

Guard and Reserve Family Readiness Programs Toolkit

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy.

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Welcome to the Commander's Section of the Family Readiness Toolkit

The purpose of this section is to provide you the information and resources you need to promote family readiness within your command. Family readiness has a direct impact on morale, retention and your ability to recruit new members to your unit. During times of crisis, effective family readiness programs pay significant dividends in terms of family morale. Your unit's members will perform their best if their families are well prepared for separation.

Family readiness cannot be achieved through "catch-up" activities conducted just before or during deployment or training. Instead, family readiness must constantly be promoted through a well-planned and carefully executed program. To be effective, you must constantly gauge the effectiveness of your family readiness program by collecting and analyzing information. Key sources of information available to you are:

- Participation in government benefits/entitlement related programs (e.g., SGLI)
- Reports of family issues encountered during past training exercises and deployments
- Deployability rate
- Family care plan compliance
- Participation in family related unit activities
- Feedback and information from unit members, family members, FRG members, and volunteers
- Reenlistment rates

Make it a point to ask unit members and family members about family readiness issues. Identify their concerns and informational needs. Find out how well those needs are being met and adjust your family readiness program to fill the gaps.

Each Guard and Reserve component follows Department of Defense Instructions (DoDI's) and their service specific regulations and orders on family readiness. There are also manuals and pamphlets that provide useful information on family readiness within each service. Use the Internet to access these DoDI's, Regulations and Orders. The service web site addresses are provided in the toolkit in the Resource Section, C-3.

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Listed below are some of the published regulations and orders and corresponding web sites for additional resources: (not inclusive and is not intended to supercede other guidance)

Regulation/Order	Title	Links
DoDI 1341.2	Defense Enrollment Eligibility Report System (DEERS) Procedures	http://www.dtic.mil/whs/directives/
DoDI 1342.19	Family Care Plans	http://www.dtic.mil/whs/directives/
DoDI 1342-22	Family Centers	http://www.dtic.mil/whs/directives/
DoDI 1342.23	Family Readiness in the National Guard and Reserve Components	http://www.dtic.mil/whs/directives/
DoD Directive 1350.4	Legal Assistance Matters	http://www.dtic.mil/whs/directives/
	Army Legal Services site	http://www.jagcnet.army.mil/legal
NAVSPERS 1557A	Navy Family Ombudsman Program Manual	http://neds.nebt.daps.mil/
USARC Regulation 608-1	Family Readiness Handbook	
Air Force Instruction 36-2908	Family Care Plans	http://afpubs.hq.af.mil/pubfiles/af/36/afi36-2908/afi36-2908.pdf
Air Force Instruction 36-3009	Family Support Center Program	http://afpubs.hq.af.mil/pubfiles/af/36/afi36-3009/afi36-3009.pdf
Army Regulation 600-20	Army Command Policy	http://www.usapa.army.mil/
FORSCOM Regulation 500-3-3	Reserve Component Unit Commander's Handbook (RCUCH)	
Marine Corps Order 1754.6	Marine Corps Family Team Building (MCFTB)	http://www.usmc.mil/marinelink/ind.nsf/publications
DA Pam 608-47	A Guide to Establishing Family Support Groups	http://www.usapa.army.mil/

Useful web sites and links to the publications web sites for the services:

<http://www.dtic.mil/whs/directives/links.html>

Finally, review the Service Member section of this toolkit to identify resources you can use to educate and inform your members and their families.

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Section A-1 Commander's Focus

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Commander's Focus

Family readiness is a key component of mission readiness. Family readiness programs are a command responsibility. The commander's leadership and demonstrated concern for families before, during, and after a deployment can directly impact the success of the unit's family readiness efforts. As a commander, it is vital to articulate your goals, your vision for family readiness, information about the mission, and how you plan to link unit members, family members, and community resources. Clear and direct communication is essential. Command support for family readiness as shown by time, attention, and resources helps enable families to be self-sufficient during times of mobilization and training.

This section of the Toolkit focuses on a Commander's Checklist of significant items to consider when linking unit mission and family readiness. Three basic areas are covered:

- Pre-deployment and Mobilization
- Deployment and Rear Detachment
- Post-deployment and Reunion

Section A-1 Commander's Focus

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**Pre-Deployment and
Mobilization**

Commander's Focus

Pre-Deployment & Mobilization

Deployment is a major event in the lives of unit personnel and their family members. Communication and information are the most effective means of limiting the stress of deployment. As soon as possible, commanders should organize a pre-deployment briefing/meeting that includes unit and family members. As a commander, explain as openly as possible within the limits of operational security, the mission the unit is preparing to conduct, the location, how long they will be gone, how the service members can be contacted, and the extent of danger that may be involved. Invite and introduce key unit members such as the Rear Detachment Commander and the Family Readiness Program staff and volunteers. When a commander personally conducts the pre-deployment briefings, it sets the tone for family readiness and clearly demonstrates the commander's commitment to service and family members. Engage your audience. Ensure them that their concerns are also your concerns. Emphasize the link between mission readiness and proactive self-sufficient families.

The objectives of the Pre-deployment Briefing include:

- Introduce yourself and key staff members – this is especially important for family members who live some distance away and may have little direct contact with the unit.
- Provide family members the most up-to-date information on what's going on in the unit.
- Inform family members of the resources available to assist in resolving problems that may arise (unit Family Program staff, Red Cross, Family Service Center, Chaplains, finance and legal points of contact, and community resources).
- Inform family members of preventive actions that facilitate uninterrupted household functions while the service member is deployed (i.e. Power of Attorney, knowing location of bank accounts, ensuring that all family members have identification cards...).
- Provide a calendar and deployment timeline. Include notations of unit events prior to and during the deployment.
- Provide a list of names and telephone numbers of rear detachment personnel (it is even more effective to also introduce the rear detachment personnel at the briefing – it is often easier to identify with someone you have seen or met).
- Discuss security concerns.
- Include a question and answer period so that family members can address their concerns (one suggested format is to present the “Top Ten Most Frequently Asked Questions”).

Pre-deployment briefings can be as formal or informal as desired. Possible briefing formats are power point presentations and handouts. It is a good idea to have paper copies of the briefing,

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which family members may take home for future reference. They also may be useful to send as outreach to family members who were unable to attend the briefing, but who could benefit from the information.

Use this Toolkit to facilitate communication between the service member and family member. Make copies of the detailed checklists in the Service Member TAB for personal property and accounts. Inform the family members of the responsibilities of the service member to complete a family care plan, enroll in DEERS, and complete legal documents prior to deployment and mobilization.

Above all, encourage teamwork and the attitude that “we’re all in this together.” Nothing is more powerful than the pride, integrity, professionalism, and determination of a unit preparing for a mission. Capitalize on this and embrace the family members as part of that “team.” Encourage their participation in planning and carrying out a future unit function.

Pre-deployment & Mobilization Checklist

Commanders have a daunting task leading a unit in all aspects of its mission. A checklist of important elements relating to deployment and family readiness is provided below:

1.	Family Support Plan (FSP)	
a.	Establish goals that promote member preparedness and family self-reliance during military separations.	
b.	Establish viable initiatives and timelines for accomplishing those goals.	
c.	Communicate these goals within the command to Family Readiness Program personnel, and as outreach to family members.	
2.	Defense Enrollment Eligibility Reporting System (DEERS)	
a.	Ensure that all eligible family members are enrolled in DEERS and have a military identification (ID) card as appropriate.	
b.	Family members must be enrolled in DEERS to access military services and health care.	
c.	Many commercial businesses offer military discounts to military ID card holders.	
d.	Establish a system to review and update family member information a minimum of once a year.	
3.	Family Care Plan (FCP)	
a.	Ensure that family care plans are workable and on file for all service members who are required to have a plan.	
b.	Establish a checklist for the care plan. Provide the list to service members and supervisors throughout the command.	
c.	Test family care plans during mobilization exercises (MOBEXES) and annual training.	
d.	Recertify plans annually.	

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4.	Family Readiness Group (FRG) (discussed further in section A-2)	
a.	Establish a structure for a FRG	
b.	Ensure the establishment of a Chain of Concern and a Telephone Tree	
c.	Make a plan for outreach to family members. This is especially difficult within the Guard and Reserve components where families may live several states away from the unit.	

Section A-1 Commander's Focus

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Deployment

Commander's Focus

Deployment

The terms deployment and separation bring up strong feelings for service members and family members. For service members it can bring on apprehension, excitement, and a sense of fulfillment as they put the training they have had to use. For family members, it can bring fear, anxiety, apprehension, and also a sense of accomplishment once the deployment is over. It may be very helpful to define deployment in your welcome and pre-deployment briefings. Open up the discussion to brainstorm those feelings and definitions. It's a good time to provide factual information about an upcoming deployment and to squelch any rumors or misconceptions.

Deployment means separation and military duty away from home. Separation can result from shorter periods of military duty as well, whether it is for weekend training assemblies, formal school training or active duty for special work. It may be as short as overnight or as long as an unaccompanied overseas tour. The purpose of deployments and training is to keep our military forces at the highest state of readiness to meet our global military commitments. Many deployments are scheduled ahead of time so that specific training and planning can take place. The nature of the military makes it extremely important for service and family members to have their personnel and personal affairs in order. By setting policies, enforcing military regulations, and providing assistance the commander can help to ensure that his or her service members have their affairs in order.

Rear Detachment (Stay Behind Personnel)

The designation of competent, dedicated, stay behind personnel (also referred to as rear detachment) is essential for military organizations that deploy as a unit or as detachments from units. Regardless of the number of members that deploy from the unit, families must see that the commander has placed special emphasis on the issue of family readiness. Normally, the rear detachment or other stay behind unit personnel has responsibility for all of the personnel and equipment remaining at home station during the deployment and shoulders the family readiness duties. A positive and supportive relationship between rear detachment personnel, the deployed unit, and family readiness leaders is crucial to the overall success of the family readiness effort. The mutual coordination and support between these elements is a mission multiplier and significantly enhances the capabilities and morale of the organization.

The organization of the rear detachment requires careful consideration. These individuals have a difficult task of keeping abreast of the unit's mission status, responding to family members, and maintaining close coordination with family readiness program staff and volunteers. The rear detachment is clearly the link and facilitator between the deployed unit and the family members dispersed throughout the community and often spread over several states. It is helpful to have someone who will work well with spouses and family members, and is also competent and knowledgeable about community resources. It is wise to select a rear detachment commander who is knowledgeable about finances, legal affairs, personnel services systems, and medical services. Training the rear detachment personnel is essential.

Commander's Deployment Checklist

The checklist below cites some specific areas to consider during deployments.

1.	Visible, competent, caring rear detachment personnel	
2.	Operational security	
3.	Family Care Plans	
4.	Command information program	
5.	Service member finances	
6.	Clear communication structure between deployed unit and rear detachment personnel	
7.	Telephone rosters	
8.	Family Readiness Group	
	a. Guidelines or Standard Operating Procedures (SOPs)	
	b. Designated office space for Family Readiness Program, often referred to as Family Readiness Centers (FRCs) resourced with equipment, Internet access, supplies and room for volunteers, copy machines, and meeting areas	
9.	Planned social activities before and during deployment	
10.	Specific programs and activities for single service members and their significant others	

Operational Security

Operational security consists of measures taken to ensure that sensitive information is not compromised. It often considers deployment areas and times, location of spouses and families after deployment, the planned re-deployment date, and any special pre-deployment training. This information is not for public knowledge. As part of your pre-deployment briefing, and throughout the deployment, the need for operational security should be emphasized. Family members often do not realize that a simple statement they make in passing may jeopardize the conduct of operations and the safety of those involved. It is wise to address these issues forthrightly and candidly. The family readiness program personnel should emphasize to families the importance of practicing operational security.

Provide the following guidance to the unit and family members:

- Avoid discussing operational information over the telephone or cellular phone.
- Avoid discussing operational information in public areas.
- Avoid discussing knowledge of military events with members of the media.

A separate section will address working with the media.

Family Care Plans

Family Care Plans are discussed in depth in the Service Member TAB, Section B-3. Command emphasis on the development of feasible and effective Family Care Plans (FCPs) impacts the family support aspect of deployments. FCPs should be reviewed, verified, and updated as needed.

Command Information Program

A very important aspect of family readiness is the dissemination of information during a deployment or mobilization. Rumors can be a detriment to morale, and they can start when information does not come from the command. People may tend to fill an information void from an unreliable source. Every commander has the responsibility to disseminate accurate and relevant information via the most efficient means available. The use of the Internet (a unit web page and e-mail) and a telephone tree are efficient methods. If possible, a message should be sent from the deployed unit to the home station upon the unit's arrival at its deployment destination. The message should be disseminated quickly to family members to eliminate unnecessary anxiety. Deploying commanders should caution family members in their pre-deployment briefings that delays may occur. Families should understand that a service member's first responsibility is to the mission and accomplishment of his or her operational duties. Consequently, there may not be sufficient time for the service member to call home as quickly as the family would like. That is why a message needs to be sent from the command to the rear detachment to let them know that the unit members arrived safely.

Family members want to access news about their spouse and the unit. Other techniques to provide up-to-date unit information and access to loved ones are through teleconferencing (VTC), a command information newsletter, and through a toll-free family readiness telephone number located within the unit. A toll-free telephone number is well worth the cost and effort. Guard and Reserve families are geographically dispersed and having access to a toll-free number can alleviate anxiety and facilitate calls for assistance. The toll-free line can be placed in the family readiness center or family readiness program office manned by family program staff and volunteers. A VTC allows families to see and feel close to the service member even though they are miles away. Unit web sites need to be frequently updated to keep information current. The web site can provide valuable information about available resources, family counseling, communications with family members, and unit Points of Contact (POC).

Documentation of telephone calls during a deployment or training exercise and their disposition are quite important. This provides a tracking mechanism for problems that occur, how they are resolved, and what resources are employed. As a commander, the information obtained from the telephone calls can be a strong indicator of how prepared families were prior to deployment, the type of concerns (was there a spouse without an ID card or DEERS enrollment?), and how helpful and efficient unit FRG personnel and community resources were in responding. You can demonstrate your commitment to family readiness by tracking family readiness indicators and employing a systematic method of documentation. A sample form that can help track family readiness and provide valuable historical data for the unit is provided on the next page.

Emergency Tracking Form

Date _____ Unit _____

Unit Point of Contact (POC) _____ Unit telephone # _____

Military and or Family Readiness POC _____

Commander _____ Telephone # _____

Name of Individual Calling _____

Address _____

Telephone # _____ e-mail address _____

Service Member's Name _____

Current location (training, deployment, other) _____

Relationship of Caller to Service Member _____

Nature of Problem or Telephone Call _____

Resources offered _____

Was problem solved? Explain _____

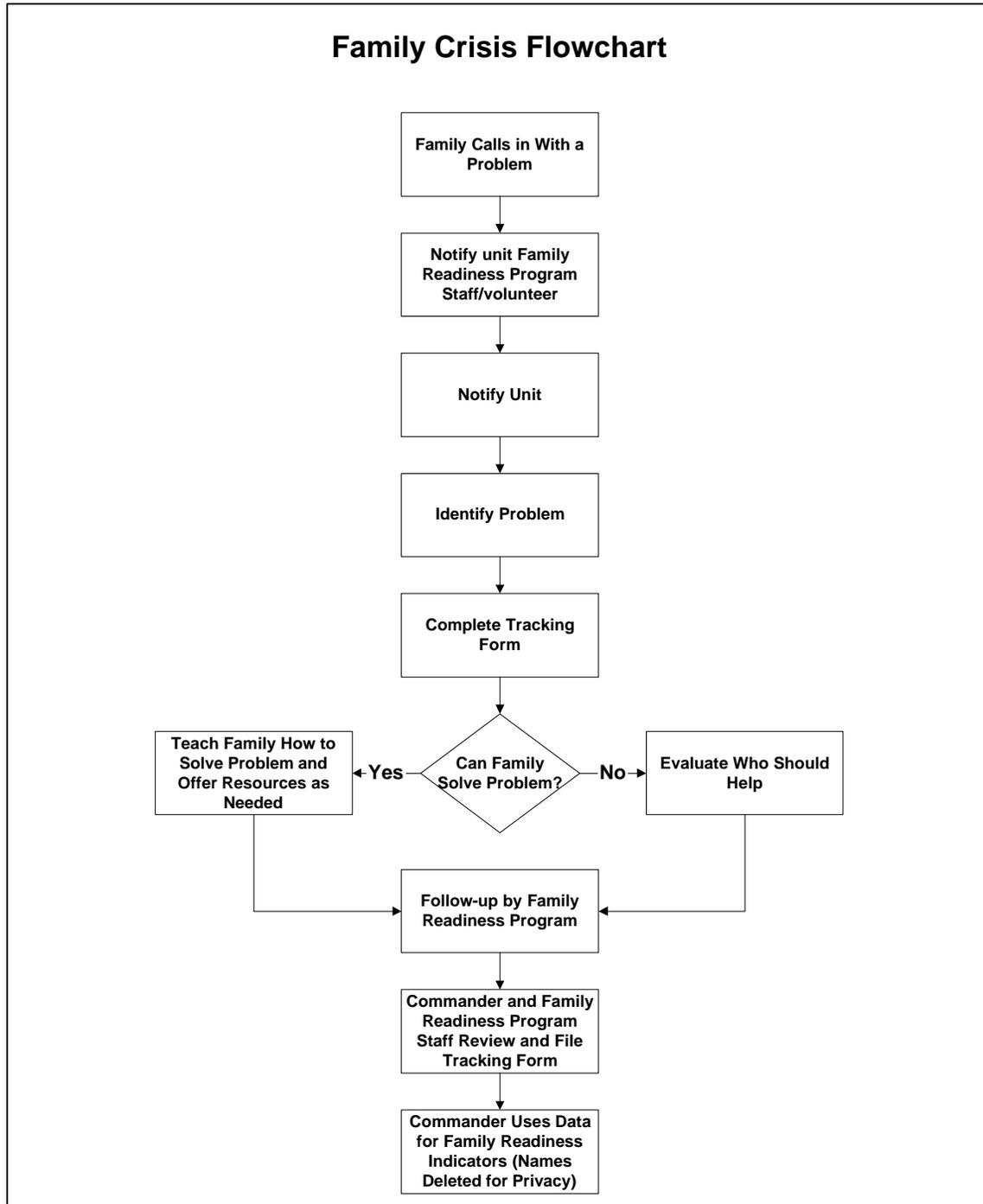
Date Taken Care of _____

Date Follow up _____

Notes/Comments _____

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Often by speaking with family readiness program staff, family members are able to work through their own concerns. Just knowing where to turn and who to call for questions and emergencies makes a significant difference in attitude and morale. Family readiness program volunteers are typically family members or retirees who can relate to other family members. It's a mutually beneficial relationship when a trained, caring volunteer helps another family member.



Telephone calls to the family readiness program and unit vary greatly. A family member could call for information (i.e. has the redeployment date been confirmed?); they may need specific services (i.e. how does TRICARE work? Where can I go?); they may need immediate assistance for a crisis, or they may need advocacy, (a spouse may be dissatisfied with services from various resources and family or command policy). Whatever the reason for the call, the Family Crisis Flowchart provides a strategy for how the telephone call is handled. Coupled with the Emergency Tracking Form, it can provide the commander with concrete data concerning family readiness issues.

Service Member Finances

Financial problems are usually the most prevalent type of problem when service members deploy or are separated from their families for long periods. Some units have developed a Command Financial Specialist Program to work with service members and families on financial issues. The program provides financial training on consumer and financial management skills. This training can be provided through multiple venues. Financial specialists can present programs at unit functions and a financial management column can be added to the unit web site and newsletter. Solving recurring financial problems improves mission readiness and quality of life for the service members and their family. Financial issues will be the initial and last concerns to appear during longer deployments. Educating spouses can also help alleviate potential problems.

A basic command briefing with the following points is recommended:

- Ensure families' financial responsibilities are taken care of before deployment.
- Ensure families have access to money.
- Advise that spouses may need a Special Power of Attorney to make financial transactions on the service member's behalf.
- Advise that there are normally no ATMs in deployment areas of operation.
- Ensure members bring a checkbook with sufficient checks.
- Advise that entitlements during this deployment are: (list appropriate ones such as BAH, Family Separation Allowance (FSA), Hazardous Duty Pay...).

Telephone Rosters

Each unit maintains a roster of its members and their telephone numbers. This roster is used to notify service members about training, mission cycles, deployments and normal mission requirements. It is a requirement for service members to provide specific personnel information including address, telephone number, and family information. In compliance with Privacy Act requirements, personal information (name, address, and phone number) can be released only to authorized personnel. Typically, that includes members of the family readiness group. Unit rosters are often referred to as a Chain of Concern and they are in order of rank, position, and section with the unit commander at the top.

Telephone rosters, or telephone trees for spouses, differ significantly from unit rosters. Spouses are not required to provide their name or telephone number. Many units provide a form to be completed by a spouse that given permission for release of their telephone number. Each family member should be informed as to how this information will be used.

Telephone rosters are effective tools providing information to family members during times of deployment and separation. All families do not have access to e-mail or the Internet, and a telephone call also provides a personal touch of relating to another individual. It is extremely important to update the rosters regularly. Disconnected telephone numbers and changes in personnel affect the roster, especially when an emergent need to contact a family arises.

In many units, family readiness program staff and volunteers are recruited to be “callers.” Callers should be assigned to contact no more than ten family members. Otherwise, the time required to make those calls becomes problematic. It is a two-way relationship between the callers and the family members. The caller becomes another resource and a familiar person to call when questions or emergencies arise.

Callers need guidance from the Family Readiness Program staff and unit commander regarding their job limits and responsibilities. The caller’s mission is to provide information to all family members, thus enhancing family and unit readiness. Information sharing reduces the feeling of isolation and builds a cohesive network. This network is used to disseminate information to the families. Most importantly, callers need to respect privacy and confidentiality when handling family members’ personal information.

As a commander, work with the Family Readiness Program staff to carefully select callers. Not everyone who volunteers is suited to be a caller. Recognize their time and efforts.

Family Readiness Group (FRG)

Family readiness is a commander and service member’s responsibility. In many units FRGs are the centerpieces of the family readiness effort. FRGs are directly linked to unit family readiness programs and both operate under the commander’s guidance. The main goals of the FRG include:

- To serve as a link between the deployed unit and families.
- To be a conduit for command information on deployment and re-deployment dates, changes in the unit’s status or mission, and other resource information for family members.
- To facilitate deployment and re-deployment briefings and activities in conjunction with the family readiness program, the unit commander, and the rear detachment command.
- To serve as a mutual support group for family members, providing personal advice, a listening ear, counseling, and referral to community organizations and resources.

The most effective FRGs are those established as part of the unit’s ongoing and routine mission readiness training. If the family readiness organization is in place before a deployment, and

systems have been tested and used, then family members know who to call and where to go for assistance.

Commanders should establish organizational guidelines or a standard operating procedure (SOP) for the FRG. This should be published and available for unit members and family members.

Designated Office Space for Family Readiness Program

Designating specific office space and equipment for the FRG may enhance a unit's family readiness program. Ideally this space (often referred to as the family readiness center- FRC) would include Internet capable computers, telephones, a copier, a scanner, administrative supplies, and bulletin boards with the latest deployment information. A space for FRG meetings and an area for children may enhance the program. The family program staff should be available to meet and assist family members or refer them to the appropriate service agencies. If the space is available, computers should be accessible for family members to send e-mails. The toll-free telephone number could be located in the same office.

Social Activities

Planned social activities before and during deployments and long separations are beneficial ways to share important unit information with service members and family members. These activities provide an opportunity for family members to meet unit staff and other family members. Combining social and information meetings facilitates this connection. Family members are more likely to attend if events are associated with a major deployment, are free or low cost, are held locally, and some form of child care is offered. Providing food or sponsoring a potluck with guest speakers on specific topics often works as an enticement for attendance. For Guard and Reserve members, deployment briefings, "Family Days," and FRG meetings require even more advance planning. Their families are dispersed throughout the community, state, and may even be several states away.

Programs for Single Service Members

Commanders should maintain a careful balance between pre-deployment and deployment programs directed towards service members with families and single service members. Single service members may feel that most of the support is planned for families. Single members may have significant others and immediate family who will benefit from knowing the same unit leaders, toll-free telephone numbers, unit web site address, and resources during a deployment.

Section A-1 Commander's Focus

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Commander's Focus

Post-Deployment and Reunion

Returning from a deployment and reunion with families are emotionally charged events. Disseminating the redeployment plan to the home station unit, family readiness program and family members in a timely manner is key. Redeployments are difficult to plan because the time schedule is affected by so many variables such as weather, available aircraft, time delays, equipment problems, and personnel issues. You should provide a window of time when the unit will be arriving home rather than a specific time.

- Keep the information flowing.
- Keep the unit and family readiness program personnel continually informed. They are the conduits of information to the family members.
- Update the web site and send out e-mail messages.
- Stay calm and make every effort to provide current, factual information in as timely a manner as possible.

Emotions run high and family members can become quite upset when the redeployment time schedule changes. Encourage families to bring coats, snacks, and other accessories to keep the children safe and happy. Delays are common in redeployments.

The media is often a part of the welcome home festivities interviewing service members and family members. Be prepared. Working with the media is addressed in TAB A-4 of this Toolkit.

Establish a redeployment plan and if possible a “welcome home” ceremony. Encourage support and assistance from the family members in the planning and carrying out of the ceremony. A sample redeployment plan is provided on the next page.

There are specific issues that a commander should consider when the unit is returning from a lengthy deployment. Commanders should provide redeploying service members an opportunity to “decompress.” Make available briefings and support services from unit chaplains, family readiness program personnel, and community resources on reunion issues.

Reuniting families after a separation may be stressful. It is common to feel stress and tension. Routines have changed. Roles have changed. Family members may unconsciously set unrealistic and high expectations. The reunion process takes time. Reunions with family members will be covered more in depth in the Family Member TAB, Section C-2. As a commander, your leadership, guidance, and compassion are invaluable during the pre-deployment, deployment, and reunion process.

Sample Redeployment Plan

Purpose: This ceremony is designed to recognize and welcome home the members of ___ unit that have been deployed to _____. We will do this by bringing family members, peers, and superiors together to welcome them with a first class event at _____ immediately upon the return from deployment.

Concept: After the service members land at _____ they will disembark the aircraft/ship and hold a formation. Music will be provided by _____. The Commander/Flag Officer will welcome the members' back and speak to the attendees. The members will then have _____ minutes to greet their spouses, families, and friends. The members will then fall back into formation, account for all sensitive items, load transportation, and move back to the unit area. Once all weapons and equipment are accounted for, the service members will be released.

** The unit area should remain clear of family and friends to expedite their release.

Redeployment Location:

Access:

Directions:

Tentative Arrival Date/Times:

Section A-2 Family Readiness Groups (FRG)

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Family Readiness Groups (FRG)

In most units, FRGs are in the forefront of the family readiness effort. This is **your** program – it's a command program. Seize the initiative and commitment by establishing and empowering your unit FRG.

The following section is devoted to the importance and structure of family readiness groups. It covers key components of the FRG; outreach and newsletters, and volunteer management. Volunteers are the strength and power behind the FRG. They serve as the conduit between the command and family members. This section focuses on recruiting and retaining volunteers, writing job descriptions, the importance of volunteer training, and the value of recognition. Volunteers are an invaluable resource to the unit. The camaraderie and cohesion from a well-organized FRG with unit members and volunteers working together cannot be overstated.

The purpose of the FRG is straightforward – to support the unit goals and objectives by providing information, support, and outreach to family members. FRG stated goals include:

- Develop relationships that enable effective communication.
- Foster a sense of belonging to the team in all family members.
- Create forums for family members to develop friendships and support each other.
- Establish communication networks.
- Provide and participate in formal FRG professional development training opportunities.
- Enable service members to feel confident that their family can take care of themselves – be self-sufficient during times of separation.

Core services that FRGs can provide are information, referral and follow-up; policy planning and coordination; leadership consultation; and crisis assistance. Helping family members identify and clarify needs, determine appropriate forms of assistance, and link others to resources are the cornerstones of the FRG.

Families respond positively when the commander has placed special emphasis on family readiness. Demonstrate this emphasis by establishing and supporting a unit FRG. Everyone wins.

Section A-2 Family Readiness Groups (FRG)

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**Role of Command and
Structure of FRG**

Family Readiness Groups (FRG)

Role of Command and Structure of FRGs

Families are an integral part of the National Guard and Reserve. Assuring their welfare during deployments and training exercises is a positive contributing force to unit cohesion, esprit de corps, and morale. The family readiness program and FRG (also known as Ombudsman in the Navy) provide a network between family members, the chain of command, and community resources while creating a climate of mutual support. A successful family readiness program fosters a sense of belonging to the unit, assures that family members receive reliable support when the service member is called away and increases group confidence and commitment. As a commander, it is critical to help teach your service members and families to care for themselves – to be self-sufficient. Self-sufficiency comes from training, assistance, and referral to appropriate organizations when problems occur. Family involvement and support cannot begin at mobilization. It must be a year-round support system during peacetime and training as well as when the unit deploys. Succinctly, family readiness is a command program.

A robust family readiness program can produce substantial benefits, including:

- Improved retention
- Improved mobilization preparation
- Improved member commitment to mission
- Improved unit and service member readiness
- Improved morale
- Enhanced family involvement in unit activities
- Improved member pride
- Enhanced propensity of family members to contribute volunteer services
- Enhanced family involvement
- Enhanced propensity for family members to support member military participation

To reap these benefits, commanders must:

- Make the family readiness program a part of the unit's daily life.
- Ask about family readiness plans and activities during briefings and planning meetings.
- Include family readiness activities on training schedules and calendars.
- Plan unit level (and higher) volunteer recognition events.
- Ensure that families are enrolled in DEERS.

- Make family readiness a unit asset – not a liability.
- Track and report family readiness as a key component of unit readiness.
- Learn from the past.
- View family readiness as a work in progress that demands continuous attention and improvement.

FRGs must be organized and structured to be effective. Draft a memorandum on family readiness groups. Establish standard operating procedures (SOP).

A sample SOP is provided below:

1. **PURPOSE:** A statement outlining the purpose of your family readiness group
2. **GOALS:**
 - a. List the goals that your group desires to achieve
 - b. Your goals can and should be revised as needed
3. **RESPONSIBILITIES:**
 - a. A general statement of the responsibilities of the military chain (command) (i.e., The unit will strive to provide the appropriate command emphasis and support for the FRG and will do all that is possible to ensure its success).
 - b. Duties of the commander. These should be very broad and general.
 - c. Duties of the Family Readiness Program staff. These duties may be more specific but should allow for unforeseen situations and change in numbers of program personnel.
 - d. Duties of the FRG. These should be more specific, but not so explicit as to stifle individual initiative.
 - e. Duties of the Chaplain if applicable.
4. **STRUCTURE/ORGANIZATION:** This paragraph describes your organization and can be shown as an organizational chart on a separate page that depicts the structure and lines of responsibility.

There is no set organizational chart or standard that must be followed. The actual organization you choose depends on your unit, the support system, and the needs and desires of its members. A basic FRG structure includes the commander, a chairperson or coordinator, a treasurer, a unit administrator or personnel specialist, a secretary, an information or outreach coordinator, a sponsorship coordinator, and a family readiness program representative. Some units form a specific steering committee with representatives from each section in the unit. Job descriptions are important whether the individual is a service member, civilian employee or family member volunteer. Job descriptions provide the parameters of the position and delineate the responsibilities. They provide a framework for the individual and the organization.

The basic necessities for a FRG:

- Command guidance
- Guidelines or a SOP
- Specific positions with job descriptions – some units officially appoint individuals to positions
- Training
- Outreach to family members
- Publicity/marketing
- Volunteer recruitment and recognition
- Funding or the opportunity for fund raising
- Administrative supplies, equipment, facilities, and support
- A family readiness web site (if possible) that is linked to critical documents, with access to telephone trees, and can be used to send e-mails to rear detachment staff and FRG volunteers

When planning or sponsoring a family readiness group meeting, develop and follow an agenda. Start and end on time. Stick to the agenda. Create an open sharing atmosphere of teamwork. Form committees as needed for specific events. Encourage membership and participation!

Section A-2 Family Readiness Groups (FRG)

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Family Readiness Groups (FRG)

Newsletters and Outreach

Outreach to families is inextricably linked to family readiness. The more connected that families feel to the unit, the more understanding and approving they will be during times of separation and training. An informed family will be a supportive family. As your unit continues to focus on its critical missions, you must not forget your single most important resource – your members and their families.

For some families, a FRG newsletter may be the only means of communication. Due to a busy family and work schedule, some spouses may never be able to attend FRG meetings or unit sponsored family activities. Guard and Reserve families also live varied distances from the unit. In order to maintain communications with family members, the FRG should publish a newsletter each quarter as a matter of routine. During deployments, consideration should be given to instituting a monthly publication schedule.

Unit newsletters are the commander's best vehicle for speaking directly to family members and should include a column from the commander informing service members and family members of important issues. This is an excellent method for the commander to demonstrate concern for families and set the tone for family involvement. It is also an effective means for increasing family member participation in key programs devoted to family readiness. The newsletter can also include specific unit activities, training cycles, and items of interest.

Newsletters may be official or unofficial. The status dictates the funding for mailing and distribution. Official newsletters generally include:

- Unit heading and title.
- The terms, "Official Information" will be listed under the return address.
- The signature or signature block of the commander under his/her column to authenticate the official capacity of the newsletter.
- Information related to unit mission and combat readiness, including family readiness.
- Notification of field exercises, deployments and redeployments.
- Information that is educational and designed to promote informed self-reliant families. This could include financial management topics, parenting topics, and general information about community resources.
- Information about training programs such as Family Team Building, Army Family Team Building, Ombudsman, and Family Advocacy.
- Information on activities for members and families that promote unit cohesion and promote esprit de corps such as Family Days, Organization Days, and reunion activities. It can

include activities sponsoring “Bring a Boss to Work Day” to educate civilian employers about the unit and mission.

Newsletters are a great way to encourage unit involvement and family member participation. Ask for articles, provide a deadline, and include important topics like welcoming new service members and families, promotions, and retirements. Topics can vary widely and may include:

- Drill schedule
- Benefits & entitlements
- Mobilization checklist
- Information on TRICARE
- Common acronyms
- Photographs and articles about FRG events
- Recognition of volunteers

Make your newsletters a reasonable length and interesting. Use graphics to make your newsletter more attractive. Digital cameras allow you to include photos without additional cost. Periodically, ask your unit members and family members about the newsletter. Find out what they would like to see in future issues. Find out what informational needs family members have and use the newsletter to meet those needs. Never forget your audience or your purpose in publishing the newsletter. Your goal must be to reach out to those individuals and families that it may be otherwise difficult to communicate with and to provide them the information they need to promote family readiness and a sense of community with the unit family.

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Family Readiness Groups (FRG)

Volunteer Management

Volunteers are often the foundation and most effective supporters of family readiness programs. Current family readiness programs are part of a long tradition of voluntary self-help in military life that dates back to the American Revolution. The basic idea behind family readiness and support groups is that service members and families benefit from helping one another cope with the rigors of the military lifestyle, the strains of frequent deployments, and the stress of family separations. For Guard and Reserve families the need for family support groups is strong – these families are forced to balance two often very different lifestyles and may live far from military support services and agencies. FRGs offer Guard and Reserve families essential services, but their ability to provide effective services is directly tied to their human resources. Volunteers are the only means of expanding limited FRG resources to meet the needs of the command. Creating and sustaining that essential volunteer workforce is as critical to mission capabilities as the recruitment and retention of military members.

Seeking volunteers for family readiness programs is an ongoing process. There are ways that everyone can participate and contribute to the group. Often it requires finding the correct match and the right volunteer position for each individual. Obtaining volunteers results largely from a willingness to ask the right people and an ability to offer something they can do. Generally, most individuals do not just volunteer. They want to know what they would be doing, how much time it will take, and what the expectations are.

Consider reasons why people are not volunteering. They may be new and do not know anyone. They may not feel qualified. Or it could be that no one has asked them. Provide an orientation and training.

The key to any successful volunteer group like an FRG is the way the volunteers are treated and organized. If the structure within which a volunteer works fills both the needs of the FRG and the individual, then it will be successful. Members of the FRG need to feel that they are able to contribute to the organization. In turn, they want to feel that the organization will be there to support them. There must be a conscious effort to generate interest in the concept and implementation of a FRG. An FRG exists as a command program. However, to be successful, members and volunteers must be interested in it and committed to it. If it is perceived that the FRG does not serve the needs of its members, it will be an organization in name only.

Volunteers are priceless. Volunteers are working for your program because they **want** to be there. They care about what the FRG is doing and have a level of motivation and commitment that cannot be bought. Volunteers bring unique skills, experience, creativity, and energy. The difficult task is keeping them there and sustaining and encouraging their motivation. There is no one ideal volunteer just as there is no one ideal volunteer program. Volunteers are valuable and they must be treated that way. Each volunteer is an individual with his or her own talents and

interests to bring to the FRG. The key is allowing them to contribute and finding the right match for their skills, time, and interest.

Volunteering is about inclusion – feeling a part of the unit. As a team member, volunteers can contribute much more than they can as individuals. The bonds and friendships they forge in the process make volunteering even more worthwhile. Volunteers must be made to feel part of the team despite any individual differences.

The unit must be fully committed to the use and value of volunteers from the commander down. The success of an FRG is often directly proportional to the amount of resources (including financial), energy, and time that the unit devotes to its volunteers. Help to cover child care costs if possible, or offer a location where spouses can bring their children. Financial resources are needed to cover administrative needs, equipment, and to recognize the efforts of the volunteers. For FRGs, financial resources often come from fundraising.

Essential components for an effective FRG volunteer program include:

- Communication
- Flexibility
- Recruitment
- Job descriptions
- Retention
- Training
- Recognition

Clear, concise, communication is fundamental to any unit FRG. Volunteers must know what is going on in the organization and what is expected of them. Communicate with FRG members through telephone calls, e-mail, newsletters, and most importantly face-to-face.

The FRG should be flexible to accommodate the needs and interests of others. The unit will change when the leadership changes. Not every volunteer is capable of, or interested in, doing the same job. For example, with a fundraiser, a volunteer may not like to bake, but they might offer to design a flyer or make telephone calls to other families.

Why do people volunteer? There are numerous reasons. They volunteer because they care about the unit; they want to make a difference; it's a personal skill or interest; they have friends who volunteer with the program; they are seeking fulfillment and challenge; and they want to meet people and make friends.

What are the common reasons for not volunteering? Commonly cited reasons include:

- Not having enough time

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- Preconceived negative opinions about your program from current or former volunteers
- An unwillingness to make a big time commitment
- Inability to come when you need them
- Fear of the unknown

Consider those reasons for not volunteering. What can you do as a leader to work on their concerns? Make it easy to volunteer!

Leader attitude sets the tone for volunteers. Attitude is contagious. Successful leaders look for the best in people and for ways to continually improve their programs. Commanders who set a positive tone and advocate for their program, have volunteers who work harder and convey a positive message to all those involved that they feel they are members of a winning team.

Volunteer recruitment and retention, job descriptions, training, and recognition are discussed in subsequent sections.

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Family Readiness Groups (FRG)

Volunteer Management - Recruitment and Retention

Volunteer recruitment requires a positive approach. It is not easy asking someone to volunteer to assist the FRG. It is much easier and far less common when they approach your FRG offering to help. Take some time to think through and articulate why you need volunteers in the family readiness group. This provides a foundation on which to define the work volunteers will do and to create teamwork between service members, civilian employees, and volunteers.

Determine what volunteers are expected to accomplish. Volunteers are a resource for fulfilling the unit's family readiness mission. Actively spread the word about the family readiness program. Show your interest in family readiness as a commander. Ask people to volunteer. Have meaningful work for people who do volunteer. Create a climate where individuals feel free to share ideas.

Ask individuals to volunteer for specific jobs. Talk to them about their interests and needs. Help them to make a match between how they would like to help the FRG and where you need assistance. There are numerous types of volunteer positions in a FRG varying from continuous requirements such as Coordinator or Treasurer to short term and one-time positions such as being responsible for a fund-raiser. Some family members are happy to make telephone calls or be a key caller. They can do that from home at a time that is convenient for them and their family. Offer some choices, but let them make the match. The more ways you develop for individuals to become FRG volunteers, the easier your recruitment task.

Your experienced volunteers, regardless of their position, are your best recruiters. If they enjoy the FRG and what they are doing, they tell other friends and family members. Involving your current volunteers in recruiting new volunteers lets them know their judgement and contributions are valuable. It's a win-win situation.

Quality volunteers are precious resources. As with any human resource, retention of volunteers is an important complement to your recruiting efforts. Every volunteer you retain is one less volunteer you must recruit. A proactive retention program keeps volunteers motivated with training, ongoing communication, evaluation, and recognition. Retaining volunteers and developing their skills must be a continuous process. Provide new opportunities, listen to their suggestions, and return telephone calls. Call to follow up on new volunteers to see how they like their volunteer duties and to thank them. Make special dining arrangements if their volunteer time or training goes over a normal meal. Value their contributions – show them that you appreciate their willingness to give the FRG their time and talents by the way you treat them from the very beginning.

No job is self-explanatory – regardless of how easy it seems. Training contributes to retention and recruitment. If possible, show rather than tell, new volunteers how to get the job done. A hands-on approach builds confidence and a sense of teamwork. Volunteers are human – they

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want to do a good job and they thrive on support and praise. Don't wait to put it in the newsletter or for an award. Don't forget your long- time volunteers. Ask them for suggestions about improving the program.

Ideally, your goal can be to have a self-perpetuating cycle in which satisfied volunteers bring in more volunteers. Enthusiasm can be contagious.

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Family Readiness Groups (FRG)

Volunteer Management – Job Descriptions

In the Toolkit section devoted to Volunteer Recruitment and Retention, a clear link was established between the institutionalization of volunteer positions and your ability to attract and retain volunteers. Volunteers are most likely to believe their contributions are meaningful when they believe they are filling a meaningful and well-defined role as part of a team. Written job descriptions facilitate the linking of the volunteer to the position.

Write simple, accurate job descriptions. Make the job seem do-able by providing a well-defined job description. A job description should include a job title, a brief description of the work to be performed, time required, when/where the job must be performed, and an estimate of the number of volunteers needed. By providing details, you help potential volunteers to decide if this is a job they can do and one they will be comfortable performing. If your descriptions are not specific, prospective volunteers may feel unsure of the demands that will be placed upon them and will be hesitant to commit. If you are unclear about what will be expected, those who do volunteer may quickly decide that they have gotten in over their heads or have been asked to do something decidedly different from what they signed up for.

The position title in a volunteer job description should describe what the volunteer actually does as well as their range of responsibilities. If possible, provide both a first and second-line supervisor. The volunteers should go to supervisors for guidance and to ask questions. In some units, the supervisor for a FRG Chairperson would be the family readiness program coordinator.

Duties should be described clearly and to-the-point. This is the “what” and the “how” of the position with a list of specific tasks. The ultimate goal or results of the program and volunteer service should be detailed. When volunteer jobs are defined in terms of results, individuals gain a sense of achievement, and programs are more effective because people understand what they are supposed to accomplish.

State the actual time commitment that is required for the position. One way to lose volunteers is to underestimate the time the volunteer will need to do the job. It is difficult to recruit volunteers if they do not have an idea of how much time they will need to commit. People are hesitant to agree to volunteer if the commitment is open-ended. Positions and responsibilities often evolve according to the energy and creativity of the volunteers. One short-term volunteer position may increase in responsibilities as the volunteer becomes comfortable in the position and seeks additional duties. Set a time for evaluation so that the job description may be changed to accurately reflect what is currently being accomplished.

State all of the qualifications necessary to include skills, experience, abilities, and physical capabilities. Specify the required training/orientations, including content and duration.

Shown below is a format for a job description:

1. Job title: The name of the position
2. Objective: Why is the job necessary? What do you hope to accomplish?
3. Responsibilities: List specific talks or areas of responsibility
4. Time required: State the actual time commitment as accurately as possible
5. Qualifications: List specific skills, interest or education recommended (i.e. a newsletter editor would need computer and word-processing skills)
6. Training: Specify the types of training that would be provided through the unit. The unit does not have to “teach” all the training. Often the unit will send volunteers to training within the community such as “Active Listening and Communication” for key callers, Family Team Building, and a Family Service Center orientation.
7. Staffing: Estimate of the number of volunteers needed to do the job.
8. Evaluation: Who is responsible? It’s important that the volunteer has a chance to evaluate their experience and training.

A sample job description for a FRG Chairman may include specific duties such as:

- Obtain knowledge of the unit mission, existing FRG standard operating procedures, and community resources.
- Help organize unit family readiness group.
- Plan and facilitate unit FRG meetings (in conjunction with unit commander and family readiness program staff).
- Assist in recruiting, training, and managing volunteers using unit family readiness resources.
- Ensure that communication is maintained among members.
- Call “key callers” to activate telephone tree/roster.
- Work in conjunction with unit leadership to minimize stress and rumors.
- Submit information to unit newsletter.

The Navy Ombudsman program published an extensive regulation (NAVPERS 15571A) to explain the Navy Family Ombudsman Program outlining the specific functions of the ombudsman. A distinct job description for an individual ombudsman is developed by the specific unit command. The ombudsman is the link between the command and Navy families and serves as a liaison with the following duties: (not inclusive)

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- Keep the commanding officer informed regarding the general morale, health, and welfare of command families.
- Function as a trained member of the command team that takes care of families.
- Disseminate official information to the families.
- Let the families know that the command is concerned about them, cares about their well-being, and will respect their desire for confidentiality.
- Educate families on how the successful operation of the command affects them.

Each Guard and Reserve component has their individual regulations and guidelines for family readiness programs. Use these guidelines and individualize the volunteer job descriptions to fit the needs of your unit. Look at other service regulations, share information, and profit from the wealth of information available. Your unit, the service members, family members, and family readiness program will benefit.

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Family Readiness Groups (FRG)

Volunteer Management – Recognition

The need for recognition cannot be overstated. No one volunteers for the recognition, they volunteer because they care. However, appropriate recognition of volunteers and their contributions pays huge dividends for both the individual and the unit. Remember that they are volunteers, and they could be spending their time in other ways. Instead they are contributing to the FRG. To be most effective, appreciation must be personal. Hand written notes and phone calls are always welcomed. However you communicate, the three important points to make are: **thank you, you've made a difference, and the unit and our families need your continued support.** Volunteers also receive great satisfaction from seeing the results of their efforts. Letting them know the results of their efforts and keeping them informed of FRG plans and success provides additional motivation to continue their good work.

While expressions of personal appreciation are essential, more public recognition can provide increased emphasis and help to foster volunteerism in the unit. Recognition for volunteers can take many forms and should be given to volunteers not only as a thank you for their effort, but to recognize individual commitment to the unit and community they serve. Many individuals are unaware of the volunteer opportunities that are available to them. Recognizing the efforts of others may generate interest on the part of prospective volunteers. Most units hold periodic events to honor volunteers such as volunteer appreciation lunches and ceremonies.

The most successful volunteer programs and those with the highest retention are programs that reflect recognition at all levels. Many units have developed specific Certificates of Appreciation and awards that may be given to volunteers. Most of the service headquarters have various levels of awards in accordance with the level of responsibility of the volunteers. The unit must submit an application for these awards well in advance, noting the volunteer's job position, contributions, and effect of their participation on the unit and community. Types of recognition may include but are not limited to:

- Letters or Certificates of Appreciation from the commander
- Certificates of Recognition using the unit logo
- Volunteer of the Month
- Volunteer of the Quarter
- Volunteer of the Year
- Less formal forms of recognition may include a plaque, and recognition among peers within the FRG

Recognition should be an integral part of volunteer management. Appropriate recognition of volunteers takes advance planning and time. Nominating a volunteer for an award is a very

special form of recognition and a valuable tool for communicating information about the work of the family readiness group. For any volunteer recognition awards or ceremony, it is smart to arrange for a photographer and/or media. The photos will provide memories for the individual and can be used in a unit newsletter or local media publication. Make this the special occasion that it deserves to be.

Make volunteer recognition an ongoing effort. Involve your unit and FRG in determining which awards seem the most appropriate. To be fair and objective, set criteria for determining who should be nominated for awards. Inform all members of the unit and FRG about the criteria for awards and stick to the criteria. Use your unit newsletter to discuss and publicize volunteer awards and recognition.

When should you present awards? It is wise to schedule a quarterly awards recognition event for the unit. That sets a time schedule to nominate individuals, and increases the possibility that volunteers will be recognized regularly. Nothing is more discouraging than to be recognized for volunteer efforts you may have contributed for a specific event (i.e. planning Family Day) many months after the event is over. If possible, recognize volunteers at the time of the event (in front of the FRG and unit) or shortly thereafter. Recognize volunteers in action not after the fact.

When preparing the nomination for a volunteer award, know the award's purpose and specific criteria. Is the nominee eligible? Use clear, direct, action words and describe their responsibilities and effect on the family readiness group. Organize your thoughts and edit them. Always type the nomination and supporting documentation. Keep it simple, clear, and easy to read. Many nomination forms require information about the program. Provide information about the unique features of the program, its history, and the number of volunteer hours. The nominator must demonstrate that the volunteer nominee has made a significant contribution to the organization. Use active phrases such as "developed training for key callers..." and make sure that all acronyms are defined.

To keep the unit and FRG alive and well takes care and nurturing; not just for the individuals but for the group itself. Caring must strengthen commitment into action if we are to preserve and retain one of the greatest assets we have - volunteers.

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Family Readiness Group (FRG)

Volunteer Training

A critical element of any volunteer program is training. Volunteers who understand how to do their job and have the information they need to carry out their volunteer tasks are more likely to feel comfortable and confident in their volunteer roles. Well-trained volunteers are thus more likely to continue to contribute and to encourage others to contribute as well. Additionally, well-trained volunteers are less likely to make mistakes or misrepresent facts.

Effective training is no accident, but rather the product of careful planning and execution. It's important for training to be productive, professional, and efficient. Time is a precious commodity for everyone. To reduce the personal impact of training, plan your training in advance and provide training calendars and agendas. To make training more palatable offer free childcare if possible.

Capitalize on the experience and knowledge of your entire family readiness team. Both unit members and volunteers can provide valuable training. Look to your chain of command for other training resources. Don't forget to research community resources that can be used to support training. They are often low cost or free and can provide valuable expertise and information.

Tailor volunteer training to the needs and desires of your volunteers. Review volunteer job descriptions to make sure that essential skills and informational needs are identified. Be sure to ask your volunteers what they believe are their critical training needs. Communication and leadership are popular classes. Volunteer training is not a one-time event. Like unit training, volunteer training should be viewed as a continuous process. Formal classes should be augmented with on-the-job training. Whenever possible, reinforce training by pairing experienced volunteers with new volunteers to serve as coaches and mentors.

Some units sponsor a multitude of topics for FRG members. The momentum for FRG training is even stronger prior to a deployment or extended separation. Topics may include:

- Family crisis response and referral
- Suicide awareness
- Legal information
- FRG organization
- Sponsorship
- Family advocacy
- American Red Cross services
- Computer skills training with web-based communication and Internet resources

- Financial management
- Personnel policies
- Chaplain support services
- Casualty procedures
- Physical security
- Public affairs
- Child care and parenting
- Special needs of teens
- Active listening

For volunteers who are going to take a leadership role such as Ombudsman or FRG Coordinator, training is essential and may be directed towards advising, mentoring, leadership and facilitation skills, team development, information and referral, and crisis intervention. Volunteers have varied educational backgrounds and experience, but an important factor to remember is that their role is not to be a professional counselor or social worker. A basic and essential volunteer role is information and referral; connecting family members to the community and military resources that they need.

The services have well designed training programs for family members to include Family Team Building, Army Family Team Building, Operation Ready, and the Key Volunteer Network. All of them have training modules on the Internet (web site addresses are in the last section of the Toolkit – Resources, Section C-3) that can be used individually or in a classroom environment. Take advantage of the standardized and well-written training modules and presentations. Share your great ideas.

Some services have extensive training programs specifically designed for volunteers ranging from two days to a week. Subject matter experts are brought in to present various topics. The extended training includes role-playing and scenarios that are excellent training models for problem solving. They allow volunteers to see how they would react in certain situations. It's a hands-on approach that has been well received by volunteers.

If at all possible, incorporate training into Family Days and unit events. That provides a good opportunity for unit members and family members to discuss family readiness and share their experiences with other military families. Training is critical for the service members and their military mission. Make training critical for your FRG volunteers. Do not forget the three “C’s” of training. It builds confidence, commitment and cohesion.

Section A-2 Family Readiness Groups (FRG)

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Family Readiness Group (FRG)

Helping in Times of Trauma

Emergency situations and crises are a difficult part of life that also affect military families. Trauma affects the unit and family members. It is extremely important to have a well-developed and time-tested system in place for notifying family members of a service member who has been injured or killed. Military units provide casualty assistance and emergency notification in an official manner through the casualty assistance team or Casualty Assistance Calls Officer.

Family members are not included in the casualty assistance team. However, the FRG Coordinator or Ombudsman may be notified to assist with information about the family, what support systems they may have, and to organize meals for the family. FRG members may want to limit their support to the emotional and logistical assistance that the family requests. The most important consideration is to respect the needs of the family and follow their cues as to how the unit can support them.

Bad things don't just happen to service members. Tragedy can strike those who are left behind as well. When it does, the morale of the service member, as well as that of all other unit members and their families, will be impacted. Support for families is essential if you are to maintain morale and unit cohesion. Serious illness, injury, or death of a service member's spouse, child, or close relative may occur, and FRG members may be able to provide support. Be prepared. Provide training for the unit and FRG on helping in times of trauma. Everyone has good intentions and wants to help. However, not everyone has had the experience or training and may not know where to start and what to do. Training in dealing with crisis interventions and grief is indispensable. Elicit support for training from the unit chaplain or a social worker. Identify local resources of information and assistance within the community. Most medical facilities (military or civilian) offer support groups. Trauma, death, serious illness, and miscarriages are subjects that are difficult to discuss, but they are events that need to be addressed by the command and FRG.

Ensure that your rosters and telephone trees are current. Make sure that members' personal data form with the names, addresses, and telephone numbers of family members are accurate and up-to-date. This is especially true for single service members whose family may be spread throughout the country. Many units have been caught in an uncomfortable situation when the personnel data forms are incorrect, list only post office boxes, or do not provide accurate telephone numbers for next of kin.

The possibility of receiving emergency calls reinforces the importance of having an up-to-date resource file with emergency numbers easily accessible. These numbers would include (but not be limited to) police, fire, ambulance, hospital emergency room, rescue squad, family service center, and the poison control center.

Once the emergency incident has passed, obtain permission from the person to activate their support systems such as neighbors, friends, family, FRG, and the American Red Cross. That will support and assist the family in coping with the aftermath of the emergency.

Some basic guidelines for crisis intervention:

- Let the family involved talk. Listen to what they have to say. Be sure that you hear what they expect from you and what is their view of the problem. Repeat back to the person in crisis what he or she said.
- Be non-judgmental.
- Do not try to give advice or try to solve their problems. Listen and reflect back what they have said. Let them process and talk through options.
- The goal of crisis intervention is to allow the individuals involved to become responsible for themselves and to be aware of the consequences of their actions. They have to live with the consequences of decisions. Do not make decisions for them.
- Your role is listening and providing referrals to resources as appropriate.
- Provide attention to all family members. The crisis is affecting them also.
- If you refer them, be specific. Tell them where to go, provide the name and telephone number of the agency and the person who can provide them services. When in crisis, it is often hard to think clearly. Specific facts will help.
- Do not call the police, hospital, and others to assist without the permission of the person you are helping.
- Protect their confidentiality. Ask them what information they are comfortable with you sharing with others. Their trust in you must be developed and maintained.

FRG members assisting families in crisis should stay in close contact with the command. As a commander, stay visible; ascertain how things are going by staying in touch with the casualty assistance team (as appropriate) and the FRG members. Visit the family. Let them know how to reach you. A well thought out Emergency/Crisis Notification System is crucial to unit, family, and mission readiness. Place it high on your priority list. Be proactive so that when trauma occurs in your unit, you are prepared and the unit is prepared.

Section A-3 Health Care – TRICARE Briefing

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Health Care – TRICARE Briefing

Health care is a concern shared by all Americans. The availability and cost of health care is often a major factor in employment decisions. For many members of the Guard and Reserve, health care is available through group plans offered by their employer. However, during times of mobilization or deployment, those benefits may lapse. Members and their families are concerned about the continuity of their health care. Their concerns may have a serious impact on unit retention and family morale. Since health care can be very expensive, adequate health care is an important element of family readiness planning.

TRICARE offers members and their families' affordable health care when they need it the most. As valuable as TRICARE may be, its full value cannot be realized unless members and their families fully understand TRICARE and appreciate its value as a safety net during times of deployment and mobilization. An important part of your role as a commander is to ensure that your members and their families have the information they need to plan for any contingency. The briefing slides contained in this portion of the toolkit can help you to provide that information. You should include TRICARE as part of your unit orientation for new members and offer the briefing to family members during family oriented activities. The best source of information on current health care benefits is a representative from a military treatment facility or the Beneficiary Counseling and Assistance Coordinator from your regional TRICARE office. You should also involve representatives from your personnel chain of command. Finally, you should augment this briefing by using your newsletter and other information channels to inform everyone of the availability of Internet sources of information about TRICARE, including:

- www.tricare.osd.mil for information about TRICARE
- www.ucci.com for information about the TRICARE Dental program

The TRICARE briefing slides are keyed to instructor notes. Those notes represent the recommended narrative for presenters and are provided on the following pages.

Health Benefits for Reserve Component Members and their Families

Section A-4 Working with the Media

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Working with the Media

Mission readiness and family readiness are complimentary concepts. Both rely on using information as a critical tool. Wide dissemination of information can materially facilitate recruiting, retention, and family readiness. At the same time, wide distribution of unfavorable information can damage the image of the Reserve components and your unit, and threaten the morale of your families. Inaccurate or incomplete information can mislead family members and cause them unnecessary concern during their most stressful time. The bottom line is this: messages you want send about family readiness can be aided by using the news media. You cannot dictate what the media says about you or necessarily attract their interest when you want it. There are times, however, when the media will be interested in your unit and its family members. If you are prepared, you can use the news media as a great tool to get your key messages out. Deployments and reunions are always newsworthy events that will attract press attention.

Take steps to ensure that the news media receive accurate, complete and timely information, whether from you or your family members. Keep your service members and their families informed about unit activities and family support services. Well-informed unit members and family members will be confident interview subjects and will be capable of providing the press the full story.

You can prepare family members by offering to help them learn to deal with the news media. Training in working with the media is vital for family members. Offer a class through your unit family readiness program. Invite the Public Affairs Officer to speak to your unit. Write articles about media coverage in the unit newsletters. Educate members and family members to understand their rights during any interactions with the media.

Obviously, the press will not limit their questions to family members. You can expect that they will also seek information from official sources. Your staff and unit members must understand how to deal with the media. Operational security must be maintained, but beyond that, you must ensure that you craft your messages to media while remembering the affect that your message will have on family members in the media audience.

Public relations and press liaison is a responsibility that must be clearly assigned to a member of your staff. Make sure that your representative has the information they need to accurately report on available family assistance programs as well as plans for key events such as reunion.

Game plan press relations before the media event arrives. You and your staff should prepare and routinely maintain a “3 X 3 Press Plan.” Using classic brainstorming sessions, identify the three most favorable and three most unfavorable questions you might receive from the press. Prepare answers to those questions and rehearse how you would handle follow-up questions. Keep your plan current and never forget– the press can serve as a highly effective conduit for information that family members need during periods of stress and separation.

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

The news media is an integral part of American society and should be cultivated on a continuing basis. Not only can you use them as a means of providing accurate information during periods of deployment, but you can also use them to enhance the public image of your unit and the Reserve components.

Grab the opportunity to shine. Appoint and train a Unit Public Affairs Representative. Elicit radio stations to advertise unit events that may be open to the public (i.e. Air Shows). Write unit news releases. Utilize the media to the benefit of your unit and your families. Show them best the Guard and Reserve components can offer, and how our families are an integral part of the Guard and Reserve story.

Welcome to the Service Member Section of the Family Readiness Programs Toolkit

The purpose of this section is to provide you the information and resources you need to ensure your readiness and your family's readiness to face the challenges your military service may bring. Family readiness is your responsibility. Your chain of command and family readiness professionals are there to help, but you must take charge of your personal affairs. If you're single, you owe it to yourself, your parents and other relatives, as well as your employer, to plan for the future. If you're married, your spouse and children must be prepared for the disruptions that your deployment may bring.

Personal and family readiness is serious business and requires planning and preparation. This section contains the tools you need to plan and prepare for any eventuality. You should review each section and take the time to complete each checklist and worksheet. Carefully research each item and make sure the information you collect is accurate and up-to-date. Protect your hard work by storing checklists and worksheets in a safe place where you and your family members can easily refer to them. If you're married, brief your spouse on all aspects of family readiness. If you are single, make sure a parent, sibling, or other trusted individual is fully informed of all-important information, including the location of important documents.

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Section B-1

Service Member Deployment Checklist

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

**Service Member
Deployment Checklist**

Service Member Deployment Checklist

The key to a successful deployment is advance preparation and direct communication with your spouse and family. Keeping personal and legal affairs in order at all times is important to the individual's and family's welfare. You are directly responsible for your own personal and legal affairs. Planning ahead can help family members have access to all the information they need and can give you the peace of mind that your family has the resources and support needed during your separation.

Fast-paced operational tempo and separations can put a strain on couples and family life. If you play a major role in paying bills, managing the family income, handling home repairs and servicing the car, your absence may shift these responsibilities to your spouse. The checklist and tips listed below can help prevent your family from feeling overwhelmed and the checklist can be used to record important family matters.

Everyone needs an efficient system of maintaining records. It is best to maintain a file system of important papers and store them in a safe-deposit box or fireproof container. It is also essential to compile a personal inventory of all-important documents and where they are kept. The Service Member Deployment Checklist can serve as an inventory of all pertinent personal and legal affairs.

Preparation for deployment is also essential for single service members. A separate checklist for single service members is included.

Personal History Data Sheet

1. Birth
 - a. Date
 - b. Location City
 County
 State
 Country
 - c. Location of birth certificate
 - d. Adoption (if applicable)
 - i. Court of adoption
 - ii. Date of adoption
2. Social Security Number
3. Home Address
4. Service Member's Mailing Address (unit)
5. Permanent Home of Record Address
6. Religion
7. Parents
 - a. Father's name
 - b. Date of Birth
 - c. Address

 - d. Mother's name
 - e. Date of Birth
 - f. Address

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

8. Marriage

- a. Full name of Spouse
- b. Spouse's Social Security Number
- c. Date of marriage
- d. Location
- e. City
- f. County
- g. State
- h. Country

9. Immediate Family

Full Name	Address	Telephone #	Relation

10. Legal Separation

- a. Date of legal separation
- b. State of jurisdiction for legal separation
- c. Location of separation papers
- d. Name and address of the attorney

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

11. Divorce

- a. Date of legal divorce
- b. State of jurisdiction for divorce
- c. Location of divorce papers
- d. Name and address of the attorney
- e. My previous divorces were:

From Whom	Date	Location of documents	Lawyer

12. Children

Full Name	Date of Birth	Birth Place	Social Security Number

13. Personal lawyer or trusted friend who may be consulted regarding my personal or business affairs

- a. Name
- b. Address and telephone number

3. Dependents other than immediate family

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

4. Other Family Members

Full Name	Address	Telephone #	Relation

Employment Records

1. Current Employer
 - a. Company
 - b. Name of Immediate Supervisor
 - c. Address
 - d. Telephone Number
 - e. Dates of Employment (Initial Month and Year hired)
2. Current Benefit Plan Enrollment
 - a.
 - b.
 - c.
 - d.
 - e.
3. Jobs Prior to Present Employment

Company	Address	Dates of Employment	Position(s) Held	Full-time or Part-time

Miscellaneous Data and Notes

Military Service

1. Active Duty

- a. I have served/am serving in the active military service _____Yes _____No
- b. Branch of Service _____
- c. Active Duty Service began _____ended_____
- d. Social Security Number _____
- e. Location of discharge papers and military portfolio _____

2. History of Military Service

- a. I have served/am serving in a Reserve Component unit _____Yes _____No
- b. Branch of Service _____
- c. Periods of Service

Status	Service	Unit(s)	Dates (from/ to)
Active Component			
Selected Reserve (Drilling)			
Individual Ready Reserve (IRR)			
Inactive Periods		N/A	
Other			

- d. Location of discharge papers and military portfolio _____

3. Retirement

- a. I am drawing retirement pay _____Yes _____No
- b. I am eligible for retirement pay beginning (date) _____

4. Survivor Benefit Plan (SBP) – date begun _____

- _____ Yes _____No _____ no election yet

5. Miscellaneous Data and Notes
 - a. Veterans or Armed Forces benefits to which I am entitled
 - b. Benefits to which my spouse/dependents are entitled
 - c. Persons designated on my Emergency Data Form

Health History

1. General Physical Data
 - a. Date of last physical
 - b. Blood type and RH factor (such as A+, B-)
 - c. Height
 - d. Weight
 - e. Color of Hair
 - f. Color of Eyes
 - g. Wear Glasses or Contact Lenses _____Yes _____No
2. Location of medical records
3. Location of dental records
4. Location of immunization record
5. Specify any adverse reactions to medications (name)
6. Allergies
7. Medication (name and dosage)
8. Attach copy of official medical report if available

Automobiles

Car problems can be very aggravating if you don't know who to contact to remedy them. Here are some suggestions for the spouse on the home front:

- Make certain you have the name of a trusted mechanic or automotive garage where you or a friend has taken a car for service. Repair costs can mount rapidly if you simply select a repair shop out of the phone book.
- Be sure to keep a record of the correct type of battery, tires, oil, etc., for the car.
- Keep track of when automotive registration, insurance, emissions inspections, or oil changes are due.

Pertinent information	Automobile	Automobile
Make, Model, Year		
Registered to		
State inspection expires		
Insured with		
Insurance agent		
Policy number		
Telephone number of Insurance Agents		
Lien holder, if any		
Automobile papers location		
Driver's license (state)		
Expiration date of license		
State of registration		
Expiration of registration		

Name and Address of Dealer or Repair Service

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

Insurance

Personal

Type of Insurance	Insurance Company	Policy Number	Amount of Monthly/Quarterly Payments	Beneficiary
Life				
Property				
Accident				
Medical				
Rental				
Other				

Insurance Held on Others

Person/Relation	Type of Insurance	Company	Account #	Amount	Beneficiary

Miscellaneous Notes and Information

Property Ownership and Maintenance

- Know what to do or who to call if something in your home breaks down. Untested plumbers, roofers, or repair contractors can be very costly.
- Before you deploy, give your home a security check inside and out. This should include testing (or installing) smoke alarms, and checking door and window locks, as well as outdoor lights or motion detectors (if you have them).

1. Description of Real Estate (townhouse, single family home)

Type of Property	Property Address	Mortgage Company	Location of Legal Documents Pertaining to Property

2. Property Taxes

- a. Paid to (state, address)
- b. Paid through (date)
- c. Paid as part of mortgage payment? _____ Yes _____ No

3. Rental Property

- a. Rental agent (name, address, phone number)
- b. Date lease expires
- c. Owner (name, address, phone number)

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

4. Repair contractors

Item	Contractor	Address	Telephone Number	Comments
Plumbing				
Heating & Air Conditioning				
Electrical				

5. Other Personal Property

Miscellaneous Notes and Information

Personal Property Safekeeping

1. Safe Deposit Box(es) _____ Yes _____ No

Box Number	Location of Box	Location of Keys	Persons with Access to my Box(es)

a. Location of a listing of the contents

2. Ownership of a Safe _____ Yes _____ No

a. Person(s) with the combination or access to my safe (name, address, & phone number)

b. Location of a listing of the contents

3. Properties or Documents Entrusted to the Following Persons

Description of Property	Person to Whom Entrusted	Their Address	Location of Property

Emergency Plans

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

- Try to save at least one month's pay in a savings account to use in case of emergency. This can prevent your family from having to use high-interest credit cards to handle unforeseen expenditures.
- Make sure your spouse and family members have the command's complete official mailing address and applicable telephone numbers, spouse's Social Security Number, and the Family Program Coordinator's or family readiness group telephone number.
- If you haven't already done so, find out about the services that are available to your family through the unit and Family Service Center or Family Readiness Group.
- Call the American Red Cross and find out what services they provide and the procedures to use them in case of an emergency that involves you or a family member.
- Contact your service or component's relief society (Army Emergency Relief, Air Force Aid Society, Navy/Marine Corps Relief Society, etc.) and find out what services they provide and the procedures to use in case of an emergency that involves you or a family member.

Miscellaneous Notes and Information

Predeployment Checklist for Single Service Members

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

- Is your emergency data card up to date with the names and telephone numbers of family and/or friends?
- How are you going to pay your bills?
- Do you need a general or special power of attorney to give permission to someone (parent, sibling, or friend) to handle those bills or any issues that arise?
- Is your house/apartment/condominium secure?
- Is your phone disconnected?
- Is your stereo equipment, computer, bicycle secure? Are they covered by insurance?
- If you have a vehicle, have you arranged for continued payments, safekeeping of keys and paperwork, and vehicle storage?
- Did you check to see if you could save on car insurance if your car is in storage?
- If you have pets, have you made arrangements for their care? Do you have their medication, shot records, appointments, and veterinarian's telephone number readily available?
- Do you have addresses for family and friends you intend to stay in touch with? Do they know how to reach you?
- Do you have enough uniforms to last for the time you are gone?
- Does your family
 - Have your complete mailing address?
 - Know your unit information?
 - Know the name and telephone number of your commander and supervisor?
 - Know how to use the Red Cross in case of an emergency?
- Have you thought about your homecoming/return? Do you know who you want to meet when you get back?
- What kind of support and information will my "significant other" need in my absence?

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

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

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

Section B-2 Employment Support

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Employer Support

National Committee of Employer Support for the Guard and Reserve **1-800-336-4590, Ombudsman Services**

The National Committee for Employer Support of the Guard and Reserve (ESGR) is an agency within the Office of the Assistant Secretary of Defense for Reserve Affairs. It was established in 1972 to promote cooperation and understanding between Reserve component members and their civilian employers, and to assist in the resolution of conflicts arising from an employee's military commitment. Today ESGR operates through a network of more than 4,500 volunteers in 54 committees located in each state, the District of Columbia, Guam, Puerto Rico and the Virgin Islands.

The nation's Ready Reserve comprises approximately 50 percent of our total available military manpower, excluding retirees. The current National Defense Strategy states that the National Guard and Reserve, while decreasing in size, will be full partners in the Total Force. Our Reserve forces are spending more time away from the workplace defending the nation, supporting a demanding operations tempo and training to maintain their mission readiness.

The Department of Defense tasks ESGR to "...promote both public and private understanding of the National Guard and Reserve in order to gain U.S. employer and community support through programs and personnel policies and practices that shall encourage employee and citizen participation in National Guard and Reserve programs." (DoD Directive 1250.1) To focus this task, the following mission statement was developed.

ESGR Mission

The success of the nation's defense is dependent on the availability of highly trained members of the "Total Force." Employer Support of the Guard and Reserve's mission is to obtain employer and community support to ensure the availability and readiness of Reserve forces. Employer Support of the Guard and Reserve has a national and local organizational structure to support the following functions:

- Operate a proactive program directed at U.S. employers, employees, and communities that ensures understanding and appreciation of the role of the National Guard and Reserve in the context of the DoD Total Force Policy.
- Encourage and assist employee participation in National Guard and Reserve training programs and on military duty without civilian job impediments of any kind, to include encouraging voluntary compliance with federal and state statutes governing employment and reemployment rights of Reserve component members.
- Recruit and develop volunteer leaders at the national and local levels to promote the development of employer personnel policies and practices that accommodate and facilitate employee participation in National Guard and Reserve activities.

- Encourage interaction between National Guard and Reserve units and their communities to promote public understanding of the National Guard and Reserve and encourage partnerships between civilian organizations and military units in the community.
- Assist in preventing, resolving, or reducing employer and/or employee problems and misunderstandings that result from National Guard or Reserve membership, training, or duty requirements through information services and informal mediation.
- Assist in educating National Guard and Reserve members regarding their obligations and responsibilities to employers.
- Use the military chain of command to promote better understanding of the importance of maintaining positive working relations between employers and their Reserve component employees, in order to sustain National Guard and Reserve participation.
- Solicit the assistance of military agencies, military training schools, and military and civilian associations in educating the Reserve forces about their rights and responsibilities regarding terms and conditions of civilian employment, as stipulated in the Uniformed Services Employment and Reemployment Rights Act.
- Promote civilian and military personnel management practices that encourage membership in the National Guard or the Reserve. (DoD Directive 1250.1)

ESGR Background

When the end of the draft was initially anticipated, Defense planners foresaw a potential problem with the nation's Reserve service members and their civilian employers. Long accustomed to National Guard and Reserve membership as an alternative to compulsory active-duty service, it was believed that employers might question the necessity of service in a purely voluntary military system. The planners concluded that some employers might not be supportive of their workers serving voluntarily in uniform. The Department of Defense chartered the National Committee for Employer Support of the Guard and Reserve (ESGR) over 28 years ago to:

1. Inform employers of the ever-increasing importance of the National Guard and Reserve.
2. Explain the necessity for and role of these forces in national defense.

ESGR seeks to gain and reinforce the support of America's employers for a strong National Guard and Reserve system.

Originally consisting of a small, select, volunteer panel of distinguished Americans representing business, government, labor, and military, they directed most of their efforts at their peers. It soon became apparent that this purely top-level effort was insufficient. Throughout the years, studies showed that nearly a third of the men and women surveyed about why they were leaving

the National Guard and Reserve still indicated "employment conflict" as the source of their problems.

Identifying the need to expand its outreach, the national ESGR leadership established a nationwide network of local employer support volunteers, organized in ESGR Committees within each state, the District of Columbia, Guam, Puerto Rico and the Virgin Islands. In this way, ESGR could bring the message to all employers, large and small, in cities, towns, and rural areas.

Today, nearly 4,500 volunteer executives, senior government representatives, educators, and military personnel serve on local Employer Support of the Guard and Reserve committees. With help and resources from the National ESGR Headquarters in Arlington, Virginia, the 54 ESGR committees conduct employer support programs, including Bosslifts, Briefings with the Boss, Mission One, Ombudsmen Services, and recognition of employers whose policies support or encourage participation in the National Guard and Reserve. By explaining the missions of the National Guard and Reserve and by increasing public awareness of the role of the employer, they develop a dialogue among employers, the ESGR committees, and local National Guard and Reserve unit commanders and members. ESGR committee members also provide information to the National Chair on specific problems. This information helps point out regional or national trends that affect recruiting, retention and training of the National Guard and Reserve.

Section B-2 Employment Support

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**Questions And Answers For
Employers And Their Employees
Who Participate In The National
Guard And Reserve**

Employer Support

Questions and Answers for Employers and Employees who participate in the National Guard and Reserve

The [Uniformed Services Employment and Reemployment Rights Act \(USERRA\)](#), enacted October 1994 and significantly updated October 1996 and 1998, provides civilian employment protection and rights to employees who participate in the National Guard and Reserve.

Important Note. Through the National Committee for Employer Support of the Guard and Reserve (ESGR), the Department of Defense (DoD) works hard to obtain and sustain employer and community support for National Guard and Reserve members who periodically are absent from their civilian jobs to perform military duty. After reading the following, if you still have a question about employment rights, the experts – DoD, the U.S. Department of Labor Veterans' Employment and Training Service (VETS), and ESGR – suggest you start by contacting ESGR. This is not only your best option for speedy resolution; it protects all your levels of appeal if they are needed.

You can contact ESGR Ombudsmen Services through your [local ESGR Committee](#) or the [National ESGR Headquarters](#), or use our toll-free number, **(800) 336-4590 – ask for Ombudsmen Services**. ESGR Ombudsmen are qualified to help, sympathetic to the needs of both the employers and employees, and committed to remaining impartial in their counsel. They provide informal mediation services in conjunction with the Veterans' Employment and Training Service (VETS), U.S. Department of Labor. Volunteer members are trained by ESGR and VETS to provide assistance to employers and employees in the resolution of employment conflicts that can result from military membership, training, or other service requirements protected under USERRA. The information provided below should not be considered legal authority, but is provided as general information about USERRA.

USERRA Facts, Questions and Answers for Employees

1. Is an employee protected from unlawful discrimination by an employer due to military affiliation?

Yes. USERRA provides protections for initial hiring and adverse employment actions by an employer if the actions relate, even in part, to the employee's military service. This protection also extends to potential witnesses of a discriminatory action on the part of the employer.

2. What are the basic eligibility requirements for job protection under USERRA?

To be protected, a National Guard or Reserve member must have a civilian job, must provide timely notification to the employer of military duty, and must report back to work for reemployment in a timely manner. Reemployment rights are provided even if the civilian job is described as "temporary," unless the employment was for a brief period with no reasonable expectation of continuance for a significant period of time.

3. Is there a limit to the amount of active duty an employee can perform and still have reemployment rights?

Yes, there is a 5-year cumulative total of military service an employer is required to support. Not included in that total are: involuntary recalls to active duty, drills (inactive duty training), annual training, and additional training requirements determined and certified in writing by the Service Secretary concerned to be necessary for professional development or for completion of skill training or retraining.

4. Does USERRA apply to "state" military duty or governor call-ups of National Guard members?

No. However, protection for such duty is generally provided by state statutes and in most instances is comparable to protections provided under USERRA.

5. When should an employee provide notification of upcoming duty?

Written or oral notification must be made to employers prior to going on duty, unless precluded by military necessity. Employees are highly encouraged to notify their employer of any "window" of anticipated military activity, when application for orders is made, or if notified of possible involuntary recall. Employees are also strongly encouraged to provide their employers notice of upcoming military service at least 30 days in advance when possible. Employees should be sensitive to employer scheduling requirements when providing notification and when submitting application to the unit commander for orders. Where possible, an employee should submit requests for orders during calendar periods outside of peak business seasons and not during the most popular vacation cycles.

6. Does an employee have reinstatement rights following voluntary military service?

Yes. There is no differentiation between voluntary and involuntary orders under USERRA, so long as the basic eligibility requirements are met.

7. What if an employee does not return in a timely manner to work?

The employee is subject to the personnel policies and practices of the employer for unexcused absences.

8. How does military service affect employee status or seniority in the workplace?

An employee must be considered not to have been absent from the workplace if the only reason for that absence was service in a uniformed service. A returning employee must be made "whole" by:

- being allowed to contribute to the pension plan any amount that would have been contributed had the employee not been absent.
- being reinstated with privileges and status the employee earned by length of service (for example, after 3 years with a company an employee may be entitled to accrue more vacation per year, or after 5 years an employee is automatically advanced to a management position).

9. What are the rules on contribution to the pension or thrift savings plan for periods of military leave of absence?

Upon reemployment, the employee has 3 times the length of service (not to exceed 5 years) to make payments and the employer is liable to fund any resulting obligation of the plan within the same time frame.

10. Can an employee contribute to the pension plan when on military leave of absence?

There is no burden under the law for an employer to continue pension contributions while the employee is away from the work site. An employer may choose to offer this benefit.

11. What are the rules for entitlement to health insurance?

For absences of less than 30 days, benefits continue as if the employee has not been absent. If a person's health plan coverage would terminate because of an absence due to military service, the person may elect to continue the health plan coverage for up to 18 months after the absence begins or for the period of service (plus the time allowed to apply for reemployment), whichever period is shorter. Health insurance must be reinstated the day an employee is reinstated with no waiting period.

12. Does an employee accrue vacation or medical/sick days from the employer while on military leave of absence?

No. However, as in a previous question, an employer may choose to offer accrual of vacation or medical/sick days as an additional benefit. An employer is not required under USERRA to provide any paid benefit when an employee is not working at the worksite.

13. Does an employee have the right to make up periods of work missed due to drill or military leave of absence?

No. An employer may choose to offer an employee the opportunity to work hours missed as a benefit not provided under USERRA. For example, an employer is not required to provide hours of work for an average 2-week, 80-hour period if part of that period is missed due to military service.

14. After completion of weekend drill, what is the time limit for an employee to return to work?

The beginning of the next regularly scheduled work day that would fall eight hours after the end of drill and a reasonable amount of time to commute home. For example, an employer cannot require a service member who returns home at 10 p.m. to report to work 2.5 hours later at 12:30 a.m. However, the employer can require the employee to report for the 6 a.m. shift, or scheduled work period, the next morning (after reasonable commute from military duty to home followed by 8-hours). Included in the 8 hour period is time for rest and the commute to work.

15. What is the time limit for an employee to return to work after Annual Training or other types of extended military leave of absence?

Time limits for returning to work depend on the duration of the orders. The rules are:

Service of 1 to 30 days: the beginning of the first regularly scheduled work day that would fall eight hours after the end of the military duty, plus reasonable commuting time from the military duty station to home.

Service of 31 to 180 days: application for reinstatement must be submitted not later than 14 days after completion of military duty.

Service of 181 or more days: application for reinstatement must be submitted not later than 90 days after completion of military duty.

16. What if the employee has an accident, is delayed by lack of military transportation, or is otherwise unable to report back in a timely manner?

The employee must report back to work as soon as possible. If the reason for the employee's delay is not related to military duties, the employee is subject to the personnel policies and practices the employer would normally apply to employees with unexcused absences.

17. What if an employee is injured or incurs a disability during military duty?

The deadline for reinstatement may be extended for up to 2 years for persons who are convalescing due to a disability incurred or aggravated during military service, and employers must make reasonable accommodations for the impairment.

18. What job position is an employee returned to after military leave of absence?

Except with respect to persons whose disability occurred in or was aggravated by military service, the position into which an employee is reinstated is determined by priority, based on the length of military service. The rules are: Service of 1 to 90 days: (a) in the job the person would have held had he or she remained continuously employed (possibly a promoted position), so long as the person is qualified for the job or can become qualified after reasonable efforts by the employer, or (b), if the person cannot become qualified, in the position the person was employed on the date of the commencement of the military service. Service of 91 or more days: (a) same as for service of 1 to 90 days, or a position of like seniority, status and pay, so long as he or she is qualified, or (b) if the person cannot become qualified, in the position the person was employed on the date of the commencement of the military service or which nearly approximates that position.

Note: The reemployment position with the highest priority reflects the "escalator" principle, which requires that a returning service member steps back onto the seniority escalator at the point the person would have occupied if the person had remained continuously employed.

19. Where do I go for information or assistance?

Even with the best of communication and partnership between employers and their employees that are members of the National Guard or Reserve, questions and concerns do

arise related to the adverse consequences of military service. How should you handle them?

For members of the National Guard or Reserve, your first approach should be to go to your employer. Most often, a calm, objective discussion can lead to an acceptable solution if it is conducted in an atmosphere of mutual respect and cooperation.

If you can't come up with a workable solution, go to your unit commander for advice and support. Even with their focus on mission accomplishment, commanders have a vested, long-term interest in their people. It's best for the unit to resolve your problem. They may be able to better explain the situation to you and your employer. A lot of times, they can suggest compromises or alternatives that will satisfy everyone's needs.

If these attempts don't succeed, please read the following carefully:

Important Note. Through the National Committee for Employer Support of the Guard and Reserve (ESGR), the Department of Defense (DoD) works hard to obtain and sustain employer and community support for National Guard and Reserve members who periodically are absent from their civilian jobs to perform military duty. *If you have a question about employment rights*, the experts – DoD, the U.S. Department of Labor Veterans' Employment and Training Service (VETS), and ESGR – suggest you **start by contacting ESGR**. This is not only your best option for speedy resolution; it protects all your levels of appeal if they are needed.

You can contact ESGR Ombudsmen Services through your local [ESGR Committee](#) or the [National ESGR Headquarters](#) or use our toll-free number, **(800) 336-4590 – ask for Ombudsmen Services**. ESGR Ombudsmen are qualified to help, sympathetic to the needs of both the employers and employees, and committed to remaining impartial in their counsel. The Ombudsmen Services Program was established in 1974 to provide information, counseling, and informal mediation of issues relating to compliance with USERRA and the law that preceded it – Veterans' Reemployment Rights. The Ombudsmen Services Program provides information, informal mediation, and referral service to resolve employer conflicts. ESGR is not an enforcement agency and does not offer legal counsel or advice. More than 95 percent of all such requests for assistance are resolved in this informal process, without requiring referral to the Department of Labor for formal investigation.

Section B-2 Employment Support

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Employer Support

A Non-Technical Resource Guide to the Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Department of Labor's Veterans' Employment and Training Service created a guide to enhance the public's access to information about the application of the Uniformed Services Employment and Reemployment Rights Act (USERRA). This section of the Toolkit is based on that guide.

USERRA applies to virtually all employers, including the Federal Government. While the information presented herein applies primarily to private employers, there are parallel provisions in the statute that apply to Federal employers. Specific questions should be addressed to the State director of the Veterans' Employment and Training Service listed in the government section of the telephone directory under U.S. Department of Labor.

Information about USERRA is also available on the Internet. An interactive system, "The USERRA Advisor," answers many of the most often asked questions about the law. It can be found in the "E-Laws" section of the Department of Labor's home page. The Internet address is <http://www.dol.gov>.

Employment and Reemployment Rights

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), enacted October 13, 1994 (Title 38 U.S. Code, Chapter 43, Sections 4301-4333, Public Law 103-353), significantly strengthens and expands the employment and reemployment rights of all uniformed service members.

Who's eligible for reemployment?

"Service in the uniformed services" and "uniformed services" is defined in (38 U.S.C. Section 4303 (13 & 16)).

Reemployment rights extend to persons who have been absent from a position of employment because of "service in the uniformed services." "Service in the uniformed services" means the performance of duty on a voluntary or involuntary basis in a uniformed service, including:

- Active duty
- Active duty for training
- Initial active duty for training

- Inactive duty training
- Full-time National Guard duty.
- Absence from work for an examination to determine a person's fitness for any of the above types of duty.
- Funeral honors duty performed by National Guard or Reserve members

The "uniformed services" consist of the following:

- Army, Navy, Marine Corps, Air Force, or Coast Guard.
- Army Reserve, Naval Reserve, Marine Corps Reserve, Air Force Reserve, or Coast Guard Reserve.
- Army National Guard of the United States or Air National Guard of the United States.
- Commissioned Corps of the Public Health Service.
- Any other category of persons designated by the President in time of war or emergency.

"Brief Nonrecurrent" positions. (Section 4312 (d) (1) (C))

The law provides an exemption for preservice positions that are "brief or nonrecurrent and that cannot reasonably be expected to continue indefinitely or for a significant period."

Advance Notice. (Section 4312 (a) (1))

The law requires all employees to provide their employers with advance notice of military service.

Notice may be either written or oral. It may be provided by the employee or by an appropriate officer of the branch of the military in which the employee will be serving. However, no notice is required if:

- military necessity prevents the giving of notice; or
- the giving of notice is otherwise impossible or unreasonable.

"Military necessity" for purposes of the notice exemption is to be defined in regulations of the Secretary of Defense. These regulations will be immune from court review.

Duration of Service. (Section 4312(c))

The cumulative length service that causes a person's absences from a position may not exceed five years.

Most types of service will be cumulatively counted in the computation of the five-year period.

Exceptions: Eight categories of service are exempt from the five-year limitation. These include:

- (1) **Service required beyond five years to complete an initial period of obligated service (Section 4312 (c) (1)).** Some military specialties, such as the Navy's nuclear power program, require initial active service obligations beyond five years.
- (2) **Service from which a person, through no fault of the person, is unable to obtain a release within the five year limit (Section 4312 (c) (2)).** For example, the five-year limit will not be applied to members of the Navy or Marine Corps whose obligated service dates expire while they are at sea.

Nor will it be applied when service members are involuntarily retained on active duty beyond the expiration of their obligated service date. This was the experience of some persons who served in Operations DESERT SHIELD and STORM.

- (3) **Required training for Reservists and National Guard members. (Section 4312(c)(3)).** The two-week annual training sessions and monthly weekend drills mandated by statute for Reservists and National Guard members are exempt from the five-year limitation. Also excluded are additional training requirements certified in writing by the Secretary of the service concerned to be necessary for individual professional development.
- (4) **Service under an involuntary order to, or to be retained on, active duty during domestic emergency or national security related situations. (Section 4312 (c) (4) (A)).**
- (5) **Service under an order to, or to remain on, active duty (other than for training) because of a war or national emergency declared by the President or Congress (Section 4312 (c) (4) (B)).** This category includes service not only by persons involuntarily ordered to active duty, but also service by volunteers who receive orders to active duty.
- (6) **Active duty (other than for training) by volunteers supporting "operational missions" for which Selected Reservists have been ordered to active duty without their consent. (Section 4312 (c) (4) (c)).** Such operational missions involve circumstances other than war or national emergency for which, under presidential authorization, members of the Selected Reserve and certain members of the Individual Ready Reserve may be involuntarily ordered to active duty under Title 10, U.S.C. Section

12304. The recent U.S. military involvement in support of restoration of democracy in Haiti (UPHOLD DEMOCRACY) was such an operational mission as is the current (as of 1998) operation in Bosnia (JOINT ENDEAVOR).

This sixth exemption for the five-year limitation covers persons who are called to active duty after volunteering to support operational missions. Persons involuntarily ordered to active duty for operational missions would be covered by the fourth exemption, above.

- (7) **Service by volunteers who are ordered to active duty in support of a "critical mission or requirement" in times other than war or national emergency and when no involuntary call up is in effect. (Section 4312 (c) (4) (D)).** The Secretaries of the various military branches each have authority to designate a military operation as a critical mission or requirement.
- (8) **Federal service by members of the National Guard called into action by the President to suppress an insurrection, repel an invasion, or to execute the laws of the United States. (Section 4312 (c) (4) (E)).**

Disqualifying service. (Section 4304).

When would service be disqualifying? The statute lists four circumstances:

- (1) Separation from the service with a dishonorable or bad conduct discharge.
- (2) Separation from the service under other than honorable conditions. Regulations for each military branch specify when separation from the service would be considered "other than honorable."
- (3) Dismissal of a commissioned officer in certain situations involving a court martial or by order of the President in time of war (Section 1161(a) of Title 10).
- (4) Dropping an individual from the rolls when the individual has been absent without authority for more than three months or who is imprisoned by a civilian court. (Section 1161(b) of Title 10).

Reporting back to work. (Section 4312 (e)).

Time limits for returning to work now depend, with the exception of fitness-for-service examinations, on the duration of a person's military service.

Service of 1 to 30 days. The person must report to his or her employer by the beginning of the first regularly scheduled work day that would fall eight hours after the end of the calendar day. For example, an employer cannot require a service member who returns home at 10:00 p.m. to report to work at 12:30 a.m. that night. But the employer can require the employee to report for the 6:00 a.m. shift the next morning.

If, due to no fault of the employee, timely reporting back to work would be impossible or unreasonable, the employee must report back to work as soon as possible.

Fitness Exam. The time limit for reporting back to work for a person who is absent from work in order to take a fitness-for-service examination is the same as the one above for persons who are absent for 1 to 30 days. This period will apply regardless of the length of the person's absence.

Service of 31 to 180 days. An application for reemployment must be submitted no later than 14 days after completion of a person's service. If submission of a timely application is impossible or unreasonable through no fault of the person, the application must be submitted as soon as possible. If the 14th day falls on a day when the offices are not open, or there is otherwise no one available to accept the application, the time extends to the next business day.

Service of 181 or more days. An application for reemployment must be submitted no later than 90 days after completion of a person's military service. If the 90th day falls on a day when the offices are not open, or there is otherwise no one available to accept the application, the time extends to the next business day.

Disability incurred or aggravated in the line of duty. The reporting or application deadlines are extended for up to two years for persons who are hospitalized or convalescing because of a disability incurred or aggravated during the period of military service.

The two-year period will be extended by the minimum time required to accommodate a circumstance beyond an individual's control that would make reporting within the two-year period impossible or unreasonable.

Unexcused delay. Are a person's reemployment rights automatically forfeited if the person fails to report to work or to apply for reemployment within the required time limits? No. But the person will then be subject to the employer's rules governing unexcused absences.

Documentation upon return. (Section 4312(f))

An employer has the right to request that a person who is absent for a period of service of 31 days or more provide documentation showing that:

- the person's application for reemployment is timely;
- the person has not exceeded the five-year service limitation; and
- the person's separation from service was other than disqualifying under **Section 4304**.

Unavailable documentation. Section 4312 (f) (3) (A). If a person does not provide satisfactory documentation because it's not readily available or doesn't exist, the employer still must promptly reemploy the person. However, if, after reemploying the person, documentation

becomes available that shows one or more of the reemployment requirements were not met, the employer may terminate the person. The termination would be effective as of that moment. It would not operate retroactively.

Pension contributions. Section 4312 (f) (3) (B). Pursuant to **Section 4318**, if a person has been absent for military service for 91 or more days, an employer may delay making retroactive pension contributions until the person submits satisfactory documentation. However, contributions will still have to be made for persons who are absent for 90 or fewer days.

How to place eligible persons in a job.

Length of service. Section 4313 (a).

Except with respect to persons who have a disability incurred in or aggravated by military service, the position into which a person is reinstated is based on the length of a person's military service.

1 to 90 days. Section 4313 (a) (1) (A) & (B). A person whose military service lasted 1 to 90 days must be "promptly reemployed" in the following order of priority:

- (1) **Section 4313 (a) (1) (A).** In the job the person would have held had the person remained continuously employed, so long as the person is qualified for the job or can become qualified after reasonable efforts by the employer to qualify the person; or, **(B)** in the position of employment in which the person was employed on the date of the commencement of the service in the uniformed services, only if the person is not qualified to perform the duties of the position referred to in subparagraph (A) after reasonable efforts by the employer to qualify the person.
- (2) **Section 4313 (a) (4).** If the employee cannot become qualified for either position described above (other than for a disability incurred in or aggravated by the military service) even after reasonable employer efforts, the person is to be reemployed in a position that is the nearest approximation to the positions described above (in that order) which the person is able to perform, with full seniority.

With respect to the first two positions, employers do not have the option of offering other jobs of equivalent seniority, status, and pay.

91 or more days. (Section 4313 (a) (2)). The law requires employers to promptly reemploy persons returning from military service of 91 or more days in the following order of priority:

- (1) **Section 4313 (a) (2) (A).** In the job the person would have held had the person remained continuously employed, or a position of like seniority status and pay, so long as the person is qualified for the job or can become qualified after reasonable efforts by the employer to qualify the person; or, **(B)** in the position of employment in which the person was employed on the date of the commencement of the service in the uniformed services, or a position of like seniority, status, and pay the duties of which the person is qualified

to perform, only if the person is not qualified to perform the duties of the position referred to in subparagraph (A) after reasonable efforts by the employer to qualify the person.

- (2) **Section 4313 (a) (4).** If the employee cannot become qualified for the position either in (A) or (B) above: in any other position of lesser status and pay, but that most nearly approximates the above positions (in that order) that the employee is qualified to perform with full seniority.

"Escalator" position. The reemployment position with the highest priority in the reemployment schemes reflects the "escalator" principle that has been a key concept in federal veterans' reemployment legislation. The escalator principle requires that each returning service member actually step back onto the seniority escalator at the point the person would have occupied if the person had remained continuously employed.

The position may not necessarily be the same job the person previously held. For instance, if the person would have been promoted with reasonable certainty had the person not been absent, the person would be entitled to that promotion upon reinstatement. On the other hand, the position could be at a lower level than the one previously held, it could be a different job, or it could conceivably be in layoff status.

Qualification efforts. Employers must make reasonable efforts to qualify returning service members who are not qualified for reemployment positions that they otherwise would be entitled to hold for reasons other than a disability incurred or aggravated by military service.

Employers must provide refresher training, and any training necessary to update a returning employee's skills in situation where the employee is no longer qualified due to technological advances. Training will not be required if it is an undue hardship for the employer, as discussed below.

If reasonable efforts fail to qualify a person for the first and second reemployment positions in the above schemes, the person must be placed in a position of equivalent or nearest approximation and pay that the person is qualified to perform (the third reemployment position in the above schemes).

"Prompt" reemployment. Section 4313(a). The law specifies that returning service members be "promptly reemployed." What is prompt will depend on the circumstances of each individual case. Reinstatement after weekend National Guard duty will generally be the next regularly scheduled working day. On the other hand, reinstatement following five years on active duty might require giving notice to an incumbent employee who has occupied the service member's position and who might possibly have to vacate that position.

Disabilities incurred or aggravated while in Military Service. Section 4313 (a) (3).

The following three-part reemployment scheme is required for persons with disabilities incurred or aggravated while in Military Service:

- (1) The employer must make reasonable efforts to accommodate a person's disability so that the person can perform the position that person would have held if the person had remained continuously employed.
- (2) If, despite reasonable accommodation efforts, the person is not qualified for the position in (1) due to his or her disability, the person must be employed in a position of equivalent seniority, status, and pay, so long as the employee is qualified to perform the duties of the position or could become qualified to perform them with reasonable efforts by the employer.
- (3) If the person does not become qualified for the position in either (1) or (2), the person must be employed in a position that, consistent with the circumstances of that person's case, most nearly approximates the position in (2) in terms of seniority, status, and pay.

The law covers all employers, regardless of size.

Conflicting reemployment claims. Section 4313 (b) (1) & (2) (A).

If two or more persons are entitled to reemployment in the same position, the following reemployment scheme applies:

- The person who first left the position has the superior right to it.
- The person without the superior right is entitled to employment with full seniority in any other position that provides similar status and pay in the order of priority under the reemployment scheme otherwise applicable to such person.

Changed circumstances. Section 4312 (d) (1) (A)).

Reemployment of a person is excused if an employer's circumstances have changed so much that reemployment of the person would be impossible or unreasonable. A reduction-in-force that would have included the person would be an example.

Undue hardship. Section 4312 (d) (1) (B).

Employers are excused from making efforts to qualify returning service members or from accommodating individuals with service-connected disabilities when doing so would be of such difficulty or expense as to cause "undue hardship."

Rights of reemployed persons.

Seniority rights. Section 4316 (a).

Reemployed service members are entitled to the seniority and all rights and benefits based on seniority that they would have attained with reasonable certainty had they remained continuously employed.

A right or benefit is seniority based if it is determined by or accrues with length of service. On the other hand, a right or benefit is not seniority based if it is compensation for work performed or is subject to a significant contingency.

Rights not based on seniority. Section 4316 (b).

Departing service members must be treated as if they are on a leave of absence. Consequently, while they are away they must be entitled to participate in any rights and benefits not based on seniority that are available to employees on nonmilitary leaves of absence, whether paid or unpaid. If there is a variation among different types of nonmilitary leaves of absence, the most favorable treatment must be accorded the service member. The returning employees shall be entitled not only to nonseniority rights and benefits available at the time they left for military service, but also those that became effective during their service.

Forfeiture of rights. Section 4316 (b) (2) (A) (ii). If, prior to leaving for military service, an employee knowingly provides clear written notice of an intent not to return to work after military service, the employee waives entitlement to leave-of-absence rights and benefits not based on seniority.

At the time of providing the notice, the employee must be aware of the specific rights and benefits to be lost. If the employee lacks that awareness, or is otherwise coerced, the waiver will be ineffective.

Notices of intent not to return can waive only leave-of-absence rights and benefits. They cannot surrender other rights and benefits that a person would be entitled to under the law, particularly reemployment rights.

Funding of benefits. Section 4316 (b) (4). Service members may be required to pay the employee cost, if any, of any funded benefit to the extent that other employees on leave of absence would be required to pay.

Pension/retirement plans.

Pension plans, Section 4318, which are tied to seniority, are given separate, detailed treatment under the law. The law provides that:

- **Section 4318(a) (2) (A).** A reemployed person must be treated as not having incurred a break in service with the employer maintaining a pension plan;
- **Section 4318(a) (2) (B).** Military service must be considered service with an employer for vesting and benefit accrual purposes;
- **Section 4318(b) (1).** The employer is liable for funding any resulting obligation; and
- **Section 4318(b) (2).** The reemployed person is entitled to any accrued benefits from employee contributions only to the extent that the person repays the employee contributions.

Covered plan. Section 4318. A "pension plan" that must comply with the requirements of the reemployment law would be any plan that provides retirement income to employees until the termination of employment or later. Defined benefits plans, defined contribution plans, and profit sharing plans that are retirement plans are covered.

Multi-employer plans. Section 4318(b) (1). In a multi-employer defined contribution pension plan, the sponsor maintaining the plan may allocate among the participating employers the liability of the plan for pension benefits accrued by persons who are absent for military service. If no cost-sharing arrangement is provided, the full liability to make the retroactive contributions to the plan will be allocated to the last employer employing the person before the period of military service or, if that employer is no longer functional, to the overall plan.

Section (4318 (c)). Within 30 days after a person is reemployed, an employer who participates in a multi-employer plan must provide written notice to the plan administrator of the person's reemployment.

Employee contribution repayment period. Section 4318 (b) (2). Repayment of employee contributions can be made over three times the period of military service but no longer than five years.

Calculation of contributions. Section 4318 (b) (3) (A). For purposes of determining an employer's liability or an employee's contributions under a pension benefit plan, the employee's compensation during the period of his or her military service will be based on the rate of pay the employee would have received from the employer but for the absence during the period of service.

Section 4318 (b) (3) (B). In the case that the determination that the employee's compensation rate is not reasonably certain, the compensation shall be computed on the basis of the employee's average rate of compensation during the 12-month period immediately preceding such period (or, if shorter, the period of employment immediately preceding such period).

Vacation pay. Section 4316 (d).

Service members must, at their request, be permitted to use any vacation that had accrued before the beginning of their military service instead of unpaid leave. However, it continues to be the law that service members cannot be forced to use vacation time for military service.

Health benefits. Section 4317.

The law provides for health benefit continuations for persons who are absent from work to serve in the military, even when their employers are not covered by COBRA. (Employers with fewer than 20 employees are exempt from COBRA).

Section 4317 (a) (1). If a person's health plan coverage would terminate because of an absence due to military service, the person may elect to continue the health plan coverage for up to 18 months after the absence begins or for the period of service (plus the time allowed to apply for reemployment), whichever period is shorter. The person cannot be required to pay more than 102 percent of the full premium for the coverage. If the military service was for 30 or fewer days, the person cannot be required to pay more than the normal employee share of any premium.

Exclusions/waiting periods. Section 4317 (b). A waiting period or exclusion cannot be imposed upon reinstatement if health coverage would have been provided to a person had the person not been absent for military service. However, an exception applies to disabilities determined by the Secretary of Veterans' Affairs (VA) to be service-connected.

Multi-employer. Section 4317 (a) (3). Liability for employer contributions and benefits under multi-employer plans is to be allocated by the plan sponsor in such manner as the plan sponsor provides. If the sponsor makes no provision for allocation, liability is to be allocated to the last employer employing the person before the person's military service or, if that employer is no longer functional, to the plan.

Protection from discharge.

Persons returning from active duty for training were not explicitly protected under the old law. Under USERRA, a reemployed employee may not be discharged without cause as follows:

- **Section 4316 (c) (1).** For one year after the date of reemployment if the person's period of military service was for more than six months (181 days or more).

- **Section 4316 (c) (2).** For six months after the date of reemployment if the person's period of military service was for 31 to 180 days.

Persons who serve for 30 or fewer days are not protected from discharge without cause. However, they are protected from discrimination because of military service or obligation.

Protection from discrimination and retaliation.

Discrimination. (Section 4311).

Section 4311(a). Employment discrimination because of past, current, or future military obligations is prohibited. The ban is broad, extending to most areas of employment, including:

- hiring
- promotion
- reemployment
- termination
- benefits

Persons protected. Section 4311(a). The law protects from discrimination past members, current members, and persons who apply to be a member of any of the branches of the uniformed services.

Previously, only Reservists and National Guard members were protected from discrimination. Under USERRA, persons with past, current, or future obligations in all branches of the military are also protected.

Standard/burden of proof. Section 4311(c). If an individual's past, present, or future connection with the service is a motivating factor in an employer's adverse employment action against that individual, the employer has committed a violation, unless the employer can prove that it would have taken the same action regardless of the individual's connection with the service. The burden of proof is on the employer once a prima facie case is established.

The enacted law clarifies that liability is possible when service connection is just one of an employer's reasons for the action. To avoid liability, the employer must prove that a reason other than service connection would have been sufficient to justify its action.

Both the standard and burden of proof now set out in the law apply to all cases, regardless of the date of the cause of action, including discrimination cases arising under the predecessor ("VRR") law.

Reprisals.

Employers are prohibited from retaliating against anyone:

- who files a complaint under the law;
- who testifies, assists or otherwise participates in an investigation or proceeding under the law; or
- who exercises any right provided under the law.
- whether or not the person has performed military service (**section 4311(b)**).

How the law is enforced.

Department of Labor.

Regulations. Section 4331(a). The Secretary of Labor is empowered to issue regulations implementing the statute. Previously, the Secretary lacked such authority. However, certain publications issued by the U.S. Department of Labor had been accorded "a measure of weight" by the courts.

Veterans' Employment and Training Service. Reemployment assistance will continue to be provided by the Veterans' Employment and Training Service (VETS) of the Department of Labor. **Section 4321.** VETS investigates complaints and attempts to resolve them. Filing of complaints with VETS is optional. **Section 4322.**

Access to documents. Section 4326 (a). The law gives VETS a right of access to examine and duplicate employer and employee documents that it considers relevant to an investigation. VETS also has the right of reasonable access to interview persons with information relevant to the investigation.

Subpoenas. Section 4326 (b). The law authorizes VETS to subpoena the attendance and testimony of witnesses and the production of documents relating to any matter under investigation.

Government-assisted court actions.

Section 4323 (a) (1). Persons whose complaints are not successfully resolved by VETS may request that their complaints be submitted to the Attorney General for possible court action. If the Attorney General is satisfied that a complaint is meritorious, the Attorney General may file a court action on the complainant's behalf.

Private court actions. (Section 4323 (a)).

Individuals continue to have the option to privately file court actions. They may do so if they have chosen not to file a complaint with VETS, have chosen not to request that VETS refer their complaint to the Attorney General, or have been refused representation by the Attorney General.

Double damages. Section 4323 (d) (1) (C). Award of back pay or lost benefits may be doubled in cases where violations of the law are found to be "willful." "Willful" is not defined in the law, but the law's legislative history indicates the same definition that the U.S. Supreme Court has adopted for cases under the Age Discrimination in Employment Act should be used. Under that definition, a violation is willful if the employer's conduct was knowingly or recklessly in disregard of the law.

Fees. Section 4323 (h) (2). The law, at the court's discretion, allows for awards of attorney fees, expert witness fees, and other litigation expenses to successful plaintiffs who retain private counsel. Also, the law bans charging of court fees or costs against anyone who brings suit (4323(c)(2)(A)).

Declaratory judgments. Section 4323(f). Only persons claiming rights under the law may bring lawsuits. According to the law's legislative history, its purpose is to prevent employers, pension plans, or unions from filing actions for declaratory judgments to determine potential claims of employees.

Service Member Checklist

Service Member Obligations	YES	NO
1. Did the service member hold a job other than one that was brief, nonrecurring? (exception would be discrimination case).		
2. Did the service member notify the employer that he/she would be leaving the job for military training or service?		
3. Did the service member exceed the 5-year limitation limit on periods of service? (exclude exception identified in the law).		
4. Was the service member discharged under conditions other than disqualifying under section 4304?		
5. Did the service member make application or report back to the pre-service employer in a timely manner?		
6. When requested by the employer, did the service member provide readily available documentation showing eligibility for reemployment?		
7. Did the service member whose military leave exceeded 30 days <u>elect</u> to continue health insurance coverage? The employee is permitted to charge up to 102% of the entire premium in these cases.		

Employer Obligations

Employer Obligations	YES	NO
1. Did the service member give advance notice of military service to the employer? (This notice can be written or verbal).		
2. Did the employer allow the service member a leave of absence? The employer cannot require that vacation or other personal leave be used.		
3. Upon timely application for reinstatement, did the employer timely reinstate the service member to his/her escalator position?		
4. Did the employer grant accrued seniority as if the returning service member had been continuously employed? This applies to the rights and benefits determined by seniority, including status, rate of pay, pension vesting, and credit for the period of pension benefit computations.		
5. Did the employer delay or attempt to defeat a reemployment rights obligation by demanding documentation that did not exist or was not then readily available?		
6. Did the employer consider the timing, frequency, or duration of the service members training or service or the nature of such training or service as a basis for denying rights under this Statute?		
7. Did the employer provide training or retraining and other accommodations to persons with service-connected disabilities? If a disability could not be accommodated after reasonable efforts by the employer, did the employer reemploy the person in some other position he/she was qualified to perform which is the "nearest approximation" of the position to which the person was otherwise entitled, in terms of status and pay, and with full seniority?		
8. Did the employer make reasonable efforts to train or otherwise qualify a returning service member for a position within the organization/company? If the person could not be qualified in a similar position, did the employer place the person in any other position of lesser status and pay which he/she was qualified to perform with full seniority?		
9. Did the employer grant the reemployed person pension plan benefits that accrued during military service, regardless of whether the plan was a defined benefit or defined contribution plan?		

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Employer Obligations	YES	NO
10. Did the employer extend health coverage upon request of a service member? Upon the service member's election, did the employer continue coverage at the regular employee cost for service members whose leave was for less than 31 days?		
11. Did the employer discriminate in employment against or take adverse employment action against any person who assisted in the enforcement of a protection afforded any returning service member under this Statute?		
12. Did the employer in any way discriminate in employment, reemployment, retention in employment, promotion, or any benefit of employment on the basis of past or present membership, performance of service, application for service, or obligation for military service?		
13. Did the employer satisfy the burden of proof where employment, reemployment, or other entitlements are denied or when adverse action is taken when a service connection is the motivating factor in denial or adverse action? Did the employer provide documentation that the action would have been taken in the absence of such membership?		

Section B-2 Employment Support

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

**Tips for Reserve Members and
Military Commanders to
Improve Employer Support**

Employer Support

Tips for Reserve Members and Military Commanders to Improve Employer Support

The employer-Reserve member relationship can suffer when communication breaks down. Unit commanders have a responsibility to seek and encourage support from, and service members need to maintain a positive relationship, with local employers. To do so can minimize problems with National Guard or Reserve activities. Here are a few suggestions to promote employer support through effective communication.

- Coordinate your activities with your Unit Employer Support Representative. There are thousands of volunteer business executives, senior government representatives, educators and military personnel who serve on state and local ESGR committees. They conduct a wide variety of information and assistance programs designed to educate unit personnel and capture the attention of employers to win their support.
- Keep employers and supervisors posted on drill dates. Be fair with employers – let them know as far in advance as possible when training is scheduled. Give them plenty of time to plan around your absence.
- Tell employers about the productive things you are learning and accomplishing while performing military service. After returning from drill or training, talk to your employer about your unit's accomplishments.
- You shouldn't give your employer the impression that your military duty is a vacation from work.
- Tell your employer about your achievements. Whenever you are promoted, complete a course, win an award or do something outstanding, let your employer know about it and express your appreciation for his or her cooperation.
- Thank your employer and supervisor for their cooperation at least once a year. Let them know their support in arranging schedules to fit your military duty is appreciated by both yourself and your unit commander. Keep in mind the ESGR awards program. You may want to nominate your employer or supervisor for recognition using the on-line award form at www.esgr.org.
- Use your military training at your civilian job. The military operates some of the best technical schools in the world and many National Guard and Reserve members are graduates. Leadership and management experience received in uniform are valuable, too. They can lead to a better job and higher pay in civilian occupations.

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- Iron out misunderstandings personally. If employer issues develop, try to resolve them by personal contact. Cordial relations with your employers usually will reap cooperation. If a satisfactory solution cannot be reached, use the ombudsman services available at both the local and national levels.
- Be active in the community. Help make your unit a live, vital element in the community. Cooperate in community affairs and work on supportive projects whenever possible within the military mission. One of the benefits will be increased employer support.

Gaining the support of all employers for the role played by the National Guard and Reserve in today's Total Force structure is the responsibility of each service member and unit commander. Initiative and cooperation can be important factors in employer support and understanding. Without the support and cooperation of your civilian employer, you could encounter difficulties in your efforts to perform their military duty. With support, our national defense will remain strong and ready. For further information, **contact National ESGR through their toll-free number at 1-800-336-4590 or via the Web site: <http://www/esgr/org/>.**

Section B-3 Family Care Plan

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Family Care Plan

Mission readiness dictates that you must be ready to deploy throughout the world on short notice, and your ability to meet this requirement is directly linked to prior family care planning. A Family Care Plan is required for all single parent service members and dual military members to ensure that family members are adequately cared for when you are absent due to military commitments. In turn, you will be more productive and feel less family-related stress knowing that your family is taken care of at home.

A viable Family Care Plan takes time, organization, and careful planning. It is much more than completing a form for your unit to meet the requirement. You are responsible for keeping your Family Care Plan current and for providing your family or caregiver all the necessary information and documentation needed in your absence. Family Care Plans should include pertinent information specifying how you want family business conducted in your absence. Taking time to develop a well thought out plan now will ensure that your family members will have the best resources and care during your absence.

Each military service has a form to meet your unit requirement for a Family Care Plan. In preparation for completing the form specific to your unit, consider the following recommendations and include applicable written provisions for:

- Short-term absences of 30 days or less (temporary duty assignment, training exercises, school, periods of annual training, and short-term involuntary recalls)
- Long-term absences of 31 days or longer (deployments, extended temporary duty assignments, schools, and long-term involuntary recalls)
- Caregiver documentation
 - Specific Power of Attorney
 - Documentation that caregivers agree to provide care and have been provided all necessary legal authority to do so
 - Should include proof that caregivers have been thoroughly briefed on the responsibilities they will assume
 - Should include procedures for accessing military and civilian facilities and services and specific legal documentation needed (i.e. Medical Power of Attorney)
 - Arrangements to ensure the self-sufficiency and financial security of family members
 - The Family Care Plan should address possible situations and be sufficiently detailed to provide for a smooth transfer of responsibilities from the parent to the caregiver.
- Arrangements for child care, education, medical care, and family activities (sports, clubs, scouts)

- The Family Care Plan should outline the legal, logistical (housing, food, transportation), educational, financial, and religious arrangements for the care of the family.
- Ensure that your family members have current ID cards and are enrolled in DEERS.
- Logistical arrangements should include plans for relocation of the family, if necessary.
- Provide information on medical care (TRICARE or civilian health care plan) and the name and telephone number of the primary care manager, pediatrician, and dentist.
- Provide a list with the names, addresses, and telephone numbers of relatives, neighbors, and friends.
- Provide a list of military and community resources with points of contact and telephone numbers.
- Prepare a complete and current unit information sheet with the name and address of the military unit; commander or commanding officer; first sergeant or command chief, command enlisted advisor; and supervisor's name and telephone number, and the Family Readiness Program point of contact and telephone number. An example is included.
- If you are a single parent or dual-military couple with minor children, you should designate a 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.
- Keep your Family Care Plan up-to date. Update it regularly so that the information remains current.

Most importantly, take this responsibility of having an accurate and complete Family Care Plan seriously. It is not just a piece of paper required by your unit. It represents the personal care and attention your family needs and deserves.

Communication about Family Care Plan

It is imperative that you keep the lines of communication open between your unit, family, caregiver, and specific agencies (medical, legal, education, religion). Share your Family Care Plan and discuss it thoroughly. Be proactive. Visit the medical facility, the schools, the bank, and your church and talk directly to them about their legal requirements. This will increase the likelihood that they will honor your Power of Attorney.

Discussion Points with your Caregiver/Provider

It is never easy to leave your family whether it is for a short-term or long-term absence. Families have their own unique routines, traditions, schedules and dynamics. The more your caregiver knows about your family dynamics, the smoother the transition will be during your absence. Even if your caregiver or provider is a family member, the items listed below are important to discuss in detail. Include your children in the discussion. Their viewpoint is critical to the open communication and efficient transfer of responsibility from the parent to the guardian. Use this list as a start point and add to it to fit your family's needs:

- Personal Routines – discuss meal time, night time routines, and basic family schedule.
- Comfort and Personal Items – discuss special toys, pictures and personal items that will comfort your children.
- House Rules – negotiate acceptable bedtimes, TV viewing, chores and snacks, and include your children in the discussion.
- Discipline – discuss your philosophy and recommend acceptable rewards, and consequences for misbehavior. Ask your caregiver how he or she handles situation where discipline and limit testing is involved.
- Special Activities – share holiday traditions and discuss special activities and events, which are acceptable. If you will be away for a birthday, discuss the celebration and plan for gift giving.
- Allowances and Finances – discuss purchases, allowances, and spending money.
- School – discuss how you will both communicate with teachers.
- Communication
 - Give your caregiver suggestions for talking with your children about your absence and return.
 - Make a plan for how often you will keep in touch by writing, calling, and e-mail.
 - Discuss ways that your children handle changes and how to talk to them about their frustration, anger, and disappointments.

Section B-4 Unit Emergency Information

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Unit Emergency Information

When you're deployed, on active duty for training, or just participating in a drill, your family needs to know how to contact you in the event of an emergency. Complete this form and keep it where it can be easily located. Make sure your family members know where to find it, and make sure you keep it current.

Unit Name: _____

Address: _____

Telephone Number: _____

Commander/Commanding Officer: _____

Telephone Number: _____(W) _____(H)

First Sergeant/Command Chief/ Command Enlisted Advisor: _____

Telephone Number: _____(W) _____(H)

Direct Supervisor: _____

Telephone Number: _____(W) _____(H)

Unit Chaplain: _____

Telephone Number: _____(W) _____(H)

Family Readiness Program Coordinator or Family Readiness Group Leader:

Telephone Number: _____(W) _____(H)

American Red Cross: _____

Rear Detachment Point of Contact (if unit is deployed): _____

Other Resources:

* Home phone numbers are for emergency use. Don't disclose them to anyone other than unit members and their families.

Section B-5 Health Care Information

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.



Health Care

Planning for a Call to Active Duty and/or Deployment

Deployment Checklist

Before receiving deployment notification:

- Enroll family members in DEERS and update information as needed.
- Get military ID cards for eligible family members.
- Get your will and other legal documents in order.
- Contact your command or unit family readiness representative for help with completing your family care plan.
- Review your TRICARE options.
- Review your civilian employer's health and dental coverage options while on active duty.
- Determine costs and benefits of both TRICARE and civilian options before choosing one or the other as the primary source of health care for your family.
- Ensure there will be no gaps in health coverage between periods of active duty and return to civilian employment.

Upon receiving deployment orders:

- Confirm that your family's DEERS information is current.
- Ensure eligible family members have current ID cards.
- Give your family copies of your orders.
- Contact unit commander or reserve center for information on TRICARE.
- Contact civilian employer to continue or discontinue employer health and/or dental coverage.
- Contact your military legal assistance office to appoint your power of attorney and update your will.
- Contact your command or unit family readiness representative for help in updating your family care plan.
- Contact finance office to set up an allotment, if applicable.
- Make other financial arrangements as required.
- Review life insurance for spouse and yourself.

You're Covered

When you are activated and/or deployed for more than 30 days, your family's health and dental care needs will be covered in your absence. The military's health and dental plans are designed to meet their needs, as well as your own.

Prepare now, since a call to deploy can come any time. Make sure you and your family are ready. Prepare *now*.

Access to Care

The first and most important step is to enroll yourself and all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS).

There are two ways to enroll in DEERS or update your family's information. Call the DEERS Telephone Center toll free Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time at 1-800-538-9552 (in California, call 1-800-334-4162) **OR**

For the nearest DEERS location, visit the DEERS web page at www.dmdc.osd.mil/rsj, where you can search by city, state or zip code, **OR** ask your commander.

Always keep your DEERS information up to date and report any major changes. ***DEERS is your key to all benefits.***

Health Coverage While Deployed

Reserve Component Members

Upon being called to active duty for more than 30 consecutive days, you (member) (family eligibility is different) are enrolled in TRICARE Prime. It is the most comprehensive of the three TRICARE programs (see below for description). Being enrolled in TRICARE Prime means that as of the effective date of your orders, you are eligible for medical and dental care at any military treatment facility.

Family Members

Your family should decide *now* about health coverage options if and when you are deployed. You will need to compare the features and costs of each TRICARE option (outlined below), as well as your civilian employer-sponsored health plan.

Family members are eligible to seek health care under either *TRICARE Standard* or *TRICARE Extra* (see descriptions below) when you are called to active duty for more than 30 days. The benefit is automatic. However, to ensure no delay in treatment or claims processing, make sure your family's DEERS records are up to date. If you are recalled for 179 consecutive days or more, your family members have the option to enroll in *TRICARE Prime*.

TRICARE Options

TRICARE Standard

You choose your doctor - (approved by TRICARE).

The doctor does not need to be a TRICARE civilian or a military physician but must be a TRICARE authorized provider. You can keep your current doctor (if approved by TRICARE). The biggest difference between TRICARE Standard and TRICARE Extra is the cost-shares. You pay an annual deductible (\$50-\$300 based on your rank) and 20% cost-shares. Enrollment is not required to participate.

TRICARE Extra

This option allows your family members to choose a doctor from the list of TRICARE civilian physicians who are part of the TRICARE Network.

You will be responsible for an annual deductible (\$50-\$300 depending on your rank), and 15% cost-shares. The fees in TRICARE Extra are less than TRICARE Standard.

There are no claim forms to file – you just pay your reduced cost-share after satisfying the deductible. You may use a combination of the TRICARE Extra and Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required to participate.

TRICARE Prime

This option is open to family members whose sponsor is recalled to active duty for 179 days or more.

Requires enrollment and grants exclusive access to the Military Treatment Facility.

Family members may be eligible for TRICARE Prime Remote after October 2001, if they are residing with the sponsor AND live more than 50 miles from a Military Medical Facility.

Under this plan you will be assigned a Primary Care Manager (PCM) to provide or arrange for the health care needs for you and your family. You will also have access to additional wellness and preventive care services.

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

TRICARE is there for your family's needs – in a variety of situations, including when traveling away from home or away at college. For more information about eligibility and benefits, or to enroll in TRICARE Prime or TRICARE Prime Remote, call your local TRICARE service center (see map for contact information), or visit the TRICARE Internet site at www.tricare.osd.mil.

Dental Coverage

The TRICARE Dental Program (TDP) is a voluntary dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family members. Beneficiaries may seek care from a worldwide network of 50,000 providers (you can also use non-participating providers, at an additional cost).

TDP pays a percentage of a participating United Concordia dentist's bill depending on the service provided; the patient pays the remainder (if any) – the cost share. Members in grades E-1 to E-4 pay a *reduced* cost share for certain services. TDP limits how much can be paid for dental services annually per enrollee and each contract period begins February 1st and ends January 31st the following year.

Eligibility and Enrollment

To be eligible, you must have at least 12 months of service commitment remaining (i.e., active duty, reserve service or an uninterrupted combination of both). Enrollees must remain in the TDP for at least 12 months, after which participation continues month to month.

Your family is not bound by the 12-month minimum enrollment commitment if you are ordered to active duty for a contingency operation as defined in law. In this case, you have 30 days from activation to submit the enrollment application. Your family members must remain enrolled during the entire active duty period in support of the contingency operation.

Enrollment may be through a single or a family plan. To prevent delay in coverage, make sure your family's DEERS information is up to date.

Reserve Component Members

You may enroll whether or not your family does. Most types of Reserve component members are responsible for just 40 percent of the monthly premium; the government pays the rest. When called to active duty for more than 30 days, you are eligible for dental care at military treatment facilities free of charge, and thus are disenrolled from TDP.

Family Members

Your eligible family members are invited to enroll, even if you do not. Family members are responsible for the full premium, except when the sponsor is called to active duty for more than 30 days. In that case, family members pay only 40 percent of the premium, the government pays the rest. Although family members enroll under your Social Security number, there will be two separate premium payments if you and your family both enroll – one for you and one for your family.

More Information

Additional information on TDP is available at the United Concordia Companies, Inc., Web site www.ucci.com, or call toll free 1-800-866-8499 for general information, or 1-888-622-2256 to enroll.

Employer-Sponsored Health Insurance Options

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. We advise you to review your rights under this act, and to know your employer's policy regarding health coverage if you are deployed.

When you are called to active duty, your family may continue its coverage under your employer-sponsored health plan for up to 18 months under USERRA. However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer-sponsored health plan.

If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 days, you may have to pay some, or all, of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee's share, the employer's share *and* a 2-percent administrative fee. Employers can establish their own rules within these limits. If you are on active duty for 30 days or less, the employer may not charge more than the employee's share for the coverage.

If you choose *not* to continue coverage under your civilian employer health plan while on active duty, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability). It is important to ensure that there are no gaps in service when returning to civilian employment. It is your responsibility to see that your family is adequately protected.

Talk to your employer and your family to make health coverage decisions now before you are deployed. For additional information and guidance, contact the **National Committee for Employer Support of Guard and Reserve (NCESGR) ombudsman program at 1-800-336-4590.**

Important Internet Resources

Information contained in this portion of the toolkit may also be available on the TRICARE Web site.

Defense Enrollment Eligibility Reporting System

To locate the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) Center online visit: www.dmdc.osd.mil/rs/.

To update your address online, visit www.afpc.randolph.af.mil/deers/ and click on the “Links” tab at the top of the page. Under “DoD Points of Contact,” click on the subhead “DEERS Change of Address” which will open an e-mail where you may send updated information.

TRICARE

- Your primary resource on your TRICARE benefits and other health information can be found at: www.tricare.osd.mil.
- TRICARE Help E-Mail System, which is managed by the Army, is available to all active duty service members, Reservists, National Guard members, retirees, etc. Send e-mail messages to TRICARE_Help@amedd.army.mil (TRICARE_Help).
- TRICARE QUESTIONS, which is operated by the TRICARE Management Activity, is available to all active duty service members, Reservists, National Guard members, retirees, etc. Send e-mail messages to QUESTIONS@tma.osd.mil.
- TRICARE Beneficiary Forum, which is operated by the TRICARE Management Activity, is online at <http://www.tricare.osd.mil/forums/index.cfm?cfapp=7> or go to <http://www.tricare.osd.mil> and click on the TRICARE Beneficiary Forum button.

TRICARE Dental Program

For enrollment information, visit www.ucci.com or call 1-888-622-2256.

For customer service, call 1-800-866-8499.

Deployment Link

For access to a wide range of deployment-related information and resources, visit: <http://deploymentlink.osd.mil/>.

Military Assistance Program

This site highlights relocation, employment and financial management topics for military families: <http://dticaw.dtic.mil/mapsite/>.

Military Family Resource Center

This site covers military lifestyle and quality of life issues for single and married service members and their families: www.mfrc.calib.com/links.htm.

National Committee for Employer Support of Guard and Reserve

This site answers questions regarding USERRA or other employee/employer questions related to service commitment. Call 1-800-336-4590 or visit www.esgr.org/ for more information.

About TRICARE in Your Region

The Department of Defense has contracted with commercial companies to help administer the TRICARE health plan by region. For more information about TRICARE health services, call the toll-free number that corresponds to your region.

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

Other Important Phone Numbers

Unit : _____ phone number: _____

DEERS: 1-800-538-9552 (in California: 1-800-334-4162)

Local TRICARE service center: _____

Civilian employment personnel office: _____

Local military family center: _____

Legal assistance office: _____

Local military finance office: _____

Local military personnel: _____

American Red Cross: _____

Other: _____

Section B-6

Personal Financial Management

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Personal Financial Management

Military Pay and Allowances

The military finance system is complex and multi-faceted. Your military unit and finance office are able to assist you with any questions about pay and allowances. The recently published "Guide to Reserve Family Member Benefits" is an excellent reference and can be downloaded from the Internet on the Reserve Affairs web site, <http://www.defenselink.mil/ra/>. Other comprehensive resources that provide current information on pay rates for Reserve members for a single drill, a weekend tour of drill (four drills), 14 days of annual training, and a complete earnings table can be located at: <http://www.military.com> under the Resources and Reserve links.

Basic Pay

The amount of basic pay is determined by the length of time in service and rank.

Basic Allowance for Subsistence (BAS)

BAS is a non-taxable allowance for food and is paid when you serve on active duty. An enlisted member may, under certain circumstances, receive a commutation (commuted rations) when performing inactive duty training. The current BAS rates can be accessed at <http://www.dfas.mil/money/milpay/pay>.

Basic Allowance for Housing (BAH)

BAH is the basic non-taxable allowance for housing which replaces BAQ (basic allowance for quarters) and VHA (variable housing allowance). BAH increases with rank and varies by location. The BAH with-dependent rate goes to service members with at least one dependent but does not increase with additional family members. BAH is intended to provide partial compensation for the cost of housing while you serve on active duty. BAH is used to compensate you when serving on active duty for more than 139 days or for service members serving in support of a contingency operation (i.e. Kosovo).

BAH-II

BAH-II is the equivalent to what used to be the basic allowance for quarters and does not vary by geographic location. BAH-II is used to compensate individuals when serving on active duty less than 139 days, not in conjunction with a contingency operation. BAH and BAH-II rates can be accessed at: <http://www.dtic.mil/perdiem/bah.html>.

Inactive Duty Training (IDT) Pay

This is peacetime duty and is commonly referred to as "drill pay." The amount earned for each drill equals 1/30th of the monthly basic pay rate for the service member's rank and years of service. The current IDT pay chart can be accessed at: <http://www.dfas.mil/money/milpay/pay/>.

Guard & Reserve Family Readiness Programs Toolkit

Incentive or Special Pays

Many Guard and Reserve members are eligible for additional special pays for a wide variety of skills or duties. This is in addition to basic pay or IDT pay. Examples of incentive or special pay include *Aviation Career Incentive Pay* (for pilots, navigators, crew members, and flight surgeons), *Hazardous Duty Pay* (parachuting, demolitions work, carrier flight deck operations, etc.), and *Hostile Fire/Imminent Danger Pay* (for service members serving within an officially declared hostile/imminent danger zone). Other examples of incentive or special pays are related to duty associated with diving, sea duty, submarine duty, foreign language proficiency, and healthcare professionals. All basic pay and incentive pay is taxable. These special pays are authorized under Title 37, U.S. Code.

Family Separation Allowance

Family Separation Allowances (paid monthly when a service member is ordered to active duty away from permanent duty station in excess of 30 days). Pay is only paid to service members with dependents.

Other Allowances

The military provides other smaller allowances to help cover the cost of new uniforms and official travel.

- **Travel:** The government pays for official travel when you are required to perform temporary duty away from your permanent duty site, with some restrictions. The type of transportation must be the least expensive option that is timely and appropriate.
- **Clothing and Uniform:** The military replaces enlisted Guard and Reserve members' worn-out uniforms with new clothing items or they may provide a cash allowance if clothing is not provided. Guard and Reserve officers receive the initial allowance of not more than \$400 and can receive a supplemental allowance of not more than \$200 each time they serve on active duty for more than 90 days unless it is within two years of receiving their initial clothing allowance or an allowance of more than \$200 or the officer entered on that tour within two years of completing a period of active duty of more than 90 days. Guard and Reserve members are allowed to list on tax form 2016 (Employee Business Expenses) all non-reimbursed uniform expenses to include maintenance, repair or alterations of uniforms.

Direct Deposit of Pay and Allowances

Pay and allowances are sent to the service member's designated financial institution account via electronic funds transfer. Direct deposit is mandatory.

Taxes

Federal income and social security taxes are automatically withheld from basic, and special and incentive pays, inactive training pay and funeral honors duty stipend. Allowances such as BAS and BAH are exempt. Service members on active duty pay state income tax only to their state of legal residence regardless of where they are serving.

Guard & Reserve Family Readiness Programs Toolkit

Travel:

- If a Guard or Reserve member is required to stay away from their principal place of residence overnight while performing authorized drills (IDTs) and training duty (AT/ADT) he or she may deduct all of the cost of the travel expenses including meals, subject to a limitation of 50%, and lodging (if it is not furnished).
- There are many times when Guard and Reserve members are required to drive to the Reserve Center at dates and times other than normal drills. Service members are entitled to deduct round-trip mileage since the travel was performed in order to meet higher authority directives. It is important to keep a log of any additional trips and miles. They can be reported for tax purposes (under Employee Business Expenses) with complete information including name, rank, unit attached, brief description of position and duties assigned, number of drills attended, pay/non-pay, and the number of miles from your business location to the Reserve Center.

Special Tax Treatment

Your service may cause you to incur expenses for which law does not allow reimbursement. You are, however, allowed to deduct some of these expenses from your income tax.

Section B-6 Personal Financial Management

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Benefits & Entitlement

Personal Financial Management

Benefits and Entitlements

Your military service makes you and your family eligible for significant benefits. The type of benefits you receive depends on the type of duty for which you are activated.

Benefits for Periods of Active Duty Under 30 Days

- **Identification cards**

An ID card is required for all Guard and Reserve members. Authorized family members who are eligible for an ID card are:

- Spouse
- Unmarried children over ten years and under 21 years of age
- Unmarried children over 21, if incapable of self-support due to physical or mental incapacity
- Unmarried children between 21 and 23 who are attending college full time
- Parents (or parents-in-law) who are dependent upon the service member for more than one half of their support

Contact your unit for information on where to obtain ID cards for your family members. (The RAPIDS Site Locator can be found at <http://www.dmdc.osd.mil/rsl/>.)

- **Health Care**

You are covered during travel to and from the time you leave home to your duty station or place of training, and while performing military duty. You may also be covered immediately preceding and while remaining overnight between consecutive periods of inactive duty training if you reside outside a reasonable commuting distance (50 miles or more).

- **Post Exchange (PX) Base Exchange (BX) and Navy Exchange (NEX)**

Guard and Reserve members and their families are entitled to unlimited use of exchanges. For access you must have a military ID card.

- **Commissary Privileges**

Guard and Reserve members and their families are entitled to unlimited use of commissaries when the member is on active duty or active duty for training. For access, you must have a military ID card, and you may need a copy of active duty orders. If the Guard or Reserve member has earned at least 50 points in the preceding year, the member or family is

authorized 24 commissary visits each year (this is in addition to access when the member is on active duty). For access, you must have a military ID card and a commissary privilege card.

• **Other Military Installation Benefits**

Benefits such as recreation areas, temporary lodging facilities and campgrounds may be used on a space-available basis and during specific times of the year. The first table below provides a key to abbreviations in the facilities column. The second table below lists military installations in the United States and the many services provided. All listings are subject to change.

Abbreviations			
C	Commissary	MCAS	Marine Corps Air Station
F	Family Center	MCB	Marine Corps Base
G	Golf Course	NAB	Naval Amphibious Base
R	Rec Area	NAF	Naval Air Facility
T	Transient Quarters	NAS	Naval Air Station
AD	Army Depot	NB	Naval Base
AFB	Air Force Base	NCBC	Naval Construction Battalion Center
AFS	Air Force Station	NETC	Naval Education Training Center
ANGB	Air National Guard Base	NH	Naval Hospital
ARB	Air Reserve Base	NS	Naval Station
CG	Coast Guard	NSA	Naval Support Activity
Ctr	Center	NSC	Naval Supply Center
IAP	International Airport	NSGA	Naval Security Group Activity
JRB	Joint Reserve Base	NWS	Naval Weapons Station
MC	Marine Corps		

State/Installation/Location/Zip	Phone	Facilities
Alabama		
Fort Rucker, Ozark 36362	(334) 255-1110	F C T R G
Maxwell AFB, Gunter Anx, Montgomery 36112	(334) 953-1110	F C T R G
Mobile CG Aviation Training Ctr 36608	(334) 441-6826	C T R
Redstone Arsenal, Huntsville 35898	(256) 876-2151	F C T R G
Alaska		
Eielson AFB, Fairbanks 99702	(907) 377-1110	F C T R
Elmendorf AFB, Anchorage 99506	(907) 552-1110	F C T R G
Fort Richardson, Anchorage 99505	(907) 384-1110	F T R G
Fort Wainwright, Fairbanks 99703	(907) 353-1110	F C T R G
Kodiak CG Spt Cmd 99619	(907) 487-5170	F C T R G
Arizona		
Davis-Monthan AFB, Tucson 85707	(520) 228-3900	F C T R G
State/Installation/Location/Zip Phone Facilities		
Fort Huachuca, Sierra Vista 85613	(520) 538-7111	F C T R G
Luke AFB, Glendale 85309	(623) 856-7411	F C T R G
Yuma MCAS 85369	(928) 269-2011	F C T R
Yuma Proving Ground 85365	(520) 328-2151	F C T R

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

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Arkansas		
Fort Chaffee 72905	(501) 484-2666	T R G
Little Rock AFB, Jacksonville 72099	(501) 987-1110	F C T R G
Pine Bluff Arsenal 71602	(870) 540-3000	F T R G
California		
Alameda CG Spt Cmd 94501	(510) 437-2905	F R
Barstow MC Logistics Base 92311	(760) 577-6211	F C T R G
Beale AFB, Marysville 95903	(530) 634-3000	F C T R G
Camp Pendleton MCB, Oceanside 92055	(760) 725-4111	F C T R G
China Lake Naval Air Weapons Sta 93555	(760) 939-9011	F C T R G
Coronado NAB 92155	(619) 437-2011	T R
Edwards AFB, Rosamond 93524	(661) 277-1110	F C T R G
El Centro NAF 92243	(760) 339-2519	C T R
Fort Hunter Liggett, Jolon 93928	(831) 386-2511	F C T R
Fort Irwin, Barstow 92310	(760) 380-1111	F C T R
Lemoore NAS 93246	(559) 998-0100	F C T R
Los Angeles AFB, El Segundo 90245	(310) 363-1110	F C T R
March ARB, Riverside 92518	(909) 655-1110	F C T R
Miramar MCAS, San Diego 92145	(619) 577-1011	F C T R G
Monterey Naval PG School 93943	(831) 656-2441	F C T R G
North Island NAS, Coronado 92135	(619) 545-8123	F C T R
Onizuka AS, Sunnyvale 94089	(408) 752-3000	C T R G
Petaluma CG Tng Ctr 94952	(707) 765-7215	F C T R
Port Hueneme NCBC 93043	(805) 982-4711	F C T R G
Point Mugu NAS 93042	(805) 989-1110	F C T R G
Presidio of Monterey 93944	(831) 242-5000	F T R
Santa Clara NAV Air Res, Mountain View 94035	(650) 604-5000	C T R G
San Diego MC Recruit Depot 92140	(619) 524-8762	F T R
San Diego NS 92136	(619) 556-1011	F C T R G
San Diego NSB (Point Loma) 92106	(619) 553-1011	F T R
Sierra Army Depot, Herlong 96113	(530) 827-2111	F T R
Travis AFB, Fairfield 94535	(707) 424-1110	F C T R G
Twenty-nine Palms MCB 92278	(760) 830-6000	F C T R G
Vandenberg AFB, Lompoc 93437	(805) 606-1110	F C T R G
Colorado		
Air Force Academy, Colorado Springs 80840	(719) 333-1110	F C T R G
Buckley AFB, Aurora 80011	(303) 677-9011	F C T R
Fort Carson, Colorado Springs 80913	(719) 526-5811	F C T R G
Peterson AFB, Colorado Springs 80914	(719) 556-7321	F C T R G
Connecticut		
New London NSB, Groton 06349	(860) 694-4636	F C T R G
U.S. Coast Guard Academy, New London 06320	(860) 444-8444	F C T R
Delaware		
Dover AFB, Dover 19902	(302) 677-3000	F C T R
District of Columbia		
Bolling AFB 20332	(703) 545-6700	F C T R
Fort McNair 20319	(703) 545-6700	F T R G
Walter Reed Army Med. Ctr 20307	(202) 782-3501	F C T
Anacostia Naval Station 20374	(703) 545-6700	F R
Washington Navy Yard 20374	(703) 545-6700	F T R

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State/Installation/Location/Zip	Phone	Facilities
Florida		
Corry Sta, Pensacola 32511	(850) 452-2000	CTR
Eglin AFB, Ft. Walton Bch 32542	(850) 882-1110	FCTR
Hurlburt Field, Fort Walton Beach 32544	(850) 884-1110	FCTR G
Jacksonville NAS 32212	(904) 542-2345	FCTR G
Key West NAS 33040	(305) 293-2268	FCTR
MacDill AFB, Tampa 33621	(813) 828-1110	FCTR G
Mayport NS, Jacksonville 32228	(904) 270-5011	FCTR G
Panama City Coastal Systems Station 32407	(850) 234-4011	TR
Patrick AFB, Cocoa Beach 32925	(407) 494-1110	FCTR G
Pensacola NAS 32508	(850) 452-0111	FCTR G
Tyndall AFB, Panama City 32403	(850) 283-1110	FCTR G
Whiting Field NAS, Milton 32570	(850) 623-7011	FCTR G
Georgia		
Albany MC Logistics Base 31704	(229) 639-5000	FCTR G
Atlanta NAS, Marietta 30060	(770) 919-5000	FTR
Fort Benning, Columbus 31905	(706) 545-2011	FCTR G
Fort Gillem, Forest Park 30297	(404) 469-5000	FCTR
Fort Gordon, Augusta 30905	(706) 791-0110	FCTR G
Fort McPherson, Atlanta 30330	(404) 464-3113	FCTR G
Fort Stewart, Hinesville 31314	(912) 767-1411	FCTR G
Hunter Army Air Field, Savannah 31409	(912) 767-1411	FCTR G
Kings Bay NSB, St. Marys, FL 31547	(912) 673-2001	FCTR G
Moody AFB, Valdosta 31699	(229) 257-4211	FCTR G
Robins AFB, Warner Robins 31098	(478) 926-1113	FCTR G
Hawaii		
Fort Shafter, Honolulu 96858	(808) 449-7110	FCTR G
Hale Koa Hotel, Ft. DeRussy 96815	(800) 367-6027	TR
Hickam AFB, Honolulu 96853	(808) 449-7110	FCTR G
Kaneohe Bay MCB, Kailua 96863	(808) 449-7110	FCTR G
Pearl Harbor Naval Station 96860	(808) 449-7110	FCTR G
Schofield Barracks, Wahiawa 96857	(808) 449-7110	FCTR G
Tripler Army Med. Ctr. Honolulu 96859	(808) 433-6661	TR
Idaho		
Mountain Home AFB 83648	(208) 828-2111	FCTR G
Illinois		
Great Lakes Naval Trng. Ctr. 60088	(847) 688-3500	FCTR G
Scott AFB, Belleville 62225	(618) 256-1110	FCTR G
Indiana		
Naval Surface Warfare Ctr., Crane 47522	(812) 854-2511	CTR G
Kansas		
Fort Leavenworth, Leavenworth 66027	(913) 684-4021	FCTR G
Fort Riley, Junction City 66442	(785) 239-3911	FCTR
McConnell AFB, Wichita 67221	(316) 652-6100	FCTR G
Kentucky		
Fort Campbell, Clarksville 42223	(502) 798-2150	FCTR G
Fort Knox, Radcliffe 40121	(502) 624-1181	FCTR G
Louisiana		
Barksdale AFB, Bossier City 71110	(318) 456-2252	FCTR G
Fort Polk, Leesville 71459	(318) 531-2911	FCTR G
Jackson Barracks, New Orleans 70146	(504) 271-6262	FTR
New Orleans NSA 70142	(504) 678-5011	FCTR

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

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State/Installation/Location/Zip	Phone	Facilities
New Orleans NAS JRB 70143	(504) 678-3253	R G
Maine		
Brunswick NAS 04011	(207) 921-1110	F C T R G
Maryland		
Aberdeen Proving Ground, Aberdeen 21005	(410) 278-5201	F C T R G
Andrews AFB, Camp Springs 20762	(301) 981-1110	F C T R G
Bethesda National Naval Med Ctr. 20889	(301) 295-4611	F T R
Curtis Bay Coast Guard Yard 21226	(410) 636-7373	F T R
Fort Detrick, Frederick 21702	(301) 619-8000	F C T R
Fort George G. Meade, Odenton 20755	(301) 677-6261	F C T R G
Patuxent River NAS 20670	(301) 342-3000	F C T R G
USNA, Annapolis 21402/NS Annapolis	(410) 293-1000	F C T R G
Massachusetts		
Devens Reserve Forces Training Area, Ayer 01432	(978) 796-3911	F T G
Hanscom AFB, Bedford 01731	(781) 377-4441	F C T R G
MA Military Reservation 02542	(508) 968-6479	F C T R G
Michigan		
Selfridge ANGB, Mt Clemens 48045	(810) 307-4011	F C T R G
Minnesota		
Minneapolis-St. Paul IAP 55450	(612) 713-1000	T R G
Mississippi		
Columbus AFB, Columbus 39710	(601) 434-7322	F C T R G
Gulfport NCBC 39501	(228) 871-2555	F C T R G
Keesler AFB, Biloxi 39534	(228) 377-1110	F C T R G
Meridian NAS 39309	(601) 679-2211	F C T R G
Pascagoula NS 39595	(228) 761-2140	F T R
Missouri		
Fort Leonard Wood, St. Robert 65473	(573) 596-0131	F C T R G
Whiteman AFB, Knob Noster 65305	(660) 687-1110	F C T R G
Montana		
Malmstrom AFB, Great Falls 59402	(406) 731-1110	F C T R
Nebraska		
Offutt AFB, Omaha 68113	(402) 294-1110	F C T R G
Nevada		
Fallon NAS 89496	(775) 426-5161	F C T R
Nellis AFB, Las Vegas 89191	(702) 652-1110	F C T R G
New Hampshire		
Portsmouth Naval Shipyard, Portsmouth 03804	(207) 438-1000	C R
New Jersey		
Cape May CG Training Center 08204	(609) 898-6950	F T R
Earle Naval Wpns Sta, Colts Neck 07722	(732) 866-2500	F T R
Fort Dix, Wrightstown 08640	(609) 562-1011	F C T R G
Fort Monmouth, Eatontown 07703	(732) 532-9000	F C T R G
McGuire AFB, Wrightstown 08641	(609) 724-1100	F C T G
Naval Air Engr Station, Lakehurst 08733	(732) 323-2011	F C T R G
New Mexico		
Cannon AFB, Clovis 88103	(505) 784-3311	F C T R G
Holloman AFB, Alamogordo 88330	(505) 475-6511	F C T R G
Kirtland AFB, Albuquerque 87117	(505) 846-0011	F C T R G
White Sands Missile Range, Las Cruces 88002	(505) 678-2121	F C T R G

State/Installation/Location/Zip	Phone	Facilities
New York		
Fort Hamilton, Brooklyn 11252	(718) 630-4101	F C T R
Fort Drum, Watertown 13602	(315) 772-6011	F C T R
Scotia Naval Admin Unit 12302	(518) 377-6440	C
Naval Support Unit, Saratoga Springs 12866	(518) 583-2900	F R
US Military Academy, West Point 10996	(914) 938-4011	F C T R G
North Carolina		
Camp Lejeune, Jacksonville 28542	(910) 451-1113	F C T R G
Cherry Point MCAS 28533	(252) 466-2811	F C T R G
Elizabeth City CG Spt Ctr 27909	(252) 335-6229	T R
Fort Bragg, Fayetteville 28307	(910) 396-0011	F C T R G
New River MCAS, Jacksonville 28545	(910) 451-1113	F C T R
Pope AFB, Fayetteville 28308	(910) 394-1110	F T R G
Seymour Johnson AFB, Goldsboro 27531	(919) 722-1110	F C T R G
North Dakota		
Grand Forks AFB, Grand Forks 58205	(701) 747-3000	F C T R G
Minot AFB, Minot 58705	(701) 723-1110	F C T G
Ohio		
Wright-Patterson AFB, Dayton 45433	(937) 257-1110	F C T R G
Oklahoma		
Altus AFB, Altus 73523	(580) 482-8100	F C T R G
Fort Sill, Lawton 73503	(580) 442-8111	F C T R G
Tinker AFB, Oklahoma City 73145	(405) 732-7321	F C T R G
Vance AFB, Enid 73705	(580) 213-5000	F C T R
Pennsylvania		
Carlisle Barracks, Carlisle 17013	(717) 245-3131	F C T R G
Chas. E. Kelly Spt Fac, Oakdale 15071	(609) 562-6667	F C R
Fort Indiantown Gap, Annville 17003	(717) 861-2000	T R
Letterkenny Army Dep., Chambersburg 17201	(717) 267-8111	T G
Navship Pts Cont., Mechanicsburg 17055	(717) 605-2900	C T G
New Cumberland Army Depot 17070	(717) 770-6011	F C T R G
Tobyhanna Army Depot 18466	(570) 895-7000	C T R
Willow Grove NAS, JRB, Horsham 19090	(215) 443-1000	F T R
Rhode Island		
Newport NS 02841	(401) 841-3456	F C T R
South Carolina		
Beaufort MCAS 29904	(843) 228-7100	F T R G
Charleston AFB, Charleston 29404	(843) 963-6000	F C T R G
Fort Jackson, Columbia 29207	(803) 751-7511	F C T R G
NWS, Charleston 29445	(843) 764-7901	F C R G
Parris Island MC Recruiting Depot 29905	(843) 525-2111	F C R G
Shaw AFB, Sumter 29152	(803) 895-1110	F C T R G
South Dakota		
Ellsworth AFB, Rapid City 57706	(605) 385-1000	F C T R G
Tennessee		
Arnold AFS, Tullahoma 37388	(931) 454-3000	C T R G
Memphis NSA, Millington 38054	(901) 874-5509	F C T R G

State/Installation/Location/Zip	Phone	Facilities
Texas		
Brooks AFB, San Antonio 78235	(210) 536-1110	F C T R G
Corpus Christi NAS 78419	(361) 961-2811	F C T R G
Dyess AFB, Abilene 79607	(915) 696-0212	F C T R G
Fort Bliss, El Paso 79916	(915) 568-2121	F C T R G
Fort Hood, Killeen 76544	(254) 287-1110	F C T R G
Fort Sam Houston, San Antonio 78234	(210) 221-1211	F C T R G
Fort Worth NAS JRB 76127	(817) 782-7153	F C T R
Goodfellow AFB, San Angelo 76908	(915) 654-3231	F C T R
Ingleside NS, Corpus Christi 78362	(361) 776-4200	F T R
Kingsville NAS 78363	(361) 516-6136	F C T R
Lackland AFB, San Antonio 78236	(210) 671-1110	F C T R G
Laughlin AFB, Del Rio 78843	(830) 298-3511	F C T R G
Randolph AFB, San Antonio 78150	(210) 652-1110	F C T R G
Red River Army Depot 75507	(903) 334-2141	F C T R G
Sheppard AFB, Wichita Falls 76311	(940) 676-2511	F C T R G
Utah		
Dugway Proving Ground 84022	(435) 831-3545	F C T R G
Hill AFB, Ogden 84056	(801) 777-7221	F C T R G
Tooele Army Depot 84074	(435) 833-2200	F T R
Virginia		
Chesapeake NW Naval Sec Gp Activity 23322	(757) 421-8000	F T R
Dahlgren Naval Surface Warfare Ctr 22448	(540) 653-8531	F C T R
Dam Neck Fleet Cbt Tng Ctr, VA Bch 23461	(757) 492-6234	F T R
Fort A.P. Hill, Bowling Green 22427	(804) 633-8760	T R
Fort Belvoir, Alexandria 22060	(703) 545-6700	F C T R G
Fort Eustis, Newport News 23604	(757) 878-1212	F C T R G
Fort Lee, Petersburg 23801	(804) 765-3000	F C T R G
Fort Monroe, Hampton 23651	(757) 727-2111	F C T R
Fort Myer, Arlington 22211	(703) 545-6700	F C T R
Fort Pickett, Blackstone 23824	(804) 292-8621	T R
Fort Story, Virginia Beach 23459	(757) 422-7305	F T R
Langley AFB, Hampton 23665	(757) 764-9990	F C T R G
Little Creek NAB, Norfolk 23521	(757) 462-7385	F C T R G
Norfolk Naval Shipyard, Portsmouth 23709	(757) 396-3000	F C T R
Norfolk Naval Base 23511	(757) 444-0000	F C T R G
Oceana NAS 23460	(757) 433-2366	F C T R G
Quantico Marine Corps Base 22134	(703) 784-2121	F C T R G
Yorktown CG Res Tng Ctr 23690	(757) 898-3500	T R
Yorktown NWS 23691	(757) 887-4000	F R G
Washington		
Bangor NSB, Silverdale 98315	(360) 396-6111	F C T R
Everett NS, Everett 98207	(425) 304-3000	F C T R
Fairchild AFB, Spokane 99011	(509) 247-1212	F C T R
Fort Lewis, Tacoma 98433	(253) 967-1110	F C T R G
McChord AFB, Tacoma 98438	(253) 984-1910	F C T R G
Puget Sound Nav Shipyard, Bremerton 98314	(360) 476-3711	F C T R
Whidbey Island NAS, Oak Harbor 98278	(360) 257-2211	F C T R G
West Virginia		
NSGA Sugar Grove 26815	(304) 249-6309	C T R

State/Installation/Location/Zip	Phone	Facilities
Wisconsin		
Fort McCoy, Sparta 54656	(608) 388-2222	F C T R
Wyoming		
Francis E. Warren AFB, Cheyenne 82005	(307) 773-1110	F C T R G

• **Death and Burial Benefits**

When a member dies while on active duty (including members who are retired and remain in a

military hospital, and who continue to be hospitalized as patients therein to date of death; or a member who dies on active duty for training, or while performing inactive duty training), the military will provide for care and disposition of remains.

When military authorities arrange for disposition of remains, services of preparation at the place

of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services.

The military authorities also will provide the following as required:

- Cremation (if cremation is requested in writing by the person authorized to direct disposition (PADD) of the remains)
- A suitable urn for the cremated remains
- A U.S. flag to drape the casket
- Transportation of remains, accompanied by an escort, from the place of death to the place designated by the PADD
- Military honors if requested, will be provided at the place of interment

Military contract standards are high, and it is generally advantageous to leave arrangements for preparation of remains to military authorities. When the PADD makes private arrangements for the care and disposition of remains, reimbursement is limited to those items normally obtained by the military under contract (removal, embalming and other preservation, casket and outside case, and hearse services to a local cemetery or common-carrier terminal) and in the amount the Government could have obtained the services from the contractor.

Benefits for Periods of Active Duty Over 30 Days

Guard and Reserve members on active duty over 30 days receive the same benefits previously listed for reservists activated for less than 30 days. In addition, members serving over 30 days are entitled to the following benefits:

- Dental services at any military dental treatment facility
- TRICARE Prime benefits the same as for active duty.

Family Health Care Options

- Space available medical and dental care at military facilities

- TRICARE Extra which has a contracted network of providers or TRICARE Standard with non-network providers approved by TRICARE
- TRICARE Prime (enrollment required) if Guard or Reserve member is on active duty for more than 179 consecutive days

Section B-6 Personal Financial Management

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Personal Financial Management

Servicemembers' Group Life Insurance (SGLI)

All members of the Uniformed Services are automatically insured under Servicemembers' Group Life Insurance (SGLI). This is a group life insurance policy purchased from a commercial insurance carrier by the Veteran's Administration. SGLI is granted under provisions of Title 38, United States Code. An individual policy is not issued to the member. The insurance issued under this policy is term insurance; therefore there is no loan, cash, paid-up, or extended insurance value. Members can be insured up to \$250,000 unless an election is filed reducing the insurance by \$10,000 increments or canceling it entirely. The cost for this coverage is \$.80 per \$10,000 or \$20.00 per month for the maximum of \$250,000. A monthly premium will be deducted from the service member's pay. Coverage is for 24 hours per day, 365 days a year. SGLI may be converted upon release from active duty, active duty for training, initial active duty for training (IDT), or upon separation from the Ready Reserve, to VGLI or to a commercial life insurance policy effective at the end of the 120-day SGLI extension period.

SGLI Family Coverage

SGLI Family Coverage will become effective on November 1, 2001. It is available for the spouses and children of active duty service members and members of the Ready Reserve of a uniformed service. To participate in Family Coverage, members must be enrolled in SGLI. Members enrolled in SGLI on November 1, 2001, will automatically be enrolled in Family Coverage for the maximum amount unless the member completes Form SGLV 8286A and returns it to the personnel office. After November 1, 2001, members may enroll in Family Coverage at the same time they enroll in SGLI. The maximum amount of Family Coverage available for spouses is \$100,000. However, the spouse's coverage cannot exceed the member's amount of SGLI coverage. Each dependent child of members enrolled in SGLI will automatically be insured for \$10,000, regardless of whether the spouse is covered. Children will be covered to age 18, or up to age 23 if the child is attending a recognized educational institution.

A copy of SGLV Form 8286 and instructions are included. This form must be completed if members want less than \$250,000 coverage or decline the insurance.

Directions To Personnel Clerks Of The Uniformed Services

1. Complete all appropriate items on this form. All entries except the signature and those requested to be in the servicemember's own handwriting, must be typed or printed in ink.
2. Include the name, address, and social security number (if available) of the beneficiary(ies), and the relationship of the beneficiary(ies) to the servicemember (e.g. father, sister).
3. If a servicemember wants to designate a beneficiary other than would be normal under his or her family circumstances, see "Unusual Beneficiary Designations" in the *Servicemembers' Group Life Insurance Handbook*, Handbook 29-75-1.
4. An authorized agent of the Uniformed Service must witness the signature of the servicemember. This representative must sign his or her name below that of the servicemember and should include the date he or she received the form.
5. This form, properly completed, is authority to a payroll office to initiate or change the deductions for insurance premiums if the amount of insurance is changed or cancelled.
6. Inform the servicemember that if he or she has questions about this form, he or she may obtain the advice of a military attorney at no expense to the servicemember.
7. **After the form is completed in its entirety**, you should:
 - Make two photocopies of the completed form (page 2)
 - Distribute as follows:

Original Copy (page 2) - Must be promptly filed in the official personnel file of the member

Photocopy 1 (page 2), **Directions to Servicemember** (page 3), and **Introduction to VA Benefits** (page 4) - To servicemember

Photocopy 2 (page 2) - To the Active or Reserve component of the Uniformed Service.

Note: Please do not send any of the forms or copies to the Office of Servicemembers' Group Life Insurance or to the Department of Veterans Affairs.

Please read the instructions before completing this form.

Servicemembers' Group Life Insurance Election and Certificate

Use this form to: (check all that apply) <input type="checkbox"/> Name or update your beneficiary <input type="checkbox"/> Reduce the amount of your insurance coverage <input type="checkbox"/> Decline insurance coverage			Important: This form is for use by Active Duty and Reserve members. This form does not apply to and cannot be used for any other Government Life Insurance.		
Last name	First name	Middle name	Rank, title or grade	Social Security Number	
Branch of Service (Do not abbreviate)		Current Duty Location			

Amount of Insurance

By law, you are automatically insured for \$250,000. **If you want \$250,000 of insurance**, skip to *Beneficiary(ies) and Payment Options*. **If you want less than \$250,000** of insurance, please check the appropriate block below and write the amount desired and your initials. Coverage is available in increments of \$10,000. **If you do not want any insurance***, check the appropriate block below and write (in your own handwriting), "I do not want insurance at this time."

- I want coverage in the amount of \$ _____ Your initials _____

(Write "I do not want Insurance at this time.")

*Note: Reduced or refused insurance can be *only* be restored by completing form SGLV 8285 with proof of good health and compliance with other requirements and will also affect the amount of VGLI you can convert to upon separation from service.

Beneficiary(ies) and Payment Options

I designate the following beneficiary(ies) to receive payment of my insurance proceeds. I understand that the principal beneficiary(ies) will receive payment upon my death. If all principal beneficiaries predecease me, the insurance will be paid to the contingent beneficiary(ies).

Complete Name (first, middle, last) and Address of each beneficiary	Social Security Number (if known)	Relationship to you	Share to each beneficiary (Use %, \$ amounts or fractions)	Payment Option (Lump sum or 36 equal monthly payments)
Principal				
1.				
2.				
Contingent				
1.				
2.				
3.				

I HAVE READ AND UNDERSTAND the instructions on pages 2 and 3 of this form. I ALSO UNDERSTAND that:

- **This form cancels any prior beneficiary or payment instructions.**
- The proceeds will be paid to beneficiaries as stated in #6 on page 3 of this form, unless otherwise stated above.
- If I have legal questions about this form, I may consult with a military attorney at no expense to me.
- I cannot have combined SGLI and VGLI coverages at the same time for more than \$250,000.

SIGN HERE IN INK _____ Date: _____
 (Your signature. Do not print.)

Do not write in space below. For official use only.

WITNESSED AND RECEIVED BY:	RANK, TITLE OR GRADE	ORGANIZATION	DATE RECEIVED
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Directions To Servicemember

What You Should Know

This insurance is granted under the Servicemembers' Group Life Insurance provisions of Title 38, United States Code, and is subject to the provisions of that title and its amendments, and regulations promulgated thereto.

This form must be correctly completed, signed and received by your Uniformed Service before your death in order for this designation to be valid. An authorized agent of the Uniformed Services should witness your signature.

Periods of Coverage. This insurance is in effect throughout the period of full-time active duty or active duty for training. Coverage is also in effect on a full-time basis for reservists who are assigned to a unit or position in which they may be required to perform active duty or active duty for training and each year will be scheduled to perform at least 12 periods of inactive duty training that is creditable for retirement purposes under Chapter 67 of Title 10. Coverage continues for 120 days following separation or release.

Instructions On Completing This Form

1. Type or print in ink all items except where otherwise noted.

2. Naming Beneficiaries

- A. A new SGLV-8286 must be completed to change your beneficiary. You may name anyone as beneficiary without his/her knowledge or consent.
- B. If the beneficiary is a married woman, use her given first and middle names. For example, use Mary Lisa Smith, instead of Mrs. John Smith.
- C. A named beneficiary will **NOT** be changed automatically by any event occurring after you complete this form (e.g. marriage, divorce, etc.). Your beneficiary cannot be changed by, and is not affected by, any other documents such as a divorce decree or will.
- D. If you want to name more than two principal beneficiaries, or more than three contingent beneficiaries, list those beneficiaries on a separate sheet and write "See attached list" under the *Principal* or *Contingent* block. The separate sheet must contain your signature, social security number, and the date, and must be attached to this form.
- E. If you name minor children as beneficiaries, the insurance will be paid to the court-appointed guardian of the children's estate.
- F. You can establish a trust for the benefit of the children and name the trust as beneficiary. A trust names a trustee of your choice to be legally responsible for administering the insurance proceeds for the children. Naming a trust as a beneficiary on this form does **NOT** create a trust. Before naming a trust as beneficiary, you should consult a military attorney for assistance.

3. **Social Security Number** - Do not delay completing this form if you do not have a beneficiary's social security number. The social security number helps us to locate the beneficiary, but is not required.

4. **Shares to each beneficiary** - If you name more than one beneficiary, the sum of the shares must equal 100% or the full dollar amount of your insurance.

Example: mother	\$125,000		50%		1/2	
	<u>father</u>	<u>\$125,000</u>	or	<u>50%</u>	or	<u>1/2</u>
	Total	\$250,000		100%		1

5. **Payment Option** - You may choose whether you want the beneficiary to receive payment in one lump sum or in 36 equal monthly payments by writing "lump sum" or "36" in the column labeled *Payment Option*. If you choose 36 payments, the beneficiary cannot choose to receive a lump sum payment. If you want the beneficiary to have a choice at the time of payment, write "lump sum" or leave the block blank.

6. Provisions For Payment Of Insurance

- A. If you name more than one principal beneficiary and one or more predeceases you, the share(s) will be divided equally among the remaining principal beneficiaries, unless otherwise stated. If there are no surviving principal beneficiaries, the proceeds will be divided among the contingent beneficiaries.
- B. If you do not name a beneficiary, or if there are no surviving beneficiaries, or if you indicate that payment should be made *by law*, the proceeds will be paid in the following order:
 - 1. Widow or widower
 - 2. Children in equal shares (the share of any deceased child will be distributed equally among the descendants of that child)
 - 3. Parent(s) in equal shares or all to surviving parent
 - 4. A duly appointed executor or administrator of your estate
 - 5. Other next of kin

What Your Beneficiaries Should Know

Upon your death, your beneficiary(ies) should send a claim to the Office of Servicemembers' Group Life Insurance, 213 Washington Street, Newark, NJ 7102-2999. Your beneficiary may also call 1-800-419-1473 for claim information.

Section B-6 Personal Financial Management

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Personal Financial Management

Budget and Financial Management Record

Budgeting Tasks

Managing the family budget while your spouse is away can be challenging, but it can be done. Prior to deployment, sit down with your spouse and calculate your monthly expenses with regard to these topics:

- **Utility Bills.** Look at utility bill statements from the past year and take an average of these expenses. This should give you a pretty good monthly estimate.
- **Long Distance Bills.** Opportunities to call will vary depending on the spouse's duty location, but you should be able to decide how much of your budget should be set aside for long distance calls.
- **Rent or Mortgage.** Usually, this will be a fixed cost, although, if you have an adjustable mortgage rate, your house payments may go up (or down) slightly. Rent may also change if you do not have a lease. The interest rate on a loan may be adjusted under the Soldiers' and Sailors' Civil Relief Act (see Section B-7-3).
- **Monthly Living Expenses.** Calculate your average monthly expenses for groceries (less one), gas for the car, clothes, entertainment costs (such as video rentals, dining out, other purchases).
- **Monthly Payment to Creditors.** Total up things like car and home equity loan payments, credit card payments, or bank loans. The interest rate on a loan may be adjusted under the Soldiers' and Sailors' Civil Relief Act (see Section B-7-3).
- **Savings.** Try not to get behind in putting money aside each month for your savings account. Less one family member in the house, you may find that you can actually save more. Use your family's savings as a "last resort" for covering unexpected expenses.
- **Savings Bonds.** You may want to consider buying savings bonds, which are low or no-risk investments. You can use savings bonds as a means to grow your savings or as a way to build college funds for your child's post-secondary education. More information is available: www.savingsbond.gov.
- **Once-a-Year Expenses.** Don't forget to include things like car or homeowner's insurance bills, because they may catch you off guard near the end of the year, just when you thought you were "in the black."

Remember that you must also figure out the potential expenses of the family member on deployment.

Income and Assets

Effective financial management requires that you think about your income as well as your expenses. It's important to be realistic and not overly optimistic about income, but you and your spouse must have a clear idea of what income you will be able to use to meet your budget requirements. Additionally, you both need to have a thorough understanding of your total assets. Use the following worksheet to help you plan.

My approximate monthly income is:

1). Salary(ies) Full-Time Employment _____

2). Salary(ies) Reserve Compensation _____

<p>Remember, your Reserve military compensation may change. Keep this part of your plan up-to-date by considering income increases due to:</p> <ul style="list-style-type: none">• Family Separation Allowance (FSA)• Rate Changes• Reenlistment• Longevity Pay Increases - For various reasons, you may be required to extend your deployment.

3). Alimony _____

4). Child Support _____

5). Commissions _____

6). VA Disability Compensation (%) _____

7). Individual Retirement Accounts

Name of Account	Account Number	Point of Contact	Amount

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8) Life Annuities Payments _____

9). Real Property

Property	Current Value	Outstanding Mortgage(s)	Equity

10). Pension (total of all pensions) _____

11). Savings Interest

Bank	Account Number	Approximate \$ value	Interest

12). Social Security _____

13). Stock Dividends

Stock	Number of Shares	Approximate Value

14). Spouse's Income _____

15). Other _____

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Total: _____

Cash and Cash Equivalent Assets

1). Checking Accounts

Bank	Address	Account #	Names on Account

2). Savings Accounts

Bank	Address	Account #	Names on Account

3). The following individuals have Power of Attorney to sign checks, deposit, or withdraw funds on my behalf:

Name	Relationship	Address	Effective Date	Termination Date

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4). Credit Cards

Card	Account #	Address

5). I have loans with the following institutions

Bank	Account #	Address	Collateral

6). Stocks and Bonds (includes mutual funds)

Stock	Date Acquired	Location of Certificates & Records	Registered to

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My Stockbroker(s) are

Name	Address & Phone #	Stock

Tax Returns

1). Location of Copies of my Income Tax Returns

Address _____

Location of current withholding tax forms and receipts received from my employer

Location of worksheets and evidence to support my tax records

2). My taxes are prepared by

Name _____

Address _____

Phone _____

Additional Information:

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Expenses

Approximate Monthly Expenses

Type of Expense	\$ Amount
Alimony	
Automobile Insurance	
Automobile Payments	
Child Support	
Dues (club, union, organizations)	
Gas and Electric	
Health Insurance	
Property Insurance (including rental)	
Mortgage Payments	
Rent	
Taxes	
Telephone	
Water and Sewage	

Banking Decisions

Your bank is an important ally in your budget and financial management efforts. To get the most out of your banking arrangements, you should think about the following:

- **Direct Deposit.** Consider signing up for direct deposit (if you haven't already done so). Direct transfer of money into your account can speed up your ability to cover bills.
- **Separate Accounts.** Also consider opening separate checking accounts to ease confusion over who is writing checks and when they are written. You can use one account while deployed and your spouse can use the other. Make sure you understand the fees and conditions of your bank account. Some banks charge fees for accounts with small balances. Also make sure you and your spouse have a clear understanding regarding the amount and timing of deposits to the second account.
- **Credit Card Limits.** Set credit card limits for you and your spouse. Limits will help prevent you both from adding to your credit card debt (if you have any). Also decide who will be using which cards during your deployment.
- **Make Transferring Funds Easy.** You may need to draw upon your savings to cover unexpected costs. Make sure that your checking and savings accounts are in the same bank so funds can be transferred easily.
- **Use Electronic Funds Transfers (EFT) Effectively.** One sure way to put money where you need it is to arrange for EFTs with your bank or financial institution. The EFTs can be a real plus by automatically setting aside money for specific use. Listed below are some typical items for which EFTs are used:
 - Payments to dependents
 - Monthly bond payments
 - Contributions
 - Mortgage payments
 - Savings payments
 - Insurance payments
- **One Allotment Permitted for Financial Hardships.** If you do not have the capability to make EFTs, you may set up one allotment to help alleviate any financial hardship created by your being mobilized or deployed away from home.

Section B-7 Legal Affairs

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Legal Affairs

Legal affairs encompass very important issues and decisions for service members. Items such as Estate Planning, including Wills, Military, Testamentary Instruments, and Trusts; Medical Planning, including Living Wills, Military Advance Medical Directives, and Designation of Anatomical Gifts; General and Special Powers of Attorney; Property and Financial Affairs Management; and the Soldiers' and Sailors' Civil Relief Act are very complex, and are generally not thought about on a day-to-day basis. Once a service member is preparing to deploy or leave for training, legal affairs become a top priority and an important requirement. These issues are the ones many people understandably hesitate to think about, but they are extremely important considerations for you and your family. Consider the following key components of your legal affairs:

- Check the pages of your service record to make sure the information is correct. An incorrect address or phone number can delay quick response in an emergency.
- Make sure that the correct beneficiary is listed on your Servicemembers' Group Life Insurance (SGLI) election and certificate.
- Decide whether you need to have wills or military testamentary instruments drawn up for you and your spouse. This may seem like a particularly difficult thing to do, but you will want to take control instead of letting the courts decide for you.
- Decide whether or not you need a living will, advance military medical directive, or durable medical power of attorney. These documents can authorize the person you designate to make decisions regarding your medical care in the event you become incapacitated and cannot make those decisions yourself. This too may seem like a particularly difficult thing to do, but you will want to ensure that your wishes are known and honored and that someone can legally speak on your behalf.
- Decide whether or not you need to give a general or special power of attorney to a friend or family member. This is a legal designation by an individual for a person to execute certain duties on behalf of the service member in his/her absence. For example, if you normally file a joint income tax return, you may want someone to act on your behalf while you are deployed.
- If you have minor children, you may need to give a medical power of attorney to a neighbor; grandparents, and/or child care providers to authorize these individuals to take action in the event of a medical emergency.
- Before deployment, make sure that you both know the location of important documents such as wills, marriage and birth certificates, and insurance policies.

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- Verify DEERS enrollment so family members can receive needed medical care in your absence. Call 1-800-538-9552 to confirm enrollment.
- Ensure your spouse knows the location of the nearest military legal assistance office for help with legal problems that may arise during mobilization.

You may obtain free legal assistance from a judge advocate assigned to the legal assistance office at any military installation close to your home or unit. Although not every person wants or needs a will, military testamentary instrument, power of attorney, or health care directive, you should seek legal counsel to ensure your legal affairs are in order well before mobilization. For additional information, visit a public preventive legal information site, Legal Services

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

Section B-7 Legal Affairs

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Legal Affairs

Estate Planning

Whether you're married or single, have children or not, estate planning should be an essential part of your personal affairs. While no one likes to think of what can go wrong in life, you owe it to your parents, brothers, sisters, spouse, and children to make your desires known. Only by executing specific legal documents can you make sure your wishes are carried out.

A will is a legal document that transfers what you own at the time of your death to people you have designated. While you can buy will kits and software that are supposed to allow you to create your own will, the laws governing estates are complex and it's best to allow a lawyer to write your will using your instructions. A lawyer can help you decide what your will should include and can write your will so that your wishes are carried out. A will can be a relatively simple document that can be quickly and easily created. The more property and assets you have, the more complex the will must be. If you have sizable assets, you should consider a civilian estate planner who can assist you with the often-complicated estate tax considerations.

A detailed will should include a plan for the distribution of your personal assets and is especially important if you own real property. It designates persons who shall inherit property and the specific property each person should receive. However, you can also use a will to pass along other instructions and information as well. Your will can inform the state and your survivors of your wishes regarding burial, custody of your children, and disposition of personal items of sentimental value. If you die without a will, the state will decide how your estate is to be distributed and who will have custody of your children.

No single will form exists that can be used in all parts of the United States. Laws and guidelines vary from state to state. It is important to renew your will regularly or whenever there is a life-changing event such as marriage, separation, divorce, birth, or death in your family. Specifically, what you may desire for your children and family may change throughout the years as your children grow. A will is an important document to maintain and keep up-to-date. Your will should be kept in a safe place, but not in a safe deposit box that will be sealed by the bank upon your death. A will is useless if it can't be found and used.

Finally, if you are married, it is important that both you and your spouse have a will. While no one wants to imagine the worst, it is possible that your spouse could die before you or even die with you. If your spouse has a will, make sure you know where it is stored.

Another often overlooked piece of estate planning is what will happen to you if you are suddenly incapacitated and cannot make your wishes known. Advances in medical technology have brought a new dimension to medical care. You and your closest family members should be able to answer these questions about your health care. If I die, do I want to be an organ donor? If I am incapacitated and have an incurable or irreversible condition that will cause death in a relatively short period of time, do I want life sustaining treatment, such as respirators or feeding

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tubes? These decisions are some of the most personal decisions one makes during life, and should not be ignored or left to chance. Durable powers of attorney, living wills, and military advance medical directives are documents in which you can make your wishes known. It is highly recommended that as you prepare your will you also discuss with your attorney what documents will best suit your desires regarding your health care if you are incapacitated and unable to communicate.

Section B-7 Legal Affairs

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Powers of Attorney

Legal Affairs

Power of Attorney

A Power of Attorney (POA) is a document that allows a person you designate as the legal authority to act on your behalf when you are unavailable. Upon mobilization you may not be able to manage your own affairs and you may need to appoint someone else to act for you. When determining whether you will need a power of attorney, consider the following:

There are two primary types of Powers of Attorney –

- **General:** The individual you name can act in all matters. A general POA gives your designated representative the authority to conduct any transaction on your behalf. The benefit to a general power of attorney is that your representative can use the power of attorney to handle any unforeseen issues that may arise during deployment. The danger of a general power of attorney is that you are legally bound by any decisions this person may make to include selling your possessions as well as buying new possessions for you using your credit. Therefore, a general POA should be used with caution. With proper planning, a general Power of Attorney is rarely necessary. Most military legal assistance offices would recommend a special or limited Power of Attorney instead.
- **Limited/Special:** The individual you name can act only on specific matters. A limited or special POA grants your representative the right to act on your behalf for a specific transaction. For example, many active duty service members give their spouses a special POA to manage all the transactions needed for moving (housing, transportation, and closing accounts). Another example is a separate special power of attorney that authorizes the individual you name to get medical treatment for eligible family members and make medical decisions for those family members who are minors. Yet another special Power of Attorney authorizes a person to take care of your child(ren) in your absence.

Most Powers of Attorney have a beginning and an ending date. Many service members set the length of their POA based on when they are due to return from deployment or training. If a Power of Attorney is desired, it should be effective for no more than the period necessary to accomplish the purpose and it is not recommended to be given for more than a period of one year. If during the period of the power of attorney you no longer want the individual you designated to act on your behalf, the power of attorney may be revoked. You should revoke the POA with the same formalities taken in executing it, retrieve the original and all copies and notify any individual or organization who may be relying on the power of attorney that it has been revoked.

State laws differ regarding the format and content of a POA. It is highly recommended that before deployment you show your Power of Attorney to anyone you anticipate will be asked to honor it, such as health care professionals or school officials. If the individual you are designating lives in a different state, it is also highly recommended that you have your power of

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attorney prepared by a judge advocate from a military legal assistance office. These powers of attorney will have a military power of attorney preamble which will ensure that it is given the same legal effect as a power of attorney which was prepared in the state where the person you designate needs to use it.

Another word of caution for single parents is that a Power of Attorney will not prevent another person such as a relative or non-custodial parent from petitioning a court of jurisdiction to obtain temporary or permanent custody of your children. If you have concerns regarding this issue, contact a legal assistance attorney before mobilization.

A POA is a legal document that needs to be taken very seriously. The person you grant a Power of Attorney should be trustworthy, reliable, competent, capable, and one who would make decisions similar to the ones you would make.

Section B-7 Legal Affairs

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Legal Affairs

Soldiers' and Sailors' Civil Relief Act **(See also the Section on USERRA, B-2-2-1)**

The Soldiers' and Sailors' Civil Relief Act (SSCRA) was enacted by Congress at the beginning of World War II to provide service members with temporary relief from civil proceedings. The law was intended to make the transition from civilian to military life easier and less of a hardship. The SSCRA has been amended and may change in the future. Seek advice on the SSCRA from your local military legal assistance office. These benefits apply not only to you, but also to your family members.

Authority

Title 50, Appendix, United States Code, Sections 501-593.

Scope of Protection

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA), as amended, was passed by Congress to provide protection for individuals entering or called to active duty in the military service. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty. The Act applies to the United States, the states, the District of Columbia, all U.S. territories and in all courts therein. Reservists and the members of the National Guard are protected under the SSCRA while on active duty. The protection begins on the date of entering active duty and generally terminates within 30 to 90 days after the date of discharge from active duty.

Key Concept

For certain important provisions of the SSCRA to be of benefit, the ability of the service member to either defend or pursue an action must be **materially affected** by his or her military service. This can be due to geographic prejudice, i.e., the military member's duty location prevents personal attendance at the judicial proceeding to protect his or her rights. It can also be due to economic prejudice, i.e., the military member cannot meet financial obligations due to military service (reduction in income as a result of entering military service results in inability to meet obligations). The court compares the service member's financial condition prior to entry on active duty with the financial condition while on active duty.

Protection Offered by the SSCRA

The Soldiers and Sailors Civil Relief Act provides valuable protection to you and your family. It can ensure that deployment does not cause serious harm. As valuable as the Act may be, it means nothing unless you understand your rights under the Act and know how to protect your interests. You and your spouse should make the SSCRA part of your family readiness planning. If you believe that deployment will result in a significant decrease in income that will impact on your ability to meet your financial obligations, your planning should include taking steps to notify your creditors, landlord, and mortgage company of your deployment and intent to seek protection under the Act. Here are some of the ways in which the act can work for you.

Termination of Leases

A lease for property occupied for dwelling, professional, business, agricultural or similar purposes may be terminated by a service member if the following two conditions are met:

- The lease was entered into by the member before he or she started active duty; and
- The leased premises have been occupied for the above purposes by the member or his/her dependents.

To terminate the lease, the member must deliver written notice to the landlord at any time after call to active duty or receipt of orders for active duty. Oral notice is not sufficient. The effective date of termination is determined as follows:

- For month to month rentals, the termination becomes effective 30 days after the first date on which the next rental payment is due subsequent to the date when the notice of termination is delivered. For example, if the rent is due on the first day of each month, and notice is mailed on August 1, then the next rental payment is due and payable on September 1. Thirty days after that date would be October 1, the effective date of termination.
- For all other leases, termination becomes effective on the last day of the month following the month in which proper notice is delivered. For example, if the lease requires a yearly rental and proper notice of termination is given on July 20, the effective date of termination would be August 31.

The service member is required to pay rent for only those months before the lease is terminated. If rent has been paid in advance, the landlord must prorate and refund the unearned portion. If a security deposit was required, it must be returned to the service member upon termination of the lease (Sec. 534).

Eviction

Landlords cannot, unless they obtain permission from a court, evict dependents from rented housing where the rent does not exceed \$1,200.00 per month. The Court may stay such proceedings for up to three months. Protection will likely be afforded in cases where the rental amount exceeds \$1,200.00 when the agreed rent is modest and, taking inflation into account, is equal to or less than the \$1,200.00 limit (Sec. 530).

Installment Contracts and Mortgage Foreclosures

A service member who, prior to entry into active duty, entered an installment contract for the purchase of real or personal property, will be protected under the SSCRA if the service member's ability to make the payments is "materially affected" by the military service.

- The service member must have paid, prior to entry onto active duty, a deposit or installment under the contract.

- The seller is then prohibited from exercising any right or option under the contract to rescind or terminate the contract, to resume possession of the property for nonpayment of any installment due, or to breach the terms of the contract, unless authorized by the court.

The SSCRA protects service members against foreclosures of mortgages, as long as the following facts are established:

- The relief is sought on an obligation secured by a mortgage, trust deed; or other security in the nature of a mortgage on either real or personal property;
- The obligation originated prior to entry on active duty;
- The property was owned by the service member or family member prior to entry on active duty;
- The property is still owned by the service member or family member at the time relief is sought.
- The ability to meet the financial obligation is materially affected by the service member's active duty obligation (Sec 531 and 532).

Default Judgments

Before a court can enter a default judgment (for failure to respond to a lawsuit or failure to appear at trial) against a military member, the person who is suing the service member must provide the court with an affidavit stating the defendant is not in military service. If the plaintiff files no affidavit and the defendant is in the military, the court will appoint an attorney to represent the defendant's interests (usually by seeking a delay in the proceedings). The court may also require the plaintiff to secure bond to protect the defendant against harm. If a default judgment is entered against a military member, the judgment may be reopened if the member makes an application within 90 days after leaving active duty, shows he or she was prejudiced, and shows he or she had legal defense (Sec. 520).

Stay of Proceedings

The court has direction to delay a civil court proceeding when the requirements of military service prevent the member from either asserting or protecting a legal right. The stay provisions are applicable during the period of service plus 60 days thereafter. Normally granted unless the court finds ability to defend or pursue action not materially affected by military service (Sec. 521).

Health Insurance

A person called to active duty is entitled to reinstatement of any health insurance that (1) was in effect on the day before such service commenced, and (2) was terminated effective on a date during the period of such service (Sec. 593).

Taxation

The member's state of legal domicile may tax military income and personal property. Legal domicile is not changed solely by virtue of military service. Collection of income tax may be deferred for period of service plus six months if the ability to pay is impaired by military service. Property cannot be sold to satisfy a tax obligation or assessment except upon application to the court. The Court then determines if stay is appropriate (Sec. 560 and 574).

Maximum Rate of Interest

If, prior to entering service, a member incurs a loan or obligation with an interest rate in excess of 6%, the member will, upon application to the lender, not be obligated to pay interest in excess of 6% per annum during any part of the period of military service unless the court finds the member's ability to pay has not been materially affected (Sec. 526).

Stay of Execution of Judgments/Attachments

If the person against whom action brought is, or within the last 60 days was, in military service the court may stay the execution of judgments, court actions, attachments and garnishments. If the member requests a stay, it must be granted unless the court finds the member's ability to comply with the order or judgment is not materially affected by military status (Sec. 521).

Statute of Limitations

Member's time in service cannot be used to compute the time limits for bringing any action or proceeding by or against a member, whether in court or elsewhere. However, this does not apply to time limitations established under federal tax laws (Sec. 525).

Insurance

Member's private life insurance policy is protected against lapse, termination, and forfeiture for nonpayment of premiums or if any indebtedness for period of military service plus two years. Professional liability insurance of persons called to active duty will be suspended upon written request to the insurance carrier for the period of the individual's active duty. Insured or beneficiary must make application to the Veterans Administration for protection (Sec. 540-547).

Section B-7 Legal Affairs

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Legal Affairs

Property and Financial Affairs Management

1). Record of Personal Affairs

- a. Name (First, Middle, Last):
- b. Present Rank and Social Security Number:
- c. Street Address:
- d. City, State, and Zip Code:

2). Family Records and Important Documents Location

Birth Certificates (for yourself and family members)	Adoption Papers	Naturalization Papers (if applicable)	Marriage License	Divorce Decree, Death Certificates	Power of Attorney & Guardianship Papers	Other important family papers (i.e. Social Security Cards, shot records)

2). Military Personnel File Location:

3). Other Important Papers

- a. I (have) or (have not) executed a Will:

Copies have been given to:

b. I (have) or (have not) executed a Power of Attorney:

Date:

Agent or Attorney:

Telephone Number:

Address:

4). Location of cancelled checks, bank books, new checks:

5). Savings Bonds

a. Location:

b. Approximate value (attach listing of serial numbers):

6). Annuities

a. Survivor Benefit Plan (SBP)

Payable to:

Address:

Current amount: \$

Date:

b. Other Annuities

Payable to:

Address:

Current amount: \$

Location of Annuity Papers:

7). Employer

a. List your current employer and company survivor benefits

Employer:

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Address:

Telephone:

Survivor Benefits:

8). Private Associations and Organizations – you may be a member of several associations or organizations that may be helpful to your family. It is recommended that you list them and indicate what assistance your family may expect.

Association/Organization	Address	Telephone Number & Point of Contact	Comments

9). Funeral and Burial Arrangements

a. I have given instructions regarding my funeral in:

Will:

Location:

Letter:

Location:

Other:

Location:

b. I am entitled to military honors: Yes _____ No _____

c. I desire military honors: Yes _____ No _____

d. Military/National Cemetery Burial: Yes _____ No _____

e. I want to be: Buried _____ Cremated: _____

f. I own a plot or vault in the following cemetery:

Name:

Address:

10). Other instructions or directions:

11). Military Awards & Decorations:

Section B-8 Child Care

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Child Care

Child care is a major consideration for Guard and Reserve members as they prepare for training, deployment, and separation from their family. For single parents, child care, and family care plans are inextricably linked because you will need specific legal documents assigning care of your children to a friend or family member.

The importance of planning child care contingencies for your children cannot be understated. Children need safe, healthy, and developmental care. You need to be able to feel that your children are well taken care of during your absence. It is wise to have a detailed child care plan as well as a back up plan. Your relative or child care provider may become sick or have an emergency and a back up plan will make it much easier to solve this problem.

Resources

The Department of Defense (DoD) Child Development Program is the largest employer-sponsored child care program in the country serving children from 6 weeks to 12 years of age in child development centers, family child care homes, and school-age programs. As a Guard or Reserve member, you are eligible to use DoD child development programs while on active duty. However, your children must be registered, and space has to be available. Child Development Centers are generally open from 6 a.m. to 6:30 p.m. Monday through Friday, but they have limited space. Family child care is offered by licensed and trained military spouses – generally in military housing. Family child care provides flexible care on nights and weekends. Information about military child development programs may be obtained from all military child development centers or resource and referral offices.

Each state has a child care referral and licensing office that may be able to provide helpful information about child care resources in your area. Both child care centers and family child care homes have licensing and accreditation standards. Look at the standards, ask questions, and seek the most comfortable and caring place for your children.

Helping Children Deal with Separation

The time before you leave for training or deployment can be very stressful. Confronted with a separation from their parent, children may feel a sense of loss of continuity and security, and may not understand why you must leave. Often, young children may internalize these feelings and see themselves as the cause of separation. Talking to your children about leaving and your return is very important. Be truthful and talk honestly and openly about the upcoming separation. Share your concerns, talk about your feelings and their feelings, and let them know that it is normal and okay to be anxious.

Children often have difficulty expressing their feelings and fears in words. Their feelings are sometimes most apparent in their behavior. Spend time with them. Explain what you will be doing. Point out on a map or globe where you will be and plan with your children how you will be communicating with them. If possible, allow your children to be part of your departure – helping you pack your bags, and seeing you off at the airport. Most importantly, parents can help children understand and accept the separation and their feelings about it by planning ahead.

Child care may be one of your most important considerations as a Guard or Reserve member. If your spouse is the main child care provider, it is wise to have a support system of friends, relatives, and others to help take care of the children. Let your children's teachers know about the upcoming separation. Be a part of the solution – plan, plan, plan. Your children are the future.

Section B-9 Elder Care

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Elder Care

Elder care is not a new phenomenon, but it is an issue receiving more attention as the “Baby Boomer” generation is aging. Most of us will become the caregivers of our elderly parents and in-laws. If you are providing regular assistance to a friend or family member, you are a caregiver. You may be a spouse, son, daughter, close friend or distant relative. You may be younger or older yourself. Regardless of your relationship or age, as a caregiver you are making concessions and decisions, and it is a personal sacrifice to provide care for another person. Caregiving can evolve slowly, over a long period of time, or suddenly in the case of illness or an accident. Caregiving can mean having the older person live with you, near you or many miles away. Caregiving can create stress.

As a Guard or Reserve member, caregiving and elder care takes on a different light. Leaving home for training and deployments can create guilt and increases the importance of being prepared. Learn about available resources, have a back-up plan, and most importantly talk openly with your family about their needs. The more prepared and organized you are prior to leaving home, the better off your family will be while you are separated. Get a full assessment of the situation. Knowing all of the facts can help you make an informed and more comfortable decision.

As parents grow older, adult children/caregivers face changes they may not know how to address. You may have concerns about your parents' safety and well being and wonder how you can respect your parents' choices about independence and safety. It is extremely important to obtain a full assessment of your family member's mental, physical, environmental, social, and financial condition. Listed below are some recommendations for comprehensive assessments when planning ahead for your caregiver role:

- **A full assessment** – helps establish his or her ability to remain safely independent. It identifies risks, and options to reduce risks.
- **A successful assessment will result in a comprehensive plan for meeting needs and addressing problems.** The findings may help you conclude that change is needed for your parents' safety and well-being, such as making new housing arrangements or getting in-home assistance. Or an assessment could lead to solving problems and helping a parent remain independent longer. A good plan can result in fewer accidents, less illness, a longer life, better quality of life, and greater independence. It is essential that your parents participate fully in the discussion and decision-making about options.
- **It is possible for you to do an assessment on your own, but professional services are available.** They offer experience in working through problems. Some hospitals and clinics offer geriatric assessment centers or evaluation units in which a medical/social work team looks at all aspects of an older person's health and life. They can counsel you and your parent about assessment results and offer practical assistance, such as linking you with local services and housing options. You can also work with a geriatric care

manager who may provide similar services from an area agency on aging for free or privately for a fee.

- **Professional assessments can take from three hours to several days to complete.** Even filling out a form with your parents can take considerable time. What factors should you assess? Although there may be slight variations, a thorough assessment should include the topics listed below:
 - **Physical Health**
 - Have your parents been diagnosed with any chronic diseases – for example, diabetes, high blood pressure, arthritis, or emphysema?
 - Consider making doctors appointment for a thorough examination. Sometimes, there are medical conditions that might explain why more help is needed. Frequently, an older person cannot express his or her concerns to the family, but will confide in the doctor.
 - If a disease or illness is identified, ask the doctor for information about the disease or illness, and suggestions of books or Web sites that can help you become more familiar with your older relative's condition.
 - Have they experienced fractures or trauma, unusual weight gain or loss, incontinence, balance problems?
 - Do they have dental problems?
 - Is there a list of the health professionals they are currently seeing?
 - **Behaviors**
 - Have your parents been diagnosed with any psychiatric disorders, such as depression, anxiety disorder, or psychosis?
 - Has either been diagnosed with Alzheimer's disease or other dementia? Are they alert? Do they have mood swings?
 - Are there signs of extreme forgetfulness, wandering off, confusion, disorientation, sadness, or loneliness?
 - Have you noticed a decreased interest in reading, writing, communicating, and maintaining friends, or less interest in life in general?

- **Medications**
 - Check all the medicines your parents take. Note times per day and doses.
 - Are they able to take medications as directed, and do they know how to avoid interactions?
 - Do they have problems using medicine properly?
- **Daily Living Activities**
 - How is your parents' mobility? Is there a need for adaptive aids, such as a cane, walker, or grab bars in the bathroom?
 - Do they have special dietary needs?
 - Are they able to dress, bathe, get up from a chair easily, use a toilet, use the phone, climb stairs, get help in an emergency, shop, prepare meals, do housework, drive safely?
- **Environmental Safety**
 - How is the neighborhood?
 - Is their home safe (e.g., hazards such as throw rugs; adaptive aids; smoke alarms)?
 - Are they able to avoid telephone scams and door-to-door fraud?
 - Can they maintain their house and yard?
- **Support System**
 - Do they have the names, addresses, and phone numbers of key family members, friends, and neighbors readily available?
 - Do your parents have frequent visitors or do they see friends regularly?
 - Do your parents go to a senior center? Do they go out of the house for social reasons?
 - Do they belong to organizations, including faith-based groups?
 - Do family members live nearby? Do they see these relatives regularly?
- **Appearance and Hygiene**
 - How is their overall appearance/personal hygiene? Do they routinely brush teeth, trim nails, shave, wash and comb hair?
 - Are their clothes clean, and are they dressed appropriately?

▪ **Finances**

- What insurance coverage is in place?
- Do you have a general idea as to your parents' personal assets?
- Are there any legal documents such as trusts, living wills, durable or other powers of attorney? Do both of them, and you, know where important records are kept?
- Do your parents have a financial plan?
- Are there outside sources of financial assistance for them?

Nearly 22 million American workers are also caregivers for their parents or older relatives and friends. Work is a financial necessity, yet the responsibilities of caregiving and doing well on the job often conflict. The following ideas present an overview of the issues for employees and employers and offer ideas and resources that can help you manage your responsibilities efficiently and balance both your roles more effectively:

Coping with Dual Roles and Demands

- Keep the communication lines open! Talk with your family member.
- Offer to work a less desirable shift or be willing to make up time taken for caregiving by working days or shifts when most people want to be off. This flexibility on your part shows your employer that you are committed to the company and your job.
- Consider job sharing or working part time if possible.
- Avoid mixing work with caregiving. If you need to make phone calls or search the Internet for information related to your parent's needs, do it on a lunch break.
- Manage your time well. When you must take time off for caregiving, set priorities and accomplish the most important things first. Delegate responsibilities when you can. Pace yourself; don't do so much in one area that you can't be effective in another.
- Get all the support you can from family members, friends and community resources.
- Take care of your own needs. Pay attention to your health; get enough sleep and exercise regularly. Fun is also important. Take a break before the pressure gets too great. Talk with someone about your feelings and needs. This could be a professional counselor, a member of the clergy, or an employee assistance counselor.
- Talk with your work supervisor about your caregiving issues. It's better to know the reasons for your late arrivals or seeming preoccupation rather than to allow your supervisor to draw his or her own conclusions.

- Take your time and don't panic. You'll end up spending more time and getting fewer results if you start your search for answers without a plan.
- If your family member lives alone, take a good look around the house. Are there unpaid bills piling up? Is the house less clean than it used to be? Is there adequate food in the kitchen? Do you know if your family member has ever forgotten to turn off the stove after cooking? These could be indicators that all is not well, and some help is needed.

Taking Care of Yourself, the Caregiver

As a service member, you have competing responsibilities for work (both military and civilian), children, and your spouse. You probably have important goals and plans that are postponed or interrupted because of your caregiving responsibilities. Whether you are providing direct care or coordinating with others to provide direct care, you are still the caregiver. You may feel that there are too many expectations and not enough time to meet all of them. When challenges are long term or all encompassing, they drain our physical energy, time, money, and health. It is vitally important for you to recognize and learn to cope with the stress you feel from your caregiver role. Sometimes letting go of unrealistic expectations or adjusting your standards will make a big difference. Listed below are five basic strategies to help control and reduce stress:

- Set realistic goals and expectations
 - Plan achievable goals
 - Develop realistic expectations
- Establish your limits
- Ask for and accept help
- Take care of yourself
 - Express your feelings
 - Maintain your health
 - Take time for yourself
- Involve other people
 - Hold a family conference
 - Seek professional assistance
 - Use your community resources

Caregiving decisions should be based on the needs and desires of the person being cared for, and you should also consider the consequences of caregiving decisions for yourself and other family members. Most importantly, as a Guard or Reserve member, be prepared. Establish a caregiving plan, and discuss your plan with your family.

Welcome to the Family Member's Section of the Family Readiness Toolkit

This section is designed to be a guide and a resource for a very important group of individuals – family members of Guard and Reserve component members. You are in a unique position. Your family lives in two distinctly different worlds. For part of the year, your spouse goes to work; your family is entrenched in the community – work, schools, church, etc. Then comes Guard or Reserve training or deployments. You are also a military spouse! You may live quite a distance from any military installation and your spouse's military unit. As a military spouse, you have additional available resources to assist you during times of separation – medical services, legal and financial assistance, the unit and unit family readiness group, and various agencies and organizations. Your spouse's military unit and family readiness program are a powerful resource. Stay in touch – be connected.

Quality of life issues affecting Guard and Reserve families during deployments and separations can impact military morale, mission accomplishment, and retention. Research has shown that there is a strong correlation between family satisfaction with military service and the reenlistment and retention of service members. Your happiness and support of your spouse's military career significantly affects his or her military duty. The Toolkit lists web sites, and toll-free telephone numbers for financial assistance, medical treatment questions (TRICARE), and other key resources that are especially crucial during deployments. A family readiness checklist describes the tasks to consider before your spouse deploys. Everyone has to deal with day-to-day problems that occur. Knowing where to turn and who to call during those times can alleviate the stress of the situation and provide the support you need.

The Office of the Assistant Secretary of Defense for Reserve Affairs has developed this family readiness toolkit as an organizational guide to benefit you and your family. The military is a challenging and enriching profession. Guard and Reserve members make up half of the Total Force and are called to serve with active duty troops in a variety of contingencies and military operations in support of U.S. security interests. Being prepared for those call-ups is an essential step in adjusting to separations and becoming self-sustaining.

The Toolkit is designed to be individualized for your family and unit. Write on the pages. Reproduce the forms as needed. Use what is relevant to you and your family. The Service Member TAB has forms for your inventory of personal assets (bank accounts, insurance policies, etc.) and records of property. Rather than repeating the same inventory, this section provides a family readiness checklist for your use. Complete the forms together with your spouse. Know where your important documents are located. Good luck – as a family member you provide the foundation and stability for your family – be proud of all that you do, and be prepared.

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Section C-1 Family Member Readiness

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Family Readiness Checklist

The Service Member TAB in the Toolkit contains extensive worksheets, which cover personal history, employment records, automobile information, insurance, property ownership and safekeeping, and financial management (Sections B-1, B-6-4). Go over these sections with your spouse. Familiarize yourself with the information and clarify any questions that you may have. These forms may be invaluable to you during an extended training or deployment. This family readiness checklist targets tasks you should accomplish before your sponsor deploys. Take the opportunity to check your readiness. Customize the list to meet your family's specific and individual needs.

It is important to have the documents and items listed below available for day-to-day living and in case of an emergency. Keep your important papers in a safe place so that you and your spouse and someone outside of your house (family member or trusted friend) know where they are.

Medical

- Are you and all the family members enrolled in DEERS? Contact 1-800-538-9552 (in California: 1-800-334-4162).
- Do you know about your TRICARE benefits? Check www.tricare.osd.mil for information on benefits and other health care information. The web site contains the toll-free number that corresponds to your region (i.e., TRICARE Northwest, Mid-Atlantic, etc.).
- Do you know the status of your spouse's civilian employer health and/or dental coverage?
- Do you have medical or dental benefits from your employment?
- Are immunizations for each member of the family up-to-date?
- Are the names and numbers of the medical facilities, physician, and dentist readily available?
- Do you have a medical power of attorney?

Personnel/Administrative

- Do you have a current military ID card?
- Does every eligible family member have a current military ID card?
- Do you know where to go if you need to replace an ID card, or if one is lost?
- Do you have copies of your spouse's military orders?
- Do you have a copy of your sponsor's Family Care Plan (FCP)?

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- Do you have pertinent unit information: names (points of contact), telephone numbers, address (a complete form is provided in Section C-1-2)?
- Are you listed in the unit family readiness group (FRG) telephone roster?
- Do you have the name and phone number of the key caller who can provide you with unit information?
- Do you know the names and telephone numbers of the unit family readiness program?
- Do you have a Power of Attorney to take any necessary action on important family matters?
- Where do you keep your Power of Attorney? Is it stored in a safe, secure, or fireproof location?
- Do you have a copy of every family member's birth certificate? Where are they kept?
- Do you know where your marriage certificate is kept?
- Where are all of the important papers kept (i.e., adoption papers, Court Orders, divorce decrees, etc.)? Are they stored in a safe, secure, and fireproof location?
- Does every family member have a Social Security Number? Where are they kept?
- Do you know where the federal and state tax forms are kept?
- Do you know where to go for tax assistance (if applicable)?
- Where are insurance papers kept?
- Where are stocks, bonds, and securities kept? (refer to table in Service Member TAB)
- Do you have an up-to-date will? If so, where is it kept?
- Does your spouse have an up-to-date will? Where is it kept?
- Do you have a set of duplicate keys for your residence?
- Where are the keys kept?
- Do you have a list of important people and telephone numbers readily accessible who are not listed elsewhere (family members, attorneys, business associates)?

Finance

- Will there be money immediately available and on a continuing basis during your spouse's absence?
- Is your name on the bank account where his/her military pay is deposited?

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- What type of accounts does your family have?

Type of Account	Name/Location	Comments
Checking		
Savings		
Money Market		
Other (specify)		

- Where are the bankbooks located? Do you know the account numbers?
- Does your family have a safety deposit box? If so, where are the box and key located?
- Are all credit card numbers written down and in a safe place? (See Service Member TAB)
- What are the companies' numbers and address in case of loss or theft?

Name of Credit Card	Account #	Telephone # and Address

- Are you ready to take complete control of all of the accounts?
- What payments must be made? When and to whom should the payments be made?

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Type of Payment	Account Number	Address	Phone Number	Comments
Mortgage/rent				
Telephone				
Water and sewage				
Electricity				
Trash				
Insurance				
Taxes				
Gas (home heating)				
Credit cards (listed above)				
Other debts (automobile, furniture...)				
Other (specify)				

- Do you know who to contact regarding Direct Deposit problems or other military finance issues?

Transportation

- Are you familiar with the responsibilities for the automobile(s)?
- What is the name and address of the company holding the lien on your vehicles (if applicable)?
- Where are the title(s) kept?
- Is a copy of the registration in the vehicle(s)?
- Do you have (need) a Department of Defense (DoD) or military installation sticker on your vehicle(s) so that you can access services?

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- When is the renewal date for the license plates and safety inspections?
- Do you have a duplicate set of keys? If so, where are they located?
- Do you know where to go for emergency repairs on the vehicle(s) (i.e., flat tire, dead battery, etc.)?
- If you do not have a driver's license, or do not drive, what transportation arrangements have been made for you and your family?
- Who can you call for emergency transportation?

Housing

- Do you know where and how to use the electrical control box?
- Do you know the location of water control valves to shut off in case of an emergency (broken or leaking pipe)?
- Do you know the location of the gas control valves for shut off in case of an emergency (leaking pipes or fire)?
- Do you know the names and telephone numbers of individuals to call in case repairs are needed?

Section C-1 Family Member Readiness

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**Unit Information & Family
Emergency Notification**

Family Member Readiness

Unit Information and Family Member Emergency Notification

It is important to have a list of important telephone numbers ready at all times. It is extremely helpful when your spouse is deployed or away at training, but it is also beneficial for day-to-day living. There is a complete Unit Emergency Information form in the Service Member TAB, Section B-4, designed specifically for military unit information. There are additional telephone numbers that you should have easily accessible for emergent situations involving your family.

Use this as a guide and develop your own emergency notification list. Show it to your family members, close friends, and neighbors. Most importantly, keep it up-to-date!

Emergency

Fire Station: _____

Police: _____

Hospital (closest location, and closest military hospital): _____

Poison Control Center: _____

Emergency Contact Person (family member, neighbor): _____

Number: _____(W) _____(H)

Personal

Employer (name, address, supervisor's name, and telephone number): _____

Spouse's Employer (name, address, supervisor's name, and telephone number): _____

Military Unit (name and address): _____

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Unit Point of Contact: (Telephone Number, Commander/Officer in Charge; Command Chief/First Sergeant; Supervisor): _____

Telephone Number: _____(W) _____(H)

Family Readiness Program or Key Caller: _____

Telephone Number: _____(W) _____(H)

Family Service Center: _____

Child Care (name, location, and telephone number): _____

Schools:

Name	Location	Telephone number	Teacher or Guidance Counselor

Doctors (name, location, and telephone number): _____

Dentist (name, location, and telephone number): _____

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Veterinarian: _____

Other important numbers: _____

Emergency Notification (if spouse is deployed or away at training):

If an emergency arises in the family (death, car accident, severe illness), contact:

- Spouse's military unit (Rear Detachment Commander, Family Readiness Program, Family Readiness Group (FRG) Coordinator)

Telephone number:

- American Red Cross

Telephone number:

Provide the following information:

- Service member's full name and social security number
- Nature of emergency
- Telephone number and contact information

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Family Member Readiness

Family Readiness Group (FRG)

You might be asking yourself, “What is a FRG? Why should I be involved?” An FRG is an organization made up of family members, volunteers, service members, and civilian employees. The FRG belongs to a unit and provides an avenue of mutual support and serves as a network of communication among the family members, the chain of command, and community resources. FRGs are a grass roots concept, and the basic goal is to provide opportunities for members to meet and communicate in order to alleviate problems and better cope with common issues.

Your level of involvement is strictly up to you depending upon your personal interests, time, and commitment. As with any organization you may belong to, it takes time to transition into a new group and the FRG is no different. Give it a chance. Attend a FRG meeting or family sponsored activity. You will meet other spouses and families in the same situation you find yourself – balancing their lives between a military and civilian world. FRGs provide an effective way of gaining and providing information during a deployment or separation. They are the essential conduits of news, and you will want to hear the updates.

Unlike some organizations, the FRG does not have dues. All family members are equal and there is no military rank. The FRG leaders are volunteers – family members just like you. FRGs provide extensive training (which is usually free or paid for by the military unit) and a chance to volunteer. The FRG offers the opportunity to be involved in your spouse’s unit and to make a difference. They foster increased levels of cohesion, confidence, and commitment between the chain of command, the service members, and family members. The FRG offers an effective means of supporting families and reducing trauma and stress.

The FRG is not a coffee group or club. Each family member, retiree, service member, or civilian employee has a connection to that specific military unit. The FRG is not a surrogate parent, guardian, or social worker. Instead, the FRG can provide support, assistance, and information and referral to resources as needed. The FRG is not a babysitting service, but it will often provide a location and child care for unit activities. FRGs enhance every Guard or Reserve unit family readiness by fostering a spirit of cooperation and unity. They can assist in preventing the problems that may affect families as a result of their spouse’s separation due to mobilization, deployment, or training.

Because of their contribution to the Guard and Reserve family readiness initiative, FRGs receive some financial and logistical support from a variety of sources. This monetary support funds training and travel for FRG members, reimbursement of incidental expenses such as child care (needed while volunteering for the unit FRG), volunteer recognition programs, and unit newsletters. Volunteers are rewarded with professional development training and leadership opportunities, and the unit is rewarded with an enhanced state of family readiness.

Section C-1 Family Member Readiness

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Volunteering

Family Member Readiness

Volunteering

Volunteers are the backbone of many Guard and Reserve family readiness programs and they can provide a vital link in the military unit's communication between the command, the service member, and the family members. As a volunteer, there are many ways to contribute within your community and within your spouse's military unit. It is a matter of matching your interests and available time to the wealth of volunteer opportunities available.

Family readiness group (FRG) volunteers play an important role in providing assistance to military and family members before, during, and after family separation. When military members are mobilized or away for training, families are placed in a stressful situation. FRG volunteers can relate to other family members because they understand what they are going through and together they share coping strategies. Volunteering is a way to be involved, to better understand the mission of the unit, and to assist others. You can build new skills by volunteering, and you can receive valuable professional development training in leadership and other areas. The services offer programs such as Family Team Building, which is facilitated and organized solely by volunteer efforts. Volunteers are teaching other family members about military life, and strategies for success.

Take advantage of the camaraderie, the training, and the friendships fostered by volunteering. It is an individual decision. You can bake for a fundraiser or you can take a leadership role. It is all up to what works best in your personal life. Why volunteer? There are a number of good reasons for volunteering, including:

- Contributing to the unit
- Contributing to the community
- Supporting your spouse's military commitment
- Gaining a sense of achievement
- Gaining job experience and enhancing your resume

Be assertive. Contribute your ideas to improving and enhancing family readiness. Did you feel welcomed when your spouse joined the unit? If so, great – consider volunteering to welcome other new families. If not, how would you improve the welcome and sponsorship program in the unit? Turn the negative into positive. Share your ideas and suggestions.

Volunteering can provide new experiences and enhance your talents. Many organizations and units provide limited free child care when you are volunteering. Ask your FRG or organization if they can help pay for child care. Be assertive, find out about all the benefits available to volunteers.

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Once you decide to contribute as a volunteer, be sure to keep track of your volunteer hours. They add up quickly and can be used on future resumes and job applications. The volunteer work that you provide also helps to keep military programs running. Your spouse's unit records volunteer hours and services to justify the need for programs and additional monies for family readiness. The leadership training you receive as a volunteer for a Guard or Reserve unit is immeasurable. Consider volunteering in your unit FRG. You truly can make a difference.

Section C-1 Family Member Readiness

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Family Member Readiness

Family Readiness Group (FRG) Advisory Councils and Inter-Service Family Assistance Committee (ISFAC)

Volunteers provide strong leadership in state or regional family readiness councils. Their experience and expertise is invaluable. Some of their responsibilities include:

- Visiting units within the state or region and providing FRG briefings which include how to organize an FRG, how to maintain it, how to recruit volunteers, FRG fund raising activities, and how to establish guidelines for an FRG
- Conducting training classes on various topics for FRG members, commanders, and service members
- Providing invaluable input to the command by ensuring that family readiness receives appropriate command emphasis and resources (including monetary)

In essence, FRG volunteers are team members with valued ideas, skills, and commitment. Volunteers are typically family members or retirees – someone who has a stake in seeking to enhance quality of life for military families. Volunteers are recruited from the unit level to serve on state or regional FRG Advisory Councils. Their travel and expenses are covered with funds appropriated for family readiness. Most volunteer positions are treated the same as paid positions. The volunteer applies for the position by completing an application and/or resume and is selected after being interviewed. Many volunteer positions require a time commitment of one to two years. As a family member, you may have an opportunity to share your experience and skills with a major command, state, or regional FRG Advisory Council. Your input is important whether it is at the unit, community, state, or regional level.

Inter-Service Family Assistance Committee (ISFAC)

An Inter-Service Family Assistance Committee (ISFAC) combines the best of all worlds and epitomizes the Total Force concept. It is a committee that facilitates ongoing communication, involvement, support, and family readiness between all branches of service, both Active and Reserve. Members come from surrounding military installations and communities within each state or region to form a committee, which provides guidance and assistance in family readiness during mobilization, deployment and disaster relief. Active and Reserve component family program coordinators network to identify service providers in all areas. By working together between the components and services, efforts are enhanced rather than duplicated.

It is sharing the best of the best – which is also the goal of the Toolkit and “HELP Guide to Guard and Reserve Family Readiness.” A goal of ISFAC is to strengthen existing family assistance delivery systems in the event of mobilization, contingency deployment or natural disaster through the interaction of committee members. This includes meeting the identified

needs of military personnel, family members, and commands by providing information, referral, education and preventive services to enhance family readiness. These mutually supportive efforts allow for rapid, coordinated services between installations and units.

ISFACs are committed work groups who meet quarterly or as determined by the needs of the participating organizations. They share ideas. They write Memorandum's of Understanding (MOUs) to share resources, document the shared responsibilities and vision of family readiness, and describe procedures and policies so that everyone has a common framework and set of expectations. During peace or wartime, ISFACs increase communication between units to services and strengthen family well-being.

ISFACs help provide quick response during times of disaster such as hurricanes and forest fires. Systems to share information, personnel, and resources have already been put in place. States, services, and units are able to respond rapidly to the disaster because everyone knows their role and responsibility. Family Resource Centers have been established through the influence of ISFACs. Commanders are briefed on IFSFAC activities, history, and capabilities. ISFACs are another command tool to protect our nation and respond in times of emergency.

ISFACs encourage and provide ongoing training for their members on topics such as critical incident stress, ombudsmanship, personal financial management, and family advocacy. ISFACs offer another key volunteer leadership opportunity.

Section C-2 Special Interest Topics

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Special Topics

This section contains four topics integral to military life: parent education information, relocation, handling separations, reunions and homecoming. These topics are broad and are not inclusive of the information you may need as a military family member. Use them as a reference and as a starting point. Seek additional information from your unit family readiness group (FRG) and the training opportunities provided through family readiness programs.

The military lifestyle is unique and the mission may profoundly affect the family. Your life as a family member will be easier if you have an idea of what military missions require and how they might affect you and your family. If possible, attend unit family and social functions and FRG meetings. Meet your spouse's supervisor, commander, and meet other Guard or Reserve families. The military has its own protocol, customs, and a special language (acronyms). These acronyms provide a quick, easy way of communicating, but they can also be a barrier to communication if you do not understand them. Check out the glossary of terms in this section, C-4. Ask your FRG if they have any classes in military customs and terms (acronyms). The more you understand and feel a part of your spouse's Guard or Reserve mission, the easier it will be to adapt to the separations, deployments, and relocations.

Military families often exhibit specific traits which sets them apart:

- Patriotism – the military family has a strong sense of patriotism and love of country; realizing that the welfare of the country and its citizens is a primary mission.
- Adaptability – the challenges of dual careers, mobility, employer concerns, and separation, force families to adapt to new friends, support systems, and communities.
- Resourcefulness – military families learn how to access resources, ask for assistance when necessary, be involved in their community, endure the loneliness of separation, and be self-reliant.

Capitalize on these traits by building realistic expectations of what the military can provide you, as a family member. Some families think that the military should take care of their every need during separations. Instead, the military enhances family readiness by providing resources to assist the family while fostering their independence. This way, the Guard and Reserve members, civilian employees, and family members can achieve both personal and organizational readiness. Both military and civilian community resources available to assist your family. Awareness and understanding of the resources are available and how to access them can empower you to better manage your life during times of deployments and separation.

This section, Special Topics, is not intended to be comprehensive. Instead, use it as stepping stone to learn, reflect, and seek additional resources. The emphasis of this section is on being a military child or family member. Children face many changes and emotions adapting to separations and relocations caused by the military commitment of their parent. Separations are an inherent part of a military lifestyle. Learning strategies to cope with separations are essential

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for family stability. Your role as a nurturer and stabilizing force in the family is invaluable. “Reunion” and “homecoming” are uplifting words highlighting happy events. In reality, reunions and homecomings can be stressful as the roles and the dynamics of the family change.

Your spouse’s unit and FRG can be your strongest resource for information and support for parenting, employer challenges, coping with separations, and experiencing homecomings and reunions. Expand these special topics to meet your individual needs. Share your knowledge with other military families. Join together to enjoy and face the challenges of being a military family member.

Section C-2 Special Interest Topics

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Parent Education Information

Parenting is a challenging role for every mother and father. Whether you have one child or several, you may sometimes question your parenting skills. We all very much want to do everything we can to nurture our children and to help them grow into healthy, well educated, adults with character and a proper attitude. As children mature, they continue to test our ability to guide and protect them. Beyond the natural challenge posed by raising children, external forces such as drugs, promiscuity, and violence all threaten our children and increase the complexity of parenthood. As difficult as parenting can be under the best of conditions, events such as family separations can increase the stress of parenting dramatically and have a direct impact on the happiness and welfare of our children.

Military life may increase the difficulty of parenting. Military related factors may make your role as a parent more difficult include:

- You may live far from your extended family and relatives who would otherwise be there for support and advice on raising children.
- Military duty demands may cause prolonged and frequent family separations that place you in the role of a sole parent and disrupt the balance of your child's home life.
- Reunion with your military member at the end of a training or deployment separation may cause another adjustment period that disrupts family roles.
- Military duties may send your spouse to assignments around the world – perhaps to dangerous locations. This is frightening for a family, especially to children.
- The combined demands of a civilian job and military duties limit the amount of time your spouse can devote to the family. Your children's welfare may be affected and you may have to bear more parental responsibilities.

Raising a child, especially a child in a Guard or Reserve family, is a daunting task. Fortunately, you are not alone. Your extended military unit family is made up of other parents. They can serve as an invaluable source of advice and assistance. Often, other parents in the military unit family may be older and more experienced. They have “been there before” and can help you get through the most difficult times, such as family separations.

Your military unit also has extensive resources to help you through the toughest of times. Your Family Readiness Group (FRG) is a good place to start. The FRG will be able to provide you information on military and community resources. In the Resources Section of this Toolkit (C-3), you will find other sources of information. Finally, don't forget your local community. Check the phone book for local government offices and independent social agencies that may be able to offer assistance.

While there is a wide range of sources for assistance and information that can get you through troubled times, the job of parenting is not well suited to a reactive approach. The time to learn how to manage the difficult situation is not when you are entering a new phase in your child's life or attempting to deal with a major family event such as a deployment. The stakes involved in parenting are high. Your performance as a parent will have a direct impact on your children's future as well as their present welfare. Fortunately, there are a number of books and courses you can utilize to build and expand your parenting skills. Check with your FRG to see if Parent Effectiveness Training or similar training courses are available through your unit chaplain or other military/community resources. Check with your religious organization to see if they offer such training. Use the phonebook to find community resources, including adult education programs. You'll find that these training programs can not only make you a better parent, but can also help you to reduce the stress and uncertainty that affects every parent.

Finally, learn from the unique opportunity that your military association brings you. The services are comprised of a cross section of Americans including families from other religions, races, cultures, and ethnic backgrounds. Being in the military provides the opportunity to meet and work with new people, expand your friendships beyond your community, and to experience and value the differences in others. You are a role model for your children. As they observe you enjoying the cultural diversity and opportunities within the military lifestyle, they will grow stronger themselves in their acceptance and support of people of other cultures. Take advantage of your opportunities, broaden your experiences, and make new friends. Strong bonds are developed between military families as they share the separations, crises, mission, and reunions together. Military family life can be rewarding, exciting, and the source of close supportive friendships.

Your children deserve the best you can give – take the time and the effort to be the best parent you can.

Section C-2 Special Interest Topics

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Relocation

Special Interest Topics

Relocation

Our society is a mobile one. An increasingly large number of workers will relocate one or more times before they retire. During your association with the Guard or Reserve, you may desire or be required to relocate. Your employer or your spouse's employer may transfer your family to a new location. You or your spouse may find a new job in another community. Family or personal considerations may make it necessary to move closer to a medical facility or special educational program. In some cases, your sponsor's military duties may require a move.

Moving can be an exciting experience. New jobs, new homes, and new communities can expand your horizons and quality of life. At the same time, relocating can be a significant challenge requiring detailed research and planning. No matter how excited you may be, the move and the required organization and preparation may seem to be overwhelming. There are so many variables to consider:

- Family travel and the movement of household goods
- Housing
- Schools
- Employment
- Child care
- Healthcare – medical and dental

Whether you are moving due to a civilian or military job change, the Department of Defense (DoD) and the services have created a wide range of Internet resources to assist in your relocation. The Military Assistance Program (MAP) website, sponsored by the Deputy Assistant Secretary of Defense for Military Community and Family Policy, can be found at <http://dticaw.dtic.mil/mapsite>. It offers information and links regarding such topics as relocation, employment, child and youth services, and financial management. Click on the "Relocation Station" icon or go to <http://dticaw.dtic.mil/mapsite/relocate.html> for help in planning your move. Key your current location and your new location into the relocation builder link and it maps out exactly what you need to do each week before the big move.

More specific information on local communities, military installations, and relocation services is provided at the Standard Installation Topic Exchange Service (SITES) website. SITES can be accessed at <http://www.dmdc.osd.mil/sites>.

Other useful Internet resources are local web pages created for specific locations. Using a search engine, you can locate information on the Chamber of Commerce, local schools, employment, and housing. If you do not have access to the Internet, every service Family Service Center has a relocation section with information, pamphlets, and addresses for other military installations.

You can also use national commercial web sites such as <http://www.realtor.com> to research home prices and availability. Keep in mind that these are commercial web sites and not official sources of information.

With the wealth of available resources online and through your local military installation, researching your new location can be relatively easy. However, planning and organizing the move can be the most challenging and important event. Preparation is the key when making a move. You are in charge of your move. The time and effort you put into planning the move will determine how much stress and financial impact you will experience.

Start by making a list of every task that must be accomplished. Work together with your spouse and other family members to make sure you identify every essential task. As a minimum, consider adding the following to your list:

- Notify your unit commander. Identify new unit close to your new home and research transferring to a new unit.
- Complete postal change of address.
- Notify utility companies of your move.
- Notify all creditors, banks where you have an account, and other commercial activities of your new address.
- Notify life and property insurance companies of your new address. If you have homeowners or renters insurance arrange for coverage during the move and coverage in your new home.
- Close old bank accounts and open new ones. Notify your employer, your military organization, and any other activity making direct deposits to your bank account.
- If leaving your current employer, provide the employer a forwarding address for tax withholding statements (W2 form).
- Collect school records.
- Research rules and procedures governing enrollment of your children in new schools.
- Collect medical records if appropriate.
- Notify your landlord (if appropriate) of planned departure date and arrange for a walk-through so that you can qualify for the return of all or part of your security deposit.
- Contact a realtor to sell your current home (if appropriate) and assist you in the purchase of a new home.
- Register your vehicle in your new state (if appropriate).
- Research jobs in new community (if appropriate).

Once you've completed your list of required activities, start setting a schedule for accomplishing each task. Use a calendar or create a chronological list of requirements. As you complete each

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action, check it off. To make sure there are no doubts about what you did, write down the date you completed the action and how you did it (e.g., completed change of address form and mailed it to Sears Credit with my May 2001 credit card payment). Stick to your schedule as much as possible. Delayed requirements can quickly build up to the point where you and your family will suffer.

Don't forget that this is a family move. Relocation and emotions are closely intertwined for all family members. Communicate with each other. Listen when your children are concerned about making new friends. Be aware of your own feelings. Be patient with each other. It is normal to feel apprehensive, irritable, and excited. Encourage your children to stay in touch with friends. Be positive. Your attitude towards the move can be contagious. Take each day one day at a time. Living at a new location provides opportunities to broaden your horizons, meet new friends, and can be an experience that brings your family closer together. Good luck!

Section C-2 Special Interest Topics

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Special Interest Topics

Handling Separations

Every member of the Guard and Reserve as well as their family members has been challenged by family separations. No one believes that separations are easy, but experience has shown that there are ways to make separations less difficult. This section provides suggestions for surviving and thriving during separations from your spouse.

As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your spouse and other family members will make it easier to deal with the new responsibilities you will have to shoulder. Talking about your concerns with your spouse can help you both deal with your emotions. Information about the military, availability of resources, and basic organizational skills are the foundation for a successful and hopefully uneventful separation.

Emotions are closely linked to separations, and they will change with each day and each phase of the separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic. Know who you can call and count on to listen, spend time with, or help out if needed. Are you close to your neighbors? Does your family or your spouse's family live near by? How about colleagues at work? Are you a member of a church? Are you in any organizations? Are you involved in the unit Family Readiness Group (FRG)? Talk to your friends, neighbors, family and colleagues before your spouse's departure. Share your apprehension and needs. Build your support system before the deployment.

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate their emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent. Consider these four stages:

- Protest against loss: "It's not fair that you have to leave us." Everyone is apprehensive and often irritable. As the remaining spouse, you may feel tense, angry, or resentful.
- Despair: "How will I ever live through these next few months without you?" You may find yourself restless and waking up during the middle of the night. You may feel fearful.
- Detachment: "Why does he or she have to be away when I need them the most?" Most days you feel in control, you are confident that you can handle the day-to-day living, but you may also experience despair and anger.
- Reunion adjustment: Anxiety and doubts easily surface. "Will he/she still love me?" "Will he/she like the decisions that I made?" Your roles have changed. You may like handling the day-to-day finances and household decisions. You and your children may have a new schedule and mealtime plan.

It is normal to express your emotions and your doubts. Accept them as they are, but be aware of how your emotions may affect your children. Remember that you are the adult, the role model. Share your fears and doubts with friends or someone in your support system. Demonstrate to your children that you are okay and that change can also be good.

Strategies and Coping with Separation

Once your spouse's unit has deployed, it is too late to realize that you need the signature on the document or that you do not know where your important documents are located. These situations can easily be avoided through careful preparation and open communication with your spouse. True family readiness comes from a series of minor tasks and "things to do" that are accomplished well in advance.

The unit does not have to deploy or leave for training for the preparation to begin. Start a "To Do" list. Organize a notebook or a file on the computer of important family documents and information. Look at the deployment checklist and forms in the Service Member section of the Toolkit. Use them. Organize your own notebook, customizing the forms to meet the needs of your family. If you are able to plan ahead and organize, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. It can result in not completing some parts of the family readiness plan. Your stress affects everyone. Plan, prepare, and get organized ahead of time!

By looking ahead and anticipating the likelihood of a separation, you and your spouse can adequately plan and develop the best strategies to fit your family. Remember, once your spouse deploys, the responsibility for your family primarily rests with you. Ultimately you are responsible for knowing your rights, privileges, and the resources that are available to you.

Sustainment and Communication

Be an active member of the planning and preparation for your spouse's deployment. Make it a family affair. If possible, take the children to your spouse's point of departure. You may want to take them out of school if necessary for this significant event. The more they feel a part of the event, the better they may cope. They will be able to picture their parent leaving with other service members and the unit. After the departure, participate in a planned activity. Make the day special. There is no need to return to an empty house immediately. Think about getting together with other families in the same situation. It may help them understand that they have friends whose parent also left. Get over the "first day hurdle" with the help of friends and family.

Go back to your family routines and time schedule. There is comfort in regular routines. Keep the children's activities the same. Use the deployment to teach your children about the world. Get out a map or globe and show where the unit is going. Talk to their teachers and inform them that one parent is gone for an extended period of time. This will help their teachers understand any mood or behavior changes, and may also cause them to be extra caring during this time. Use mealtimes as an opportunity for family conversations and planning when and how they will communicate with the other parent. Write a letter or type an e-mail message after dinner.

It is important to maintain caring and discipline for your children as if both parents were at home. Children may try to take advantage and push some limits with one parent gone. This is very natural. Continuing their stable home life is important for their emotional and psychological adjustment. Consistent rules, and a consistent daily schedule provide stability and structure for the whole family. Spend special time with your children, but try to keep the daily routines the same.

For family members without children, stay active. See friends. Keep a normal schedule and keep your options open for new opportunities. Maybe this is the time to take a class that interests you or to start a new project. You will have some lonely times. Call friends or family. Take time to reflect. Recognize the early signs of stress. Ask for help when you need it.

Be good to yourself. Do not try to do it all. Prioritize what is critical and pace yourself accordingly. Spend what leisure time you have with upbeat, positive friends.

Communication

Communication during a separation plays a critical role in maintaining an emotional balance for the service member who is away as well as for you and your children. It is very important for family members to share their thoughts, feelings, and information about daily events with your spouse while he or she is away. Communication is much quicker and faster with the availability of e-mail in most areas. Sending e-mail is convenient for everyone if they have access to a computer. Some units will have a family readiness center with computers available for family members to use. They can also assist you with getting a no-cost e-mail address. With e-mail, you can write a few lines when it is convenient for you and no one needs to worry about time zones or the best time of day to call. Commercial telephone calls are still hard to replace, but remain a very popular method of communication. When you converse with your loved one, it is calming and exciting to hear their voice and be able to respond instantly. The cost of calling may be prohibitive depending upon the location of your spouse, and access to telephones.

The unit may also have the capability to hold video teleconferences (VTC) where you are able to see your spouse and other members of the unit. Stay in contact with the unit and the FRG. They are the best source of information on what is happening during the deployment and what resources you can access.

Letters and cards are the least expensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near the unit. Service members will tell you that it is great to get a letter, card, or package from home. Often the unit FRG will sponsor an event to mail "care packages", especially if the separation occurs during a holiday season.

Be yourself and express your feelings to your spouse. Let your spouse know how much you appreciate the letters, e-mails, and any pictures that he or she has sent. Mention in your letters one or two things that make you feel especially close to your spouse. Consider sending greeting cards and post cards. Receiving notes more frequently and regularly may be more important than the length of the letters. Send interesting newspaper articles, school papers from your

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children, or funny reminders of life at home. Encourage your spouse to send separate notes to each child. Send photos. Do not forget the value of humor and a positive attitude. Your description of your carpool adventure or the kitchen disaster may make your spouse feel closer to you and the family. Feelings are great to express – just try not to indulge in self-pity.

Make the best of your separation. Take it day by day. You may look back on it as a personally enriching opportunity where you have learned new skills and truly appreciated how self-sufficient you can be. Turn the challenge of separation into an opportunity for self-discovery, growth, and a stronger family unity.

Section C-2 Special Interest Topics

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Special Interest Topics

Reunions and Homecoming

Reunions and homecoming are a time of celebration and change. If your spouse has been away a long time, it is easy to remember only the very good things and set high expectations for his or her return. We all want to have a picture perfect homecoming. Realistically, reunions and homecomings bring an adjustment of roles for everyone. The transition from your picture perfect homecoming to reality is not always smooth. Try to be realistic and understanding. It is very normal to feel the very same feelings of apprehension and fear as you did for the deployment. You are probably feeling great relief and hope. It is quite common for communication between you and your spouse and the family to be strained at first. You are getting reacquainted and re-established as a couple. Separation and time have changed you both. While change can be good, it always takes some time to adjust to change.

It is important to remember that your children have grown and changed both emotionally and physically. It is common for children to experience a variety of feelings and reactions both before and after their parent comes home. They may become firmly attached to the returning parent; wanting their full, undivided attention. Or they may seem distant, withdrawn, and pretend as though they do not care. They may be worried about things they have done. Ultimately they will be happy that their family is back together, but there will be a period of adjustment. Show them you care – give them extra attention and time to adjust. Tell them how much you love them. Include your children in the process of creating your new “after-the-separation” family.

After weeks or months of being apart, it takes time to acclimate to being together. When your spouse comes home, give him or her time to adjust. Do not spout off a list of problems or concerns as soon as he or she gets home. Allow him or her some time alone. Roles and responsibilities in the household have undergone a big change. Family dynamics are different. The role reversal of changing back to pre-deployment responsibilities can impact strongly on your marital relationship. You may like some of your new responsibilities and may have developed skills and new ideas as to how things should be done. Your spouse’s only frame of reference is “how it used to be.” It can take several weeks to reestablish the newly agreed upon roles and responsibilities. Try hard to maintain an attitude of mutual respect and appreciation for each other’s contributions to the relationship. Talk to each other. Encourage individual family members to discuss how they felt about the separation. Communication between family members is an essential element in reunion. Focus on happy memories. Discuss the difficult memories or events that happened, but try to focus on the positive aspects and outcomes. Turn your negative experiences into learning experiences. We all grow from the experiences we have and share.

For some couples, counseling may be helpful in gaining insight into your relationship and assist in rebuilding roles and lines of communication. Do not address your marital issues in front of your children. A military chaplain or your own pastor is a great resources for advice and

counseling. Military installations also offer counseling in various clinics. Seeking help for your relationship can be very insightful and can help to enrich your marriage.

Your spouse will also undergo a transition to his or her regular job. It may have changed. His or her responsibilities may be different. Be a sounding board, listen to his or her feelings, and give them the space he or she needs to adapt to all that is happening.

Stages of Reunion

Before a deployment or training mission, your spouse has a sense of “mission”. It is an extremely busy time and there are many preparations to make both in his or her military and civilian life. Emotions run a broad spectrum between high and low. Then there is goodbye. Goodbye has conflicting meanings of “be safe,” “will I ever see you again?” “will you miss me?” “how will you manage without me?” and “what will this (separation and deployment) be like?”

During separation due to military service, your spouse is a full-time service member serving his or her country. That is his or her main mission and focus. He or she may have a sense of international significance. He or she will build strong bonds and friendships through the teamwork of the mission. It will probably be a milestone in both his or her personal and military life.

Returning home is a mixture of extreme happiness and apprehension. Your spouse may have dreams and a concept of the perfect homecoming. He or she is excited to see family and friends and tell them about the deployment experiences. He or she is ready to return to the routine civilian life in the community with his or her family.

Once he or she returns to his or her civilian position, his or her job may be entirely different. Although law protects your spouse’s employment rights, his or her employer may change your spouse’s responsibilities and status. There will probably be new employees and work processes to adjust to since he or she left. Colleagues and peers may or may not be interested in hearing about the deployment.

At home, the family has changed. The children are older. New family routines may have been established. There may be new family friends. Role adjustment is the most significant element to adapt to at home. Things are different than they were before the deployment.

What are the best ways to help your spouse adjust to the changes? Think and act positively. Praise your spouse, and praise the children. A positive attitude is contagious. Negotiate your “new roles.” Flexibility and compromise can go a long way in meeting everyone’s needs. Make time for all the important people in your life, especially your children and extended family. Thank your support group. Many others – family, neighbors, teachers, and church members have been there for your family. Let them know you appreciate and value their contributions. Be patient with the adjustment process. You did not change overnight when your spouse was gone. Do not expect the adjustment phase to happen immediately.

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Support the positive changes in your family and acknowledge ways to make improvements. Do not be surprised by tension or irritability. It is very normal – and it’s okay. Expect unusual feelings and questions such as, “where do I fit in?” Use active listening and communicate openly with your spouse, your children, and your friends. Seek help from professionals when you need it. Share your experiences and ideas with others in the unit and family readiness group. Rely on the FRG for support and resources and be there for each other!

Section C-3 Resources

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Resources

You are not alone. The military and your community stand ready to give you assistance whenever you need it. Knowing how to contact those service providers and how to get the information you need is essential to your family readiness.

Obviously, your sponsor’s unit and the unit’s Family Readiness Group is the first place to look for information on support resources. In this section of the Toolkit, we provide you additional information on valuable Internet resources as well as a handy worksheet to help you identify local agencies and organizations that you may need to contact in the future. The time to identify your support resources is now. Don’t wait for an emergency to strike.

Useful Web Sites for Reference and Assistance

This chart contains some of the many online resources available with information and assistance to enhance your family’s sense of readiness and self-reliance. Customize the list to meet your personal and family needs. Add the links and comments that are pertinent so that you can readily access the resources that your family desires.

Organization/Topic	Web Site	Links and Comments
Air Force Crossroads	http://www.afcrossroads.com/	
Air Force LINK	http://www.af.mil/	
Air Force Reserve	http://www.afreserve.com	
Air National Guard	http://www.ang.af.mil	
Armed Services YMCA of the USA	http://www.asymca.org	
Army	http://www.army.mil/	
Army MWR (Morale, Welfare & Recreation)	http://trol.redstone.army.mil/mwr/	
Army National Guard (ARNG)	http://www.arng.army.mil	
Army Reserve	http://www.army.mil/usar	
Children, Youth, and Families Education and Research Network	http://www.cyfernet.org	

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Organization/Topic	Web Site	Links and Comments
Coast Guard Reserve	http://www.uscg.mil/hq/reserve/reshmpg.html	
Defense Enrollment Eligibility Report System (DEERS)	http://www.dmdc.osd.mil/rsl/	
Department of Defense (DoD)	http://www.defenselink.mil	
Department of Defense Education Activity (DoDEA)	http://www.odedodea.edu	
Defense Finance and Accounting Service (DFAS)	http://www.dfas.mil	
Defense Information Systems Agency (DISA)	http://www.disa.mil/disahomeis.html	
Deployment Link	http://www.deploymentlink.osd.mil	
DoD Electronic Forms	http://web1.whs.osd.mil/icdhome/ddeforms.htm	
DoD, Service and Joint Publications and Links	http://www.dtic.mil/whs/directives/links.html	
Employer Support of the Guard and Reserve (ESGR)	http://www.esgr.org	
Family Advocacy Program Management Information Program	http://dticaw.dtic.mil/fapmip/welcome.htm	
General Services Administration (GSA)	http://www.gsa.gov/	
Internal Revenue Service (IRS) forms and publications	http://www.irs.ustreas.gov/prod/forms_pubs/index.html	
Legal Services (Army) (useful for all services)	http://www.jagcnet.army.mil/legal	
LIFELines	http://www.lifelines2000.org	
Marine Forces Reserve	http://www.mfr.usmc.mil/	
MAPsite (Military Assistance Program)	http://dticaw.dtic.mil/mapsite	

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Organization/Topic	Web Site	Links and Comments
Military Family Resource Center (MFRC)	http://mfrc.calib.com	
Military Children and Youth	http://military-childrenandyouth.calib.com/	
Military Teens on the Move (MTOM)	http://dticaw.dtic.mil/mtom/	
Military Transition	http://militarytransition.com	
National Guard	http://www.ngb.dtic.mil	
National Center for Education in Maternal and Child Health	http://www.ncemch.org/	
National Military Family Association	http://www.nmfa.org	
National Parent Information Network	http://npin.org/	
National Youth Development Information Center	http://www.nydic.org	
Naval Family Advocacy	http://www.persnet.navy.mil/pers66/fap.htm	
Naval Reserve	http://www.navres.navy.mil/navresfor	
Occupational Safety and health Administration (OSHA)	http://www.osha.gov	
Office of Personnel Management	http://www.opm.gov	
Ombudsman	http://www.lifelines2000.org/services/fam_support/index.asp?AttribID=527	
Operation Ready	http://trol.redstone.army.mil/acs/virtual2/depmoborm.html	
Operation Transition	http://www.dmdc.osd.mil/ot/	
Per Diem Rates	http://www.dtic.mil/perdiem/pdrates.html	

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Organization/Topic	Web Site	Links and Comments
RAND	http://www.rand.org	
Reserve Affairs	http://www.defenselink.mil/ra/	
Savings Bonds	http://www.savingsbond.gov	
Standard Installation Topic Exchange Service (SITES)	http://www.dmdc.osd.mil/sites	
TRICARE	http://www.tricare.osd.mil	
United Concordia	http://www.ucci.com	
Virtual Army Community Service Link	http://trol.redstone.army.mil/acs/virtual2/	

Support Agencies and Programs

As important as the Internet may be as a source of information, you may need direct assistance. Listed below are some military and civilian resources and support agencies that can provide services to you and your family. Review the list and identify those agencies that may be of use to you in the future. If you're not sure, contact the agency to learn more about the services it provides. Obtain the military agencies' telephone numbers, hours, and point of contact (POC) from your spouse's unit FRG. Check your local telephone book for the local resources. Planning ahead and identifying the resources you may need in case of emergencies is important to the entire family.

- 1) American Red Cross
- 2) Boys and Girls Club of America
- 3) Chamber of Commerce (local)
- 4) Chaplain

- 5) Child Development Program
- 6) Civilian Personnel Office
- 7) Cooperative Extension Service
- 8) Department of Social Services
- 9) Department of Veterans Affairs
- 10) Drug and Alcohol Programs (also known by various names such as Community Counseling Center)
- 11) Education Center
- 12) Employee Assistance Program
- 13) Exceptional Family Member Program
- 14) Family Advocacy
- 15) Family Center
- 16) Federal, State, County, and Local Human Service Agencies
- 17) Financial Counseling
- 18) Information and Referral
- 19) Inspector General
- 20) Legal Assistance
- 21) Libraries
- 22) Medical Department Activity (MEDDAC) and other medical facilities
- 23) Ombudsman
- 24) Public Health Department
- 25) Relief Societies:
 - Air Force Aid Society
 - Army Emergency Relief

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- Coast Guard Mutual Assistance
- Navy – Marine Corps Relief Society

26) Relocation Assistance

27) Salvation Army

28) Transition Assistance Program (TAP, ACAP, etc.)

29) Unit Family Readiness Group (FRG)

30) United Services Organization (USO)

31) United Way Agencies

32) Veterans of Foreign Wars, American Legion, Disabled Veterans Association

33) Youth Services

34) Other

Section C-4
Glossary of Terms and Acronyms

Glossary of Terms and Acronyms

Your association with the Guard or Reserve makes you a member of a unique culture. Like all cultures, the military has its own language. Terms and acronyms are routinely used in formal and informal communications. Your ability to thrive as a member of that military culture and to take care of your family adequately hinges on your ability to understand these unique terms and acronyms. This section of the Toolkit provides definitions for many common terms and acronyms. Some may be service specific. This is not a comprehensive list; feel free to add to the list!

Term or Phrase	Definition
AAFES	Army & Air Force Exchange Service – the military agency that operates Army Post Exchanges (PX) and Air Force Base Exchanges (BX). PX and BX are “department store” like activities that can be used by eligible military personnel and their families.
AC	Active Component – active duty forces of the military.
AD	Active Duty – a period of time when a service member is working for and paid by the military on a full-time basis. Active duty may be for the purpose of training or mission tasks.
ADSW	Active Duty for Special Work.
ADT	Active Duty for Training.
AER	Army Emergency Relief – each service has a relief society. A private non-profit organization funded by donations providing emergency assistance to Army military members and families in need.
AFN	American Forces Network – Network of TV and radio stations operated by AFRTS.
AFRTS	Armed Forces Radio and Television Service – A military activity that provides radio and television services to overseas commands.
AG	Adjutant General – a senior military official. The State Adjutant General is the most senior officer in a state’s National Guard. The Adjutant General of the Army is the Army’s senior official for administrative activities.
AGR	Active Guard Reserve – National Guard and Reserve members who are on voluntary active duty providing full-time support to National Guard, Reserve, and Active Component organizations for the purpose of organizing, administering, recruiting, instructing, or training the Reserve Components.
Air Force Aid Society	A private non-profit organization funded by donations providing emergency assistance to military families in need.
Allotment	A specified amount of money the member designates to be paid to a particular place or person each month directly from his/her pay.
Ammo	Ammunition.

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Term or Phrase	Definition
ANG	Air National Guard – State National Guard units supported by the Air Force who may be called to active duty to contribute to the mission of the US Air Force.
AO	Area of Operation – a geographical area where military operations are under way.
ARC	American Red Cross.
ARNG	Army National Guard – State National Guard units supported by the Army who may be called to active duty to contribute to the mission of the US Army.
AT	Annual Training – A period of active duty attended by members of the Guard and Reserve for the purpose of training.
AWOL	Absence Without Leave – when a member is away from the military without authorized leave.
BAH	Basic Allowance for Housing – a financial allowance given to individuals on active duty when government quarters are not provided.
BAS	Basic Allowance for Subsistence – monthly food assistance provided to members who do not eat at military facilities.
BT	Basic Training – initial entry military training also known as IET.
BX	Base Exchange – a “department store” like activity on an Air Force base that can be used by eligible military members and their dependents.
CACO	Casualty Assistance Calls Officer – also known as CAO. This officer provides assistance to family members in case of the death of a military member.
CDO	Command Duty Officer – a military officer who temporarily represents a command after normal duty hours.
CDS	Child Development Service – also known as Child Development Program.
Chain of Command	A military structure that defines responsibility for units. Every unit has a chain of command. Units on active duty have a chain of command that extends from their immediate commander to the President (Commander in Chief). National Guard units not on federal service, have a chain of command through the State Adjutant General to the Governor.
Change of Command	The Change of Command ceremony is a clear, legal, and symbolic passing of the authority and responsibility from one commander to the next.
Chaplain	A military member of the clergy.
Chit	Voucher or request.
CID	Criminal Investigation Division – the investigative service of the military police.
CINC	Commander in Chief.

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Term or Phrase	Definition
Classified Information	Information or material that cannot be divulged to others without express permission and/or consent of competent authority.
CNO	Chief of Naval Operations – the senior officer in charge of the Navy and the Navy staff.
CO	Commanding Officer – an officer officially appointed to command a unit.
COB	Close of business – end of the official business day.
COLA	Cost of living allowance – the amount of money paid monthly to compensate for the high cost of living. The amount authorized, if any, varies depending on the location.
Commander-in-Chief	The President of the United States – Commander in Chief of all military activities under federal control.
Commissary	The store where members and their families can purchase food products.
Commission	The written order that gives an officer rank and authority.
COMRATS	Commutated rations is a payment made to the member for eating costs when the member is authorized meals provided by the Service, yet the Service is unable to provide those meals. The member must be authorized commuted rations to receive this payment in their paycheck.
CONUS	Continental United States.
CY	Calendar year – a year beginning on the 1 st of January and ending on the 31 st of December. Not to be confused with FY (Fiscal Year).
D-day	The day on which military operations are set to begin.
DEA	Dependent’s Educational Assistance – program for family members of certain deceased members.
DEERS	Defense Enrollment Eligibility Reporting System – the automated system that lists those enrolled and indicates their eligibility for military benefits.
DFAS	Defense Finance and Accounting Service – the federal military activity responsible for all civilian and military pay processing.
Dependent	A person for whom a member is legally and financially responsible – usually a spouse or child (also called family member).
Deployment	Temporary relocation of a military unit.
DOB	Date of Birth.
DoD	Department of Defense – the mission of DoD is to provide the military forces needed to deter war and protect the security of our country.
DoDEA	Department of Defense Education Activity.
DOR	Date of Rank – the date on which an individual was officially promoted to a specific grade.
DSN	Defense Switched Network – the military telephone service.
EAOS	End of Active Obligated Service – also known as ETS.

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Term or Phrase	Definition
EFMP	Exceptional Family Member Program – a program designed to provide support to military families who have members with handicaps or other special needs.
EM	Enlisted Member – a member of the military who is not an officer, warrant officer, cadet, or midshipman.
Emergency Data Card	A form kept with official records that lists important information for quick reference in case of emergency. It includes names of relatives, addresses, and telephone numbers.
ESGR	Employer Support of the Guard and Reserve – a program designed to educate employers and encourage them to support their employees’ service in the Guard and Reserve.
ETD	Estimated Time of Departure – expected time a military unit, person, vehicle, aircraft, or ship will begin a trip.
ETS	Expiration of Term of Service.
Exchange	Military department store.
FAC	Family Assistance Center – program that is opened during deployments and mobilizations to assist members and their families.
Family Member	A person for whom a member is legally and financially responsible – usually a spouse or child – is also abbreviated as FM.
FC	Family Center – called the Fleet and Family Support Program in the Navy; Marine Corps Community Services in the Marine Corps; Family Support Center in the Air Force, and Army Community Service in the Army.
FCP	Family Care Plan – working document for the care of family members during separation.
FLO	Family Liaison Office.
FPC	Family Program Coordinator for the Guard and Reserve
FRC	Family Readiness Center - similar to FAC. It’s a family service program.
FRG	Family Readiness Group – group of members, command, family members, retirees, and civilian employees who work together to meet the challenges of military life.
FRO	Family Readiness Officer – the commander’s staff officer assigned to work family related matters.
FSA	Family Separation Allowance – a special allowance paid to eligible service members when separated from their family for extended periods of time.
FSSA	Family Subsistence Supplemental Allowance - a program enacted by Congress to increase a service member’s BAS to a level that removes him from eligibility for Food Stamp benefits.

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Term or Phrase	Definition
FY	Fiscal Year – a year running from 1 October to through the end of September of the following year. Fiscal years are used by congress and the military to budget and control funding for military activities.
ID	Uniformed Services Identification Card – a distinct ID card identifying individuals as active duty, Reserve, Guard, or retired members authorizing them to receive uniformed services. ID cards are also issued to members’ eligible dependents and other eligible individuals authorizing them to receive uniformed services benefits and privileges.
IG	Inspector General – serves as an independent and objective official for conducting, supervising, monitoring, and initiating audits and investigations relating to the programs of operation of the services or DoD.
IMA	Individual Mobilization Augmentee – an individual reservist attending drills who receives training and is preassigned to an active component organization, a Selective Service System, or a Federal Emergency Management Agency billet that must be filled on, or shortly after, mobilization. Individual mobilization augmentees train on a part-time basis with these organizations to prepare for mobilization.
ING	Inactive National Guard – consists of Army National Guard personnel in an inactive status not in the Selected Reserve who are attached to a specific National Guard unit but do not participate in training activities. Upon mobilization, they will mobilize with their units. In order for these personnel to remain members of the Inactive National Guard, they must muster once a year with their assigned unit. Like the Individual Ready Reserve, all members of the Inactive National Guard have legal, contractual obligations. Members of the Inactive National Guard may not train for retirement credit or pay and are not eligible for promotion.
I&R	Information and Referral.
IRR	Individual Ready Reserve – a manpower pool consisting of individuals who have had some training and who have served previously in the Active component or in the Selected Reserve and may have some period of their military service obligation remaining. Members may voluntarily participate in training for retirement points with or without pay and promotion.
ITO	Invitational Travel Order – a document authorizing travel by someone not under military authority. Often used to provide government-funded travel to family members.
JAG	Judge Advocate General – a military lawyer. Often used to identify the senior military legal advisor to a commander.

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Term or Phrase	Definition
JUMPS	Joint Uniform Military Pay System – the automated system used to calculate military pay.
KIA	Killed in Action.
KNOT	Nautical mile – a distance of approximately 1.15 miles. Most often used to designate speed – the term denotes how many nautical miles will be covered in 1 hour.
Leave	Paid vacation days. A period of time when a service member is on paid vacation and not performing military duties.
LES	Leave and Earning Statement – a service member’s pay slip for military pay. It includes information on gross pay, taxes and other deductions as well as leave earned and taken during a month.
Liberty	Authorized absence of an individual from place of duty, not chargeable as leave; also referred to as pass.
MEDDAC	Medical Department Activity – the military organization that provides medical treatment to eligible military members and their families.
MFO	Multinational Forces and Observer – individuals who are assigned to an organization supported by more than one nation, often for the purpose of peacekeeping.
MIA	Missing in Action – a term applied to individuals who cannot be located and whose status is unknown.
Mission	The primary task of the military organization.
Mobilization	The assembling of forces in preparation for deployment. The act of the President of the United States to bring members/units of the Guard and Reserve to active duty for national emergencies.
MRE	Meals Ready to Eat – food packets that do not require refrigeration and can be used by service members who do not have access to prepared hot food.
MUSTER	Roll Call – a formal gathering of unit members for the purpose of personnel accountability.
MTT	Mobile Training Team – persons trained and appointed for the purpose of training Navy commands, Fleet and Family Support Program Managers, and Ombudsmen.
MWR	Morale, Welfare, and Recreation
NAF	Non-Appropriated Funds – money not provided by Congress that is commonly used for MWR functions. NAF funds are normally derived from fees collected from commissaries, PX/BXs, and recreation activities.
NATO	North Atlantic Treaty Organization – a cooperative military organization dedicated to the joint defense of member countries. The United States and most European nations are members.
NCO	Noncommissioned Officer – senior enlisted service members commonly referred to as sergeants and petty officers.

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

Term or Phrase	Definition
NEX	Navy Exchange – a government operated “department store” operated on Navy installations.
NG	National Guard.
NGB	National Guard Bureau – a joint bureau of the Department of the Army and Department of the Air Force to serve as the channel of communication for the National Guard, Army National Guard, and Air National Guard between the Department of the Army, Department of the Air Force, and the several states.
NMFA	National Military Family Association – a not-for-profit private association dedicated to improving the quality of life for military families.
NMCRS/NAVMCREL	Navy-Marine Corps Relief Society - A private non-profit organization funded by donations providing emergency assistance to military families in need.
OCAR	Office of the Chief, Army Reserve – the senior federal official charge with supporting the Army Reserve.
OCONUS	Outside the Continental United States. The continental United States include all states except Hawaii and Alaska.
OIC	Officer in Charge – the individual managing or supervising an activity.
Ombudsman	The person appointed by the Commanding Officer to act as the official Point of Contact between the command and families.
OSD	Office of Secretary of Defense – the office of the cabinet official responsible for national defense.
PAO	Public Affairs Officer – military officer responsible for responding to inquiries from the Press.
PCS	Permanent Change of Station – reassignment to a different duty station. Not to be confused with TDY (Temporary Duty) which does not involve the long-term relocation to another community.
POC	Point of Contact – a person responsible for a program. The person you call when you need information or assistance.
POA	Power of Attorney – a legal document that enables one person to sign documents or take actions on behalf of another person.
POV	Privately Owned Vehicle – your family’s car or truck.
PRC	Presidential Reserve Call-up. A special authority the President may use to allow the Secretary of Defense and the Secretary of Transportation to order any unit, and any member to active duty for not more than 270 days.
Promotion	The advancement in grade and pay of members in recognition of their ability to perform at a higher level. The basic ceremony includes the reading of the official orders.
PX	Post Exchange – a “department store” like activity on Army installations.

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

Term or Phrase	Definition
Quarters	Government-owned housing assigned to personnel or living spaces.
RC	Reserve Components -- Reserve Components of the Armed Forces of the United States are: (a). the Army National Guard of the United States; (b). the Army Reserve; (c). the Naval Reserve; (d). the Marine Corps Reserve; (e). the Air National Guard of the United States; (f). the Air Force Reserve; and (g). the Coast Guard Reserve
RCSBP	Reserve Component Survivor Benefit Plan.
RDC	Rear Detachment Commander – an individual, typically an officer, designated to remain behind after a unit’s departure and deployment and other unit members who did not move with the unit.
Reunion	A period of readjustment that follows a members return from mobilization or training.
R&R	Rest & Relaxation or Return & Reunion.
RSC	Regional Support Command.
SBP	Survivor Benefit Plan – a federal program designed to provide annuity to the spouse and/or dependents after a retired service member dies.
SECDEF	Secretary of Defense.
SGLI	Service Member’s Group Life Insurance – an optional federal program designed to provide insurance coverage to eligible military service members.
SITREP	Situation Report – a short report provided by military units to their next higher commander.
SOP	Standard Operating Procedure – a set of fixed instructions for routine operations.
Sponsorship program	Military program in which volunteers greet and help members who have been assigned to a new duty station or unit.
SSN	Social Security Number.
TAG	The Adjutant General
TAR	Training and Administration of Reserves. Navy equivalent of AGR.
TDY/TAD	Temporary duty – military duty or active duty away from the unit of assignment normally for a period of 139 days or less.
Telephone tree	Also known as a telephone roster. It is a way of transmitting information to a large group of people.
TRICARE	A health insurance program for eligible military members and their eligible dependents.
TSP	Thrift Saving Plan – is to provide retirement income. It offers participants the same type of savings and tax benefits that many private corporations offer their employees under so-called “401(k) plans.” Beginning on October 9, 2001, members of the uniformed services will be able to enroll in the TSP during a special 60-day enrollment period.

GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT

Term or Phrase	Definition
TTAD	Temporary Tour of Active Duty.
USAR	U. S. Army Reserve.
VA	Department of Veterans Affairs – the federal agency responsible for administering veterans’ benefits and providing services to veterans.
Work-Life Program	The name of the family service program in the Coast Guard.
XO	Executive Officer – the second officer in command, regardless of rank.

Welcome to the Family Readiness Program Section of the Family Readiness Toolkit

This section covers the role of a Guard or Reserve family readiness program from the perspective of a family readiness program manager or director. As the program manager, you work at both the macro and micro levels of family readiness programs within your service. In general, you work for senior leadership at a major command or regional level. A portion of your responsibilities and time is spent in policy and program development, and you serve as the family readiness expert and advisor for both senior level and unit level commands. You have probably witnessed a significant growth in the emphasis on family readiness and related initiatives in both the military service and the Department of Defense Guard and Reserve programs. Your role as a program developer, mentor, and implementer is extremely important. Keep in mind that commanders are focused on unit readiness and may not always give family readiness the emphasis it requires. You are in the unique position of not only helping commanders at all levels to understand the importance of family readiness but of also assisting them in building an effective unit family readiness team and program.

This section focuses on family readiness components that are both program and unit wide:

- The role of the family readiness program
- Outreach to family members
- Family readiness groups
- The family readiness program as a liaison between family members, the unit, and agencies
- Working with volunteers
- Marketing

You have a unique and valuable perspective. The establishment, implementation, evaluation, and assessment processes for Guard and Reserve family readiness programs are continuous. There are always more things to do, new ideas and initiatives to try. The need for self-reliant families is ever increasing as the OPTEMPO and related family separations increase. Take advantage of the momentum in family readiness and share your ideas freely with other program staff and services. Now is the time to take part in Joint Family Readiness Workshops and Inter-Service Family Assistance Committees (ISFAC) with your colleagues, senior leadership, and the many talented and committed volunteers.

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Section D-1 Role of Family Readiness Program

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Role of Family Readiness Program

The well-being of Guard and Reserve units is intrinsically linked to the readiness of the force. A vital element of unit readiness is family readiness. Caring for and supporting families is the core of this nation's busy and unified military force and the role of family readiness programs. The family readiness program is often relied upon as the preferred source of expert information on families as well as an information and referral program linking the unit, families, and community resources.

Family readiness programs are bound by a common purpose of preparing families to manage the demands and challenges of military life. The Department of Defense (DoD) and the Services have made significant progress in enhancing family readiness programs. Joint service workshops, conferences and meetings focusing on family readiness are becoming routine, accepted, and expected as part of day-to-day business. The military Services and organizations are working together to share ideas and resources for the common goal of supporting service members and their families. Defense leaders are committed to enhancing family readiness.

In September 1999, the National Guard and Reserve Family Readiness Strategic Planning conference was held bringing together all Guard and Reserve components, family readiness program coordinators and volunteers. They developed a vision for family readiness that emphasized their similarities and common goals. The DoD and service family readiness initiatives have been highlighted by recent joint service family program workshops, service and unit web pages, and the development of a readiness support web site that contains quality of life support information, <http://www.defenselink.mil/ra/family/toolkit/>.

Family readiness should be high on a commander's list of priorities. It impacts other aspects of the Guard and Reserve mission such as retaining service members and sustaining mission readiness. Family readiness efforts have become increasingly more advanced and complex. Family readiness programs provide assistance, resources, and support to families before, during and after times of mobilization, local or national emergencies, disasters, deployments, and separations. The larger goal of any family readiness program is to encourage families to function successfully within the unit support network when separations and deployments occur. Commanders and service members alike are not content to see their families merely surviving separations and deployments, but are instead seeking to build well-prepared, self-reliant families who can thrive and grow before, during, and after these challenging events.

As family readiness program staff members, you serve as the right arm of the commander and are responsible for developing and implementing unit family readiness programs and initiatives. Your role is no less important than that of other staff activities. It is not enough to be passive or reactive subject matter experts. Instead, you must work closely with the commander to ensure that family readiness receives the necessary resources and command group attention. You must emulate the proactive planning and budgeting role fulfilled by other command staff activities. If family readiness is to be valued as the important mission support activity that it is, then it must be managed in a professional manner. As the staff proponent for family readiness, long-term, immediate, near-term sound planning and execution must be the hallmark of your efforts.

Program managers promote family preparedness through education, outreach to family members, and participation in readiness support. It is through the unit family readiness program that concerns and questions of family members are identified to unit leadership. The family readiness program is comprehensive, including family readiness liaisons; unit and personnel administrators; specialists in programs such as financial management, family advocacy, and community outreach; and volunteers. The most successful family readiness programs are tailored to the needs of individual units. A significant attribute of an effective family readiness program is a sense of community among its members and families.

Family Readiness Programs rely on seven distinct components:

- Information and referral
- Education
- Outreach to family members
- Coordination with community resources and organizations
- Volunteers
- Unit family readiness groups (FRG)
- Special events and activities

Family readiness requires a constant effort to capitalize on new capabilities and concepts. What has worked in the past must be examined carefully to ensure that new and better methods are considered and, when appropriate, adopted. The significance of Internet-based resources to the National Guard and Reserve cannot be overlooked. Most members are geographically dispersed and are not physically located on or near a military installation. The Internet cannot take the place of family readiness program staff, but it provides an accessible, comprehensive resource for service members and family members alike and can be linked to specific unit web pages and local sources of support.

The number of deployments for Guard and Reserve units has risen steadily during the past five years. Guard and Reserve units and individuals have been used to support and supplement the active duty forces for a total of 12.5 to 13.5 million duty days per year. Established and effective family readiness programs and inter-service family assistance councils are becoming increasingly more important to make sure that deployed service members and their families are receiving the best support possible. Family readiness programs not only benefit service members and their families, but also have a positive impact on a unit's morale and readiness.

Section D-2 Outreach to Family Members

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Outreach to Family Members

Family readiness is not a passive initiative. It is achieved through the proactive interaction of commanders, service members, and, most importantly, family members. Effective family member outreach is essential to family readiness and therefore mission readiness. Family members should be aware of the family readiness program as well as the wealth of information and resources available through the program long before a deployment or training exercise. Once the unit departs, family members outreach should increase its tempo to ensure that family members remain informed and supported.

Like most military activities, family member outreach requires careful planning and robust execution. Outreach planning must be detailed and realistic. Resource requirements should be clearly identified and prioritized to those who must allocate limited resources. Planning should be conducted on a lifecycle basis. The outreach plan should be comprehensive and address all essential elements of family readiness.

Be creative in establishing a step-by-step outreach plan for your unit. Seek guidance and coordinate an outreach program with the commander, personnel specialist, and family readiness group (FRG) coordinator. Design a procedure or plan for outreach that is individualized to your unit's mission and the geographic dispersion of its members. Tap into whatever community and local military resources that are available. Essential parts of an outreach plan should include:

- Sponsorship
- Signing into the unit; adding the service member and family to the official unit database
- Welcome letter or telephone call to newly assigned families
- Telephone rosters
- Newsletters
- Unit web page
- Ongoing family readiness program meetings and events
- Deployment support and assistance

Effective outreach programs utilize a wide variety of media and are always built on a solid foundation of interpersonal communication. Ideally, service members will be assigned a sponsor when they are assigned to a Guard or Reserve unit. The sponsor becomes their main point of contact to answer questions about the unit. Sponsors often forward an installation or unit welcome packet, a copy of a recent unit newsletter, and basic information pertaining to the unit and its mission to the incoming service member. Most importantly, the sponsor demonstrates a warm welcome to the unit and facilitates the new service member's transition into the unit. Many units and family readiness groups also assign family sponsors.

An initial step of outreach should begin when the spouse/sponsor signs into a Guard or Reserve unit. The service member completes a family readiness data card/personnel form, which asks for home address, telephone number and personal family information. The service member may be handed a welcome letter from the command, and resource contact information. His or her personal and family information will be added to a database, a unit telephone roster, and filed. It is critical to have a direct link between the unit personnel administrator and family readiness program coordinator to share information about new families so that families are welcomed as soon as possible after the service member signs into the unit.

Take the time to call the newly assigned family or have the family sponsor make a home visit. Explain the telephone roster system and provide the name and telephone number of their key caller. Mail a copy of the telephone roster to them or send it electronically. Explain the privacy act and “need to know” policy so that they do not feel like anyone can have access to their telephone number and address. If the family has e-mail and Internet access, provide the unit web site (if applicable) and the e-mail addresses of key contacts within the family readiness program. That simple gesture of making a call to a new family can make all the difference in their impression of the unit, and how involved they may become in the future in the unit FRG. First impressions are important.

Unit newsletters are an excellent tool for reaching family members and promoting family readiness. Take the time to have at least one article regarding family readiness in every issue. Plan ahead and develop newsletter articles about key topics such as reunion, strategies to cope with separation, and financial management. Share resources. There is no need to reinvent the wheel. Find out what other units and the services include about family readiness in their newsletters and print their articles, if they are applicable to your unit (giving them credit in the by-line). The topics pertinent to family readiness are common for most units. Keep track of the annual training calendar and capitalize on the regularity and standardization of newsletters. Include articles on topics such as family care plans and powers of attorney several months prior to a deployment. Budget for mailing the newsletters. Newsletters handed to service members often never make it home to the family member. Putting your unit newsletter on the Internet will improve its accessibility and potentially reduce costs.

As stated earlier, the importance of Internet-based resources to the National Guard and Reserve cannot be over emphasized. Unit web pages and Internet sites can be kept current and up-to-date much easier than printed pamphlets. Users can download and browse through the links that pique their interest. A unit Internet site can be linked to the major commands, the service headquarters, the Office of Reserve Affairs, and the Department of Defense. The wealth of information is boundless. Examples of links include command information, Employer Support of the Guard and Reserve, community outreach, event calendar, family information (i.e. teen issues), public affairs and news releases, TRICARE Website, and volunteer updates. The military Services are also using the Internet to provide educational information and programs such as Family Team Building, Crossroads, and LIFELines to address spouses and are a valuable tool for learning about military life. Internet-based resources are also an effective recruitment and retention tool and an excellent way to keep family members informed. The Office of Reserve Affairs, <http://www.defenselink.mil/ra/> is establishing a specific readiness support web site as one of the many initiatives in support of family readiness.

A family readiness program should not be considered important only in times of deployments, mobilizations, and periods of separations. Family readiness program events, activities, and meetings should be ongoing throughout the year. Add family readiness program events to the unit training calendar so that both service members and family members can plan ahead. Holidays such as Halloween, Thanksgiving, Veteran's Day, and Christmas present an excellent theme-based opportunity to plan a family event that can include the entire family. Family days and organization days are also events that family members may attend if they know in advance. Combine fun events with educational presentations and deployment briefings.

If possible, incorporate the interests and ideas of family members in the planning of events. Organize committees and solicit volunteers. Family members are more inclined to be involved if their input, ideas, and time are included in the planning process. To learn more about family member interests, send out an interest-survey similar to the sample found at the end of this section to find out what topics interest individual family members.

Deployment support and assistance ensures personal family readiness during periods of separation. When service members deploy to world trouble spots or are separated for an extended training exercise, it is difficult on the spouses and children they leave behind. Fostering resiliency of families while emphasizing a customer service philosophy, the family readiness program encourages families to seek help early before problems arise. Crisis assistance is available when those emergencies do occur during family separation. Pre-deployment and deployment briefings are an essential component of family readiness programs. Provide service members and families as much information as possible. Use the Toolkit sections with deployment checklists and personal property inventory as class lesson plans. Emphasize deployment support in unit newsletters, telephone calls to individual family members, and the unit web site in specific presentations and briefings. The family readiness program serves as a conduit for command information on deployment, re-deployment, changes in the unit's status, and other items of interest to family members. As a family readiness program manager/director, you are on the front line in developing and implementing an effective family readiness program.

Family Readiness Program Interest Inventory

1. Tell us about yourself. Please check all of the below categories that apply to you.

- Male Female
 Married Single
 Spouse Child

2. As a family member of a Reservist, what is your biggest concern? Please check one.

- Finances
 Health care
 Child care
 Separation from my spouse
 Other

3. When do you prefer to have family readiness program events/classes? Please check only your first choice.

- Afternoons
 Evenings
 Saturday
 Sunday

4. Listed below are programs that are currently being offered, or could be offered if there was sufficient interest. Please check all programs you would be interested in attending.

- | | |
|---|--|
| <input type="checkbox"/> Marriage Enrichment | <input type="checkbox"/> Couples Communication |
| <input type="checkbox"/> Single Parenting | <input type="checkbox"/> New Parenting |
| <input type="checkbox"/> Effective Parenting | <input type="checkbox"/> Parenting Teens |
| <input type="checkbox"/> Strategies for Coping with Separations | <input type="checkbox"/> Kids and Moving |
| <input type="checkbox"/> Introduction to the military (for spouses) | <input type="checkbox"/> Stress Management |
| <input type="checkbox"/> Handling Depression | <input type="checkbox"/> Anger Management |
| <input type="checkbox"/> Budgeting and Financial Management | <input type="checkbox"/> Using Credit Wisely |
| <input type="checkbox"/> Time Management | <input type="checkbox"/> Resumes/Cover Letters |
| <input type="checkbox"/> Successful Interviewing | <input type="checkbox"/> Career Planning |
| <input type="checkbox"/> Travel & Tourism Tips in your Area | |

5. What other programs, classes, and events would you be interested in?

Section D-3 Family Readiness Group (FRG)

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Family Readiness Group

Family readiness programs and family readiness groups (FRG) are closely related and share many common roles and responsibilities. Many individual Guard and Reserve units do not have paid family readiness program staff. Instead, the family readiness program staff usually works at the regional or major command level for senior commanders. Consequently, the family readiness program staff serve as consultants, advisors, and facilitators to units within the larger command. Unit FRGs rely on the larger family readiness program structure for guidance and resources. Together they work hand-in-hand to support Guard and Reserve members and their families.

FRGs are an integral component in family readiness. Family readiness programs consist primarily of paid staff whereas FRGs rely on many volunteers and unit members to perform their responsibilities and mission. FRG leaders work closely with the command and family members, and they play a pivotal role in the success of their groups. The Toolkit covers FRGs in depth in the Commander TAB (A-2), and the Family Member TAB (C-1-4). Fundamentally, FRGs are established to:

- Help bond Guard or Reserve families together and promote a sense of comradeship.
- Relay vital information from the family readiness program in order to lessen the feeling of isolation and to support the well-being of Guard or Reserve families.
- Provide Guard or Reserve families a better understanding of the unit, service, and mission.
- Keep families informed about the activities and events sponsored by the family readiness program and command.
- Provide an avenue for families to share the common rewards and challenges of military life.

The primary purpose of any FRG is to encourage self-reliant among its members by providing accurate and timely information, referral assistance, and mutual support. The FRG works towards achieving family readiness by providing a comfortable atmosphere and an agenda of training classes and activities that build cohesiveness among unit members. The goals and purpose of a unit FRG will be individualized to meet the mission, size of the unit, and the geographical dispersion of the service members and their families.

Section D-4

Family Readiness Program as a Liaison between Family Members, Unit, and Agencies

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Family Readiness Program as a Liaison between the Military Unit, Family Members and Community Organizations

Family readiness programs are the answer for coping with the unique challenges and demands of military life. Information, referral, and follow-up are the cornerstones of the family readiness program. Family readiness programs serve as a source of accurate information about resources and function as a liaison between the military unit, family members and community organizations. When a family member has a question, needs more information, or has a problem, a natural place for them to turn for assistance is the unit family readiness group (FRG) or family readiness program. As the family readiness program manager/director, you can point a family member in the right direction to obtain needed services or to resolve a problem. An assessment should be made of the family's needs and then appropriate services and resources can be recommended.

Your role as the family readiness program manager is crucial in presenting pertinent family needs and issues to the command. Ongoing leadership consultation and coordination of efforts facilitate timely responses to family problems and can promote preventive services and awareness of emerging concerns. Use the personal family information you obtain wisely. Keep the commander informed. Work together to identify and resolve the issues, and support families concurrently.

In addition to keeping the command informed about the concerns of families, the family readiness program conveys information to the families about the command, current military and civilian programs in the local area, and acts as an advocate for command families as appropriate. During a crisis, the family readiness program provides initial assistance, information, referral and support. Families may be referred to professional counselors and appropriate agencies as needed. The available resources consist of a comprehensive network of professionals and organizations that can provide assistance.

Studies have shown that a large percentage of family problems encountered during deployments are financial. Financial problems are commonly the first issue to surface after a deployment or mobilization. Too often service members deploy without completely explaining what bills need to be paid, when they are due, and how to pay them. Frequently, the remaining family member may not be used to being responsible for family financial matters and he or she may become overwhelmed with the responsibility coupled with the stresses of the separation. These financial problems can be avoided through prior planning and communication before the deployment. However, command and family readiness program awareness can help provide support and assistance that prevents any potential financial crisis.

Information and referral is extremely beneficial for spouses and families who may have language barriers or transportation issues. Family readiness programs can link family members to other family members and groups for foreign-born spouses. Transportation issues can be identified, and addressed. Be proactive and track the problems encountered, how they were addressed or resolved, and any follow-up information. Document the resources used, any requirements or

problems with specific referral agencies, and any lessons learned. Brief the commander regularly and keep him or her informed.

An important service you can play as a family program manager is building a family readiness database of key readiness indicators. This may help enhance readiness or provide valuable information for planning future programs. If a large percentage of family problems are financial, that is a red flag to develop and implement a strong financial management program, develop close coordination with your service relief society, and learn about your local community financial resources. Many installations and services have a foundation or are linked to an organization that will provide financial grants in times of need.

Work closely with your nearby Family Center (called the Fleet and Family Support Program in the Navy; Marine Corps Community Services in the Marine Corps; Family Support Center in the Air Force, and Army Community Service in the Army). They may be your closest and most comprehensive allies in serving Guard and Reserve members and his or her families. They have established programs in the areas of financial management, relocation, career development, spouse employment assistance, family advocacy, volunteer opportunities, and exceptional family members. Family Centers also provide a wide variety of free classes on pertinent topics to military life including stress management, parenting in a military family, personal communication, couples workshop, consumer advocacy, and leadership seminars. If you are not a member of an inter-service family assistance committee or if there is not one in your area, contact other service, component, or installation offices in your area and start one.

You are a liaison between the command, the service member and their family, and community resources. You are in a strategic position to promote family readiness and to serve as a strong advocate for self-reliant families.

Section D-5 Working with Volunteers

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Working with Volunteers

Family readiness programs have limited funding and staffing. Program staffing is never sufficient to meet program requirements. Consequently, volunteers are critical to the success and effectiveness of family readiness programs. Volunteer opportunities in family readiness programs and family readiness groups (FRGs) are limited only by the interest, skills, and time a volunteer is willing to commit to the organization. Family members and retirees can volunteer in almost any capacity from unit level fundraising to participation in regional Guard and Reserve Volunteer Advisory Councils (VAC).

VACs support the entire Reserve component community – military members, military retirees, family members, and authorized civilians. The role of the VAC is to advise and assist the Guard or Reserve component on policy issues that impact families and readiness. They also provide feedback and recommendations for program improvement to leadership as well as supporting family readiness goals to enhance readiness and retention.

Many leadership volunteer positions such as FRG leader, Ombudsman, and VAC member are appointed positions. Interested volunteers must fill out an application, provide references, and may be required to submit a resume. As the family readiness program director/manager you may be in the position to select, interview, and/or recommend an individual for a specific volunteer position. Take the opportunity seriously. The prospective volunteer is someone with whom you may be working closely. Volunteers ultimately represent you and the family readiness program. They serve the command's families and will have a direct impact on family and mission readiness.

Seek a wide pool of applicants. Ask individuals you know who may be interested and qualified. Advertise the position using newsletters, web sites, and other means of communication. Make sure your advertisements include the duties, required qualifications, and responsibilities of the position.

Live by the golden rule. Treat others as you would like to be treated. Be considerate of time when working with volunteers. Time management is as important to them as it is to you. Be on time for your interview. Demonstrate good communication and listening skills and be professional. Listen to their needs and interests and inform them of the family readiness program goals and opportunities. It will help both of you find a better match for a volunteer position. Plan ahead and think through what qualifications and personal criteria you are looking for to meet the needs of the family readiness program. Look for potential. Some personal qualities to consider when seeking a volunteer:

- A person who has the time and energy for the position you are seeking to fill.
- Someone who can maintain confidentiality.
- A team player, outgoing, self-confident, able to work well with others.
- A “do-er” – someone who derives satisfaction from getting involved.

- A good role model; someone who will be credible with the spouses and the command.
- Someone who is positive and realistic about military life.
- An optimistic person who is willing to voice ideas.
- A caring individual with good communication skills.

Since you may not be in a position to select, train, mentor, and supervise all volunteers, make sure that you prepare others to do the job right. Leadership is a learned skill. Prepare your volunteer leaders to build and sustain a robust volunteer program. Volunteer management is an important skill. Sections A-2-4 through sections A-2-7 in the Toolkit Commander's TAB discuss five major components for an effective volunteer program: recruitment, retention, clear and concise job descriptions, training opportunities, and recognition. We want family members to understand the benefits and rewards of volunteering. Consequently, volunteering is specifically addressed in Section C-1-4-1 of the Family Member TAB.

Volunteers share a precious commodity with FRGs and family readiness programs – time and commitment. Treat volunteer positions with equal emphasis as paid positions. Provide an orientation and training development opportunities. Recognize and reward their efforts. The potential for family readiness programs to make our communities and military lifestyle better for everyone is unlimited, provided the unit and family readiness program are committed to making the partnership a success. Reap the benefits of the wide-ranging talents of volunteers. The family readiness program and families will greatly benefit from volunteer efforts.

Section D-6 Marketing

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

Marketing

Family readiness programs are two-dimensional. First, they are fundamentally information centric. Effective family readiness programs educate commanders, service members, and family members on the availability of programs and resources. They use information to motivate and guide their audience to take steps to promote family readiness and self-sufficiency. Second, family readiness programs rely on volunteers for a significant portion of their human resources. Ultimately, family readiness programs cannot exist unless they sell themselves as a cause worthy of the investment of personal time and commitment.

Marketing and publicity are two ways for family readiness programs to move information and expand participation. As with any military activity, marketing and publicity require planning, resourcing, and aggressive implementation. All plans start with an objective and supporting goals. Obviously, the objective is to strengthen family readiness and reduce the impact of family separations on morale and retention. To succeed, your marketing efforts must achieve several goals that will contribute to the final attainment of that objective:

- Commanders and unit staff must view family readiness as an integral element of unit mission capabilities. They must allocate sufficient resources (including their own time) and make family readiness a part of their unit plans and training.
- Commanders, leaders, and staff members must know the resources available for family members and ensure that they are capable of competently referring service members and their spouses to the appropriate service provider or resource.
- Service members must understand their responsibility to prepare their family for the challenges of duty related separation and understand how to accomplish that task.
- Family members must be aware of available services and resources and be motivated to use them before, during, and after duty related separations.
- Everyone must be motivated to promote and support family readiness program volunteerism.

If they are to succeed, your marketing efforts must overcome a number of significant barriers. Understanding these barriers will guide your marketing plan and help you to develop coping strategies. Some of the barriers you face are:

- **Command Pressure and Priorities:** Most Guard and Reserve commanders, leaders, and staff members are part-time service members. They are breadwinners, mothers and fathers, who must allocate their limited time among many competing demands. Training and mission related concerns dominate their thoughts. They may not perceive family readiness as contributing to mission readiness and may be unwilling to dedicate limited resources to the family readiness program.

- **Limited Resources:** Any marketing program can thrive with unlimited funding and staffing. Unfortunately, all programs have budgets and commanders have limited resources that can be devoted to family readiness. Limited resources, however, are not an excuse for weak marketing. Instead, resource limitations are merely factors that must be considered when planning a marketing campaign.
- **Apathy and Indifference:** Service members and their families are human beings. Everyone tends to put off tasks that are not related to an immediate requirement. Preparation is, by its very definition, an activity whose payoff is in the future. Service members and their families may not understand or accept the challenges involved and the impact of duty related separations. They may even be prone to denial. Rather than face the possibility of prolonged separation and even the death or injury of the family breadwinner, some families will avoid these responsibilities.
- **Distance:** Most Guard and Reserve units are geographically dispersed. Geographical distance makes effective marketing to commanders, leaders, staff, service members and families more difficult and often more costly. Moreover, family members do not attend drills and often live far from their sponsor's unit. Service members may not always give information and printed materials to their spouses.

Your planning process should begin with an honest assessment of your current marketing efforts. Some considerations when making an assessment of the marketing and public relations for family readiness programs and family readiness groups (FRGs):

- Examining program's printed materials. Are they welcoming?
- Program funding. How is the program funded?
- Mailing. Do mailings (i.e. newsletters) go out all year?
- Two-way street. Is the only time people hear from your organization when you want something?
- Getting the word out. If you sponsor special events, how are they publicized?
- Including volunteers. Are volunteers involved in the planning and implementation of these special events?
- Facilities. How welcoming are the unit and offices?
- Responsiveness. What happens when people call the family readiness program?
- Ease of communication. Do you have a toll-free telephone number?
- Using technology. Do you have a web site or other Internet-based resources dedicated to family readiness?
- Perception. What is your program's general reputation?

- Constant program evaluation. How often does the program change? Are you (the program) perceived as flexible and responsive?

Once you have an honest assessment, your next step should be to identify the key planning factors in any marketing efforts. Those factors are:

- **Target audience:** Who do you need to reach? Commanders, leaders, key staff members, service members, and family members should be included. But don't forget others who can materially assist you in your marketing effort. These other members of the target audience include community leaders, civic organizations, and the local media.
- **Media:** How can you reach the target audience? Certainly, newsletters are high on your list of available media, but don't limit your analysis. Look carefully at the Internet (unit web sites), unit/armory bulletin boards, unit/family activities, pre-deployment briefings, local news organizations, telephone trees, civic organizations, community social agencies, and your network of volunteers. As you examine media, make sure you assess availability, cost, and effectiveness. Effectiveness can be measured in terms of how likely it is to reach the majority of the target audience or audience segment.
- **Message:** What do you want to tell your audience? Your message should be directly linked to your objective and goals. Additionally, it must be tailored to each segment of the audience. For example, one message may be related to the need for service members to complete a family care plan. However, the way you persuade a commander of the importance of family care plans needs to be very much different from the way in which you address this issue with a service member or spouse.
- **Resources:** What resources are available to get the message to deliver to the target audience? Obviously, when we think of resources, we think of money. There are, however, many more resources to consider. For example, this Toolkit and the many Internet resources listed in this toolkit represent a fantastic marketing resource. The posters and brochures that came with this Toolkit and can be downloaded and printed from the Internet at <http://www.defenselink.mil/ra/family/toolkit/>. The Help Guide to Guard & Reserve Family Readiness provides invaluable information regarding best practices and model family readiness initiatives that have been tested and proven effective. Your search for resources should involve direct contacts with your higher headquarters. Finally, your research would be incomplete if it did not capitalize on the almost infinite resources of the Internet. Just entering "family readiness" into an Internet search engine yields more than 190,000 individual web site references.

Using the knowledge gained through your assessment of current marketing activities and the key planning factors discussed in this section of the Toolkit, you should be ready to formalize your plan. A solid marketing plan must be specific as to what is to be done, who will do it, how it will be done, and when it will be done. Your plan should cover an entire year and be integrated into your command's planning cycle. Programmed activities should be coordinated with known command activities such as training cycles and planned unit deployments. Your plan must be

fully coordinated and resourced before it can be implemented. Without command involvement, the plan will not receive the priority and support it requires. Finally, your marketing plan must serve as the foundation for the marketing activities of subordinate units. You should work closely with the units to help them understand their role and begin their own marketing plan.

Marketing is a method for communicating essential information to commanders, leaders, and staff members, as well as service members and their families. Marketing is also the means by which we motivate these key individuals to play an essential role in preparing our Reserve component families for any eventuality. Careful planning is the only means by which an effective marketing campaign can be developed and executed.