

Cost of Living Allowance

**CONUS**

Continental United States

**CPO**

Civilian Personnel Office

**CY**

Calendar year

**D****DA**

Department of the Army

**DeCA**

Defense Commissary Agency

**DEERS**

Defense Enrollment Eligibility Reporting System

**DEPLOYMENT**

Guard member or civilian employee sent on a mission without family members

**DEROS**

Date of Estimated Return from Overseas

**DET**

Detachment

**DFAS**

Defense Finance and Accounting Systems

**DIRECT DEPOSIT/SURE PAY**

Soldier's or civilian employee's guaranteed check to bank

**DISCHARGE**

Departure from active duty

**DOB**

Date of Birth

**DoD**

Department of Defense

**DOR**

Date of Rank

**DPCA**

Director of Personnel and Community Activities

**DPP**

Deferred Payment Plan

**DRU**

Direct Reporting Unit

**DSN**

Defense Switched Network (current term for Autovon)

**DUTY ASSIGNMENT**

Job/place while on active duty

**E****EANGUS**

Enlisted Association of the National Guard of the United States

**EER/OER**

Enlisted/Officer Evaluation Report

**EFMP**

Exceptional Family Member Program

**EM**

Enlisted Member

**EN**

Enlisted

**ESGR**

Employer Support of the Guard and Reserve

**ESPRIT DE CORPS**

Morale within unit or organization

**ETS**

Estimated Time of Separation

**EWC**

Enlisted Wives Club

**F****FAC**

Family Assistance Center

**FAMILY ADVOCACY**

Program that assists with child and spouse abuse problems

**FAMILY CARE PLAN**

Written instructions for care of family members while sponsor is away from duty station (can include provisions for finances, wills, and guardianship)

**FAMILY PROGRAM COORDINATOR**

Provides family support services to Reserve Component members and families; active duty members and civilian employees - see Army Community Service

**FAMILY READINESS GROUP**

Organization of family members, volunteers, and soldiers/civilian employees belonging to a unit or organization that together provide an avenue of mutual support and assistance and a network of communication among Guard members, their families, and the chain of command.

**FCP**

Family Care Plan

**FIELD GRADE**

Majors, lieutenant colonels, and colonels

**FIS**

Fighter Intercept Squadron

**FLO**

Family Liaison Office

**FLT**

Flight

**FM**

Family Member/Field Manual

**FMEAP**

Family Member Employment Assistance Program

**FORSCOM**

Forces Command

**FOUO**

For Official Use Only

**FP**

Family Programs

**FPC**

Family Program Coordinator (for Guard and Reserve)

**FRO**

Family Readiness Officer

**FRG**

Family Readiness Group

**FSA**

Family Separation Allowance

**FTX**

Field Training Exercise

**FY**

Fiscal Year

**FYI**

For Your Information

**FAP**

Family Advocacy Program

**G****GARRISON**

Post or community

**GI BILL**

Education entitlement

**GO**

General Officer

**GR**

Group

**GRADE**

Corresponds to pay level of soldier or civilian employee (e.g., E-3, O-1, or GS-4)

**GS**

General schedule (Government civilian employee pay grades)

**GSA**

General Services Administration

**GUARD MEMBER**

Military member of the Army or Air National Guard

**GUEST HOUSE**

Temporary living quarters

**GUIDON**

Unit identification flag ("Flag that troops rallied 'round.")

**H****HARDSHIP TOUR**

Unaccompanied tour of duty



**HAZARDOUS DUTY PAY**

Extra pay for duty in hostile area

**HHC**

Headquarters and Headquarters Company

**HOR**

Home of Record

**HOUSING OFFICE**

Where you check in for housing

**HQ**

Headquarters

**HRO**

Human Resource Office (Guard)

**HS**

Home station

**I****IAW**

In accordance with

**ID CARD**

Identification card issued to legally recognized members of the Military/Guard family

**IG**

Inspector General

**INACTIVE DUTY TRAINING (IDT) PAY**

IDT Pay is often known as “drill pay”. The amount of pay for each drill is 1/30<sup>th</sup> of the member’s monthly basic pay rate.

**IP**

Instructor Pilot

**J****JAG**

Judge Advocate General

**JR EN**

Junior Grade Enlisted Personnel

**JR NCO**

Junior Grade Noncommissioned Officer

**JUMP PAY**

Extra pay for jump status

**JUMPS**

Joint Uniform Military Pay System

**K****K-9**

Military police unit with working dogs

**KIA**

Killed In Action

**KP**

Kitchen patrol

**L****LEAVE**

Approved time away from duty

**LES**

Leave and Earnings Statement

**LOCATION ALLOWANCE**

Allowance received for PCS move

**LOD**

Line of Duty

**LOGISTICS**

Equipment and support needed for performance

**M****MACOM**

Major Army Command

**MAG**

Military Airlift Group

**MAS**

Military Airlift Squadron

**MEDDAC**

Medical Department Activity

**MEDEVAC**

Medical evacuation

**MI**

Military Intelligence

**MIA**

Missing In Action

**MILPO**

Military Personnel (Guard)

**MOS**

Military Occupational Specialty

**MOTOR POOL**

Area where official vehicles are kept

**MP**

Military Police

**MRE**

Meals Ready to Eat

**MSO**

Morale Support Officer

**MUSARC**

Major U.S. Army Reserve Command

**MUTA**

Multi-unit Training Assembly

**MWR**

Morale, Welfare, and Recreation

**N****NA**

Not applicable

**NAF**

Nonappropriated funds (generated locally)

**NASA**

National Aeronautics and Space Administration

**NATO**

North Atlantic Treaty Organization

**NCO**

Noncommissioned Officer

**NCOA**

Noncommissioned Officers Association

**NCOER**

Noncommissioned Officer Evaluation Report

**NCOIC**

Noncommissioned Officer In Charge

**NCOWC**

Noncommissioned Officers' Wives Club

**NG**

National Guard

**NGAUS**

National Guard Association of the United States

**NGB**

National Guard Bureau

**NGR**

National Guard Regulation

**NLT**

Not Later Than

**NORAD**

North American Aerospace Defense Command

**O****O CLUB**

Officers Club

**OBC/OAC**

Officer Basic/Advanced Course

**OCONUS**

Outside Continental United States

**OCS**

Officer Candidate Schools

**OIC**

Officer-in-Charge

**OJT**  
On the Job Training

**Ops**  
Operations

**ORDERLY ROOM**  
Company office

**ORDERS**  
Spoken or written instructions to soldier

**OSI**  
Office of Special Investigations

**OTS**  
Officer Training School

**OWC**  
Officers' Wives Club

## **P**

**PAC**  
Personnel Administration Center

**PAO**  
Public Affairs Officer

**PCS**  
Permanent Change of Station

**PERSCOM**  
Total Army Personnel Command

**PERSONAL CARE PLAN (PCP)**  
Recommended for single Guard members without children. A PCP provides important information and direction regarding the Guard member's personal property, pets and vehicles.

**PLATOON (PLT)**  
Several squads within a company

**PM**  
Provost Marshal (police chief)

**PMOS**  
Primary Military Occupational Specialty

**POA**  
Power of Attorney

**POC**  
Point of Contact

**POE**  
Point of Embarkation

**POST EXCHANGE (PX)**  
Army and Air Force Exchange Service (AAFES) on an Army installation

**POV**  
Privately Owned Vehicle

**POWER OF ATTORNEY**  
Legal document permitting a person to act on behalf of another

**PPL**  
Private Pilot's License

**PROTOCOL**  
Customs and courtesies

**PT**  
Physical Training

**PAO**  
Public Affairs Officer

## **Q**

**QAFA**  
Quality Air Force Assessment

**QM**  
Quartermaster

**QTRS**  
Quarters (living area)

**QUARTERS**  
Government housing for married soldiers

## **R**

### **R&R**

Rest and Recreation

### **RA**

Regular Army

### **RANK**

Official title of soldier (also, relative position within a military grade such as Sergeant or Captain)

### **RC**

Reserve Component

### **RD**

Rear Detachment

### **RDC**

Rear Detachment Commander

### **RDF**

Rapid Deployment Force

### **REG**

Regulation

### **RESERVE COMPONENT**

Army and Air National Guard and U.S. Army Reserve (and equivalent in other Services)

### **RESERVES**

U.S. Army Reserve

### **RETREAT**

Bugle/flag ceremony at end of day

### **RE-UP**

Reenlist

### **REVEILLE**

Bugle call ceremony at beginning of day

### **RFO**

Request for Orders

### **RIF**

Reduction in Force

### **ROTC**

Reserve Officer Training Corps

### **RRM**

Recruiting and Retention Manager

### **RSVP**

Reply whether or not you can attend (repondez s'il vous plait)

### **RTS**

Reserve Training Site

### **RUFFLES AND FLOURISHES**

Musical honor for general officers and equivalent ranking officials

## **S**

### **SBP**

Survivor Benefit Plan

### **SD**

Staff Duty

### **SDNCO**

Staff Duty Noncommissioned Officer

### **SDO**

Staff Duty Officer

### **SEATO**

Southeast Asian Treaty Organization

### **SEPARATION PAY**

Pay for unaccompanied duty

### **SFPC**

State Family Program Coordinator

### **SGLI**

Servicemembers' Group Life Insurance

### **SHORT TIMER**

Person with short time left to serve on active duty

### **SHORT TOUR**

Unaccompanied tour

### **SICK CALL**

Specific block of time for medical attention

### **SIDPERS**

Standard Installation/Division Personnel Reporting System

**SJA**

Staff Judge Advocate

**SMI**

Supplemental Medical Insurance

**SMW**

Strategic Missile Wing

**THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT (SSCRA)**

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) is a federal law that gives all military members some important rights as they enter active duty. It covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, and income tax payments.

**SOP**

Standard Operating Procedure

**SP**

Security Police

**SPACE A**

Space available travel benefit

**SPACECOM**

Space Command

**SPONSOR**

Person who is salaried by the Government

**SQ**

Squadron

**SQUAD**

Smallest tactical unit in the Army

**SRB**

Selective Reenlistment Bonus

**SRW**

Strategic Reconnaissance Wing

**SSAN**

Social Security Account Number

**SSN**

Social Security Number

**STARC**

State Area Command

**SUBSISTENCE**

Food allowance

**SURE PAY/DIRECT DEPOSIT**

Guard member's or civilian employee's guaranteed check to bank

**SW**

Silver Wings

**T****TA50**

Field gear

**TAC**

Tactical Air Command

**TAG**

The Adjutant General

**TAPS**

Last call of the day

**TDY**

Temporary Duty

**TFG**

Technical Fighter Group

**TFS**

Tactical Fighter Squadron

**TFW**

Tactical Fighter Wing

**TLA**

Temporary Living Allowance

**TQM**

Total Quality Management

**TRADOC**

Training and Doctrine Command

**TRICARE**

The military healthcare program

**TRW**

Tactical Reconnaissance Wing

**U****UCMJ**

Uniform Code of Military Justice

**USAR**

United States Army Reserve

**USARC**

United States Army Reserve Command

**USARF**

United States Army Reserve Forces (Schools)

**UNIFORMED SERVICES EMPLOYMENT  
AND REEMPLOYMENT RIGHTS ACT  
(USERRA) OF 1994**

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), enacted in October 1994 (and significantly updated in 1996 and 1998), provides reemployment protection and other benefits for veterans and employees who perform military service.

**USO**

United Service Organization

**USPFO**

United States Property and Fiscal Officer

**UTA**

Unit Training Assembly

**V****VA**

Department of Veterans Affairs (formerly Veterans Administration)

**VHA**

Variable Housing Allowance

**W****WO**

Warrant Officer

**WOAC**

Warrant Officer Advanced Course

**WOC**

Warrant Officer Candidate Course

**WOSC**

Warrant Officer Senior Course

**X/Y/Z****XO**

Executive Officer



# National Guard Family Program

1411 Jefferson Davis Highway  
Suite 9600  
Arlington, VA 22202-3231