

# AFSA

MAGAZINE

THE OFFICIAL PUBLICATION OF THE AIR FORCE SERGEANTS ASSOCIATION | [www.hqafsa.org](http://www.hqafsa.org)



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**Daniel Yeomans,**  
CMSgt, USAF Retired  
AFSA International  
President

## A BUSY 2013 COMES TO A CLOSE

Thank you to all of our members who stood tall with us through 2013. Your Air Force Sergeants Association was challenged time and time again. However, your support gave us the strength in numbers we needed to work closely with Congress; educate them on your needs; and maintain equitable pay, benefits, and quality of life for all who wear—and have worn—the military uniform. We did not grow as an Association in 2013. We did, however, maintain our membership numbers and break even! That is a positive achievement as we work within an Air Force organizational structure that sees our end-strength numbers decreasing.

Sequestration occurred somewhat unexpectedly on 1 March 2013. We say unexpectedly, because sequestration was meant to be so negative that surely Congress would agree on a better, more thought-out plan to reduce our nation's over \$17 Trillion dollar debt. But—it happened. As a result, an estimated \$42 Billion in cuts were levied on our military. These cuts went beyond many prior cuts previously levied. The result: The military was forced to look at any and all potential cuts to keep our operations happening as needed to preserve our military readiness and the nation's freedom. In the end, AFSA—in partnership with our other 32 Military Coalition friends—lobbied hard to preserve what all Airmen have sacrificed for and earned. A pay freeze was averted. Cuts to tuition assistance and the Post-9/11 GI Bill were avoided. Our Commissaries remained open, our military retirement system remained intact, and increases in health care were minimal.

AFSA also lobbied hard when Congress was unable to work out a Continuing Resolution and the government experienced a temporary shutdown. We worked long and hard to let every member of Congress we could meet know the importance of paying the troops and keeping our proud DoD civilian force on the job. Our efforts were successful.

### WHAT IS THE OUTLOOK FOR 2014?

The New Year confronts us with many challenges. Sequestration continues. In addition, a new potential government

shutdown looms large. Your membership, which gives us the strength in numbers we need to be effective, is more important than ever.

- **We will continue to work long and hard on Capitol Hill to educate Congress on the negative ramifications of Sequestration.** The military is being pushed into a budgetary corner and has gone on record stating that many difficult cuts may be necessary to keep the mission moving. Our goal is to support the members of our Air Force, stand beside them, and do all we can to share the pain of some of the decisions they may be forced to take.
- **We will continue to reach out to our members to ensure we are advocating for those benefits most near and dear to them.** These include pay equity, a fair retirement system, affordable health care, continued educational opportunities for our troops, and protection of the Commissary/Bx system.
- **We will look to maintain our four pillars.** We will work hard to recruit and retain. Greater numbers equate to more impact for AFSA on Capitol Hill. We will continue to seek ways to improve our communications. We will ensure our legislative platform remains viable. Finally, we will strive to ensure we promote fraternity within our Air Force—and have fun at our Division Conventions and Professional Airmen's Conference to be held in Jacksonville, FL, in August 2014.

### HAPPY NEW YEAR 2014!

Thank you, members, for all you do. In addition, please accept the wishes of all of us in AFSA for a wonderful New Year in 2014!

God bless all—and please never hesitate to share your thoughts and ideas. You drive this Association—we are only as strong as our members allow us to be. My email: [AFSA.President@roisc.com](mailto:AFSA.President@roisc.com).

*Daniel C. Yeomans*

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**On the Cover:** Airmen conduct a foreign-object and debris walk Dec. 8, 2013, on the flight line at Bagram Airfield, Afghanistan. Debris can cause damage to the engines and other systems within an aircraft if not kept off the flight line. (U.S. Air Force photo/Senior Airman Kayla Newman)

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## EDITORIAL STATEMENT

*AFSA Magazine* (formerly *SERGEANTS*) is the only magazine dedicated solely to serving the Total Air Force enlisted corps and their families. We are obliged to serve the interests and concerns of Air Force enlisted personnel and our members

by striving to report timely and accurate information. The editors reserve the right to edit all submissions but will never materially alter the author's viewpoint. The opinions expressed in this publication are not necessarily those of the Air Force Sergeants Association or its editors.

AFSA does not necessarily endorse products or services advertised in *AFSA Magazine*.

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## AFSA

Founded in 1961 by four Air Force enlisted people, AFSA is a non-profit, tax-exempted organization representing the professional and quality-of-life concerns of the Total Air Force (active duty and components) enlisted members in active, retired, and veteran status, and their families, on Capitol Hill and in the Pentagon. Through its many programs and worldwide chapters, AFSA also reaches out to bases and communities to help those in need and to raise awareness of the sacrifices, concerns, and contributions of those who have worn or are wearing enlisted chevrons.

## AMF

An AFSA affiliate, the Airmen Memorial Foundation (AMF) provides educational assistance to dependent children of the *Total Air Force* enlisted force. It is also an annual participant in the Combined Federal Campaign (CFC #10517).

## AMM

An AFSA affiliate, the Airmen Memorial Museum (AMM), located in AFSA's Airmen Memorial Building, features rotating exhibits and stands as a tribute to those who have served. It is also an annual participant in the Combined Federal Campaign (CFC #10518).

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The AFRH maintains two campuses, one in Washington, DC, and one in Gulfport, MS. For more information, go to the AFRH website at [www.afrh.gov](http://www.afrh.gov), or call toll-free: 1-800-422-9988.

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# **THE WORLD'S GREATEST AIRPOWER**



## RECOGNIZING OUR GREAT AIR FORCE AND ITS DEDICATED AIRMEN

By Chief Master Sergeant of the Air Force James A. Cody

The world's greatest airpower: That's a simple yet extremely powerful statement, understood by most of our nation, our allies, and even our adversaries. There are myriad reasons we deliver such a strong force for our nation, the sum of which provides Global Vigilance, Global Reach, and Global Power for America. But after serving in our Air Force for nearly 30 years, it's clear to me there is only one primary source of airpower, the very foundation: Airmen.

Everything I've seen from our Airmen during this first year serving as the chief master sergeant of the Air Force has strengthened this core belief. Airmen in each component—active duty, Air National Guard, Air Force Reserve, and our civilians—are incredible. I'm continually impressed with their commitment and courage and their dedication to the mission. Despite limited resources and smaller budgets, they press forward with success being the only option. They are the reason we as an Air Force are able to win the fight, strengthen the team, and shape the future.

Our primary mission as Airmen is to win the fight; it's what our nation expects from us. We must fly, fight, and win our nation's wars in air, space, and cyberspace. Winning the fight encompasses everything we do as Airmen to accomplish the mission and ensure victory in the battle space. Everything, from loading munitions on an aircraft to finalizing movement orders for our personnel. We train daily to accomplish this mission, and when called upon, we perform like no other ... and we're doing it in every corner of the globe.

Today there are nearly 23,000 Airmen supporting the U.S. Central Command. That's not an insignificant number,

but it pales in comparison to the more than 215,000 Airmen supporting Combatant Commanders around the world. Our wingspan covers the entire globe. Airmen are operating in North and South America, Africa, Asia, Europe, the Pacific, and beyond to accomplish strategic objectives that support our nation's security policy. Every Airman is critically important, and on any given moment is the key to our success.

This year I've been honored to meet thousands of Airmen. Every time I shake hands with Airmen, thank them, and spend a short moment with them, I can see the warrior



CMSAF James Cody addresses a room of Airmen and fields questions regarding the state of the Air Force and its commitment to enlisted men and women.



CMSAF James Cody speaks with Airmen at the Mosel Dining Hall Aug. 1, 2013. Cody and Air Force Chief of Staff Gen. Mark A. Welsh III answered questions from Spangdahlem Airmen about how the Air Force is evolving in today's world.

spirit in their eyes and can feel how proud they are to serve our country. Airmen like Airman First Class Aubrey Bradley, a munitions specialist at Osan Air Base, Korea, who was all smiles as he cleaned the equipment he uses to support the defense of the Korean Peninsula; or Staff Sergeant Vincent St. Onge, a National Guard Air Defense Coordinator at the Eastern Air Defense Sector, who proudly explained to Athena and me how he keeps America's airspace safe every single day.

In November, Air Force Chief of Staff General Mark Welsh and I met a team of Airmen from the 69th Reconnaissance Group at Grand Forks Air Force Base, ND. These "Warriors of the North" fly the remotely piloted Global Hawk aircraft in support of operations around the world. The young men and women are proud and honored to serve in our Air Force, and their average age is just 24 years old. Our Airmen, even the youngest, are winning the fight every day; our nation is stronger because of their effort.

Airmen are also actively taking steps to strengthen our team. They are caring for each other, looking out for each other, and providing support where it's needed most. It's a critical effort we must sustain to ensure our teammates are physically, mentally, spiritually, and emotionally healthy.

We have been through a lot this year; we have been challenged on all fronts. We are still at war and actively engaged around the world. Readiness has declined, and unfortunately we have seen our civilian Airmen furloughed, twice. We have seen unprecedented impacts due to sequestration and are continuing to work through a new reality that includes tremendous uncertainty. Yet through every challenge, our Airmen and their families are finding they can look to each other for strength.

This year we reinstated Roll Call across the force. It's an important step that I'm confident can have a significant impact. Our 15th CMSAF, Rod McKinley, had it right—direct, personal communication between Airmen is fundamental to our health. When we gather and communicate face to face, we better understand the issues affecting our Air Force and are better

prepared to help our wingmen. Roll Call facilitates that dialogue and encourages supervisors to know their Airmen beyond the stripes on their sleeve. While we have countless ways to transmit information to each other (e.g., social media, email), all have their limitations. We must continue to engage in face-to-face communication; this has always been our most effective tool.

I've also been inspired by the initiatives Airmen are developing on their own. Airmen are well aware that sexual assault, drug and alcohol abuse, depression, and suicide can tear at our fabric. They are not willing to stand idly by while fellow Airmen are in need; they are acting, developing their own solutions to strengthen our team. At Spangdahlem Air Base, Germany, small groups of men and women are meeting separately to discuss personal challenges in a non-threatening environment. Airmen have built support systems of Airmen, for Airmen. At Grand Forks Air Force Base, a group of young Airmen created a tunnel that strengthens resilience in a non-threatening environment. The tunnel includes nine dark rooms in which a briefer shares a personal experience about overcoming challenges, followed by an open discussion. The tunnel is not grandiose; it doesn't include high-powered graphics or expensive decorations. It is just fellow Airmen sharing their personal stories in a supportive environment, and it is highly effective. It's what we need as an Air Force, and it's a perfect example of how Airmen everywhere are strengthening our team.

## Our primary mission as Airmen is to win the fight; it's what our nation expects from us. We must fly, fight, and win our nation's wars in air, space, and cyberspace.

As we remain sharply focused on winning the fight and strengthening the team, we are also shaping the future of our Air Force. We are thinking strategically and anticipating future demands. We will be a smaller, leaner force ... we must balance modernization, readiness, sustainment, and force structure. The Air Force core capabilities must be preserved with the capacity to meet our responsibilities to the nation; we must be proactive and shape our policies to ensure we develop a force capable of accomplishing the mission in a new environment.

This year we established 10 Developmental Special Duties that greatly impact the development of our enlisted force. We selected nearly 1,200 Staff Sergeants, Technical Sergeants, and Master Sergeants to serve as Military Training Instructors, Recruiters, USAF Honor Guardsmen, First Sergeants, Professional Military Education Instructors, Career Assistance Advisors, Technical Training Instructors, USAFA Military Trainers, Military Training Leaders, and Airman and Family Readiness Center NCOs. These Airmen were nominated by their MAJCOM leadership and selected from a pool of approximately 7,500 nominees. They are the right Airmen at the right time for these special duties—the process ensures supervisors and commanders select their best—and they will now be in a position to leverage their proven performance across the force.

Other initiatives that will impact and shape the future of the enlisted force are gaining momentum. We are addressing the Enlisted Evaluation System and future promotion requirements to ensure we establish a culture that values performance first. We are making significant strides in our Enlisted Professional Military Education to take advantage of the latest technologies and provide a better education for our Airmen. Our command chief master sergeants on the Enlisted Board of

Directors are drawing on years of Air Force experience and feedback from around the force to steer these initiatives in the best direction for our future.

The exemplary work our Airmen and families are doing every day across our Air Force is inspiring. Despite significant challenges, they are putting forth a tremendous effort to accomplish the mission and deliver the world's greatest airpower for our nation; they are winning the fight, strengthening the team, and shaping our future.

It has been an extremely rewarding year leading our great Airmen as the chief master sergeant of the Air Force. I am confident there is no greater source of airpower than the men and women who serve on our team. We will undoubtedly face great challenges ahead, but I know we are prepared and ready to meet them head on.

Athena and I thank you for your commitment to serve in our great Air Force. We understand the sacrifices you and your family make to pursue greatness for our nation ... this is Family Business. We are humbled by what you do every day and are proud to serve alongside you.



CMSAF James A. Cody answers a question from the audience during a worldwide CHIEFchat, on Nov. 12, 2013, at the Defense Media Activity at Fort Meade, MD. Airmen around the world had the opportunity to submit their questions to the service's top enlisted leader through social media and video submissions.

# THE CHIEF MASTER SERGEANTS OF THE AIR FORCE



The Chief Master Sergeant of the Air Force (CMSAF) represents the highest enlisted level of leadership and, as such, provides direction for the entire enlisted corps while representing its members' interests, as appropriate, to the American public and to all levels of government.

While employing unique talents, top-notch skills, and invaluable perspectives, the CMSAF serves as the personal advisor to the Chief of Staff and the Secretary of the Air Force. The CMSAF is responsible for representing the USAF enlisted personnel on all issues regarding the welfare, readiness, morale, and proper utilization and progress of the enlisted force.



**1<sup>st</sup> CMSAF: 1967-1969**  
**PAUL W. AIREY (Ret.)**  
*(Deceased: March 11, 2009)*



**2<sup>nd</sup> CMSAF: 1969-1971**  
**DONALD L. HARLOW (Ret.)**  
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**7<sup>th</sup> CMSAF: 1981-1983**  
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**13<sup>th</sup> CMSAF: 1999-2002**  
**FREDERICK J. "JIM" FINCH (Ret.)**



**14<sup>th</sup> CMSAF: 2002-2006**  
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**3<sup>rd</sup> CMSAF: 1971-1973**  
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**16<sup>th</sup> CMSAF: 2009-2013**  
**JAMES A. ROY (Ret.)**



**16<sup>th</sup> CMSAF: 2013-Present**  
**JAMES A. CODY**



## COMPENSATION REGULAR MILITARY PAY, ALLOWANCES, AND BENEFITS

Air Force Active Duty (AFAD) members receive basic pay, allowances, and benefits as compensation for their service to the country. The amount of basic pay to which a member is entitled depends on the member's pay grade or rank and years of military service. "Allowances" are monies provided for specific needs such as food, housing, and/or clothing. Most allowances are not taxable, which is an additional embedded benefit of military pay. These amounts are also not included in retirement calculations. "Benefits" include special and incentive pays, access to military stores, educational opportunities, and numerous base programs such as childcare, family support, physical fitness, and complete medical services.

Loadmaster Senior Airman Dylan Strom enjoys the view during a civic leaders and clergy flight. Clergy and leaders from the local area participated in an orientation flight with the 934th Airlift Wing Oct. 25, 2013. (U.S. Air Force photo/Shannon McKay)

### MILITARY PAY

In general, the pay date for regular military pay should be the same date the individual entered active duty service if the member had no prior service before entering the military. Except during periods of unauthorized absence, excess leave, and confinement after an enlistment expires, every member is entitled to basic pay while on active duty. On the other hand, periods of "absent without official leave" (AWOL), desertion, and sickness or injury because of personal misconduct will result in negative pay date adjustments. The military also adjusts the pay date to reflect credit for periods when a member worked at a government agency or enlisted in the Delayed Enlistment Program before Jan. 1, 1985.

# ALLOWANCES

## HOUSING ALLOWANCES

Housing allowances are based on a member's grade, dependency status, and location. The location determines whether the allowance is the Basic Allowance for Housing (BAH) or the Overseas Housing Allowance (OHA). BAH is based on a median cost and is paid independent of a member's actual housing cost. It is intended to cover rent, utilities, and renter's insurance for adequate housing in the U.S. An adjustment to BAH rates takes effect with the pay raise each year. BAH rates for an area may follow both the increases and decreases of average rental cost, but no individual's rate will decrease for the area he/she is receiving BAH. A uniformed service member stationed outside the U.S., including U.S. territories and possessions, not furnished government housing, is eligible for Overseas Housing Allowance (OHA). OHA is reviewed at least once every six months to ensure rates accurately reflect average off-base housing costs.

## BASIC ALLOWANCE FOR SUBSISTENCE (BAS)

BAS is meant to offset costs for a member's meals. This allowance is based in the historic origins of the military in which the military provided room and board (or rations) as part of a member's pay. This allowance is not intended to offset the costs of meals for family members. Beginning on Jan. 1, 2002, all enlisted members get full BAS, but pay for their meals (including those provided by the government). This is the culmination of the BAS Reform transition period.

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

## SPECIAL ALLOWANCES

### Per Diem:

This allowance helps defray the cost of quarters, meals, and incidentals, such as tips to waiters and money for laundry and dry-cleaning. This daily allowance is paid to all members while on official government business away from their base of assignment. This type of per diem is non-taxable and is paid only when the member is in a temporary duty (TDY) status. The rates depend on the availability of government facilities, such as quarters and dining facilities. TDY per diem rates also depend on the TDY location.

### Temporary Lodging Expense (TLE):

TLE is payable to members to help defray the added living

expenses incurred while occupying temporary lodging in CONUS due to a PCS.

### Family Separation Allowances (FSA):

It is DoD policy that FSA is authorized to compensate military members at a specified amount to compensate for additional expenses associated with enforced family separation due to execution of military orders. FSA is payable to members with dependents and to military-married-to-military couples regardless of whether they have any non-active duty dependents, provided both members were residing together immediately prior to the enforced separation. Usually members of the Air Force receive one of two types of FSA: Temporary (FSA-T) or Restricted (FSA-R). A member is eligible for FSA-T if the member is on TDY away from the permanent station continuously for more than 30 days and the member's dependents are not residing at or near the TDY station. Air Force members should contact their finance office to complete the documentation required for FSA-T. FSA-R is authorized when a member is transferred to a new permanent duty station where transportation of dependents is not authorized at government expense and the dependent(s) do not live at or near the member's permanent duty station (PDS).

### Family Separation Housing (FSH):

FSH is payable only to members with dependents who are separated due to government necessity. There are two different types of FSH payable: FSH-I is equal to the single rate BAH amount payable based on the members pay grade, and FSH-II is \$3.33 per day.

FSH-I: This allowance is payable to members assigned to a permanent duty station outside the United States who meet all the following conditions:

- 1) Transportation of dependents to the permanent duty station or to a place near the duty station is not authorized at government expense; and
- 2) Dependents do not live at or near the permanent duty station; and
- 3) Adequate government quarters or housing facilities are not available for assignment to the member.

FSH-II: FSH-II provides compensation for expenses incurred because of forced family separation. Two sub-categories of FSH-II, which are frequently approved, are FSH-II-R and FSH-II-T.

FSH-II-R: This entitlement is normally paid to members who are on a tour to a dependent restricted area (Remote tours in Korea). It may also be payable for members whose dependents were not authorized to accompany the member

to the new duty station (i.e., medical reasons). Personnel who may be authorized under this status must contact Customer Service for information and assistance on waiver submissions.

FSH-II-T: Members who are TDY continuously for more than 30 days may be entitled to FSH-II-T if they have authorized dependents in the area of the member's permanent duty station. The member must fill out DD-Form 1561 and turn it in with their travel voucher.

**Outside the Continental United States (OCONUS) Station Allowances:**

The purpose of overseas-station allowance is to help defray the higher-than-normal cost of living in overseas areas. Members may be authorized certain station allowances for themselves and their command-sponsored dependents when assigned OCONUS. These allowances include Cost-of-Living Allowance (COLA) and Temporary Living Allowance (TLA).

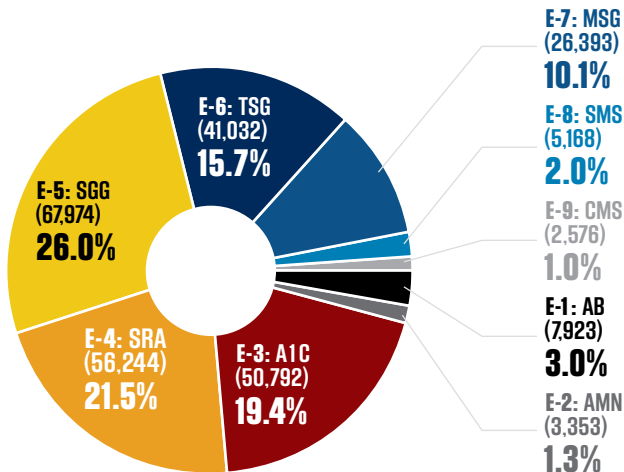
**Cost-of-Living Allowance (COLA):**

COLA compensates for a portion of excess costs for non-housing expenses incurred in areas that exceed costs in an average U.S. military location by more than 8 percent. The geographic duty location and ZIP Code of the duty location determine the qualification for CONUS or COLA allowances.

**Temporary Lodging Allowance (TLA):**

This allowance is given to members to help defray the added living expenses incurred while occupying temporary lodging.

**AFAD ENLISTED PERSONNEL BY RANK (TOTAL NUMBER OF ACTIVE DUTY ENLISTED: 261,455) AS OF DEC. 3, 2013**



A member arriving or departing PCS at a location outside the CONUS may receive temporary lodging allowance for housing costs to help pay for the added expenses incurred as part of a permanent change-of-station (PCS) move in the continental United States or overseas.

**SAVINGS AND INSURANCE BENEFITS**

**THRIFT SAVINGS PLAN FOR THE UNIFORMED SERVICES**

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees and members of the uniformed services, including the Ready Reserve. It was established by Congress in the Federal Employees' Retirement System Act of 1986 and offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you (and your agency, if you are eligible to receive agency contributions) put into your account during your working years and the earnings accumulated over that time. Currently, members of the uniformed services do not receive matching contributions. However, the law that extended participation in the TSP to members of the uniformed services allows the secretary of each individual service to designate critical specialties as eligible for matching contributions under certain circumstances.

Individuals participate through payroll deduction and Internet online account management is available. All contributions and earnings are the member's to keep, even if the member separates from the Uniformed Services before retirement. If a member separates from the uniformed services and becomes a Federal civil service employee covered by FERS, CSRS, or an equivalent plan, he/she may make a TSP contribution election immediately. TSP accounts for Federal civil service employees are separate from those of members of the uniformed services. Individuals may combine the tax-deferred money in their uniformed services TSP account with their new Federal civil service TSP account or maintain two separate accounts. However, restrictions about how and when accounts can be combined apply. For example, individuals can only combine the money from the account related to their separation into their other account. Also, tax-exempt contributions (i.e., contributions untaxed as a result of the combat zone tax exclusion) in their uniformed services account may not be transferred to their Federal civilian account.



There are several TSP investment options available. Before Airmen make any investment decision, they are encouraged to read the Fund Information Sheets found on the TSP website carefully. These documents describe each of the investment funds in detail, their advantages, risks and performance histories.

The Internal Revenue Code (I.R.C.) places limits on the dollar amount of contributions you can make to the TSP. The Internal Revenue Service (IRS) calculates them every year and they can change annually. In 2013, that amount is \$17,000. Members are encouraged to refer to the Defense Finance and Accounting System (DFAS) website ([www.dfas.mil](http://www.dfas.mil)) or talk to a TSP representative for information about uniformed services elements of pay. In addition, if members contribute tax-exempt dollars from combat zone pay, the contributions are subject to another Internal Revenue Code section (26 U.S.C. 415(c)), which limits contributions to the TSP and other qualified plans in 2013 to \$51,000. This includes tax-deferred, after-tax, and tax-exempt contributions to the TSP for the year.

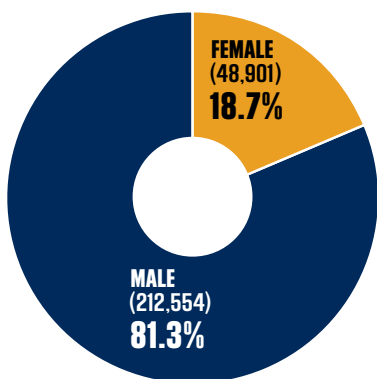
**In-service withdrawals:** In-service withdrawals are withdrawals you make from your TSP account while you are still actively employed in federal service or as a member of the uniformed services. The TSP permits two types of in-service withdrawals: financial hardship and age-based. In-service withdrawals can have a serious impact (penalties, taxes, etc.) on your TSP account. Remember that the purpose of your account is to accumulate savings so that you will have income during retirement. If you withdraw money now, you'll have less money later. Some other considerations with in-service withdrawals:

- You are subject to income taxes on your withdrawal except on any portion that consists of tax-exempt contributions,

Roth contributions, or qualified Roth earnings. With a hardship withdrawal, you may be subject to the IRS 10 percent early withdrawal penalty tax.

- If you take a financial hardship withdrawal, you will not be able to make contributions to your account for 6 months. Also, if you are a FERS participant, you will not

## AFAD ENLISTED PERSONNEL BY GENDER AS OF DEC. 1, 2013



Airman 1st Class Russell Voyles prepares a missile on an F-16 Fighting Falcon during a load crew competition Dec. 13, 2013, at Shaw Air Force Base, S.C. Voyles is a 20th Aircraft Maintenance Squadron weapons load crew member. (U.S. Air Force photo/Airman 1st Class Jensen Stidham)

receive any agency matching contributions for 6 months. This lost opportunity could amount to a significant sum of money.

- Spouse’s rights affect your in-service withdrawal. If you are a married FERS participant or a member of the uniformed services, your spouse must sign a consent waiver for your in-service withdrawal. If you are a married CSRS participant, the TSP must notify your spouse before the in-service withdrawal can be made. These rights apply even if you are legally separated from your spouse.

Be sure to read the booklet “In-Service Withdrawals” completely before you begin the application process.

When a member separates from military service, he/she may leave the money in the TSP or make a post-separation withdrawal.

**Leave the money in the TSP:** Although the member cannot continue to make contributions, he/she can continue to make interfund transfers. The money will continue to accrue earnings. The member must begin withdrawing from the TSP account no later than April 1st of the year following the year he/she turns age 70 ½ and is separated from service.

There are two types of post-separation withdrawals: 1) Partial withdrawal and 2) Full withdrawal. With a partial withdrawal, participants can take out \$1,000 or more, and leave the rest in the TSP account until they decide to withdraw it—this can only be done once. If individuals make an age-based in-service withdrawal, they are not eligible for a

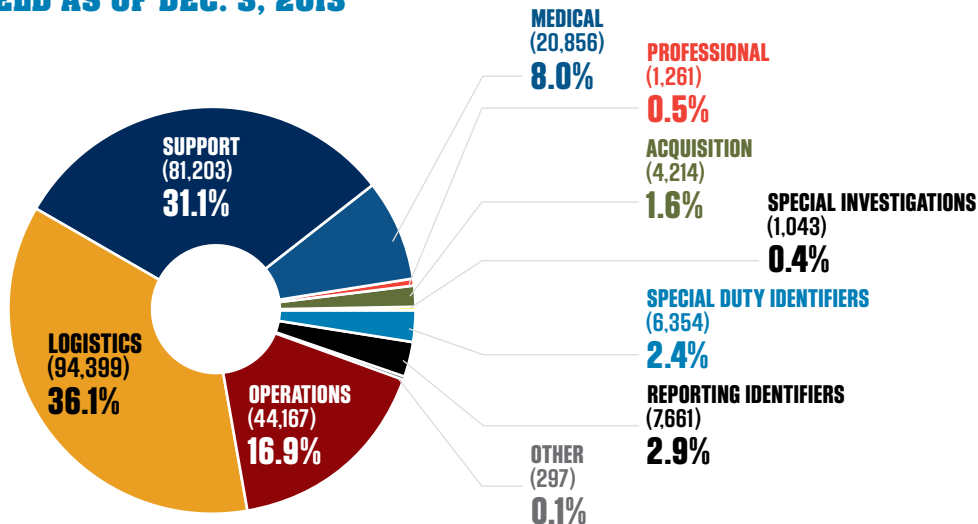
partial withdrawal. For full withdrawals, individuals can make a full withdrawal of their account using one or any combination of three withdrawal options:

- Receive a single payment. All or a portion of your account can be transferred to a traditional IRA, eligible employer plan (e.g., a 401(k) plan or your civilian TSP account), or a Roth IRA (if you are eligible);\*
- Request a series of monthly payments based on a dollar amount or your life expectancy. All or a portion of certain monthly payments can be transferred to a traditional IRA, eligible employer plan, or a Roth IRA (if you are eligible);\* (Note: Certain rules and restrictions apply to Roth IRAs. We strongly encourage you to consult a tax advisor regarding your eligibility for, and the tax consequences of, making a Roth transfer.)
- Request a TSP annuity. You must have a least \$3,500 in your account in order to purchase an annuity.

A “mixed withdrawal” allow members to combine any or all of the three withdrawal options. However, if members request a mixed withdrawal with an annuity, the percentage

*\*TSP tax-exempt contributions (i.e., contributions from pay earned in a combat zone) may be transferred to a traditional IRA, or transferred to certain eligible employer plans or a Roth IRA, but only if the financial institution or plan certifies that it accepts tax-exempt balances. Funds not accepted will be paid directly to the member. If the member transfer balances from the uniformed service TSP account to a civilian TSP account, the TSP will not accept tax-exempt money into the civilian account.*

**AFAD ENLISTED PERSONNEL BY CAREER FIELD AS OF DEC. 3, 2013**



of the account used to purchase the annuity cannot equal a dollar amount of less than \$3,500.

### CIVILIAN TSP PARTICIPANTS WHO ARE MEMBERS OF THE READY RESERVE

If a member is a civilian TSP participant with an outstanding TSP loan and is placed in non-pay status to perform military service, the member needs to make sure the agency provides the TSP with documentation to certify military status and suspend loan payments. Whereas, the IRS Code allows the TSP to suspend loan payments for all participants placed in non-pay status for up to one year of non-pay, those placed in non-pay status to perform military service for more than one year are authorized suspension of loan payments for the entire period of military service. For more information about the TSP for the Uniformed Services, check with a local TSP representative, or call the TSP Service Center toll-free at 1-877-968-3778. The booklet, "Summary of the Thrift Savings Plan for the Uniformed Services," and TSP forms are available from the TSP website: [www.tsp.gov](http://www.tsp.gov).

### SERVICEMEMBERS' GROUP LIFE INSURANCE

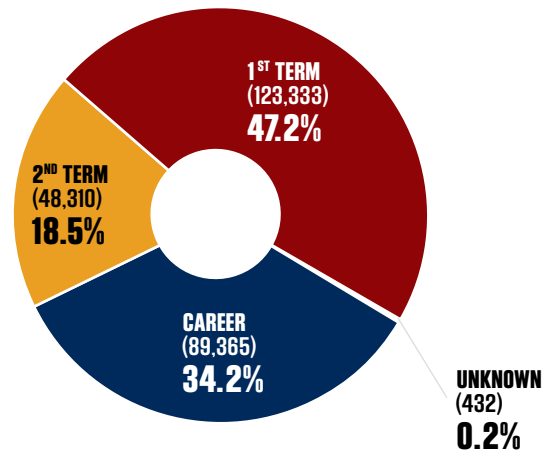
Air Force Active Duty, Guard, and Reserve members are eligible for Servicemembers' Group Life Insurance (SGLI). SGLI is a program that provides low-cost term life insurance coverage to eligible service members. If eligible, you are automatically enrolled in the program and issued the maximum SGLI coverage of \$400,000. Service members can then make changes to their SGLI coverage. For example, service members can decline SGLI coverage, select a lesser amount than maximum coverage, designate beneficiaries, and/or make other changes.

### ELIGIBILITY

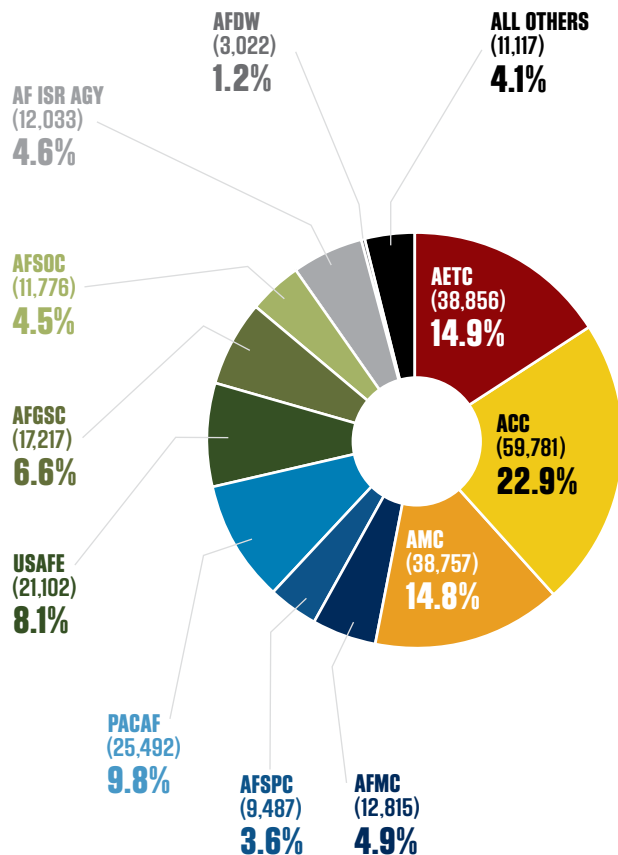
You are automatically insured under full-time SGLI if you are one of the following:

- Active duty member of the Army, Navy, Air Force, Marines, or Coast Guard;
- Commissioned member of the National Oceanic and Atmospheric Administration (NOAA) or the U.S. Public Health Service (USPHS);
- Cadet or midshipman of the U.S. military academies;
- Member, cadet, or midshipman of the Reserve Officers Training Corps (ROTC) engaged in authorized training and practice cruises;
- Member of the Ready Reserve or National Guard and are scheduled to perform at least 12 periods of inactive training per year; or
- Servicemember who volunteers for a mobilization category in the Individual Ready Reserve (IRR).

### AFAD ENLISTED PERSONNEL BY CAREER STATUS AS OF DEC. 3, 2013



### AFAD ENLISTED PERSONNEL BY MAJCOM AS OF DEC. 1, 2013



**COVERAGE**

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. Covered members receive 120 days of free coverage from their date of separation. Coverage can be extended for up to two years if the servicemember is totally disabled at separation. Part-time coverage is also provided to Reserve members who do not qualify for full-time coverage (members covered part-time do not receive 120 days of free coverage).

If you are totally disabled at the time of separation (unable to work), you can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. At the end of the extension period, you automatically become eligible for VGLI, subject to premium payments.

**COST/RATES**

If you have SGLI coverage, you pay a monthly premium that is automatically deducted from your base pay. The current basic SGLI premium rate is about 6.5 cents per \$1,000 of insurance. The premium includes an additional \$1.00 per month for Traumatic Injury Protection coverage (TSGLI).

**CONVERTING SGLI TO VGLI**

You must apply to convert SGLI to VGLI within one year from discharge. Veterans who submit their application within

120 days of discharge do not need to submit evidence of good health, while those who apply more than 120 days after discharge are required to answer questions about their health.

**CONVERTING SGLI TO A COMMERCIAL POLICY**

Service members covered under the SGLI program have the option to convert their SGLI coverage to an individual policy of insurance within 120 days from the date of separation from the military. Learn more about converting to a commercial policy.

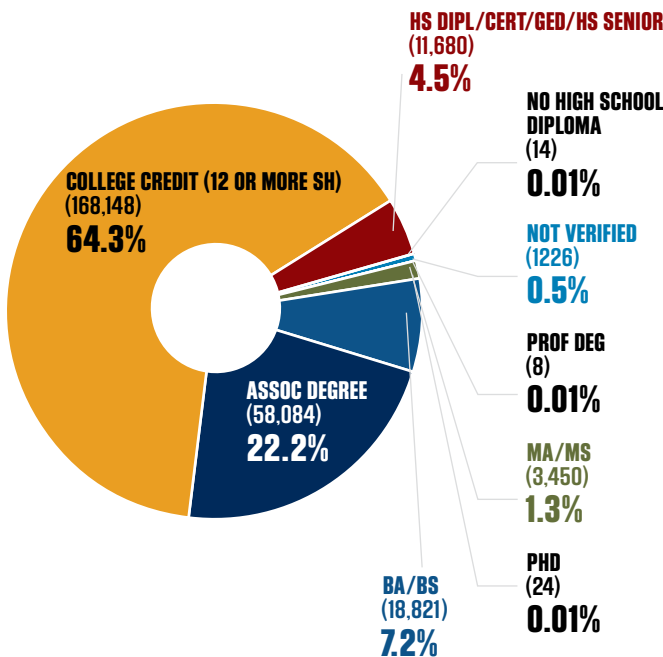
**MAKING CHANGES TO SGLI COVERAGE**

If you qualify as eligible for SGLI, you are automatically enrolled and do not need to apply for coverage. However, to designate beneficiaries, or to reduce, decline, or restore SGLI coverage, you must complete and submit the SGLI form SGLV 8286, Servicemembers' Group Life Insurance Election and Certificate. Service members should contact their unit personnel office for any changes to Basic SGLI or Family SGLI coverage.

**DEATH GRATUITY**

The death gratuity helps the family defray immediate costs associated with the death of an active duty member. The next of kin receives a non-taxable gratuity of \$100,000, usually sent via electronic funds transfer (EFT) within 24 hours of the member's death. If a member's death occurs while on active duty, the family is eligible to receive up to 365 days of quarters allowance or may be allowed to remain rent-free in government quarters for the same amount of time, or any combination of these two benefits. For more information concerning the death gratuity, contact the Air Force Personnel Center Casualty Affairs Office toll free at 1-800-433-0048 or the Department of Veterans Affairs toll-free at 1-800-827-1000.

**AFAD ENLISTED PERSONNEL BY EDUCATION STATUS AS OF DEC. 1, 2013**



**AIRMAN PROMOTION SYSTEM**

The Air Force Active Duty enlisted member's promotion eligibility is based upon proper skill level, sufficient time in grade (TIG), time in service (TIS), decorations, and a recommendation from an immediate commander. Promotion quotas for the top five grades (SSgt through CMSgt) are tied to fiscal year-end strength and are affected by regulatory limits, and the number of Airmen who may serve in the top five grades. The number of Airmen who may serve on active duty in the grades of SMSgt and CMSgt is limited to 3 percent of the enlisted force.

### WEIGHTED AIRMEN PROMOTION SYSTEM (WAPS)

Promotion to the grades of SSgt through MSgt occurs under one of two programs: the WAPS or Stripes for Exceptional Performers (STEP). For promotion to E-4 through E-7, Airmen compete and test under WAPS in their Control Air Force Specialty Code (CAFSC). WAPS consists of six weighted factors: the Promotion Fitness Examination (PFE), the Specialty Knowledge Test (SKT), Time-in-Service (TIS), Time-in-Grade (TIG), decorations/awards, and Enlisted Performance Reports (EPRs). Each of these factors is assigned points based on its importance relative to the promotion process. The total number of points possible under WAPS is 460. The PFE tests a wide range of Air Force knowledge, and the SKT covers broad technical career field knowledge; a member can earn up to 100 points on each of these tests. Other maximum points to be factored into promotion under WAPS: EPRs, 135; TIG, 60; TIS, 40; and decorations, 25.

### BELOW-THE-ZONE (BTZ) PROMOTION PROGRAM

This Air Force promotion program allows commanders to promote a limited number of outstanding Airmen from the rank of Airman First Class (E-3) to Senior Airman (E-4)

six months before they would otherwise be eligible. Only 15 percent of eligible A1Cs can be promoted under this program. Primarily, commanders decide who will be promoted under the program by means of promotion boards. Large units (those with seven or more eligible for promotion) can conduct the promotion boards “in-house” and select up to 15 percent for early promotion. Small units (six or less eligible) are combined into one pool of eligibles to form a central base board (CBB). For more details, consult your local MPF.

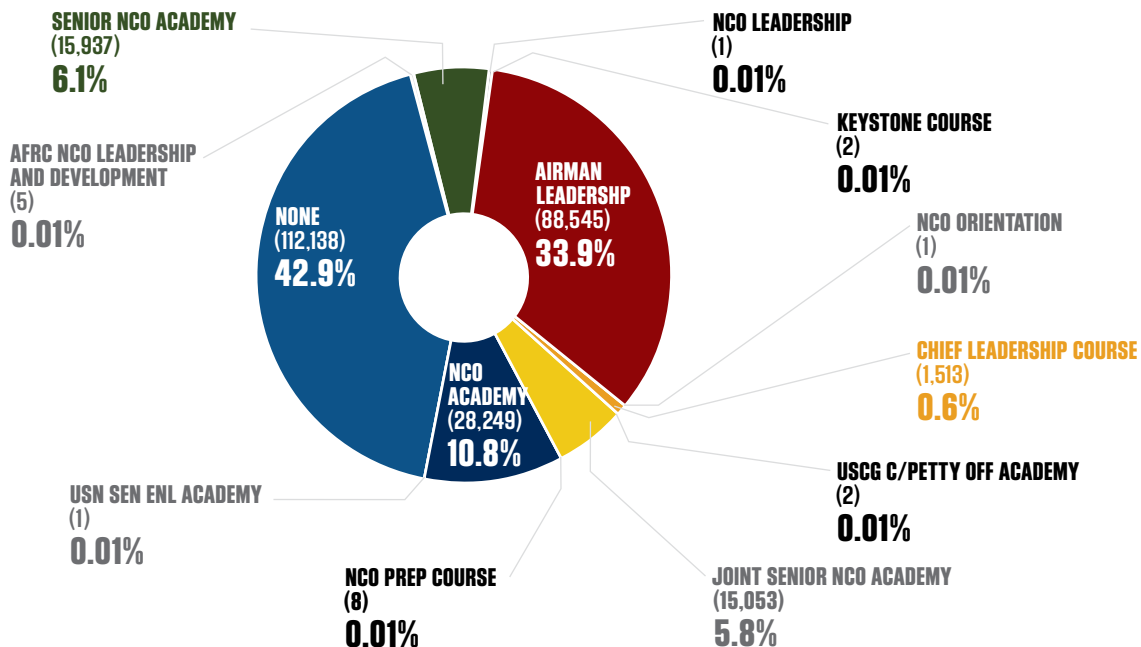
### STRIPES FOR EXCEPTIONAL PERFORMERS (STEP)

Established in 1980, the STEP program is designed to meet those unique circumstances that, in the commander’s judgment, clearly warrant promotion. The commander must ensure personnel meet eligibility requirements, including completion of the appropriate PME (Professional Military Education). Date of rank (DOR) and effective promotion date are the dates the selection authority announces the promotion. Only one STEP promotion per career is allowed.

### PROMOTION TO SMSGT/CMSGT

Promotion to these ranks is extremely competitive. Air Force policy limits the two top enlisted grades to 3 percent of the

## AFAD ENLISTED PERSONNEL BY PROFESSIONAL MILITARY EDUCATION STATUS AS OF DEC. 2, 2013



enlisted end strength, not to exceed 1 percent for the grade of CMSgt. The SNCO Promotion Program has changed very little over the years. It is similar to the Weighted Airmen Promotion System (WAPS) in its objective criteria (PFE, EPRs, TIG, TIS, and decoration points), but the similarities end when the promotion evaluation board is included. The evaluation board score accounts for over half of the total promotion score.

Promotion to the grades of SMSgt and CMSgt is a two-phase process. SNCOs compete and are selected for promotion in the superintendent level for SMSgt or the Chief Enlisted Manager (CEM) code of their CAFSC for CMSgt. Phase I is similar to the WAPS evaluation, although some promotions facts differ. Phase II consists of a central evaluation board at HQ AFPC using the whole-person concept. These two phases are worth up to 795 points. The Air Force selects SNCOs with the highest scores in each AFSC for promotion, within the quota limitations. If more than one SNCO has the same total score at the cutoff point, the Air Force promotes all with that score.

## BASE ORGANIZATIONS

### DEFENSE COMMISSARY AGENCY (DeCA)

The Defense Commissary Agency (DeCA), which is headquartered at Fort Lee, VA., operates a worldwide chain of commissaries providing groceries to military personnel,

retirees and their families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices—savings that amount to thousands of dollars annually when shopping regularly at a commissary. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America’s military and their families, and help recruit and retain the best and brightest men and women to serve their country. Because of low military pay, the commissaries are considered to be very important to maintaining the quality of the lives of Airmen. Commissaries are consistently surveyed as the “number one,” non-pay military benefit.

### BASE EXCHANGE (BX)

The BX is the Air Force’s department store and is operated by the Army & Air Force Exchange Service (AAFES). AAFES operates more than 3,700 facilities worldwide in more than 30 countries, 50 states and five U.S. territories. This includes 157 main stores, 182 Military Clothing facilities, over 1,000 specialty stores (gas stations, bookstores, Class Six, etc.) and more than 120 theaters. Plus the Exchange has more than 2,100 fast food restaurants, such as Taco Bell, Burger King and Subway. Concession operations overseen by the Exchange add nearly 6,000 more activities.

### TIS & TIG REQUIREMENTS, PROMOTION ELIGIBILITY CUTOFF DATES (PECD), AND TEST CYCLES FOR PROMOTION TO AMN THROUGH CMSGT

GRADE	TIS	TIG	PECD	TEST CYCLE
Airman	—	6 months	NA	NA
Airman First Class	—	10 months	NA	NA
Senior Airman	36 months	20 or 28 months	NA	NA
Staff Sergeant	3 years	6 months	31-March	May – 15 June
Technical Sergeant	5 years	23 months	31-December	February – March
Master Sergeant	8 years	24 months	31-December	February – March
Senior Master Sergeant	11 years	20 months	30-September	December
Chief Master Sergeant	14 years	21 months	31-July	September

## OTHER EDUCATIONAL OPPORTUNITIES

### COMMUNITY COLLEGE OF THE AIR FORCE

CCAF is the only degree-granting institution of higher learning dedicated exclusively to enlisted people. It offers college credits for Air Force specialties and grants 66 degrees in five general areas of study: logistics and resources, public and support services, allied health, electronics and telecommunications, and aircraft and missile maintenance. They partner with over 90 affiliated Air Force schools, 82 Education Service Offices located worldwide, and more than 1,500 civilian academic institutions to serve more than 320,000 active duty, Guard, and Reserve enlisted personnel, making CCAF the world's largest community college system. Since its inception in April 1977, CCAF has awarded more than 400,000 AAS degrees.

### AIR FORCE EDUCATIONAL LEAVE OF ABSENCE PROGRAM

The Air Force Educational Leave of Absence Program (AFELA) program allows Air Force members on active duty to attend college, full-time, up to two years in order to complete a degree program (i.e., bachelor's, master's, Ph.d.). In exchange, members must agree to extend their active duty commitment.

Individuals in this program receive base pay only, no allowances (i.e., BAS), or military tuition assistance is authorized during the leave time. Additionally, if living on base, Airmen will be charged rent during the time they are on AFELA.

This program is intended for career Air Force military personnel, and commanders must approve time away from duty.

AAFES shelf prices provide customers an average 25 percent overall savings compared to the competition. Additionally, AAFES contributes a significant portion of its profits to base morale, welfare and recreation (MWR) funds. Roughly two-thirds of AAFES' earnings are paid to Morale Welfare and Recreation (MWR) programs each year. Over the last 10 years, AAFES has contributed \$2.4 billion toward MWR activities.

### CHILD DEVELOPMENT CENTERS (CDCs)

Child care facilities are located at many Air Force bases. Military members receive services for their children, including full-day child care, part-day preschool and school age programs. Many centers also provide a list of trained and privately licensed home daycare providers who live on and off base. Call the local AF Services organization for more information.

### MILITARY AND FAMILY READINESS CENTERS

Previously known as Airman and Family Readiness Centers, these facilities provide services and activities focused on community readiness and personal and family preparedness. These include relocation services, employment counseling for family members, local area information, transition assistance, personal financial management, and Air Force Aid Society assistance. Many centers operate loan lockers to assist base newcomers whose household goods have not yet arrived.

## EDUCATIONAL OPPORTUNITIES

### PROFESSIONAL MILITARY EDUCATION (PME)

PME complements training, experience, and other educational programs to provide enlisted leaders a continuum of learning via progressive courses concentrated on developing Airmanship and war-fighting skills. PME courses provide professional education to Airmen at specific and critical career points and thus play a vital role in preparing them for increased challenges in supervision, leadership, and management to enhance mission readiness. Four levels of Air Force EPME are delivered through resident and distance learning (DL) courses to provide career-long learning opportunities to prepare enlisted members for positions of greater responsibility and to increase their commitment to the military profession. The Air Force continuum of PME is developed and administered by the Educational Programs Cadre (EPC) of the Thomas N. Barnes Center for Enlisted Education (BCEE) located at Maxwell-Gunter AFB, Alabama. Each PME program builds upon the philosophies, theories, and skills learned in previous enlisted PME programs and life experiences of the Airmen.

**COLLEGE CREDITS BY EXAMINATION**

Two programs to obtain college credits by examination are available to Airmen:

1. The Defense Activity for Nontraditional Education Support (DANTES) is a series of tests based on textbooks commonly used for a course of the same or similar subject. Subject matter for DANTES tests includes history, mathematics, business, law enforcement, social science, and natural science.
2. The College-Level Examination Program (CLEP) helps Airmen earn college-level credits in English, composition, history, natural science, social sciences, and humanities. Many major colleges and universities accept CLEP tests for credit based on minimum scores.

Consult your Air Force educational guidance counselor for advice on academic and vocational programs, testing services, financial aid, and Air Force and university programs.

# EDUCATIONAL FINANCIAL ASSISTANCE

Some sources available for Airmen for educational financial assistance are the Veterans Educational Assistance Program (VEAP), Montgomery GI Bill (MGIB), and Tuition Assistance (TA) program.

**VETERANS EDUCATIONAL ASSISTANCE PROGRAM (VEAP)**

The Post-Vietnam Veterans' Educational Assistance Program (VEAP) is an education benefit for veterans who paid into VEAP while they were in the service. Eligible veterans may be entitled to as much as 36 months of training. Eligibility usually ends 10 years after getting out of the service, but the time limit can be longer in certain cases.

To establish eligibility to VEAP, individuals must have first entered active duty after Dec. 31, 1976, and before July 1, 1985, AND contributed to VEAP before April 1, 1987, AND completed their first period of service, AND been discharged under conditions other than dishonorable. Note: Members may be eligible for education benefits if they are still on active duty and may call 1-888-442-4551 for details about VEAP eligibility or to find out if they may switch to the Montgomery GI Bill.

**MONTGOMERY GI BILL AND RELATED PROGRAMS**

The Montgomery GI Bill (MGIB) program is for service members who first entered the service on or after July 1, 1985. Those currently in service may be eligible after two years of active duty; however, individuals should consult with the Education Services Office at their installation/base or call 1-888-442-4551 for information about their eligibility. This educational program, administered by the Department of Veterans Affairs, provides up to 36 months of educational benefits. The MGIB may be used for degree and certificate programs, some flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency,

**ACTIVE DUTY AIR FORCE ENLISTED STRENGTH IN 10-YEAR INCREMENTS (1953 TO 2013)**

ENLISTED	FY 1953	FY 1963	FY 1973	FY 1983	FY 1993	FY 2003	FY 2013	ENLISTED
E1-E2	229,499	128,109	78,733	44,028	32,007	26,025	11,276	E1-E2
E-3	205,478	173,918	88,634	124,570	45,958	57,963	50,792	E-3
E-4	171,893	165,727	143,804	104,643	96,597	52,477	56,244	E-4
E-5	131,342	147,314	127,361	105,531	81,592	75,806	67,974	E-5
E-6	54,279	67,790	75,831	54,537	52,322	46,000	41,032	E-6
E-7	45,176	32,719	40,712	35,215	36,753	30,362	26,393	E-7
E-8		11,099	11,149	9,666	7,284	5,718	5,168	E-8
E-9		5,950	5,566	4,830	3,613	2,857	2,576	E-9
TOTAL ENLISTED	837,667	732,626	571,790	483,020	356,126	297,208	261,455	TOTAL ENLISTED



and refresher courses may be approved under certain circumstances.

### THE POST-9/11 GI BILL

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

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training, and tutorial assistance. All training programs must be approved for GI Bill benefits.

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

- Full tuition and fees paid directly to public schools for in-state students. For those attending private or foreign schools tuition and fees are capped at the national maximum rate. Students attending a private Institution of Higher Learning in AZ, MI, NH, NY, PA, SC, or TX may be eligible for a higher tuition reimbursement rate. For those attending a more expensive private school or a public school as a non-resident out-of-state student, a program exists which may help to reimburse the difference. This program is called the “Yellow Ribbon Program” and you should check with your institution of higher learning to see if they are participating organization.
- A monthly housing allowance (MHA).
- An annual books and supplies stipend.
- A one-time rural benefit payment.

Break (or interval) pay is no longer payable under the Post-9/11 GI Bill. Exceptions may occur during periods when school is closed as a result of an Executive Order by the President or an emergency (such as a natural disaster or strike). For example, if your fall term ends on Dec. 15 and your spring term begins Jan. 10, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

Members may visit [www.GIBILL.VA.gov](http://www.GIBILL.VA.gov) for up-to-date information on this and other education benefits.

### TUITION ASSISTANCE (TA)

To assist individuals in furthering their education, the Air Force provides a TA program (with some restrictions) to

all eligible Air Force members. Effective 1 October 2013 some requirements were added that members must follow. Supervisor’s approval must be obtained, they are pivotal in the process ensuring airman are not in upgrade training, going TDY or attending PME during term. Failing to meet Air Force standards will impact an Airman’s eligibility. TA requests from Airmen who have unfavorable information files, failed/overdue physical fitness testing, received referral performance reports or are on a control roster will automatically be denied. The Air Force pays 100 percent of the cost of tuition and instructional fees at approved institutions, not to exceed \$250 per semester hour (or \$167 per quarter hour), with an annual cap of \$4,500 as of Jan. 1, 2005. TA cannot be used to purchase textbooks unless the textbooks are included in the academic institution’s published tuition.

## CIVIL PROTECTION

### SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The SCRA provides protection to people entering or called to active duty military service. Its purpose is to enable servicemembers to devote their entire energy to the defense needs of the Nation; and to provide for temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of servicemembers during their military service.

### REDUCED INTEREST RATES

Sometimes a servicemember’s military obligation affects his/her ability to pay financial obligations, such as credit cards, loans and mortgages. The member could, under certain limited circumstances, have his or her interest rate capped at 6 percent for the duration of the military obligation. However, the servicemember must meet very specific requirements to qualify for the reduced interest rate:

- The loan must have started when the servicemember was NOT on any form of active duty service.
- The interest rate must be above 6 percent annually.
- Active duty service must materially affect the person’s ability to repay the loan at the regular, pre-service rate. This usually means that the person made more money as a civilian than on active duty.
- The person must notify the lender and make a copy of the active duty orders available to the lender.

Members can access more information about SCRA by going online to <http://thomas.loc.gov> and typing in Public Law (108-189) or by contacting the local legal services office at their current duty station.

# AIR FORCE RESERVE COMMAND

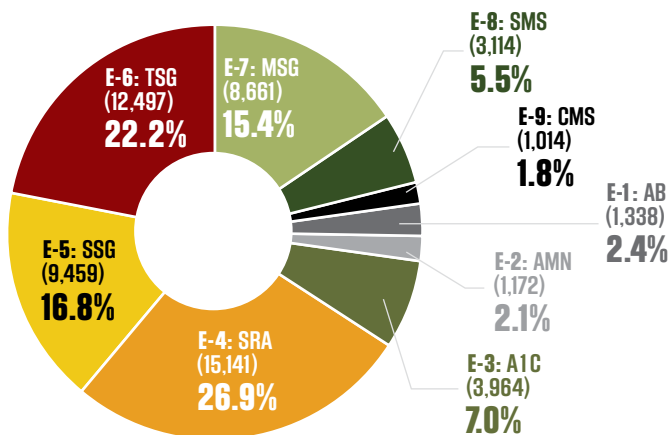
The mission of the Air Force Reserve Command (AFRC) is to fly, fight, and win ... in air, space, and cyberspace. The AFRC Vision states the command's focus clearly: "To provide the world's best mutual support to the Air Force and our joint partners—flying and fighting as an Unrivaled Wingman." AFRC serves in missions such as fighter, bomber, airlift, aerial port operations, aerial refueling, rescue, special operations, aeromedical evacuation, aerial firefighting, weather reconnaissance, space operations, air-borne air control, flying training, and flight testing. It also fulfills two unique missions: Fixed-wing aerial spray missions to kill mosquitoes in the aftermath of natural disasters, and Hurricane Hunters who monitor hurricanes for the National Weather Service.

# AIR NATIONAL GUARD

## ANG FEDERAL MISSION

The Air National Guard's federal mission is to maintain well-trained, well-equipped units available for prompt mobilization during war and provide assistance during national emergencies (such as natural disasters or civil disturbances). During peacetime, the combat-ready units and support units are assigned to most Air Force major commands to carry out missions compatible with training, mobilization readiness, humanitarian and

## AFRC ENLISTED BY GRADE (TOTAL: 56,360) AS OF NOV. 30, 2013



contingency operations such as Operation Enduring Freedom in Afghanistan. Air National Guard units may be activated in a number of ways as prescribed by public law. Most of the laws may be found in Title 10 of the U.S. Code.

The Air National Guard provides almost half of the Air Force's tactical airlift support, combat communications functions, aeromedical evacuations and aerial refueling. In addition, the Air National Guard has total responsibility for air defense of the entire United States.

## ANG STATE MISSION

When Air National Guard units are not mobilized or under federal control, they report to the governor of their respective state, territory (Puerto Rico, Guam, Virgin Islands) or the commanding general of the District of Columbia National Guard. Each of the 54 National Guard organizations is supervised by the adjutant general of the state or territory. Under state law, the Air National Guard provides protection of life, property and preserves peace, order and public safety. These missions are accomplished through emergency relief support during natural disasters such as floods, earthquakes and forest fires; search and rescue operations; support to civil defense authorities; maintenance of vital public services; and counterdrug operations.

# PAY

## PARTICIPATION

Guard and Reserve members' pay is based on service during Unit Training Assemblies (UTAs) and for a 14-day (Reserve) or 15-day (Guard) annual training period, and is made at the rate of 1/30 of the monthly active duty rate for each day spent on active duty for training. Some Guard and Reserve members also receive special pay for flight duty or other special duties.

# BONUSES

The FY 2006 NDAA changed certain special pays and bonuses for Reserve personnel. Due to space limitations, only the bonus amounts are given. Requirements for each bonus are provided under the noted section of title 37 of the U.S. Code. Bonuses must be approved each year.

**Non-Prior Service Enlistment:** Section 308c authorizes bonuses for an enlistment for those who have not previously served in the Armed Forces. The Guard and Reserve currently pay bonuses up to \$20,000.

**Prior Service Enlistment:** Section 308i authorizes bonuses for members with less than 16 years time-in-service, up to \$7,500 for a three-year enlistment, up to \$6,000 for a consecutive three-year enlistment, and up to \$15,000 for a six-year enlistment.

**Re-enlistment:** Section 308b authorizes bonuses for members with less than 20 years time-in-service up to \$15,000 for a three-year re-enlistment or a three-year voluntary extension.

**Affiliation Bonus:** Sec 308c authorizes a bonus for an enlisted member of an armed force who has completed less than 20 years of military service and agrees to serve in the reserve component after being discharged or released from active duty under honorable conditions. The amount of this bonus can be as high as \$20,000 but members should contact their personnel flight for details.

## LOAN REPAYMENTS

Student loan repayments are available for qualified enlisted members of the Selected Reserve who sign a contractual agreement for a specified term of service in the Selected Reserve in a military specialty specified by the Secretary of Defense. Title 10, U.S. Code, Section 16301, grants this authorization, and the repayment is for a designated portion of any outstanding loan or loans secured after Oct. 1, 1975. Loans that qualify for repayment are the Stafford Loans, Perkins Loans, and William D. Ford Direct Loans. Currently, AFRC's only student Loan program is the Health Professions Loan Repayment Program (LRP). Contact an AFRC recruiter for more information.

## ALLOWANCES & SPECIAL TAX DEDUCTIONS

Members of the Guard and Reserve may be able to deduct certain expenses incurred during inactive duty drills. Expenses may be reimbursable when military training is in the same general local area as the member's primary employment and transportation is made directly between the civilian work place and the drill place and vice versa. An overnight stay is not required for reimbursement. Also, when returning home before a drill, one-way expenses (not to exceed those from the place of work to the place of the drill) may be deducted. Transportation home from either the work or the drill location, if not required to stay overnight to perform military duties, is not deductible. Guard and Reserve members who are full-time students are not allowed this business-expense deduction.

When military training is not in the same general area as the member's primary employment, transportation to and from the drill location, including weekend drills, may be deductible if an overnight stay is not required. During times that members are required to stay overnight, they may

be able to deduct meal and lodging expenses that exceed the nontaxable allowances they receive, as well as roundtrip transportation expenses that exceed any travel reimbursement they receive. Members can take an above-the-line tax deduction for non-reimbursed travel expenses incurred when duty or training takes place more than 100 miles from home, requiring an overnight stay. This deduction can be claimed whether or not the members itemize their tax returns.

In addition, any non-reimbursed amount paid by a member for tuition and textbooks for education that is undertaken primarily for maintaining or improving skills or meeting express requirements of the Air National Guard or Air Force Reserve is also tax deductible.

## STATE BENEFITS

Some states offer special benefits to Guard and Reserve members. These vary from state to state but generally fall into these categories: State and local compensation for annual training, weekend drills, travel, and state active duty; additional allowances for per diem, subsistence, and uniforms; state income tax benefits covering Guard and/or Reserve income; education benefits; medical benefits; injury and death benefits; group health and life benefits; workers' compensation; and enlistment and reenlistment benefits. Special automobile license plates are offered for Guard members in 44 states and in 15 states for Reserve members. For more information regarding state benefits for Reserve component members, contact the Air Reserve Personnel Contact Center at 1-800-525-0102.

## MEDICAL CARE

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS offers coverage similar to TRICARE Standard and Extra. It is available worldwide to most Selected Reserve members (and their families) when not on active duty orders or covered under the Transitional Assistance Management Program (TAMP).

Guard and Reserve members may qualify to purchase TRS coverage if they are:

- A member of the Selected Reserve of the Ready Reserve
- Not eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program

TRS is only available when you are not eligible for any other non-premium-based TRICARE health coverage. Qualified members may purchase member-only or member-and-family coverage.

Benefits under this program include routine outpatient care (doctors' office visits); inpatient care (hospitalization); urgent and emergency care, including ambulance services;

family health care, including preventive screenings and immunizations; maternity services; behavioral health care, including partial hospitalization and residential treatment; annual eye exams; laboratory and radiology services; durable medical equipment and supplies; and prescription drug coverage. To participate in TRS, Airmen and their family members must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). If not already registered, they should go to the nearest MPF – DEERS/RAPIDS location or call the Defense Manpower Data Center Support Office at 1-800-538-9552 or go to the website [www.tricare.osd.mil/DEERS](http://www.tricare.osd.mil/DEERS) to update information or register.

Detailed information about TRS including current rates and payment instructions can be found on the TRICARE website.

## EDUCATION

Guard and Reserve members may be eligible for the Post-9/11 GI Bill, the Montgomery GI Bill-Active Duty, Montgomery GI Bill-Selected Reserve (MGIB-SR), and/or the Reserve Educational Assistance Program (REAP). Inclusive dates/periods of service, service obligations, etc., may apply. Additionally some states offer special tuition rates at state colleges and universities for Air National Guard members. For more information on Guard and Reserve educational benefits, refer to the VA pamphlet 22-90-3, MGIB-SR, VA pamphlet 22-05-1, Reserve Educational Assistance Program (REAP) Chapter 1607 Title 10, U.S. Code, or visit the VA website at [www.va.gov](http://www.va.gov).

### TUITION ASSISTANCE:

Tuition assistance (TA) is available to participating Reserve and IMA students for both distance learning and on-campus courses. Members must be actively drilling and in good standing (pay and points) to be eligible for reimbursement.

### ANG ENLISTED PERSONNEL BY GRADE AS OF NOV. 30, 2013

GRADE	COUNT
AB	873
AMN	524
A1C	13,588
SRA	15,494
SSGT	18,961
TSGT	19,061
MSGT	15,340
SMSGT	4,610
CMSGT	1,923
TOTAL	90,374

The program provides 100 percent tuition assistance up to \$250 per semester hour, or \$166 per quarter hour, not to exceed \$4,500 annually (fiscal year) per service member.

The member will be reimbursed after successful course completion (grade C- or higher); attending institution will not be paid. It will be offered each fiscal year (defined as Oct. 1–Sept. 30) as long as funding is available. In addition, enrollments may be stopped when funds are depleted during a fiscal year, and then resumed when additional/new funding is made available. Contact your servicing Wing Education & Training Office for more information.

## COMMISSARY AND EXCHANGE

Full access to the Army and Air Force Exchange Service (AAFES) exchanges and the Defense Commissary Agency (DeCA) stores is available to Guard and Reserve members and their dependents with valid ID cards.

## INSURANCE

Guard and Reserve members may be eligible for Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), Family Servicemembers' Group Life Insurance (FSGLI), and SGLI Traumatic Injury Protection (TSGLI). These insurance programs have different eligibility requirements; for more information, visit the VA website or call 1-800-419-1473.

## RETIREMENT PAY

Guard and Reserve members may qualify for assignment to the Retired Reserve and be eligible for retired pay at age 60 if members meet three basic criteria:

- Completion of 20 qualifying years of satisfactory federal service. A satisfactory retirement year is any retention/retirement year for which the member was credited with at least 50 retirement points. Retirement points are earned through active duty service, inactive duty training, and Extension Course Institute correspondence courses. Fifteen points are automatically awarded each year for Guard or Reserve membership.
- Performed the last six years of qualifying service in a Reserve component (reference P.L. 107-314).
- Not entitled to military retired pay under any other law.

The 2008 NDAA, Public Law 110-181, included a provision to reduce Guard and Reserve retirement age three months for

each aggregate of 90 days performed on active duty in support of a contingency after the effective date of this law, Jan. 28, 2008.

Reserve retired pay is subject to federal income taxes. However, Reserve retired pay may or may not be subject to state income taxes depending upon the laws of the state in which the retired reserve component member resides. Contact local state income tax offices for details.

## SPACE-AVAILABLE TRAVEL

Some members of Guard and Reserve units who meet regularly for drills can travel on military aircraft on a space-available basis provided they have a valid ID card and an “Authentication of Reserve Status for Travel Eligibility” form (DD Form 1853). All military travelers must meet grooming standards (participants are no longer required to be in uniform). Members of the Reserve component who have qualified for retired pay at age 60, but are not yet 60 (gray-area retirees) are eligible for space-available travel. Gray-area retirees must present a Reserve ID card and notice of age-60 retirement eligibility upon checking in at the military air transportation desk. Wearing the uniform is not required. Travel in both categories is restricted to CONUS, Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, and American Samoa.

## CIVIL AND JOB RIGHTS

### SERVICEMEMBERS CIVIL RELIEF ACT

Under the Servicemembers Civil Relief Act, Guard and Reserve members must be released from their civilian jobs to meet their military duty obligation. Servicemembers cannot be fired because they sought time off to attend military duty, nor can they be forced to take personal vacation time to perform military duty. Moreover, servicemembers can perform voluntary military duty with the same rights. For detailed information, go online to <http://thomas.loc.gov> and type P.L. 108-189 or contact the local legal services office.

### UNIFORMED SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, Guard and Reserve members on extended active duty have retention rights to their jobs or must be given an equivalent job when they return from military duty (limited to cumulative active duty of five years). They also retain all seniority, status, vacation, rate of pay, and other benefits they had when their military duty began. However, employers are entitled to know their employees' military training schedule as far in advance as

possible. Employers also have the right to verify duty performed and deny pay or opportunities to make up for time lost. DoD's Employer Support of the Guard and Reserve was established in 1972 to promote cooperation and understanding between Reserve Component Service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment. They are a great source of information and can be reached at 1-800-336-4590 or via the Web at [www.esgr.mil](http://www.esgr.mil).

## RESERVE SURVIVOR BENEFIT

The Reserve Component Survivor Benefit Plan (RCSBP) is quite similar to the Survivor Benefit Plan (SBP) that covers non-reserve components of the Armed Services. However, there are a number of differences in eligibility, coverage and cost that reflect the unique nature of reserve service. Once satisfying the required years of service to qualify for retired pay at age 60, Guard and Reserve members are eligible for RCSBP. Coverage may be chosen during the 90-day period (not three months) beginning the day the RCSBP package is received at the member's current mailing address.

Effective Jan. 1, 2001, Public Law 106-398 made two changes to RCSBP. First, spousal consent is required when making an election for option A or option B, children only coverage, or if coverage is based on a reduced portion of retired pay. When a member becomes retirement eligible, his/her spouse must concur in writing with the member's RCSBP election before the RCSBP is submitted for processing. Second, if the member has a spouse and/or child eligible for the benefit at the time when the member was first eligible, automatic coverage of option C (immediate annuity) is provided if HQ ARPC/DPSSE does not receive the member's RCSBP election post marked prior to the 90th day after receipt of the RCSBP packet. For questions, contact Air Reserve Personnel Contact Center at 1-800-525-0102.

## THRIFT SAVINGS PLAN

Guard and Reserve members are eligible to participate in the TSP. However, reserve component members who are also federal employees cannot exceed the limits imposed by the IRS (\$17,500 for 2013) with their combined (military and federal) savings plan. For more information on TSP, visit their website at [www.tsp.gov](http://www.tsp.gov).

# COMMAND SENIOR ENLISTED LEADERS AND COMMAND CHIEF MASTER SERGEANTS

Major Air Commands are major subdivisions of the Air Force and are assigned major segments of the Air Force's overall mission.



**CMSgt JAMES DAVIS**  
U.S. AIR FORCES IN EUROPE



**CMSgt RICHARD PARSONS**  
AIR COMBAT COMMAND



**CMSgt GERARDO TAPIA**  
AIR EDUCATION AND  
TRAINING COMMAND



**CMSgt TERRY B. WEST**  
AIR FORCE GLOBAL  
STRIKE COMMAND



**CMSgt MICHAEL J. WARNER**  
AIR FORCE MATERIAL  
COMMAND



**CMSgt CAMERON KIRKSEY**  
AIR FORCE RESERVE  
COMMAND



**CMSgt DOUG MCINTYRE**  
AIR FORCE SPACE  
COMMAND



**CMSgt WILLIAM W. TURNER**  
AIR FORCE SPECIAL  
OPERATIONS COMMAND



**CMSgt VICTORIA V. GAMBLE**  
AIR MOBILITY COMMAND



**CMSgt STEVEN K. McDONALD**  
PACIFIC AIR FORCES



**CMSgt WALKER COTTINGHAM**  
AIR FORCE OFFICE OF  
SPECIAL INVESTIGATIONS



**CMSgt JAMES HOTALING**  
AIR NATIONAL GUARD  
HEADQUARTERS



**CMSgt MITCHELL BRUSH**  
HEADQUARTERS NATIONAL  
GUARD BUREAU



**CMSgt STEPHEN R. LUDWIG**  
U.S. AIR FORCE ACADEMY



**CMSgt TODD SMALL**  
NORTH ATLANTIC TREATY  
ORGANIZATION



**CMSgt CRAIG A. ADAMS**  
UNITED STATES  
EUROPEAN COMMAND



**CMSgt KEVIN SLATER**  
UNITED STATES  
CYBER COMMAND



**CMSgt MARTIN KLUKAS**  
U.S. TRANSPORTATION  
COMMAND



## AF MEDAL OF HONOR

The Air Force Medal of Honor is given in the name of Congress to officers and enlisted members who distinguished themselves by gallantry and intrepidity at the risk of their lives, above and beyond the call of duty, in action involving actual combat with armed enemy of the United States.

### AF MEDAL OF HONOR RECIPIENTS

RECIPIENT	RANK	YEAR
Maynard H. Smith	SSgt	1943
Forrest L. Vosler	TSgt	1943
Archibald Mathies	SSgt	1944
Henry E. Erwin	SSgt	1945
John L. Levitow	A1C	1969
William H. Pitsenbarger	A1C	2000
Richard L. Etchberger	CMSgt	2010

## AF CROSS

The Air Force Cross is awarded for extraordinary heroism, not justifying the award of a Medal of Honor, to any person, who while serving with the U.S. Air Force while engaged in military operations involving conflict with an opposing foreign force, or while serving with friendly foreign forces engaged in conflict against an opposing armed force in which the United States is not a belligerent party.

### AF CROSS RECIPIENTS

RECIPIENT	RANK	YEAR	RECIPIENT	RANK	YEAR
Arthur N. Black	A3C	1965	Michael E. Fish	Sgt	1969
William A. Robinson	A1C	1965	Theodore R. Hamlin	Sgt	1969
Eugene L. Clay	SSgt	1967	Donald G. Smith	TSgt	1969
Duane D. Hackney	A2C	1967	Leroy M. Wright	TSgt	1970
Russell M. Hunt	Sgt	1967	Charles D. McGrath	Sgt	1972
Larry W. Maysey	Sgt	1967	Charles L. Shaub	SSgt	1972
Victor R. Adams	TSgt	1968	Jon D. Harston	SSgt	1975
Nacey Kent, Jr.	Sgt	1968	Timothy A. Wilkinson	TSgt	1993
Charles D. King	A1C	1968	John A. Chapman	TSgt	2002
Thomas A. Newman	Sgt	1968	Jason D. Cunningham	SrA	2002
Dennis M. Richardson	Sgt	1968	Zachary J. Rhyner	SrA	2009
Joel E. Talley	A1C	1968	Robert Gutierrez	SSgt	2011





# UNITED STATES

(STATE: BASE (NEAREST CITY); AFSA CHAPTER)

## ALABAMA

Birmingham Airport AGS  
(Birmingham); Chapter 467  
Dannelly Field AGS (Montgomery)  
Maxwell Gunter AFB (Montgomery);  
Chapter 444

## ALASKA

Clear AFS  
Eielson AFB (Fairbanks);  
Chapter 1474  
Elmendorf AFB (Anchorage);  
Chapter 1473

## ARIZONA

Davis-Monthan AFB (Tucson);  
Chapter 1261  
Luke AFB (Phoenix); Chapter 1260  
Sky Harbor International Airport  
(Phoenix)  
Tucson International Airport AGS  
(Tucson)

## ARKANSAS

Fort Smith Regional Airport AGS  
(Fort Smith)  
Little Rock AFB (Jacksonville);  
Chapter 658

## CALIFORNIA

Beale AFB (Marysville);  
Chapter 1372  
Channel Islands AGS (Oxnard)  
Edwards AFB (Rosamond);  
Chapter 1328  
Fresno Yosemite International Airport  
AGS (Fresno)  
Los Angeles AFB (El Segundo);  
Chapter 1330  
March ARB (Riverside);  
Chapter 1360  
Moffett Field (Mountain View)  
Onizuka AS (Sunnyvale)  
Travis AFB (Fairfield); Chapter 1320  
Vandenberg AFB (Lompoc);  
Chapter 1356

## COLORADO

Cannon AFB (Clovis), Chapter 1255  
Cheyenne Mountain AFS  
(Colorado Springs)  
Peterson AFB (Colorado Springs);  
Chapter 1181  
Schriever AFB (Colorado Springs);  
Chapter 1182

US Air Force Academy (Colorado  
Springs); Chapter 1180

## CONNECTICUT

Bradley International Airport AGS  
(East Granby)  
Orange Communication Station  
(Orange)

## DELAWARE

Dover AFB (Dover); Chapter 201  
New Castle County Airport  
(Wilmington)

## FLORIDA

Cape Canaveral AS (Cocoa Beach)  
Duke Field (Eglin)  
Eglin AFB (Fort Walton Beach);  
Chapter 554  
Homestead ARB (Homestead)  
Hurlburt Field (Fort Walton Beach);  
Chapter 567  
Jacksonville International Airport  
AGS (Jacksonville)  
MacDill AFB (Tampa); Chapter 552  
Patrick AFB (Cocoa Beach);  
Chapter 557  
Tyndall AFB (Panama City);  
Chapter 553

## GEORGIA

Dobbins ARB (Marietta); Chapter 452  
Fort Gordon; Chapter 480  
Moody AFB (Valdosta); Chapter 460  
Robins AFB (Macon); Chapter 404  
Savannah Hilton Head International  
Airport AGS (Garden City)

## HAWAII

Joint Base Pearl Harbor-Hickam AFB  
(Honolulu); Chapter 1550

## IDAHO

Boise Air Terminal (Gowen Field)  
Mountain Home AFB; Chapter 1164

## ILLINOIS

Abraham Lincoln Capital Airport  
(Springfield)  
Greater Peoria Regional Airport AGS  
(Peoria)  
Scott AFB (Belleville); Chapter 872

## INDIANA

Fort Wayne International Airport AGS  
(Fort Wayne); Chapter 779

Grissom ARB (Kokomo); Chapter 779  
Hulman Regional Airport AGS  
(Terre Haute)

## IOWA

Des Moines International Airport AGS  
(Des Moines)  
Sioux Gateway Airport AGS/Col. Bud  
Day Field (Sioux City)

## KANSAS

Forbes Field AGS (Topeka)  
McConnell AFB (Wichita);  
Chapter 972

## KENTUCKY

Standiford Field (Louisville)

## LOUISIANA

Alexandria Esler CAP  
Barksdale AFB (Shreveport);  
Chapter 615

## MAINE

Bangor International Airport AGS  
(Bangor)

## MARYLAND

Joint Base Andrews (Camp Springs);  
Chapter 102  
Martin State Airport AGS (Baltimore)

## MASSACHUSETTS

Barnes Municipal Airport AGS  
(Westfield)  
Cape COD AFS (Sandwich)  
Hanscom AFB (Bedford);  
Chapter 161  
Otis ANGB (Falmouth)  
Westover ARB (Holyoke);  
Chapter 109

## MICHIGAN

Alpena County Regional Airport  
(Alpena)  
Battle Creek ANGB (Michigan)  
Selfridge ANGB (Mount Clemens);  
Chapter 768  
W.K. Kellogg Airport AGS  
(Battle Creek)

## MINNESOTA

Duluth International Airport AGS  
(Duluth)  
Minneapolis-St. Paul ARS  
(Minneapolis); Chapter 858

## MISSISSIPPI

Allen C. Thompson Field (Jackson)  
Columbus AFB (Columbus);  
Chapter 455  
Gulfport-Biloxi Airport (Gulfport)  
Keesler AFB (Biloxi); Chapter 652  
Key Field AGS (Meridian)

## MISSOURI

Lambert-St. Louis International  
Airport AGS (Bridgeton)  
Rosecrans Memorial Airport AGS  
(St. Joseph)  
Whiteman AFB: Knob Noster);  
Chapter 881

## MONTANA

Great Falls International Airport AGS  
(Great Falls)  
Malmstrom AFB (Great Falls);  
Chapter 1156

## NATIONAL CAPITAL REGION

The Pentagon (Washington, DC);  
Chapter 300

## NEBRASKA

Lincoln Airport AGS (Lincoln)  
Offutt AFB (Omaha); Chapter 984

## NEVADA

Creech AFB (Indian Springs)  
Nellis AFB (Las Vegas); Chapter 1252  
Reno-Tahoe International Airport AGS  
(Reno)

## NEW HAMPSHIRE

New Boston AFS (New Boston)  
Pease International Tradeport AGS  
(Portsmouth)

## NEW JERSEY

Atlantic City International Airport AGS  
(Atlantic City)  
Joint Base McGuire-Dix-Lakehurst  
(Wrightstown); Chapter 211

## NEW MEXICO

Holloman AFB (Alamogordo);  
Chapter 1257  
Kirtland AFB (Albuquerque);  
Chapter 1201  
Cannon AFB (Clovis); Chapter 1255

**NEW YORK**

Francis S. Gabreski Airport AGS (West Hampton Beach)  
Hancock Field ANGB (Syracuse)  
Niagara Falls International Airport ARS (Niagara Falls)  
Schenectady County Airport AGS (Schenectady)  
Stewart International Airport AGS (Newburgh)

**NORTH CAROLINA**

Charlotte/Douglas International Airport AGS (Charlotte)  
Pope Field (Fayetteville); Chapter 367  
Seymour Johnson AFB (Goldsboro); Chapter 371

**NORTH DAKOTA**

Cavalier AFS (Cavalier)  
Fargo ANG (Fargo)  
Grand Forks AFB (Grand Forks); Chapter 964  
Hector International Airport AGS (Fargo)  
Minot AFB (Minot); Chapter 959

**OHIO**

Columbus ANG (Columbus)  
Mansfield Lahm Airport AGS (Mansfield)  
Rickenbacker IAP ANGB (Columbus)  
Springfield-Beckley Municipal Airport (Springfield)  
Toledo Express Airport AGS (Swanton)

Wright-Patterson AFB (Dayton); Chapter 751  
Youngstown-Warren ARS (Youngstown)

**OKLAHOMA**

Altus AFB (Altus); Chapter 988  
Tinker AFB (Oklahoma City); Chapter 985  
Tulsa International Airport AGS (Tulsa)  
Vance AFB (Enid); Chapter 990  
Will Rogers World Airport (Oklahoma City)

**OREGON**

Kingsley Field (Klamath Falls)  
Portland International Airport AGS (Portland)

**PENNSYLVANIA**

Harrisburg International Airport AGS (Harrisburg)  
Pittsburgh International Airport ARS (Pittsburgh)

**PUERTO RICO**

Luis Munoz Marin Airport AGS (San Juan)

**RHODE ISLAND**

Quonset State Airport AGS (North Kingstown)

**SOUTH CAROLINA**

Charleston AFB (Charleston); Chapter 306

Columbia ANG (Columbia)  
McEntire AGB (Eastover)  
Shaw AFB (Sumter); Chapter 377

**SOUTH DAKOTA**

Ellsworth AFB (Rapid City); Chapter 951  
Joe Foss Field AGS (Sioux Falls)

**TENNESSEE**

Arnold AFB, (Tullahoma); Chapter 477  
Dyess AFB (Abilene); Chapter 1056  
McGhee-Tyson Airport AGS (Knoxville)  
Memphis Airport AGS (Memphis)  
Nashville International Airport AGS (Nashville)

**TEXAS**

Ellington Field AGS (Houston); Chapter 1062  
Goodfellow AFB (San Angelo); Chapter 1066  
Joint Base San Antonio Ft. Sam; Chapter 1077  
Joint Base San Antonio Lackland; Chapter 1076  
Joint Base San Antonio Randolph; Chapter 1075  
Laughlin AFB (Del Rio); Chapter 1069  
NAS Joint Reserve Base Fort Worth/ Carswell ARS (Fort Worth); Chapter 1055  
Sheppard AFB (Wichita Falls); Chapter 1054

**UTAH**

Hill AFB (Ogden); Chapter 1163  
Salt Lake City International Airport AGS (Salt Lake City)

**VERMONT**

Burlington International Airport AGS (Burlington)

**VIRGINIA**

Langley AFB (Hampton); Chapter 358  
Richmond International Airport (Byrd Field) AGS (Sandston)

**WASHINGTON**

Fairchild AFB (Spokane); Chapter 1462  
Joint Base Lewis-McChord (Tacoma); Chapter 1461

**WEST VIRGINIA**

Charleston ANG (Charleston)  
Eastern West Virginia Regional Airport/Shepherd Field AG (Martinsburg)  
Field AG (Martinsburg)  
Yeager Airport AGS (Charleston)

**WISCONSIN**

General Mitchell AFRC (Milwaukee)  
Truax Field (Madison)  
Volk Field (Camp Douglas)

**WYOMING**

Cheyenne Airport AGS (Cheyenne)  
Frances E. Warren AFB (Cheyenne); Chapter 1178

**OVERSEAS LOCATIONS**

(COUNTRY: BASE (NEAREST CITY); AFSA CHAPTER)

**ENGLAND, UNITED KINGDOM**

RAF Croughton; (Croughton); Chapter 1671  
RAF Fairford (Gloucestershire); Chapter 1670  
RAF Lakenheath (Suffolk); Chapter 1669  
RAF Menwith Hill (Harrogate); Chapter 1668  
RAF Mildenhall (Midenhall); Chapter 1670  
RAF Molesworth (Molesworth)

**GERMANY**

Geilenkirchen NATO AB; Chapter 1678  
Ramstein AB (Ramstein); Chapter 1674  
Spangdahlem AB (Spangdahlem); Chapter 1681

**GREENLAND**

Thule AB (Pituffik)

**GUAM**

Joint Base Guam-Andersen AFB (Yigo); Chapter 1560

**ITALY**

Aviano AB (Aviano); Chapter 1657  
Gheddi AB (Montichiari); Chapter 1650

**JAPAN**

Kadena AB (Naha); Chapter 1553  
Misawa AB (Tohoku); Chapter 1552  
Yokota AB (Tokyo); Chapter 1551

**KOREA & SOUTH KOREA**

Kunsan AB (Gunsan); Chapter 1554  
Osan AB (Seoul); Chapter 1556

**PORTUGAL**

Lajes Field (Terceira, The Azores); Chapter 1653

**SPAIN**

Rota Naval Station (Rota); Chapter 1663

**TURKEY**

Incirlık AB (Adana); Chapter 1660



## RETIREEES

All retirees are veterans, but not all veterans are retirees. Retirees are veterans who have completed at least 20 years of active duty service or 20 creditable years in a Reserve component in the Armed Services. There are circumstances such as a medical condition that allow/force a member to retire before completing 20 years of active service.

### RETIREMENT PAY PLANS

Retirees fall into three categories for retirement pay: “Final Pay Plan,” “High-3 Plan,” and the “CSB/REDUX Plan.” Military retirees receive monthly checks as long as they live. In addition, they may receive annual cost-of-living adjustment (COLA) increases to help keep pace with inflation. Members of the Final Pay and High-3 Plans receive full COLAs based on the Consumer Price Index (CPI). For those retirees who elect the Career Status Bonus (CSB)/REDUX Plan, annual COLAs will be reduced by 1 percent below other military/federal retirees and annuitants. See table on Retiree Pay Plans for more information (page 36).

Retirees who begin to draw Social Security benefits do not lose any of their retired pay! Members can ask the Social

The Air Force Honor Guard presents the colors during the Air Force Memorial Veterans Day wreath laying ceremony, at Arlington, VA, Nov. 11, 2013. More than 100 veterans, servicemembers, family members, and supporters came out for the wreath laying ceremony.

Security Administration to give them a Personal Earnings and Benefit Estimate Statement that estimates Social Security benefits (including survivor benefits) and provides a year-by-year breakdown of earnings and taxes paid since 1957. To get a request form, call 1-800-772-1213.

Retired pay matters should be brought to the DFAS Retired and Annuity Pay Contact Center at 1-800-321-1080. Mailing addresses are as follows: For retirees, mail to U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130; for annuitants, mail to U.S. Military Annuity Pay, P.O. Box 7131, London, KY 40742-7131. You can get more information on the various retiree pay plans at the OSD Military Compensation site: [www.defenselink.mil/militarypay/retirement/index.html](http://www.defenselink.mil/militarypay/retirement/index.html).

### 75 PERCENT RETIRED PAY CAP LIFTED

The FY 2007 National Defense Authorization Act, Public Law 109-364, authorized retired pay greater than 75 percent of base pay for service in excess of 30 years. Effective Jan. 1,

2007, anyone retiring due to service in excess of 30 years of total active service will receive credit for service over 30 years. For example, a member who served 32 years will receive 80 percent of their retired pay base, and a member who has served 42 years will receive 105 percent of their retired pay base. In most cases, there is no longer a cap on the percentage multiplier to be utilized in the computation of retired pay.

There are two categories that have been excluded from the lifting of the percentage cap. The first is for a member retired by reason of disability. Such members are still capped at 75 percent by law. A member with 30 or more years of service must be retired based on service, not disability, in order to have their retired pay computed using a percentage greater than 75 percent. The second area is for Army and Air Force enlisted members who have been cited for Extraordinary Heroism (EH). The laws that provide the additional 10 percent of retired pay for extraordinary heroism for Army and Air Force members contains language that limits their computations to not exceed 75 percent. The new law lifting the 75 percent cap did not change the EH language. Therefore, if their computation includes the additional 10 percent for the EH, they are limited to 75 percent. If the member has over 30 years of service, DFAS can compute their pay ignoring the EH, and then exceed the 75 percent. Note: The 10 percent EH increase in retired pay applies to retired pay for non-regular (reserve) service in accordance with Public Law 107-314. The language can be found in 10 USC Sec. 12739.

### RESERVE COMPONENT RETIREES

Reserve component retirees must accumulate 20 creditable years to be eligible for retirement. A creditable year is one in which you earn a minimum of 50 retirement points. Points are awarded for participation in active duty training periods, weekend drills, etc. To calculate retirement entitlement, reserve members must add the total number of retirement points accumulated and divide that number by 360. That number is then multiplied by 2.5 percent. This is the percentage of active duty base pay the member is entitled to receive. Retirees who entered the service after Sept. 8, 1980, will use the High-Three Plan. The average will be computed using the grade at age 60 based on the basic pay for the last three years. Full retirement pay and benefits begin at age 60.

The 2008 National Defense Authorization Act (NDAA), Public Law 110-181, included a provision to reduce the Guard and Reserve retirement age by three months for each aggregate of 90 days performed on active duty in support of a contingency after the effective date of this law is Jan. 28, 2008.

### ALLOTMENTS AND PREFERENCES

Retirees can keep the allotments they had while on active duty. Under the “discretionary allotment policy,” retirees can

start, stop, or change a maximum of six discretionary allotments. Discretionary allotments include, but are not limited to, payments of insurance premiums for health, auto, or life insurance; voluntary payments to dependents, former spouses, and relatives; deposits into a financial institution, mutual fund, or investment fund; payment of a car loan, mortgage, or rent; and payment of consumer credit. Savings bonds are considered to be non-discretionary and are not subject to the six-allotment limit.

### DISABILITY, RETIREMENT, OR DISCHARGE

A service member qualifies for disability retirement or discharge because of a physical defect or condition that renders the member unfit for active duty. The Air Force Physical Disability Division determines a member’s eligibility for disability. The examination treatment, hospitalization, or substandard performance of a member may result in a referral to a medical evaluation board. Medical professionals at the medical treatment facility (MTF) examine the facts and may or may not recommend a medical evaluation board to convene.

### RETIREMENT VERSUS SEPARATION

Service members who incur physical or mental disabilities while serving on active duty are eligible for separation with severance pay or disability retirement, depending on the circumstances. Air Force members with 20 or more years of active duty service can retire, regardless of the percentage level of disability, if they are determined unfit for duty and removed from the military because of their physical disability.

Members with more than six months and less than 20 years of active duty service, who are rated by the military disability evaluation system at 20 percent disabled or lower, may be separated from the military service. They are most likely discharged with severance pay unless the condition existed prior to military service and was not permanently aggravated by their military service or if misconduct on their part was involved. If the disability is rated at or above 30 percent and other conditions are met, a member will be retired as disabled.

The 2008 NDAA also expanded eligibility for Combat-Related Special Compensation (CRSC) to include Medical Chapter 61, Temporary Early Retirement Act (TERA), and Temporary Disabled Retirement List (TDRL) retirees. These new eligible components for CRSC must provide documentation that shows a causal link between a current VA disability and a combat-related event. To apply, individuals must complete a DD Form 2860 with the required documentation attached. For more information, call the Total Force Service Center at 1-800-525-0102.

### BASE FACILITY PRIVILEGES

Many base facilities and services are open for use by military retirees and their family members. The most common

are clubs, base exchanges, and commissaries. Retired Reserve members who do not yet receive retired pay (also known as “gray-area retirees”) may also use CONUS commissary facilities. Use of overseas facilities by retired military persons and their eligible dependents is normally limited and can be impacted by a Status of Forces Agreement (SOFA). In addition, a CONUS base commander has the authority to assess the availability and adequacy of military health care facilities for treatment and may limit retiree members’ access. Retirees and dependents are required to show proper ID to use the base facilities.

### LAST MOVE

The Air Force will move the household goods of recent retirees. Weight allowances, entitlements, and travel allowances are calculated in the same manner as a normal permanent change-of-station move. Retirees may select any place in the United States for their final military-funded move. The place chosen does not have to be their official home of record. Retirees are entitled to receive travel allowances to ship household goods to the chosen destination. The household goods can be shipped from the member’s last duty station, any previous stateside duty station, storage, or any combination of the three. Any transportation management office (TMO) overseeing the shipment of household goods can explain the rules. In most instances, retirees have 12 months from the date of retirement to complete their final household goods shipment. In the case of temporarily storing household goods at government expense, the one-year limit also applies to retirees. The Air Force will pay for shipment of personal property to a storage site, storage costs, and final shipment to the chosen location.

### CONCURRENT RETIREMENT AND DISABILITY PAY (CRDP)

CRDP allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation. This was prohibited until the CRDP program began on Jan. 1, 2004. The FY 2004 NDAA (Public Law 108-136) contained a 10-year plan to eliminate the dollar-for-dollar reduction of retired pay for those retirees with a 50 percent or higher VA disability rating. The FY 2005 NDAA (Public Law 108-375) eliminated the 10-year phase in for those retirees who served at least 20 years and who had a VA disability rating of 100 percent. They began receiving full retirement pay and VA disability pay effective Jan. 1, 2005. The FY 2006 NDAA (Public Law 109-163) authorized career military retirees with service-connected disabilities rated as total by virtue of Individual Unemployability (IU) to begin receiving the full amount of CRDP on Oct. 1, 2008. More information on this program is available by calling the Total Force Service Center at, 1-800-525-0102. Information on CRDP is also available online at [www.dfas.mil](http://www.dfas.mil).



Staff Sgt Kimura Helwig spends time with a resident of Trinity Homes Retirement Community on Nov. 16, 2013, in downtown Minot, ND. Helwig is a member of Friends of Veterans volunteer group, an organization that hosts various events for veterans throughout the year. Helwig is assigned to the 791st Missile Security Forces Squadron.

### COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

CRSC allows disabled military retirees, who served at least 20 years, to collect monthly tax-free payments. Although CRSC specifically addresses “combat-related” disabilities, retirees who developed disabilities from noncombat duty may also apply. Injuries due to training simulated war exercises, parachuting, and munitions demolition are all examples that may be compensated. Information on the program, eligibility requirements, and application forms are available on the Web at [www.afpc.af.mil/library/combat.asp](http://www.afpc.af.mil/library/combat.asp). You may also call the Total Force Service Center toll-free at 1-800-525-0102 or the Air Force CRSC office at 210-565-1600. Individuals without internet access can visit their local military installation’s military personnel flight (MPF) for assistance.

### SURVIVOR BENEFIT PLAN (SBP)

When a retiree dies, retirement pay ends. To enable retirees to provide some financial security for their dependents when they die, the government makes this annuity program available to active, Reserve, and Guard members at retirement. However, the SBP’s protection begins even before retirement. Military members are automatically covered by the SBP if they die on duty, if their death is in the line of duty (LOD), regardless of the number of years of service they have accumulated. The survivor’s SBP amount will be based on the retired pay the member would have been entitled to receive if he/she had been medically retired as totally disabled at the time of his/her LOD death. If the member’s death is not ruled to be in the LOD, the survivor will not be eligible for SBP payments unless the member had at least 20 years of

service on the date of death. In those cases, the survivor's SBP will be based upon the pay the member would have been entitled to receive if he/she had been retired for longevity/years-of-service on the date of death.

Prior to retirement, all members are required to receive counseling regarding the SBP and select the coverage option to be taken into retirement. Retiring members electing to participate in SBP must select a base amount and beneficiary category. The base amount determines the monthly cost and potential payment to the survivor. Beneficiary options include the spouse, children, former spouse, or in some cases, a person who has an "insurable interest" in the retiree's continuing life. For instance, a retiring service member can elect a base amount of retired pay and pay a monthly premium of 6.5 percent of that amount to cover the spouse. When the SBP-enrolled service member dies, beneficiary survivors receive 55 percent of the chosen base amount. Annuitants under the SBP program also receive cost-of-living adjustments the same as military retirees. Once a retiree enrolls for participation in SBP, they may opt out of the program only during the year following two full years of enrollment. If the covered spouse predeceases the military retiree, when DFAS receives notice (and a death certificate) that the spouse has died, SBP spouse coverage is suspended, and SBP costs will be stopped effective the first day of the month after the death of the spouse.

Beginning Oct. 1, 2008, a member who is at least 70 years of age and has made a minimum of 360 months of premium payments into either the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan (RSFPP) will have their monthly premium payments stopped while maintaining their current annuity coverage. This is often referred to as "Paid-up

SBP." This "paid-up" feature also includes participants who are paying premiums under the Reserve Component SBP (RCSBP). No action is required by the member to initiate the termination of premiums. In the fall of 2008, DFAS began to notify members of their paid-up status and when premiums will be stopped.

Retiree Account Statements (RAS) have been modified to include a "premium counter." The purpose of the counter is to track the number of months of paid premiums credited to a retiree's account. The premium counter will automatically increase in each month that a full premium payment is made. Each time a retiree receives a RAS, it will display the current number of monthly premium payments toward paid-up status. This will help retirees monitor their eligibility status. A RAS is not issued monthly but is issued whenever a pay change occurs.

Contact an SBP counselor at the nearest MPF or the Air Force SBP office at 1-800-531-7502 for more information. As soon as possible after the death of a retiree, survivor(s) should call the DFAS Retirement and Annuity Contact Center at 1-800-321-1080, or obtain survivor assistance from an Air Force Casualty Services Assistance official at 1-877-353-6807.

**DENTAL COVERAGE**

The TRICARE Retiree Dental Program (TRDP) provides an affordable, voluntary dental plan for retirees, certain un-remarried surviving spouses, and their family members. The TRDP is administered by Delta Dental Plan of California. For more information on the TRICARE Retiree Dental Program, go to the TRDP website at [www.trdp.org](http://www.trdp.org) or refer to the TRICARE section of this Almanac (page 46).

**RETIREE PAY PLANS**

<b>THE FINAL PLAN</b>	Applies to members who entered the military before Sept. 8, 1980. After 20 years of service, retirees receive 50 percent of their basic pay on the date of retirement, plus 2.5 percent for each additional year beyond 20 years.
<b>THE HIGH-3 PLAN</b>	Applies to members who entered the military between Sept. 8, 1980, and July 31, 1986. Also applies to members who entered after July 31, 1986, and who did not elect to receive the Career Status Bonus. After 20 years of service, retirees receive 50 percent based on the average of their basic pay during their highest 36 months of service, plus 2.5 percent for each additional year beyond 20.
<b>THE CSB/REDUX PLAN</b>	Applies to members who entered the military on or after Aug. 1, 1986. On their 15th anniversary of military service, members choose between two retirement plans: The High-3 Plan or the Career Status Bonus(CSB)/REDUX option. Under the CSB/REDUX option, members can receive a \$30,000 cash payment (before taxes) and opt for reduced pay upon retirement. The rates are 40 percent of High-3 averaged basic pay benefits upon retirement after 20 years of service, with 3.5 percent added for each additional year over 20 years of service. Members who select the CSB/REDUX Plan receive annual COLAs 1 percent less than those retirees selecting the regular High-3 Plan. For more information on the CSB/REDUX Plan, contact the Retired and Annuity Pay Contact Center at 1-800-321-1080.



# VETERANS

Veterans who have honorable or general discharges from active duty service are eligible for numerous Department of Veterans Affairs benefits. Dishonorable or bad conduct discharges issued by general courts-martial render a person disqualified from obtaining benefits.

## COMPENSATION AND PENSIONS

### DISABILITY COMPENSATION

Disability compensation is a monetary benefit paid to Veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the Veteran must have been terminated through separation or discharge under conditions other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents and is paid monthly. These benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay, and separation incentive payments, known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives), also affects the amount of VA compensation paid. Go to [www.benefits.va.gov/compensation](http://www.benefits.va.gov/compensation) and click on Benefit Rates to see the most current rates for disabled Veterans alone, and for those with dependents.

### VA PENSIONS

Veterans with low incomes who are either permanently and totally disabled or age 65 and older may be eligible for monetary support if they have 90 days or more of active military service; with at least one day during a period of war. The

Master Sgt. Shaneeka Jones stands at parade rest during a Veterans Day memorial ceremony Nov. 11, 2013, at the Henri-Chapelle American Cemetery in Belgium. More than 40 American servicemembers participated in the ceremony to honor the service and sacrifice of American veterans. Jones is the superintendent of flight records at the 470th Air Base Squadron at NATO Air Base Geilenkirchen, Germany.

90-day active service requirement does not apply to Veterans with a service-connected disability justifying discharge from the military. (Some Veterans who entered active duty on or after September 8, 1980, may have to meet a longer minimum period of active duty). The Veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the Veteran's own willful misconduct. Payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

### PROTECTED PENSION

Pension beneficiaries, who were receiving a VA pension on Dec. 31, 1978, and do not wish to elect the Improved Pension, will continue to receive the pension rate received on that date. This rate generally continues as long as the beneficiary's income remains within established limits, or net worth does not bar payment, and the beneficiary does not lose any dependents. Beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for Veterans. VA must adjust rates for other reasons, such as a Veteran's hospitalization in a VA facility.

### IMPROVED VETERANS PENSION

Congress establishes the maximum annual Improved Veterans Pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse and dependent children. When a Veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension

is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the Veteran with rehabilitation services.

### **MEDAL OF HONOR PENSION**

VA also administers a monthly entitlement, which is paid as a sole benefit or added to pension or compensation rates for Veterans who were awarded the Medal of Honor for distinguished military service. This is a special pension that does not deprive the Veteran of entitlement to any other pension or any other benefit, right, or privilege under any laws of the United States, and is not subject to any type of reduction.

### **AID AND ATTENDANCE AND HOUSEBOUND BENEFITS (SPECIAL MONTHLY PENSION)**

Veterans and surviving spouses who are eligible for VA pensions may also be eligible for Aid and Attendance or Housebound benefits, which increase the maximum annual pension rate. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required in everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Veterans and surviving spouses who are ineligible for basic pension based on annual income may still be eligible for Aid and Attendance or Housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

They can apply for Aid and Attendance or Housebound benefits by writing to the nearest VA regional office. Include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for Aid and Attendance or Housebound type care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

VA also pays a special \$90 monthly rate to pension-eligible Veterans or surviving spouses with no dependents who receive Medicaid-covered nursing home care. These funds are available for the beneficiary's personal use and may not be used to offset the cost of his or her care.

### **DEATH PENSION**

This pension, which is based on need, is available for surviving spouses and unmarried children of deceased Veterans

with wartime service. Spouses must not have remarried, and children must be under age 18 or under age 23 if attending a VA-approved school. The death pension is not payable to those with estates large enough to provide maintenance. The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least 1 day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the Veteran died in service but not in the line of duty, the pension may be payable if the Veteran completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of the aid and attendance of another person, or permanently housebound.

For recipients of the Death Pension, the Improved Pension Program provides a monthly payment to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to the surviving spouse or dependent children. Medical expenses may be deducted from the income ceiling. Maximum rates for the Improved Death Pension are shown in the Rates: Survivors Pension link on the VA website at [www.benefits.va.gov/pension](http://www.benefits.va.gov/pension).

### **INCARCERATED VETERANS**

VA disability compensation and pension benefits are restricted if a Veteran, s convicted of a felony and imprisoned for more than 60 days. The Veteran's dependents, however, may receive a portion of such benefits. Failure to notify VA of a Veteran's incarceration will cause the loss of all financial benefits until any overpayment is recovered.

## **EDUCATIONAL PROGRAMS**

### **POST-9/11 GI BILL**

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. Rates are based on where you live; attend school, and whether you are a full or part-time student. For current information, visit [www.gibill.va.gov/benefits/post\\_911\\_gibill/index.html](http://www.gibill.va.gov/benefits/post_911_gibill/index.html).



### **MONTGOMERY GI BILL (ACTIVE DUTY)**

The MGIB-Active Duty (MGIB-AD) program, which is under Chapter 30 of title 38 U.S. Code, provides up to 36 months of education benefits for those who served on active duty and did not decline enrollment in the program. The benefits may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, the benefits end 10 years from the date of the participant's last discharge or release from active duty. Under special circumstances, eligibility may be extended. If a participant is eligible based on two years of active duty service and four years in the Selected Reserve, he/she has 10 years from release from active duty or 10 years from the completion of the four-year Selected Reserve obligation to use the benefits, whichever is later. Under current rates (effective Oct. 1, 2013), participants may receive \$1,648 per month for 36 months if they were on active duty for three years or more. For further rate details, go to [www.gibill.va.gov](http://www.gibill.va.gov).

### **MONTGOMERY GI BILL (SELECTED RESERVE)**

The MGIB-SR program (title 10, Chapter 1606) provides up to 36 months of education benefits to members of the Selected Reserve and the National Guard. The benefit covers the same programs and training as provided under the MGIB-AD program. Participants have 14 years to use their benefits. Effective Oct. 1, 2013, the full-time institutional monthly rate is \$362 for 36 months. For more information about the MGIB-SR, those eligible should contact their education services advisor.

### **VETERANS' EDUCATIONAL ASSISTANCE PROGRAM (VEAP)**

Veterans and some current military members made contributions from their military pay to participate in the VEAP. The program was for those who first entered active duty after Dec. 21, 1976, and before July 1, 1985, and contributed to VEAP before April 1, 1987. The benefit may be used for approved degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency and refresher courses may be approved under certain circumstances.

The VEAP benefit is available for up to 36 months of benefit, depending on the number of monthly contributions. Participants have 10 years from their release from active duty to use the benefits. If the benefit is unused after the 10-year period, the participant's portion remaining in the fund will be automatically refunded. This program remains active for those Veterans or current military members who enrolled on or before June 30, 1985. After that date, VEAP was replaced by the Montgomery GI Bill. A participant's contribution is matched on a \$2 for \$1 basis by the federal government. For more information on VEAP, Veterans should contact the

nearest VA office, call VA toll free at 1-888-442-4551, or go online to [www.gibill.va.gov](http://www.gibill.va.gov).

### **SURVIVORS & DEPENDENT'S EDUCATIONAL ASSISTANCE (DEA)**

The son, daughter, or spouse of certain military Veterans may be eligible for the DEA Program (Chapter 35 of title 38, U.S.C.). Eligibles must be dependents of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A Veteran who died from any cause while such service-connected disability was in existence.
- A servicemember missing in action or captured in line of duty by a hostile force.
- A servicemember forcibly detained or interned in line of duty by a foreign government or power.
- A servicemember who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

The DEA offers up to 45 months of education benefits, which may be used for the same programs and training approved under the MGIB program. The full-time training rate is \$1,003 per month (effective Oct. 1, 2013). To receive benefits for attending school or job training, the son or daughter must be between ages 18 and 26. Marriage does not bar the son or daughter from this benefit. If the son or daughter serves in the Armed Forces, he/she may not receive this benefit while on active duty. To pursue training after military service, their discharge must not be under dishonorable conditions. VA can extend a participant's period of eligibility by the number of months and days equal to the time spent on active duty. However, the extension cannot go beyond the participant's 31st birthday.

### **VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E)**

The VR&E program is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. VR&E assists Veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. For Veterans with service-connected disabilities so severe that they cannot immediately consider work, VR&E offers services to improve their ability to live as independently as possible.

Services that may be provided by the VR&E VetSuccess Program include:

- Comprehensive rehabilitation evaluation to determine abilities, skills, and interests for employment
- Vocational counseling and rehabilitation planning for employment services
- Employment services such as job-training, job-seeking skills, résumé development, and other work readiness assistance
- Post-secondary training at a college, vocational, technical, or business school

- Supportive rehabilitation services including case management, counseling, and medical referrals
- Independent living services for Veterans unable to work due to the severity of their disabilities

**Employment:** The VR&E program provides individualized job seeking and placement services to assist eligible Veterans and Servicemembers with their job search efforts. Job seeking assistance may include: creating a résumé and cover letter, participating in mock interviews, utilizing the Internet to search and apply for jobs, networking with potential employers, negotiating salary requirements, etc. Direct placement involves actively and personally intervening with employers on behalf of the Veteran or Servicemember.

An additional employment resource is the VetSuccess.gov website that serves as a one-stop site for Veteran and Servicemember employment needs. Veterans and Servicemembers can browse job listings, post résumés, and apply for positions directly on the site. Employers can post jobs, view résumés, and receive job applications. VetSuccess.gov supports all Veterans and Servicemembers seeking employment resources. The site currently connects over 225,000 Veterans and Servicemembers with over 7,000 registered employers.

Services available to Veterans and Servicemembers include:

- Easy-to-use Résumé Builder
- Job search features
- Employment assistance

- Create Veteran Profile
- Career Explorer Tool: labor market research
- Links to Military Skills Translators

**VetSuccess on Campus (VSOC):** The VR&E VetSuccess on Campus (VSOC) program is designed to assist Veterans as they make the transition to college life. Through the VSOC program, VR&E is strengthening partnerships with institutions of higher learning and creating opportunities to help Veterans achieve success by providing outreach and transition services to the general Veteran population during their transition from military to college life.

The VSOC program provides:

- A VA Vocational Rehabilitation Counselor assigned to each VSOC school to provide vocational testing and career, academic, and readjustment counseling services.
- A VA Vet Center Outreach Coordinator, co-located on many campuses, to provide peer-to-peer counseling and referral services.

VetSuccess counselors ensure that Veterans receive the support and assistance needed to pursue their educational and employment goals. Because the VetSuccess counselors are easily accessible on campuses, they help resolve any problems that could potentially interfere with a Veteran's educational program, to include assisting with disability requirements. If needed, they can also provide referrals for health services through VA Medical Centers, Community-Based Outpatient Clinics, or Vet Centers.

**AMERICA'S PREVIOUS WARS (AS OF MAY 2013)\***

\* Source: United States Department of Veterans Affairs Public and Intergovernmental Affairs

\*\* The numbers in the third column, BATTLE DEATHS, are the total number of Veterans who died on the battlefield, not subsequent deaths in hospitals or later years.

WAR	SERVICE MEMBERS	**BATTLE DEATHS	LIVING VETS
American Revolution (1775–1783)	217,000	4,435	0
War of 1812 (1812–1815)	286,730	2,260	0
Indian Wars (approx. 1817–1898)	106,000	1,000	0
Mexican Wars (1846–1848)	78,718	1,733	0
Civil War Union (1861–1865)	2,213,363	140,414	0
Civil War Confederate (1861–1865)	1,050,000	74,524	0
Spanish-American War (1898–1902)	306,760	385	0
World War I (1917–1918)	4,734,991	53,402	0
World War II (1941–1945)	16,112,566	291,557	1,711,000
Korean War (1950–1953)	5,720,000	33,739	2,275,000
Vietnam War (1964–1975)	8,744,000	47,434	7,391,000
Desert Shield/Storm (1990–1991)	2,322,000	148	2,244,583

**Education and Career Counseling:** The VR&E program also administers the Chapter 36 – Education and Career Counseling program. The services provided by the Chapter 36 program provide an opportunity for transitioning Servicemembers and Veterans to get personalized counseling and support to guide their career paths, ensure the most effective use of their VA benefits, and achieve their goals. Services include assisting the Servicemember/Veteran with:

- Career Choice—understand the best career options based on interests and capabilities.
- Benefits Coaching—guidance on the effective use of VA benefits and/or other resources to achieve education and career goals.
- Personalized Support—academic or adjustment counseling and personalized support to help remove any barriers to success.

Education and career counseling services may be provided to the following individuals:

- Transitioning Servicemembers within six months of discharge from active duty.
- Veterans within one year following discharge from active duty.
- Any Servicemember or Veteran eligible for a VA education benefit.
- All current VA education beneficiaries.

**Integrated Disability Evaluation System (IDES):** VA signed a Memorandum of Understanding with DoD on Feb. 1, 2012, to assist Servicemembers with earlier access to VR&E services. As part of this transformational initiative, VR&E provides counseling services to Servicemembers transitioning through Integrated Disability Evaluation System (IDES) sites. At these sites, Servicemembers will have a mandatory meeting with a VR&E counselor when referred to the Physical Evaluation Board. Servicemembers receive services ranging from a comprehensive rehabilitation evaluation to determine abilities, skills, and interests for employment purposes, entry into training programs, case management and support to become job ready and employed.

For more information, visit the VR&E page on the VA website at [www.vba.va.gov/bln/vre](http://www.vba.va.gov/bln/vre).

### **STUDENT WORK-STUDY ASSISTANCE PROGRAM**

Any student receiving VA education benefits and attending school at the three-quarter or full-time rate is eligible for the Work-Study Assistance Program. Work-Study students may work at the school Veterans' office, VA regional office, VA medical facility, or at approved state employment offices. They may be paid at the state or federal minimum wage, whichever is greater. If you would like additional information on any of VA Education programs, please contact the nearest VA Regional Office, call VA's national toll-free number at 1-800-827-1000, or go to [www.gibill.va.gov](http://www.gibill.va.gov).

## **THE VA HOME LOAN PROGRAM**

The mission of the VA Home Loan program is to maximize opportunities for Veterans and Servicemembers to obtain, retain, and adapt homes in recognition of their service to the Nation. The four main features of the Home Loan program are guaranty backing of home mortgages, grant-funded housing adaptations for severely disabled Veterans and Servicemembers, direct home loan funding for Native American Veterans living on Federal trust land, and foreclosure avoidance assistance to VA home loan borrowers who are in default.

### **VA GUARANTEED HOME LOANS**

Home loan guarantees are issued to help eligible Servicemembers, Veterans, Reservists and certain unmarried surviving spouses obtain homes, condominiums, or manufactured homes; refinance an existing home loan, or install energy-efficient improvements. Borrowers must have suitable credit, sufficient income, and a valid Certificate of Eligibility (COE) to be eligible for a VA-guaranteed home loan. To obtain a COE, Veterans/Servicemembers must meet certain service requirements (found at [www.benefits.va.gov/HOMELOANS/purchaseco\\_eligibility.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp))

The VA Home Loan guaranty benefit is reusable, and has no expiration date, but borrowers must certify they will occupy the home.

All Veterans, except those who are specified by law as exempt, are charged a VA funding fee when using the VA Home Loan program. The fee can either be paid in cash, or included in the loan. Currently, exemptions from the funding fee are provided for those Veterans and Servicemembers receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and those who would be in receipt of compensation, but who were recalled to active duty or reenlisted and are receiving active-duty pay in lieu of compensation. Additionally, unmarried surviving spouses in receipt of Dependency and Indemnity Compensation are exempt from the funding fee. For all types of loans, the loan amount may include this funding fee. Funding fee rates are set in statute; current fee rates can be found at [www.benefits.va.gov/homeloans/purchaseco\\_loan\\_fee.asp](http://www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp).

**Purchase Loans:** Allows borrowers to purchase a home at a competitive interest rate, often without requiring a down payment. To be eligible, borrowers must meet established credit guidelines and have sufficient income to repay the loan. Borrowers must meet certain service requirements and have a valid Certificate of Eligibility

(COE). More information about obtaining a COE can be found at [www.benefits.va.gov/HOMELOANS/purchaseco\\_certificate.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp).

**Cash Out (Regular) Refinance Loan:** Allows homeowners to take cash out of their home equity to take care of concerns like paying off debt, funding school, or making home improvements. To be eligible, borrowers must meet established credit guidelines and have sufficient income to repay the loan. Borrowers must meet certain service requirements and have a valid Certificate of Eligibility (COE). More information about obtaining a COE can be found at [www.benefits.va.gov/HOMELOANS/purchaseco\\_certificate.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp).

**Interest Rate Reduction Refinance Loan (IRRRL):** Also called the Streamline Refinance Loan, IRRRLs help borrowers obtain a lower interest rate by refinancing an existing VA loan. Borrowers can refinance both fixed and adjustable rate mortgages into another fixed-rate mortgage. VA does not require an appraisal or credit underwriting package from a

borrower applying for an IRRRL, and IRRRLs may be done with no “cash out of pocket” from the borrower. Note that an IRRRL can be made only if the borrower has already used their eligibility for a VA loan on the property they intend to refinance, and the borrower may NOT receive cash from the loan proceeds.

**VA Effective Loan Limits:** VA does not set a cap on how much can be borrowed to finance a home. However, there are limits on the amount of liability VA can assume, which usually affects the amount of money an institution will lend. Due to secondary market requirements, lenders typically require that the VA guaranty, plus any downpayment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA’s maximum guaranty amount is customarily referred to as an “effective loan limit.” Loans for the effective loan limit or less are typically available to Veterans with no downpayment; loans for more than the effective loan limit generally require downpayments. VA’s maximum guaranty amounts are established annually, and

## GLOBAL WAR ON TERRORISM

(OCT. 7, 2001 THROUGH DEC. 19, 2013)

### OPERATION IRAQI FREEDOM

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	29	0	0	<b>29</b>
Non-Hostile Death	15	2	5	<b>22</b>
Wounded In Action	372	58	20	<b>447</b>
<b>Total OIF Casualties</b>	<b>416</b>	<b>60</b>	<b>25</b>	<b>501</b>

### OPERATION ENDURING FREEDOM

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	50	2	1	<b>53</b>
Non-Hostile Death	40	1	3	<b>44</b>
Wounded In Action	394	58	20	<b>472</b>
<b>Total OEF Casualties</b>	<b>484</b>	<b>61</b>	<b>24</b>	<b>569</b>

### OPERATION NEW DAWN

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	0	0	0	<b>0</b>
Non-Hostile Death	4	0	0	<b>4</b>
Wounded In Action	1	1	0	<b>2</b>
<b>Total OND Casualties</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>6</b>

Source: Defense Manpower Data Center Data, Analysis and Programs Division

vary, depending on the size of the loan and the location of the property.

**The Specially Adapted Housing (SAH) grant program:** Provides grants to eligible service-connected disabled Veterans and Servicemembers for the purpose of constructing or modifying a home to meet their unique housing needs. The goal of the program is to provide a barrier-free living environment that affords a level of independent living that Veterans and Servicemembers may not otherwise enjoy. The SAH program offers three different types of grants, depending on the Veteran/Servicemember's unique condition or living situation.

1. The Specially Adapted Housing (SAH) grant is generally used to create a wheelchair accessible home. In FY 2014, the SAH grant maximum amount is \$67,555.
2. The Special Home Adaptations (SHA) grant is generally used to assist veterans with mobility throughout their homes. In FY 2014, the SHA grant maximum amount is \$13,511.
3. Temporary Residence Adaptation (TRA): Eligible Veterans and Servicemembers who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or Servicemember adapt the family member's home to meet his or her special needs. TRA grant maximums are \$29,657 for SAH-eligible Veterans/Servicemembers, and \$5,295 for SHA-eligible Veterans/Servicemembers.

Maximum grant amounts for the three grant types [Specially Adapted Housing (SAH), Special Housing Adaptation (SHA), and Temporary Residence Adaptation (TRA)] are set in statute, and are indexed to the cost of construction, which means they can increase each FY as construction costs rise.

**The Native American Direct Loan (NADL) Program:** Helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on an existing NADL loan. In some cases, a non-Native American Veteran may be eligible for a NADL if s/he is married to a Native American who resides on Trust Land. Eligible Federal Trust Land includes tribal trust and allotted lands, Alaska Native corporations, and Pacific Island territories. The tribal organization must participate in the VA NADL program, and the borrower must meet certain service requirements and have a valid Certificate of Eligibility (COE).

**Foreclosure Avoidance:** VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Servicers can offer loss mitigation options such as repayment plans, forbearances or loan modifications, depending on a Veteran's specific situation. However, in cases where the servicer is unable to help the Veteran borrower, VA has loan technicians in eight Regional Loan Centers who take an active role in interceding with the mortgage servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call 1-877-827-3702 to reach the

nearest VA office where loan specialists are prepared to discuss potential ways to help avoid foreclosure.

## VETERANS' GROUP LIFE INSURANCE

Full-time Servicemembers' Group Life Insurance (SGLI) coverage may be converted to a 5-year, level-premium term plan policy known as the Veterans' Group Life Insurance (VGLI), which is renewable every 5 years for the life of the Veteran. Members may choose to be covered in \$10,000 increments for up to the maximum amount of SGLI obtained while in active duty service or in the Reserves. Members with full-time SGLI coverage are eligible for VGLI upon release from active duty or the Reserves. Members of the Individual Ready Reserve or the Inactive National Guard and Reserve are also eligible. In addition, a member who had part-time SGLI and who, while performing duty or traveling directly to or from duty, suffered an injury or disability rendering him/her uninsurable at standard premium rates is eligible for VGLI. If you have questions about Servicemembers' or Veterans' Group Life Insurance, You should contact the Office of Servicemembers' Group Life Insurance at toll-free 1-800-419-1473 or 973-548-5699 (overseas only).

## DEATH BENEFITS

Eligible surviving spouses of deceased military Veterans who died on or after Jan. 1, 1993, can receive Dependency and Indemnity Compensation (DIC), at a monthly rate of \$1,215 (Effective Dec. 1, 2013). The rates for children and parents may vary. If the Veteran died before Jan. 1, 1993, the amount varies depending on the deceased Veteran's pay grade. To view rates for the various eligibility categories, go to [www.vba.va.gov](http://www.vba.va.gov).

To qualify, a recipient must be the survivor of a deceased Veteran whose death was the result of a service-connected illness or injury. When the Veteran's death is not service related, the survivor may still be eligible for the benefits if the Veteran was receiving VA disability compensation for a "total" disability for the 10-year period preceding the Veteran's death or if the Veteran had continuously received compensation for a "total" disability for at least five continuous years following the release from active duty.

A survivor may be eligible if he/she was married to the Veteran for at least one year and the marriage is recognized

as valid. If a child was born of the union, there is no time requirement. The survivor must have lived with the Veteran continuously until the Veteran's death. Death pensions may also be payable to the surviving spouse and children of wartime Veterans if they have limited income and their estates cannot provide adequate maintenance. Other death benefits include burial in a national cemetery, a government-provided headstone or marker, burial flag, and a Presidential Memorial Certificate. For application forms and information about DIC or other death benefits, Veterans or survivors should visit the nearest VA office or call toll-free at 1-800-827-1000.

## VA MEDICAL CARE

For most Veterans, entry into VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, or at [www.1010ez.med.va.gov/sec/vha/1010ez](http://www.1010ez.med.va.gov/sec/vha/1010ez), or by calling toll-free 1-877-222- 8387. Once enrolled, Veterans can receive health care at VA health care facilities anywhere in the country. The following three categories of Veterans are not required to enroll but are urged to do so to permit better planning of health resources:

- Veterans with a service-connected disability of 50 percent or more.
- Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge.
- Veterans seeking care for a service-connected disability only.

### PRIORITY GROUPS

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

#### Priority Group 1:

- Veterans with VA Service-connected disabilities rated 50 percent or more.
- Veterans assigned a total disability rating for compensation based on unemployability.

#### Priority Group 2:

- Veterans with service-connected disabilities rated 30 to 40 percent disabling.

#### Priority Group 3:

- Veterans who are former POWs.
- Veterans awarded the Purple Heart Medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA Service-connected disabilities rated 10 or 20 percent.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

#### Priority Group 4:

- Veterans receiving increased compensation or pension based on their need for regular Aid and Attendance or by reason of being permanently Housebound.
- Veterans determined by VA to be catastrophically disabled.

#### Priority Group 5:

- Nonservice-connected Veterans and non-compensable Service-connected Veterans rated 0 percent, whose annual income and/or net worth are not greater than VA financial thresholds.
- Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

#### Priority Group 6:

- Compensable 0 percent Service-connected Veterans.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.
- Veterans who served in the Southwest Asia Theater of operations from Aug. 2, 1990, through Nov. 11, 1998.
- Veterans who served in a theater of combat operations after Nov. 11, 1998, as follows:
- Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge.

#### Priority Group 7:

- Veterans with incomes below the geographic means test (GMT) income thresholds and who agree to pay the applicable copayment.

#### Priority Group 8:

- Veterans with gross household incomes above VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay copays.

**Veterans eligibility for enrollment:** Noncompensable 0 percent service-connected and:

- Sub priority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/ or placed in this sub priority due to changed eligibility status.
- Sub priority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less.

**Veterans eligible for enrollment:** Nonservice-connected and:

- Sub priority c: Enrolled as Jan. 16, 2003, and who remained enrolled since that date and/ or placed in this sub priority due to changed eligibility status.
- Sub priority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less.
- Veterans not eligible for enrollment: Veterans not meeting the criteria above:
- Sub priority e: Noncompensable 0 percent service-connected.
- Sub priority g: Nonservice-connected.

*Note: VA's income thresholds can be located at [www.va.gov/healthbenefits/cost/income\\_thresholds.asp](http://www.va.gov/healthbenefits/cost/income_thresholds.asp).*

## ELIGIBILITY

Eligibility for most Veterans' health care benefits is based solely on active military service in the Army, Navy, Air Force, Marines, or Coast Guard (or Merchant Marines during WW II), and discharged under other than dishonorable conditions. Returning service members, including Reservists and National Guard members who served on active duty in a theater of combat operations after Nov. 11, 1998, are eligible for free health care services for conditions potentially related to combat service for two years following separation from active duty. Additionally, Reservists and National Guard members who were called to active duty by a Federal Executive Order may qualify for VA health care benefits. However, health care eligibility is not just for those who served in combat. Other groups may be eligible for some health benefits. For additional information, call VA toll-free at 1-800-827-1000.

# CIVIL SERVICE EMPLOYMENT

Armed Forces Veterans are given some degree of preference when they seek federal employment. Veterans who served on

active duty in the Armed Forces during specific time periods or in military campaigns are entitled to preference over non-Veterans, both in federal hiring practices and in retention during reductions-in-force under title 5, Section 2108, of the United States Code. Eligible Veterans can claim a five-point preference or a 10-point (TP) compensable disability preference on their application for federal jobs. The Office of Personnel Management (OPM) administers entitlement to Veterans' preference in employment under title 5, United States Code, and oversees other statutory employment requirements in titles 5 and 38 (Title 38, United States Code, also governs Veterans' entitlement to benefits administered by the Department of Veterans Affairs). Comprehensive information on civil service employment for Veterans can be found on the OPM website at [www.opm.gov](http://www.opm.gov).

# VETERANS' CLAIMS

Current law requires VA to assist claimants in substantiating their claims for benefits. The Secretary of Veteran Affairs (VA) must furnish all instructions and forms necessary when a request is made or intent is expressed by any person applying for Veterans' benefits. The law also requires VAVA to notify the Veteran of any information or evidence needed in order to substantiate the claim.

VA also must make reasonable efforts to assist a claimant and obtain evidence and relevant records that the claimant identifies and authorizes the Secretary of Veterans Affairs to obtain, unless there is no reasonable possibility that assistance would aid in substantiating the claim.

For service-connected disability compensation claims, VA obtains existing service medical records and other relevant records pertaining to the claimant's active military, naval, or air service if the records are maintained by a governmental entity and if the claimant provides sufficient information to locate them. VA also will provide a medical examination or obtain a medical opinion when such an examination or opinion is necessary to make a decision on the claim. Federal agencies furnish relevant records to the department at no cost to the claimant. Note: Legislation passed late in the second session of the 109th Congress allowed Veterans to seek legal expertise at their own expense to prepare appeal actions relating to a VA disability claim.

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➔ **Before expending hard-earned dollars, AFSA encourages Veterans to seek out the assistance of a Veterans Service Officer (VSO) or Veterans Liaison. VSOs provide information and assistance in obtaining state and federal Veterans benefits at no charge to the Veteran. You can usually locate a VSO by calling your regional VA facility at 1-800-827-1000, or under the government office section of your local phone book.**

# TRICARE

TRICARE is the Department of Defense health care program available to active duty servicemembers and retirees of the seven uniformed services, their family members, survivors and others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS). The uniformed services include the U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the Public Health Service, and the Commissioned Corps of the National Oceanic and Atmospheric Association.

TRICARE combines the health care resources of military treatment facilities (MTFs) with networks of civilian health care professionals. TRICARE is available worldwide and offers a variety of health plan, prescription, and dental options. To learn more about TRICARE's coverage, benefits, and special programs, go to [www.tricare.mil](http://www.tricare.mil).

## ELIGIBILITY AND DEERS

To use TRICARE, you must be enrolled in DEERS and have a valid uniformed services identification (ID) card. All sponsors (active, reserve, or retired) should ensure that their family status (marriage, death, divorce, new child, etc.) and residential address are current in DEERS at all times. Sponsors or registered family members may make address changes; however, only the sponsor can add or remove a family member from DEERS, and proper documents are required, e.g., a marriage certificate, a divorce decree, and/or a birth certificate. To verify or update DEERS, do one of the following:

- Call the Defense Manpower Data Center (DMDC) Support Office toll-free at 1-800-538-9552 (TTY/TDD 1-866-363-2883).
- Visit a local Uniformed Services personnel office (ID card office). You can locate an ID card office near you at: <https://www.dmdc.osd.mil/rsl/owa/home>.
- Update information at: <https://www.dmdc.osd.mil>.
- Fax address changes to 1-831-655-8317.
- Mail address changes to the Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.

### MEDICARE ELIGIBILITY

Under Federal law, TRICARE beneficiaries eligible for premium-free Medicare Part A because of a disability, end-stage renal disease, or based on turning age 65 must have Medicare Part B coverage to remain TRICARE-eligible.\*

You should enroll in Medicare Part B when first eligible to avoid the Medicare surcharge for late enrollment

(10 percent for each 12-month period that you could have enrolled in Part B but didn't). To learn more about Medicare Part B premiums, go to [www.medicare.gov](http://www.medicare.gov).

*\*The following beneficiaries are not required (but still encouraged) to have Medicare Part B: active duty servicemembers, beneficiaries enrolled in the US Family Health Plan, and beneficiaries enrolled in TRICARE Reserve Select.*

## TRICARE REGIONS

TRICARE is available worldwide and is managed in four separate regions, three in the United States and one overseas. The overseas region is divided into three geographic areas supported by TRICARE Area Offices (TAOs) and a single overseas contractor, International SOS.

## HEALTH PLAN OPTIONS

TRICARE offers several health plan options and the availability for each varies depending on the beneficiary's category (i.e., active duty, retiree, family member, etc.) and where they live.

### TRICARE PRIME

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. TRICARE Prime is available in areas near military treatment facilities or where managed care contractor has established TRICARE Prime networks. Some key features of this program are:

- You *must enroll* in this program.
- No charge for active duty servicemembers or their and their families, but all other enrollees must pay an annual fee.
- Features fewer out-of-pocket costs than other options.
- Offers enhanced coverage of clinical preventive services and vision.
- Prime beneficiaries receive priority access for care at MTFs and have assigned Primary Care Managers (PCM).
- The Point-Of-Service (POS) option is available to receive care without a PCM referral, but can result in higher out-of-pocket costs.
- Emergent/urgent care rules apply.

### TRICARE PRIME OVERSEAS

TRICARE Prime Overseas offers the TRICARE Prime benefit to active duty servicemembers and their families who



# TRICARE PROGRAM OPTIONS

Depending on your beneficiary category and location, you may be eligible for different program options. Use the chart below to determine your options. Additional program details are listed in this brochure. Your options may change if you move, if your spon-

sor changes location or status, or if you have a life event such as getting married or becoming entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your regional contractor.

BENEFICIARY TYPES	PROGRAM OPTIONS <sup>1</sup>
<p><b>Active duty servicemembers</b> <i>(includes Guard and Reserve members activated for more than 30 consecutive days)</i></p>	<ul style="list-style-type: none"> <li>• TRICARE Prime</li> <li>• TRICARE Prime Remote</li> <li>• TRICARE Active Duty Dental Program</li> </ul>
<p><b>Active duty family members (ADFMs)</b> <i>(includes family members of National Guard and Reserve members<sup>2</sup> activated for more than 30 consecutive days and certain survivors)</i></p>	<ul style="list-style-type: none"> <li>• TRICARE Prime</li> <li>• TRICARE Prime Remote for Active Duty Family Members</li> <li>• TRICARE Standard and TRICARE Extra</li> <li>• TRICARE for Life (TFL) (ADFMs must have Medicare Part A and Medicare Part B to participate in TFL.)<sup>3</sup></li> <li>• US Family Health Plan</li> <li>• TRICARE Dental Program (TDP)</li> </ul>
<p><b>Retired servicemembers and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others</b></p>	<ul style="list-style-type: none"> <li>• TRICARE Prime</li> <li>• TRICARE Standard and TRICARE Extra</li> <li>• TFL (If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.)</li> <li>• US Family Health Plan</li> <li>• TRICARE Retiree Dental Program (TRDP)</li> </ul>
<p><b>National Guard and Reserve members<sup>2</sup> and their family members</b> <i>(qualified, non-active duty members of the Selected Reserve of the Ready Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)</i></p>	<ul style="list-style-type: none"> <li>• TRICARE Reserve Select (members of the Selected Reserve)</li> <li>• TRICARE Retired Reserve (members of the Retired Reserve who have not reached age 60)</li> <li>• TDP</li> <li>• TRDP</li> </ul>

**Notes:**

1. Qualified adult-age dependents may purchase coverage through the TRICARE Young Adult (TYA) program. For more information on TYA, see the Program Descriptions and Enrollment Costs on the TRICARE website, [www.tricare.mil](http://www.tricare.mil).
2. The National Guard and Reserve includes the Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve, and U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit <http://ra.defense.gov>.
3. ADFMs who have Medicare Part A are not required to have Medicare Part B to remain eligible for TRICARE. To avoid a break in coverage, ADFMs must sign up for Medicare Part B before the sponsor's retirement date.

**WHAT THE ACA MEANS TO YOU**

The Affordable Care Act (ACA), referred to politically as “Obamacare,” requires all Americans to have Minimum Essential Coverage (MEC) established by Jan. 1, 2014, or they will pay a penalty for each month without coverage. This particular provision of the ACA is known as the “individual mandate.” So how does the ACA and the individual mandate affect you as a user of VA and military health care programs?

TRICARE is considered to be MEC in the following forms: TRICARE Prime, Prime Remote, TRICARE Standard, US Family Health Plan (USFHP), TRICARE for Life (TFL), Overseas Plans, and Transitional Assistance Management Plan.

TRICARE Young Adult (TYA), TRICARE Reserve Select (TRS), TRICARE Retired Reserve, and the Continued Health Care Benefit Program are not MEC unless coverage is purchased. In other words, an individual may be eligible for coverage under these programs, but if he or she doesn’t enroll in the program and pay any fees associated with them, he or she does not have MEC.

Those receiving health care from the Department of Veterans Affairs will see no change in their benefits or out-of-pocket costs when portions of the ACA take effect next year. The VA has launched an awareness campaign and a new website, [www.va.gov/aca](http://www.va.gov/aca), to let Veterans know what the Affordable Care Act means for them and their families.

live in overseas Prime Service Areas. Most care is received at overseas MTFs, however, some overseas areas have established preferred provider networks in the surrounding areas. Contact the appropriate TRICARE Service Center for details about enrolling in TRICARE Prime Overseas.

**TRICARE PRIME REMOTE**

TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members (TPRADFMs) provide active duty servicemembers and their eligible family members with a TRICARE Prime-like option while they are

assigned to remote duty stations in the United States. Key features of TRICARE Prime Remote include:

- Similar to TRICARE Prime.
- Receive most care from an assigned network primary care manager (PCM) who will provide referrals for specialty care. If a network PCM is not available, care is received from any TRICARE-authorized provider.
- Enhanced coverage for vision and clinical preventive services.
- Time and distance access standards for care.
- No claims to file (in most cases).
- Easy to transfer enrollment (portability) when moving to another location in your TRICARE region or to a new TRICARE region.
- Only available in TPR-designated ZIP code areas.

**TRICARE PRIME REMOTE OVERSEAS**

TRICARE Prime Remote Overseas offers the TRICARE Prime benefit to active duty servicemembers and their families in designated remote overseas locations.

**US FAMILY HEALTH PLAN**

The US Family Health Plan is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. The US Family Health Plan is available to all beneficiaries except for active duty servicemembers who reside in one of the six designated areas. The plan is even available to Medicare beneficiaries with or without Medicare Part B. To learn more about the US Family Health Plan and find out where it’s offered, go to [www.usfhp.com](http://www.usfhp.com).

**TRICARE STANDARD AND EXTRA**

TRICARE Standard and Extra are fee-for-service options. When you use TRICARE Standard, you have more choice in providers as you can seek care from any TRICARE-authorized provider, but you will have higher out-of-pocket costs. Some of the key features of TRICARE Standard and Extra are:

- Enrollment is not required for TRICARE Standard and TRICARE Extra and there are no enrollment fees.
- You may use Standard and Extra interchangeably as often as you like.
- With TRICARE Extra, you choose hospitals and providers within the TRICARE network and enjoy discounted cost shares.
- With TRICARE Standard, you choose TRICARE-authorized providers (non-network) and pay higher cost-shares.
- If you are using the TRICARE Extra option, your provider will submit claims on your behalf.

### TRICARE RESERVE SELECT

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified Guard and Reserve members may purchase. TRS offers coverage similar to TRICARE Standard and Extra and is available (worldwide) to most Selected Reserve members (and families) when not on active duty orders or covered under the Transitional Assistance Management Program. To qualify, you must be a member of the Selected Reserve of the Ready Reserve, and you cannot be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program (as defined in Chapter 89 of Title 5 U.S.C) or currently covered under FEHB, either under your own eligibility or through a family member. In 2014, rates will be \$51.68 per month for member only coverage and \$204.29 for member and family coverage.

### TRICARE FOR LIFE (TFL)

TFL is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries worldwide, regardless of age, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible. If you use a Medicare provider, he or she will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

- For Medicare and TRICARE-covered services, Medicare pays first and TFL pays your remaining coinsurance for TRICARE-covered services.
- For services covered by TRICARE but not by Medicare, such as care received overseas, TFL pays first and Medicare pays nothing. You must pay the TRICARE fiscal year deductible and cost shares.
- For services covered by Medicare but not by TRICARE, such as chiropractic services, Medicare pays first and TFL pays nothing. You must pay the Medicare deductible and coinsurance.
- For services not covered by Medicare or TRICARE, such as cosmetic surgery, Medicare and TRICARE pay nothing and you must pay the entire bill.

*Important note: You must have Medicare Part B to participate in TFL! For more information, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl) or contact the TFL contractor, Wisconsin Physicians Service at 1-866-773-0404 (TDD 1-866-773-0405) or visit its website.*

### TRICARE RETIRED RESERVE

TRICARE Retired Reserve (TRR) is a premium-based health plan that qualified retired Reserve members and survivors may purchase for themselves and their family members.

TRR offers coverage similar to TRICARE Standard and Extra. Monthly rates for 2014 are \$390.99 for member only coverage and \$956.65 for member and family coverage.

### TRICARE YOUNG ADULT (TYA)

TYA is a premium-based program offering TRICARE medical and pharmacy coverage to eligible beneficiaries up to age 26. There are two coverage options: TYA Prime and TYA Standard.

You may qualify to purchase TRICARE Young Adult if you are:

- An unmarried, adult child of an eligible sponsor. Eligible sponsors include:
- Active duty servicemembers
- Retired servicemembers
- Activated Guard/Reserve members
- Non-activated Guard/Reserve members using TRICARE Reserve Select
- Retired Guard/Reserve members using TRICARE Retired Reserve
- At least age 21 but not yet 26 years old

*Note: If you are enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50 percent of your financial support, your eligibility may not begin until age 23 or upon graduation, whichever comes first.*

- Not eligible to enroll in an employer-sponsored health plan based on your own employment
- Not otherwise eligible for TRICARE coverage

Beneficiaries enroll in this program through their regional contractor; visit their websites for details. In 2014 monthly premiums will be \$156 for TRICARE Standard/Extra and \$180 for those in TRICARE Prime.

## TRANSITIONAL HEALTH CARE BENEFITS

### TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM (TAMP)

The Transitional Assistance Management Program (TAMP) provides 180 days of premium-free transitional health care benefits after regular TRICARE benefits end. Sponsors and eligible family members may be covered by TAMP if the sponsor is:

- Involuntarily separating from active duty under honorable conditions
- A National Guard or Reserve member separating from a period of more than 30 consecutive days of active duty served in support of a contingency operation

- Separating from active duty following involuntary retention (stop-loss) in support of a contingency operation
- Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
- Receiving a sole survivorship discharge
- Separating from regular active duty service and agree to become a member of the Selected Reserve of a Reserve Component. The Servicemember must become a Selected Reservist the day immediately following release from regular active duty service to qualify.

TAMP eligibility is determined by the Services and documented in the Defense Enrollment Eligibility Reporting System. TAMP eligibility can be viewed online via MilConnect. Servicemembers should check with their individual service personnel departments for information or assistance with TAMP eligibility.

### CONTINUED HEALTH CARE BENEFIT PROGRAM

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program available to former TRICARE-eligible members and their eligible family members, unremarried former spouses, emancipated children, and unmarried children by adoption or legal custody. CHCBP offers transitional coverage after TRICARE eligibility ends for up to 18 months for former servicemembers and their family members, and up to 36 months for unremarried former spouses and adult dependents. If you qualify, you can purchase CHCBP within 60 days of losing TRICARE or Transitional Assistance Management Program eligibility. CHCBP benefits and rules are similar to those under TRICARE Standard, but you must pay quarterly premiums. For fiscal year 2013 (Oct. 1, 2012–Sept. 30, 2013), quarterly premiums are \$1,193 per individual and \$2,682 per family. For more information, contact the CHCBP administrator, Humana Military, at 1-800-444-5445 or visit Humana-Military.com.

*Note: CHCBP enrollees are not legally entitled to space-available care at military treatment facilities.*

## DENTAL OPTIONS

TRICARE offers several dental options depending on the beneficiary's category.

### ACTIVE DUTY DENTAL PROGRAM

Active duty servicemembers (including activated Guard/Reserve members) receive most dental care at military dental treatment facilities. Civilian dental care is coordinated

through the TRICARE Active Duty Dental Program, administered by United Concordia Companies, Inc. (United Concordia) in the following locations:

- United States
- U.S. Virgin Islands
- Guam
- Puerto Rico
- American Samoa
- Northern Mariana Islands

In all other overseas areas, host-nation dental care is coordinated through the overseas contractor, International SOS.

### TRICARE DENTAL PROGRAM (TDP)

The TDP is a voluntary, premium-based dental insurance plan available worldwide to active duty family members, National Guard/Reserve members (not on active duty orders) and family members of National Guard/Reserve members (regardless of the sponsor's military status). The TDP provides comprehensive benefits to include diagnostic, preventive, restorative, endodontic, periodontic, oral surgery, and orthodontic services.

### THE TRICARE RETIREE DENTAL PROGRAM (TRDP)

A voluntary, premium-based dental insurance plan available worldwide to retired servicemembers (including retired National Guard/Reserve members), their families and survivors. Administered by Delta Dental Plan of California, TRDP offers comprehensive benefits to include diagnostic, preventive, restorative, endodontic, periodontic, oral surgery, and orthodontic services.

## TRICARE PHARMACY BENEFITS

TRICARE offers several ways for you fill your prescriptions. Each option is available worldwide, but some may be limited outside of the United States.

- **Military Pharmacy** (Least expensive option with no out-of-pocket costs)
- **Home Delivery** (Safe & easy to use and the least expensive when a military pharmacy is not available).
- **Network Pharmacy** (Fast and accessible with more than 57,000 network pharmacies in the United States and U.S. Territories)
- **Non-Network Pharmacy** (Most expensive option)

*Important note: TRICARE has a uniform formulary—a standardized list of covered medications. For a complete list of*

medications, formulary status, and availability, go to [www.pec.ha.osd.mil/formulary\\_search.php?submenuheader=1](http://www.pec.ha.osd.mil/formulary_search.php?submenuheader=1).

### MILITARY PHARMACY

A Military Treatment Facility (MTF) pharmacy offers the least expensive option for filling prescriptions. At an MTF pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most MTF pharmacies accept prescriptions written by both civilian and military providers, regardless of whether you are enrolled at the MTF. Non-formulary medications generally are not available at MTF pharmacies.

### TRICARE HOME DELIVERY

TRICARE Pharmacy Home Delivery is your least expensive option when not using an MTF pharmacy. There is no cost for TRICARE Pharmacy Home Delivery for active duty servicemembers. For all other beneficiaries, there is no cost to receive up to a 90-day supply of generic medications. Copayments apply for brand-name and non-formulary medications (up to a 90-day supply). Brand name medications will cost you \$13 and non-formulary \$43 unless medical necessity has been established (ask your doctor). Home delivery is best suited for medications you take on a regular basis. Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, and assistance in renewing expired prescriptions.

*Want to start saving money by making the switch to Home Delivery now? Call the Member Choice Center at 1-877-363-1433 or visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) and click on "Learn all about Home Delivery."*

### TRICARE RETAIL NETWORK PHARMACY

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You may fill prescriptions (one copayment for each 30-day supply) when you present your written prescription along with your uniformed services ID card to the pharmacist. Current copays are as follows: Generic: \$5; brand name: \$17; and non-formulary, \$44 unless medical necessity has been established (ask your doctor). This option allows you to fill your prescriptions at network pharmacies without having to submit a claim. Plus you have access to a network of more than 56,000 retail pharmacies in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.

### NON-NETWORK RETAIL PHARMACIES

*At non-network retail pharmacies, you will pay full price for your medication and file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-network cost-shares, and*

TRICARE-required copayments. All deductibles must be met before any reimbursement can be made. This is by far, your most expensive option.

### LOCATING A PHARMACY

To locate a pharmacy near you, use the TRICARE pharmacy locator service at [www.express-scripts.com/TRICARE/pharmacy](http://www.express-scripts.com/TRICARE/pharmacy) or call Express Scripts toll-free at 1-877-363-1303.

## SPECIAL PROGRAMS

TRICARE also offers several special programs that provide specific types of care for specific needs. Three programs are highlighted below. To learn about more TRICARE's special programs, visit its website at [www.tricare.mil/Welcome/SpecialPrograms.aspx](http://www.tricare.mil/Welcome/SpecialPrograms.aspx).

### EXTENDED CARE HEALTH OPTION (ECHO)

The Extended Care Health Option (ECHO) supplements the basic TRICARE program by providing financial assistance for an integrated set of services and supplies. To use ECHO, qualified beneficiaries must:

- Be enrolled in the Exceptional Family Member Program (EFMP) through the sponsor's branch of service.
- Register through ECHO case managers in each TRICARE region.

ECHO is offered to the following beneficiaries who are diagnosed with moderate or severe mental retardation, a serious physical disability, or an extraordinary physical or psychological condition:

- Active duty family members.
- Family members of activated National Guard/Reserve members.
- Family members who are covered under the Transitional Assistance Management Program.
- Children or spouses of former servicemembers who are victims of abuse and qualify for the Transitional Compensation Program.
- Family members of deceased active duty sponsors while they are considered "transitional survivors."

*Note: Children may remain eligible for ECHO beyond the usual age limits in some circumstances. If you or your provider believes a qualifying condition exists, talk to a case manager or with your regional contractor to determine continued eligibility for ECHO benefits. Likewise, if you need assistance with ECHO benefits or would like to see if you qualify, please contact your regional contractor.*

**APPLIED BEHAVIOR ANALYSIS PILOT**

A new pilot program for the treatment Autism Spectrum Disorder (ASD) for Non-Active Duty Family Members (NADFM) began on July 25, 2013 and will run for one year (ends July 24, 2014). This supplemental program allows beneficiaries to receive Applied Behavioral Analysis (ABA) reinforcement services from supervised Board Certified Assistant Behavior Analysts (BCaBAs) and paraprofessional ABA tutors. Also, it is in addition to the Extended Care Health Option (ECHO) Autism Demonstration that will continue for Active Duty Family Members (ADFM) with some modifications to the type of services that can be billed to TRICARE. For more information about the ABA Pilot Program and changes to the existing Extended Care

Health Option (ECHO) Autism Demonstration, please visit [www.tricare.mil/Welcome/SpecialPrograms/ABAPilot.aspx](http://www.tricare.mil/Welcome/SpecialPrograms/ABAPilot.aspx).

**CHIROPRACTIC CARE PROGRAM**

Chiropractic care is available for active servicemembers (including activated Guard or Reserve members) at designated at designated military hospitals and clinics throughout the United States. Active duty family members, retirees and their family members, unremarried former spouses and survivors are not eligible for this program. They can be referred to non-chiropractic health care services (e.g., physical therapy or orthopedics) or can get chiropractic care in the local community at their own expense.

**HEALTH CARE PROGRAMS CONTACT LIST**

If you have questions about any of the information listed in this section, contact the appropriate contractor listed below or visit [www.tricare.mil](http://www.tricare.mil). For additional details about the Military Health System (MHS), visit the MHS Web site at [www.health.mil](http://www.health.mil).

**TRICARE NORTH REGION**

Health Net Federal Services, LLC  
1-877-TRICARE (1-877-874-2273)  
1-800-555-2605 (TRICARE Reserve Select)  
[www.hnfs.com](http://www.hnfs.com)

**TRICARE SOUTH REGION**

Humana Military, a division of Humana Government Business  
1-800-444-5445 or 1-877-298-3408 (National Guard and Reserve)  
1-877-249-9179 (Active duty programs)  
Warrior Navigation and Assistance Program:  
1-888-4GO-WNAP (1-888-446-9627)  
[www.humana-military.com](http://www.humana-military.com)

**TRICARE WEST REGION**

UnitedHealthcare Military & Veterans  
1-877-988-WEST (1-877-988-9378)  
[www.uhcilitarywest.com](http://www.uhcilitarywest.com)

**TRICARE FOR LIFE**

[www.tricare.mil/tfl](http://www.tricare.mil/tfl)

**Wisconsin Physicians Service**

1-866-773-0404  
1-866-773-0405 (TDD/TTY)  
[www.TRICARE4u.com](http://www.TRICARE4u.com)

**MILCONNECT WEBSITE—  
UPDATE DEERS ONLINE**  
[milconnect.dmdc.mil](http://milconnect.dmdc.mil)

**DEERS INFORMATION**  
[www.tricare.mil/deers](http://www.tricare.mil/deers)

**BENEFICIARY WEB-ENROLLMENT INFORMATION**  
[www.tricare.mil/bwe](http://www.tricare.mil/bwe)

**TRICARE PHARMACY PROGRAM**  
[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)  
Express Scripts, Inc.  
1-877-363-1303

Member Choice Center (convert retail prescriptions to home delivery)  
1-877-363-1433  
[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

**TRICARE ACTIVE DUTY DENTAL PROGRAM**  
[www.tricare.mil/addp](http://www.tricare.mil/addp)  
1-866-984-ADDP (1-866-984-2337)  
[www.addp-ucci.com](http://www.addp-ucci.com)

**TRICARE DENTAL PROGRAM**

[www.tricare.mil/tdp](http://www.tricare.mil/tdp)  
  
MetLife  
1-855-MET-TDP1 (1-855-638-8371) (stateside)  
1-855-MET-TDP2 (1-855-638-8372) (overseas)  
1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)  
[www.mybenefits.metlife.com/tricare](http://www.mybenefits.metlife.com/tricare)

**TRICARE RETIREE DENTAL PROGRAM**

[www.tricare.mil/trdp](http://www.tricare.mil/trdp)  
Delta Dental of California  
1-888-838-8737  
[www.trdp.org](http://www.trdp.org)

**U.S. FAMILY HEALTH PLAN**

[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp)  
1-800-74-USFHP (1-800-748-7347)  
[www.usfhp.com](http://www.usfhp.com)

**TRICARE WEBSITE**

[www.tricare.mil](http://www.tricare.mil)

**MILITARY HEALTH SYSTEM WEBSITE**

[www.health.mil](http://www.health.mil)



**ACQUISITION & FINANCIAL  
MANAGEMENT**



**AIR TRAFFIC CONTROL**



**BAND**



**CHAPLAIN SERVICES SUPPORT**



**CIVIL ENGINEER**



**COMMAND & CONTROL**



**COMMUNICATIONS  
INFORMATION**



**CYBERSPACE SUPPORT**



**CYBERSPACE OPERATOR**



**EMERGENCY MANAGEMENT**



**ENLISTED AIRCREW**



**ENLISTED MEDICAL**



**EXPLOSIVE ORDNANCE  
DISPOSAL**



**FORCE PROTECTION**



**FORCE SUPPORT**



**HISTORIAN**



**INTELLIGENCE**



**LOGISTICS**



**LOGISTICS READINESS**



**MAINTENANCE**



**MANPOWER & PERSONNEL**



**METEOROLOGIST**



**OPERATIONS SUPPORT**



**PARACHUTIST**



**PARALEGAL**



**PUBLIC AFFAIRS**



**SENSOR OPERATOR**



**SERVICES**



**SPACE**



**SPACE MISSILE**



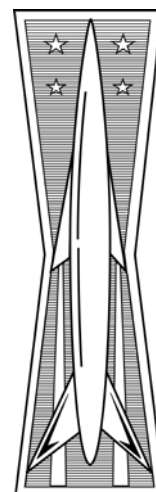
**SUPPLY/FUELS**



**TRANSPORTATION**

















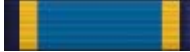












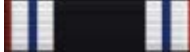






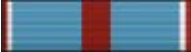




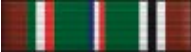

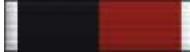












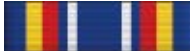

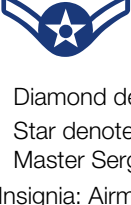


**WEAPONS DIRECTOR**



**MISSILE**

THE CHART BELOW SHOWS THE PRECEDENCE IN WHICH RIBBONS ARE TO BE WORN. THE GOLD FRAME AROUND A RIBBON DENOTES DEPLOYMENT IN A COMBAT ZONE. RIBBON DEVICES ARE EXPLAINED TO THE RIGHT.

 MEDAL OF HONOR	 AIR FORCE CROSS	 DEFENSE DISTINGUISHED SERVICES MEDAL	 DISTINGUISHED SERVICE MEDAL	 CHIEF MASTER SERGEANT OF THE AIR FORCE	
 SILVER STAR	 DEFENSE SUPERIOR SERVICES MEDAL	 LEGION OF MERIT	 DISTINGUISHED FLYING CROSS		
 AIRMAN'S MEDAL	 BRONZE STAR	 PURPLE HEART	 DEFENSE MERITORIOUS SERVICE MEDAL		 CHIEF MASTER SERGEANT E-9
 MERITORIOUS SERVICE MEDAL	 AIR MEDAL	 AERIAL ACHIEVEMENT MEDAL	 JOINT SERVICE COMMENDATION MEDAL		
 AIR FORCE COMMENDATION MEDAL	 JOINT SERVICE ACHIEVEMENT MEDAL	 AIR FORCE ACHIEVEMENT MEDAL	 AIR FORCE COMBAT ACTION MEDAL	 SENIOR MASTER SERGEANT E-8	
 PRESIDENTIAL UNIT CITATION	 JOINT MERITORIOUS UNIT AWARD	 GALLANT UNIT CITATION	 MERITORIOUS UNIT AWARD		
 AIR FORCE OUTSTANDING UNIT AWARD	 AIR FORCE ORGANIZATIONAL EXCELLENCE AWARD	 PRISONER OF WAR MEDAL	 COMBAT READINESS MEDAL	 MASTER SERGEANT E-7	
 AIR FORCE GOOD CONDUCT MEDAL	 GOOD CONDUCT MEDAL	 AIR RESERVE FORCES MERITORIOUS SERVICE MEDAL	 OUTSTANDING AIRMAN OF THE YEAR RIBBON		
 AIR FORCE RECOGNITION RIBBON	 AMERICAN DEFENSE SERVICE MEDAL	 AMERICAN CAMPAIGN MEDAL	 ASIATIC-PACIFIC CAMPAIGN MEDAL	 STAFF SERGEANT E-5	
 EURO-AFRICAN MIDDLE EASTERN CAMPAIGN MEDAL	 WORLD WAR II VICTORY MEDAL	 ARMY OF OCCUPATION MEDAL	 MEDAL FOR HUMANE ACTION MEDAL		
 NATIONAL DEFENSE SERVICE MEDAL	 KOREAN SERVICE MEDAL	 ANTARCTICA SERVICE MEDAL	 ARMED FORCES EXPEDITIONARY MEDAL	 SENIOR AIRMAN E-4	
 VIETNAM SERVICE MEDAL	 SOUTHWEST ASIA SERVICE MEDAL	 KOSOVO CAMPAIGN MEDAL	 AFGHANISTAN CAMPAIGN MEDAL		
 IRAQ CAMPAIGN MEDAL	 GLOBAL WAR ON TERRORISM EXPEDITIONARY MEDAL	 GLOBAL WAR ON TERRORISM SERVICE MEDAL	 KOREAN DEFENSE SERVICE MEDAL	 AIRMAN E-2	

◆ Diamond denotes First Sergeant  
 ★ Star denotes Command Chief Master Sergeant  
 No Insignia: Airman Basic, E-1





ARMED SERVICES SERVICE MEDAL



HUMANITARIAN SERVICE MEDAL



MILITARY OUTSTANDING VOLUNTEER SERVICE MEDAL



AIR AND SPACE CAMPAIGN MEDAL



AIR FORCE OVERSEAS RIBBON - SHORT TOUR



AIR FORCE OVERSEAS RIBBON - LONG TOUR



AIR FORCE EXPEDITIONARY SERVICE RIBBON



AIR FORCE LONGEVITY SERVICE AWARD



AIR FORCE BASIC MILITARY TRAINING INSTRUCTOR RIBBON



AIR FORCE RECRUITER RIBBON



ARMED FORCES RESERVE MEDAL



USAF NCO PME GRADUATE RIBBON



USAF BMT HONOR GRADUATE RIBBON



SMALL ARMS EXPERT MARKSMANSHIP RIBBON



AIR FORCE TRAINING RIBBON



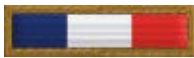
PHILIPPINE DEFENSE RIBBON



PHILIPPINE LIBERATION RIBBON



PHILIPPINE INDEPENDENCE RIBBON



PHILIPPINE PRESIDENTIAL UNIT CITATION



REPUBLIC OF KOREA PRESIDENTIAL UNIT CITATION



REPUBLIC OF VIETNAM GALLANTRY CROSS WITH PALM UNIT CITATION



UNITED NATIONS SERVICE MEDAL



UNITED NATIONS MEDAL



NATO MERITORIOUS SERVICE MEDAL



NATO MEDAL FOR YUGOSLAVIA



NATO MEDAL FOR KOSOVO



NATO MEDAL FOR OPERATION EAGLE ASSIST



NATO MEDAL FOR OPERATION ACTIVE ENDEAVOUR



NON-ARTICLE 5 NATO MEDAL (BALKAN OPERATIONS)



NON-ARTICLE 5 NATO MEDAL - INTERNATIONAL SECURITY ASSISTANCE FORCE (AFGHANISTAN)



REPUBLIC OF VIETNAM CAMPAIGN MEDAL



KUWAIT LIBERTATION MEDAL (KINGDOM OF SAUDI ARABIA)



KUWAIT LIBERTATION MEDAL (GOVERNMENT OF KUWAIT)



REPUBLIC OF KOREA WAR SERVICE MEDAL

### BRONZE SERVICE STAR:



The bronze star represents participation in campaigns or operations, multiple qualifications, or an additional award to any of the various ribbons on which it is authorized.

### SILVER STAR:



The silver star is worn in the same manner as the bronze star, but each silver star is worn in lieu of five bronze service stars.

### SILVER & BRONZE STARS:



When worn together on a single ribbon, the silver star(s) will be worn to the wearer's right of any bronze star(s).

### BRONZE OAK LEAF CLUSTER:



The bronze oak leaf cluster represents second and subsequent entitlements of awards.

### SILVER OAK LEAF CLUSTER:



The silver oak leaf cluster represents sixth, 11th, etc., entitlements or in lieu of five bronze oak leaf clusters.

### SILVER/BRONZE OAK LEAF CLUSTER:



Silver oak leaf clusters are worn to the wearer's right of the bronze oak leaf clusters on the same ribbon.

### VALOR ("V") DEVICE:



The "V" device represents valor and does not denote an additional award. Only one may be worn on any ribbon.

### VALOR ("V") DEVICES AND CLUSTERS:



The "V" device, when worn on the same ribbon with clusters, is worn to the wearer's right of such clusters.

### PLANE DEVICE:



This device is worn with the Army of Occupation Medal to denote service of 90 consecutive days in direct support of the Berlin Airlift (June 26, 1948, to Sept. 30, 1949).

### HOURLASS DEVICE:



The hourglass is worn with the Armed Forces Reserve Medal in bronze for 10 years of service, silver for 20 and gold for 30 years.

### MOBILITY ("M") DEVICE:



The "M" device is worn with the Armed Forces Reserve Medal to denote active duty status for at least one day during a contingency.

### ARCTIC CIRCLE ("A") DEVICE:



A metallic, bronze letter "A" worn centered on the Air Force Overseas Ribbon-Short Tour. Awarded to Air Force Active, Reserve and Guard Personnel serving on or after 10 Feb. 2002, credited with completion of a short Air Force Overseas tour north of the Arctic Circle, regardless of date of tour completion. When worn with Oak Leaf Clusters, place the "A" Device to the wearer's right of the clusters. Wear only one "A" Device on the ribbon. Do not use to represent subsequent awards.

## LEGISLATIVE

### CONGRESSIONAL

U.S. Capitol Switchboard:  
202-224-3121  
Senate Majority Leader:  
202-224-3542  
Speaker of the House:  
202-225-0100

### SCHEDULES AND LEGISLATIVE AND EXECUTIVE ACTION

Senate Democrat Cloakroom:  
202-224-8541  
Senate Republican Cloakroom:  
202-224-8601  
House Democrat Cloakroom:  
202-225-7400  
House Republican Cloakroom:  
202-225-2020  
Bill Status: 202-225-1772  
Library of Congress website:  
*thomas.loc.gov*

### WHITE HOUSE

White House Comment Line:  
202-456-1111  
*www.whitehouse.gov*

## PAY

### ACTIVE DUTY/GUARD/RESERVE

DFAS Denver Center Building 444  
6760 East Irvington Place  
Denver, CO 80279-6000  
1-888-332-7411, option 2  
*www.dfas.mil*

### RETIRED

U.S. Military Retirement Pay  
P.O. Box 7130, London, KY 40742-7130  
1-888-332-7411, option 1  
*www.dfas.mil*

### SURVIVOR BENEFITS

DFAS-Annuitant Pay  
PO Box 7131  
London, KY 40742-7131  
1-800-321-1080 or 216-522-5955  
*www.dfas.mil*

## PERSONNEL ISSUES

### ACTIVE DUTY

Air Force Personnel Center  
HQ AFPC  
550 C Street West, Suite 50  
JBSA-Randolph AFB, TX 78150  
1-800-525-0102  
*www.afpc.af.mil*

### GUARD/RESERVE

HQ ARPC/DPTOCW (Contact Center)  
18420 E Silver Creek Ave, Bldg 390  
MS 68  
Buckley AFB, CO 80011  
1-800-525-0102  
*www.arpc.af.mil*

### RETIREE ACTIVITIES BRANCH

HQ AFPC/DPSIAR  
550 C Street West, Suite 8  
Randolph AFB, TX 78150-4713  
1-800-525-0102 or 210-565-4663

### CASUALTY ASSISTANCE

Air Force Personnel Center (AFPC)  
HQ AFPC/DPFCS  
550 C Street West, Suite 14  
JBSA-Randolph AFB, TX 78150-4716  
1-800-433-0048 or  
210-565-3505 or  
DSN: 665-3505  
*www.afpc.af.mil/casualty*

## NATIONAL COMMITTEE FOR EMPLOYER SUPPORT OF THE GUARD AND RESERVE (ESGR)

4800 Mark Center Drive, Suite 03E25  
Alexandria, VA 22350-1200  
1-800-336-4590  
*www.esgr.org*

### ARLINGTON NATIONAL CEMETARY

General Information:  
Arlington National Cemetery  
Arlington, VA 22211  
1-877-907-8585  
*www.arlingtoncemetery.org*

## NATIONAL PERSONNEL RECORDS CENTER MILITARY PERSONNEL RECORDS MEDALS AND DECORATIONS

(Note: All requests must be submitted in writing)  
NPRC/MPR  
1 Archives Dr.  
St. Louis, MO 63138  
314-801-0800  
*www.archives.gov*

## USAF WORLDWIDE LOCATOR

HQAFPC/DPDXIDL  
550 C Street West, Suite 50  
JBSA-Randolph AFB, TX 78150-4752  
210-565-2660 or  
DSN: 665-2660  
*www.afpc.af.mil/library/airforcelocator.asp*

### SOCIAL SECURITY ADMINISTRATION

1-800-772-1213  
*www.ssa.gov*

### DEPARTMENT OF VETERANS AFFAIRS

*www.va.gov*  
VA Benefits: 1-800-827-1000  
VA Health Benefits: 1-877-222-8387  
VA Educational Benefits: 1-888-442-4551  
VA Insurance Center: 1-800-669-8477  
Debt Management Center: 1-800-827-0648  
Hearing Impaired: 1-800-829-4833  
CHAMPVA: 1-800-733-8387  
Headstones/Markers: 1-800-697-6947  
Direct Deposit Program: 1-800-827-1000  
Special Health Issues (Gulf War, Agent Orange): 1-800-749-8387

## DEFENSE HEALTH AGENCY REGIONAL CONTACT INFORMATION

TRICARE Management Activity  
7700 Arlington Boulevard, Suite 5101,  
Falls Church, VA 22042-5101  
703-681-1730  
Communications & Customer Service:  
703-681-1770  
**TRICARE NORTH – HEALTH NET FEDERAL SERVICES**  
CT, DE, DC, IL, IN, KY, ME, MD, MA,  
MI, NH, NJ, NY, NC, OH, PA, RI, VT, VA,  
WV, WI (and some ZIP codes in IA, MO,  
AND TN)  
1-877-874-2273  
*www.hnfs.net/common/home*

**TRICARE SOUTH – HUMANA MILITARY HEALTHCARE SERVICES**  
AL, AR, FL, GA, LA, MS, OK, SC, and TN  
(excluding 35 TN ZIP codes in the Fort  
Campbell, KY area), and Texas (exclud-  
ing only the extreme southwestern El  
Paso area)  
1-800-444-5445  
*www.humana-military.com*

**TRICARE WEST – UNITED HEALTHCARE MILITARY & VETERANS**  
AK, AZ, CA, CO, HI, ID, IA (except 82  
Iowa zip codes that are in the Rock  
Island, IL area), KS, MN, MO (except  
the St. Louis area), MT, NE, NV, NM,  
ND, OR, SD, TX (the southwestern  
corner, including El Paso, only), UT, WA,  
AND WY:  
1-888-874-9378  
*www.uhcilitarywest.com*

## TRICARE OVERSEAS

**TRICARE EURASIA-AFRICA**  
*www.tricare.mil/tma/eurasiaafrica*  
1-877-678-1207  
**TRICARE LATIN AMERICA & CANADA**  
*www.tricare.mil/tma/tlac*  
1-877-451-8659

**TRICARE PACIFIC**  
[www.tricare.mil/tma/pacific/tao-pacific.aspx](http://www.tricare.mil/tma/pacific/tao-pacific.aspx)  
1-888-777-8343

## DENTAL PLANS

**TRICARE ACTIVE DUTY FAMILY MEMBER PLAN – METLIFE**  
CONUS: 1-855-638-8371  
OCONUS: 1-855-638-8372  
[www.tricare.mil/dental/tdp.aspx](http://www.tricare.mil/dental/tdp.aspx)

**TRICARE RETIREE DENTAL PLAN- DELTA DENTAL OF CALIFORNIA**  
1-888-838-8737  
[www.tricare.mil/Dental/TRDP.aspx](http://www.tricare.mil/Dental/TRDP.aspx)

## ARMED FORCES RECREATION CENTERS

**HALE KOA RESORT**  
2055 Kalia Road  
Honolulu, HI 96815-1998  
1-800-367-6027  
[www.halekoa.com](http://www.halekoa.com)

**DRAGON HILL LODGE, SEOUL**  
011-82-2-7918-222  
Fax: 011-82-2-790-1576  
[reservations@dhl.korea.army.mil](mailto:reservations@dhl.korea.army.mil)

**NEW SANNO HOTEL, TOKYO**  
011-81-3-3440-7871  
[room\\_rsv@thenewsanno.com](mailto:room_rsv@thenewsanno.com)

**SHADES OF GREEN RESORT IN ORLANDO, FL**  
1950 W. Magnolia Palm Drive  
Lake Buena Vista, FL 32830  
407-824-3400  
Fax: 407-824-3665  
[sales@shadesofgreen.org](mailto:sales@shadesofgreen.org)  
[www.shadesofgreen.org](http://www.shadesofgreen.org)

**EDELWEISS LODGE AND RESORT, GERMANY**  
Attn: Vacation Planning Center  
Unit 24501  
APO AE 09006  
011-49-8821-9440  
M-F 8 a.m. to 5 p.m. GET  
[vacation@edelweisslodgeandresort.com](mailto:vacation@edelweisslodgeandresort.com)  
[www.edelweisslodgeandresort.org](http://www.edelweisslodgeandresort.org)

# COMMUNICATING WITH CONGRESS

Though the opportunity to communicate with Congress is often neglected, it is not only a right of citizenship; it is an expectation. Senators and Representatives are elected by the American public, meaning you. Their salaries come from the American taxpayer, meaning you. They are supposed to vote on issues based on the interests of their constituencies, meaning you. You give them their job and fund their paychecks—don't be afraid to check up on your "employees" and give them direction on how to do their job.

## TIPS ON WRITING

The letter is the most popular choice of communication with a congressional office. If you decide to write a letter, this list of helpful suggestions will improve the effectiveness of the letter:

1. Your purpose for writing should be stated within the first paragraph. If your letter pertains to a specific piece of legislation, identify it accordingly, e.g., House bill: H. R. \_\_\_\_, Senate bill: S. \_\_\_\_.
2. Be courteous, to the point, and include key information, using examples to support your position.
3. Address only one issue in each letter; and, if possible, keep the letter to one page.

## TERMS OF ADDRESS

When writing to the Chair of a Committee or the Speaker of the House, it is proper to address them as:

*Dear Mr. Chairman or Madam Chairwoman:*

*Dear Madam Speaker or Mr. Speaker:*

Otherwise, it would be proper to address them as:

*Dear Senator:*

*Dear Representative:*

## MAILING ADDRESSES

To a Senator:

*The Honorable (full name)  
(Rm. #) & (name of) Senate Office Building  
United States Senate  
Washington, DC 20510*

To a Representative:

*The Honorable (full name)  
(Rm. #) & (name of) House Office Building  
United States House of Representatives  
Washington, DC 20515*

## TIPS ON EMAILING

Generally, the same guidelines apply to email as writing letters to Congress. You may find and email your senators and representative directly from the AFSA website. Click on the tab for "CapWiz" and follow the directions.

## TIPS ON TELEPHONING

To find your senators' and representative's phone numbers, you can go to their respective websites. Otherwise call the U.S. Capitol Switchboard at 1-202-224-3121 and ask for your senators' and/or representative's office. If you don't know their names, you will be asked for your postal ZIP code. Remember that you should provide the ZIP code for your home of record or where you are registered to vote. Telephone calls are usually taken by a staff member, not the member of Congress. Ask to speak with the aide who handles the issue about which you wish to comment.

After identifying yourself, tell the aide you would like to leave a brief message, such as: "Please tell Senator/Representative (Name) that I support/oppose (S. \_\_\_/H.R. \_\_\_)."

You will also want to state reasons for your support or opposition to the bill. Ask for your senators' or representative's position on the bill. You may also request a written response to your telephone call.

## WILLIAM H. PITSENBERGER AWARD

- 1970 Sergeant John L. Lebitow (Medal of Honor)
- 1971 Master Sergeant LeRoy M. Wright
- 1972 Staff Sergeant Charles L. Shaub
- 1973 Master Sergeant Charles D. McGrath
- 1974 Master Sergeant Francis S. Millen  
Technical Sergeant Calvin J. Zenahlik  
Mr. Michael Michaud (form U.S.A.F.)
- 1975 Technical Sergeant Charles D. Morrow  
Technical Sergeant Rufus B. Russell  
Staff Sergeant Michael D. Vogele
- 1976 Staff Sergeant Jon D. Harston
- 1977 Master Sergeant Lewis O. Brabham
- 1978 Staff Sergeant James T. Carter
- 1981 Staff Sergeant Peter Stankiewicz
- 1983 Master Sergeant Michael Pearson  
Staff Sergeant Dwayne Adkins
- 1984 Staff Sergeant David A. Dowell
- 1985 Senior Airman Darrell King
- 1986 Staff Sergeant Guy M. Geary
- 1987 Senior Airman John A. Loomis
- 1988 Sergeant Darrell S. Mahan
- 1989 Airman John C. Mlcoch
- 1990 Airman Christopher E. Hatton  
Airman Robert T. Polzin
- 1991 Staff Sergeant Brice J. Sabin
- 1992 Staff Sergeant Dale A. Hoyle
- 1993 Senior Airman Daniel W. Downey
- 1994 Technical Sergeant Timothy A. Wilkinson
- 1995 Staff Sergeant Gregory R. Hehir
- 1996 Airman Jason R. Aleshire
- 1997 SSgt Brian T. Clements
- 1998 TSgt James J. Morrison II
- 1999 TSgt Michael Windows
- 2000 TSgt Charles Fouch III
- 2001 TSgt Navid Garshasb
- 2002 SSgt Gabriel P. Brown
- 2003 MSgt Dale P. Berryhill
- 2004 MSgt Robert J. Colannino, Jr.
- 2005 TSgt Bradley T. Reilly
- 2006 SSgt Robert M. Payne
- 2007 TSgt Davide Keaton
- 2008 MSgt Patrick Harding
- 2009 SSgt Joseph A. Byrne
- 2010 SSgt Patrick N. Thomas
- 2011 SSgt Kyle W. Klapperich
- 2012 SSgt Jordan Killam

## EXCELLENCE IN MILITARY LEADERSHIP AWARD

- 1994 General Ronald R. Fogleman
- 1995 General Billy J. Boles

- 1996 The Honorable William J. Perry
- 1997 General Lloyd Newton
- 1998 General Michael E. Ryan
- 1999 CMSgt (Ret.) Paul Airey
- 2000 General John P. Jumper
- 2001 General Richard B. Myers
- 2002 Dr. James G. Roche
- 2003 General Gregory S. Martin
- 2004 General T. Michael Moseley
- 2005 General Paul V. Hester
- 2006 General Ronald E. Keys
- 2007 General William R. Looney
- 2008 The Honorable Michael B. Donley
- 2009 General Norton A. Schwartz
- 2010 Lieutenant General Richard Y. Newton
- 2011 General Gary L. North
- 2012 General Philip M. Breedlove

## L. MENDEL RIVERS AWARD

- 1972 Mr. Robert Chase, Actor, "Hogans Heroes"  
\* Mr. James Sheldon, Director, USO Overseas Shows
- 1973 The Honorable John J. Ford
- 1974 Lieutenant General Felix M. Rogers, Commander, Air University
- 1975 Mr. Edward J. Daly, President, World Airways
- 1976 General David C. Jones, Chief of Staff, U.S. Air Force  
\* Senator Barry Goldwater
- 1977 Honorable James P. Goode Deputy, Assistant Secretary of Personal Policy, OSAF  
\* Lieutenant General Kenneth L. Tallman, Deputy Chief of Staff, U.S.A.F.
- 1978 Major General (Ret.) Harry J. Meade, Former U.S. Air Force Chief of Chaplains  
\* The Honorable William Nicholas
- 1979 Representative G.V. "Sonny" Montgomery  
\* General William G. Moore Jr., Commander, Military Airlift Command
- 1980 General Lew Allen, Jr., Chief of Staff, U.S. Air Force  
\* Lieutenant General Winfield W. Scott, Jr., United States Air Force
- 1981 Representative Majorie Holt
- 1982 Lieutenant General Andrew P. Iosue, Deputy Chief of Staff, Manpower and Personal
- 1983 General Bennie L. Davis, Commander, Strategic Air Command

- 1984 General Wilbur L. Creech, Commander, Tactical Air Command
- 1985 General Charles A. Gabriel, Chief of Staff, U.S. Air Force
- 1986 General Charles L. Donnelly, Jr., Commander in Chirs, U.S. Air Forces in Europe
- 1987 General Larry D. Welch, Chief of Staff, U.S. Air Force
- 1988 General John T. Chain, Jr., Commander in Chief, Stategic Air Commane
- 1989 The Honorable Michael Bilirakis
- 1990 General Michael J. Dugan, Chief of Staff, U.S. Air Force
- 1991 General Merrill A. McPeak, Chief of Staff, U.S. Air Force
- 1992 Senator John McCain
- 1993 General John Michael Loh, Commander, Air Combat Command, U.S. Air Force
- 1995 Representative James P. Moran
- 1996 Representative Chet Edwards
- 1997 Representative Steve Buyer
- 1998 Representative Jim Gibbons
- 1999 Representative Ronnie Shows
- 2000 Representative Bob Filner
- 2001 Representative Michael Bilirakis
- 2002 Representative Adam Smith
- 2003 Representative Ike Skelton
- 2004 Representative Silvestre Reyes
- 2005 Senator Timothy Johnson
- 2006 Representative Jeff Miller
- 2007 Representative Stephanie Herseth-Sandin
- 2008 Senator Saxby Chambliss
- 2009 Representative Gus M. Bilirakis
- 2010 Senator Daniel K. Akaka
- 2011 Representative Joe Wilson
- 2012 Repräsentative Tim Walz

## AMERICANISM AWARD

- 1979 Senior Master Sergeant Francis S. Millen  
\* Master Sergeant Lewis O. Brabham  
\* Master Sergeant Leroy M. Wright  
\* Technical Sergeant Jon D. Harston  
\* Technical Sergeant Charles D. Morrow  
\* Technical Sergeant Rufus B. Russell  
\* Technical Sergeant Calvin J. Zenahlik  
\* Staff Sergeant James T. Carter  
\* Staff Sergeant Charles D. McGrath  
\* Staff Sergeant Michael Michaud  
\* Staff Sergeant Charles L. Shaub  
\* Staff Sergeant Michael D. Vogele  
\* Sergeant John L. Levitow

\* Miss Lori Cox  
 \* Mr. Wayne Newton  
 1980 Master Sergeant Wayne L. Fisk  
 \* Mrs. Norma Goodman  
 \* Mr. Bob Hope  
 1981 Master Sergeant (Ret.) Rhon Winkler  
 1982 Senior Master Sergeant James M. Rankin  
 1983 Air Force Communications Command  
 1984 Twenty-third Air Force  
 1985 The U.S. Air Force "Tops in Blue"  
 1986 Mr. Max Cleland  
 1987 Ms. Kate Smith (Posthumously awarded)  
 \* The U.S. Air Force "Tops in Blue"  
 \* The Adolph Coors Company  
 1988 The U.S. Air Force Thunderbirds  
 \* William S. Phillips  
 1989 Freedoms Foundation at Valley Forge  
 1991 President George Herbert  
 1992 Mr Michael Blake  
 \* Mr. Lee Arbon  
 1993 Senator Bob Dole  
 1994 Ms. Debbie Reynolds  
 1995 Zachary and Elizabeth Fisher  
 \* Mr. Lee Greenwood  
 1996 The U.S. Air Force "Tops in Blue"  
 1997 Col. (Ret.) Gail Halvorsen  
 1998 Team 177  
 1999 Heather French  
 2002 The Kuhlman Sisters  
 \* Wayne Newton  
 2003 The Honorable Anthony J. Principi,  
 Secretary of Veterans Affairs  
 2004 Brigadier General Hazel Johnson-Brown  
 (Ret.)  
 2005 Ross Perot, Jr.  
 2006 CMSAF James Binnicker (Ret.)  
 2007 Phillip Driskill  
 2008 The U.S. Air Force "Tops in Blue"  
 2009 Andy Anderson  
 \* CMSAF Sam Parish (Ret.)  
 2010 The United Service Organization (USO)  
 2011 The Fisherhouse Foundation  
 2012 Wreaths Across America

### AFSA MEMBER OF THE YEAR

1967 Master Sergeant Estel Lipham  
 Chapter 100, Bolling AFB, DC  
 1968 Senior Master Sergeant John P.  
 Concannon  
 Chapter 507, Colorado Springs, CO  
 1969 Staff Sergeant Wayne Alberson  
 Chapter 801, Yakota AB, Japan  
 1970 Technical Sergeant Donald Smith  
 Chapter 507, Colorado Springs, CO

1971 Master Sergeant James Griffis  
 Chapter 514, USAF Academy, CO  
 1972 Senior Master Sergeant Kenneth  
 Guilfoyle  
 Chapter 513, Scott AFB, IL  
 1973 Staff Sergeant Michael C. Warnick  
 Chapter 608, Williams AFB, AZ  
 1974 Chief Master Sergeant William M. Glass  
 International Executive Council  
 1975 Senior Master Sergeant Julius V. Jurek  
 Chapter 108 Langley AFB, VA  
 1976 Chief Master Sergeant Raymond J.  
 Orlowski  
 Chapter 619, McChord AFB, WA  
 1977 Master Sergeant Gerald H. Smith  
 Chapter 100, Bolling AFB, DC  
 1978 Senior Master Sergeant Victor F.  
 Bartholomew  
 Chapter 1322, McClellan AFB, CA  
 1979 Master Sergeant Charles R. Bryant  
 Chapter 325, Fort Fisher, NC  
 1980 Master Sergeant (Ret.) Charles Hornyak  
 Chapter 527, Seminole, FL  
 1981 Master Sergeant (Ret.) Harry J.  
 Chambers  
 Chapter 972, McConnell AFB, KS  
 1982 Senior Master Sergeant (Ret.) Victor F.  
 Bartholomew  
 Chapter 972, McConnell AFB, KS  
 1983 Mr. D. Ray Harris  
 Chapter 1362, George AFB, CA  
 1984 Mr. Roger R. Vermette  
 Chapter 367, Pope AFB, NC  
 1985 Mr. Chester A. Branscom  
 Chapter 404, Robins AFB, GA  
 1986 Mr. Terry L. Miller  
 Chapter 367, Pope AFB, NC  
 1987 Mr. William D. Rush  
 Chapter 972, McConnell AFB, KS  
 1988 Master Sergeant Christina E. Reece  
 Chapter 1054, Sheppard AFB, TX  
 1989 Technical Sergeant Joseph M. Vieth  
 Chapter 1681, Spangdahlem AB,  
 Germany  
 1990 Master Sergeant (Ret.) Anthony C. Rollis  
 Chapter 1379, Onizula AFB, CA  
 1991 Mr. Milford W. Evertt  
 Chapter 1322, McClellan AFB, CA  
 1992 Staff Sergeant Alan R. Winzenried  
 Chapter 1180, USAF Academy, CO  
 1993 Senior Master Sergeant Larry S. Brooks  
 Chapter 982, Lincoln, NE  
 1994 Chief Master Sergeant James L.  
 Torrence  
 Chapter 211, McGuire AFB, NJ  
 1995 Mr. Charles E. Turner  
 Chapter 211, McGuire AFB, NJ  
 1996 Master Sergeant Christopher P.Z.  
 Stanley  
 Chapter 751, Wright Patterson AFB, OH  
 1997 CMSgt (Ret.) Michael Carton  
 Chapter 872, Scott AFB, IL

1998 SSgt Angela L. Coyle  
 Chapter 300, Pentagon  
 1999 SSgt Lucinda Hock  
 Chapter 984, Offutt AFB, NE  
 2000 Coral A. Barrett  
 Chapter 1076, Lackland AFB, TX  
 2001 Linda L. Zutell  
 Chapter 554, Englin AFB, FL  
 2002 Paul K. Sharbutt Jr.  
 Chapter 985, Tinker AFB, OK  
 2003 Paul J. Hamel  
 Chapter 984, Offutt AFB, NE  
 2004 James E. Pepin  
 Chapter 985, Tinker AFB, OK  
 2005 Gregory Gallup  
 Chapter 358, Langley AFB, VA  
 2006 Rosemarie Recer  
 Chapter 1473, Elmendorf AFB, AK  
 2007 Andrea Shircliff  
 Chapter 872, Scott AFB, Illinois  
 2008 TSgt Ellis Franks  
 Chapter 1669 Raf Lakenheath, UK  
 2009 MSgt Terry Turner  
 Chapter 985, Tinker AFB, OK  
 2010 SMSgt Kevin Gunnip  
 Chapter 1257, Holloman AFB, NM  
 2011 SMSgt Brain Saunders  
 Chapter 358, Langley AFB, VA  
 2012 MSgt Nicholas Sinnott  
 Chapter 1156 Malmstrom AFB, MT

### AUXILIARY MEMBER OF THE YEAR

1976 Ms. Patricia Ahlmark  
 Chapter A102, Andrews AFB, MD  
 1977 Ms. Martha Baxter  
 Chapter A984 Offutt AFB, NE  
 1978 Ms. Thelmad L. Cooke  
 Chapter A1322, North Highlands, CA  
 1979 Mrs. Sondra Burns  
 Chapter A991, Tulsa, OK  
 1980 Mrs. Maris S. Jarrett  
 Chapter A615, Barksdale AFB, LA  
 1981 Mrs Gloria Pinksaw  
 Chapter A804, Richards-Gebaur AFB,  
 MO  
 1982 Mrs. Doris Buffam  
 Chapter A1320, Travis AFB, CA  
 1983 Ms. Elaine Warner  
 Chapter A951, Ellsworth AFB, SD  
 1984 Mrs. Genevieve H. Kulas  
 Chapter A558, Lake Worth, FL  
 1985 Mrs. Genevieve H. Kulas  
 Chapter A558, Lake Worth, FL  
 1986 Mrs. Larene Paul  
 Chapter A1452, Medford, OR  
 1987 Ms. Elizabeth S. Scarberry  
 Chapter A452, Dobbins AFB, GA

- |  |   |   |
|--|---|---|
| 1988 Mrs. Thelma Hamrick<br>Chapter A527, Pinellas Park, FL        | 2003 Anna M. Bradford<br>Chapter A1252, Nellis AFB, NV      | 1994 SrA William A. Ward, Division 9      |
| 1989 Ms. Sue E. Neal<br>Chapter A553, Tyndall AFB, FL              | 2004 Robbie P. Watson<br>Chapter A473, Nashville, TN        | 1995 A1C Frank J. Phinney, Division 3     |
| 1990 Mrs. Helen S. Powell<br>Chapter A527, Pinellas Park, FL       | 2005 Betty Thomason<br>Chapter A452, Dobbins AFB, GA        | 1996 SrA Jim E. Andrews, Division 16      |
| 1991 Mrs. Annette B. Nelson<br>Chapter A527, Pinellas Park, FL     | 2006 Helen Free<br>Chapter A478, Chattanooga, TN            | 1997 SrA Gretchen Finke, Division 9       |
| 1992 Mrs. Linda Patterson<br>Chapter A804, Richards-Gebaur AFB, MO | 2007 Vivian Middleton<br>Chapter A473, Nashville, TN        | 1998 SrA Jennifer P. Byers, Division 10   |
| 1993 Mrs. Trisha F. Crowe<br>Chapter A1322, McClellan AFB, CA      | 2008 Josefa Garcia<br>Chapter A751 Wright-Patterson, OH     | 1999 SSgt Dorian Williams, Division 9     |
| 1994 Ms. Nancy Wheeler<br>Chapter A1322, McClellan AFB, CA         | 2009 Sylvia Andrews<br>Chapter A564, Port Saint Lucie, FL   | 2000 SrA Andrew C. Sallown, Division 11   |
| 1995 Ms. Garnet J. Edore<br>Chapter A451, Albany, GA               | 2010 Amy L. Tobin<br>Chapter A751 Wright-Patterson, OH      | 2001 SSgt Christopher Johnson, Division 8 |
| 1996 Ms. Patricia G. West<br>Chapter A985, Tinker AFB, OK          | 2011 Carol L. Waldrop<br>Chapter A564, Port Saint Lucie, FL | 2002 SrA Stela S. Striligas, Division 5   |
| 1997 Vivian Middleton<br>Chapter A473, Nashville, TN               | 2012 Ms. Adeline Davidson<br>Chapter 804, Kansas City, MO   | 2003 SrA Emily F. Cole, Division 1        |
| 1998 Vivian Middleton<br>Chapter A473, Nashville, TN               |   | 2004 SSgt Yusef Sadd, Division 4          |
| 1999 Dorothy S. Tresslar<br>Chapter A451, Albany, GA               |   | 2005 SrA Polly-Jan Bobseine, Division 4   |
| 2000 Vivian Middleton<br>Chapter A473, Nashville, TN               |   | 2006 SSgt Elizabeth Spradley, Division 12 |
| 2001 Carol L. Waldrop<br>Chapter A564, Port Saint Lucie, FL        |   | 2007 SrA Charity L. Estrada, Division 11  |
| 2002 Vivian Middleton<br>Chapter A473, Nashville, TN               |   | 2008 SrA Brian J. Buhner, Division 2      |

**AIRMAN OF THE YEAR**

- |   |
|---|
| 1986 SrA John B. Benter, Division 10      |
| 1987 SrA Frank J. Joy, Jr., Division 15   |
| 1988 SSgt Richard A. Baldwin, Division 12 |
| 1989 SrA John D. Lilledahl, Division 5    |
| 1990 SSgt Justin D. Secrest, Division 8   |
| 1991 SrA Gregory Munson, Division 13      |
| 1992 SrA Eric P. Marcum, Division 11      |
| 1993 SrA Roberts E. Collins, Division 5   |

**NCO OF THE YEAR**

- |  |
|--|
| 2007 TSgt Earl I. Covell, Division 14      |
| 2008 SSgt Jason R. Anderson, Division 2    |
| 2009 TSgt Christopher Brown, Division 7    |
| 2010 TSgt Nina R. Anderson, Division 3     |
| 2011 TSgt Jefferey A. Ruben, Division 89   |
| 2012 TSgt Airica Harms-Colby, Division 610 |

*\*Multiple recipients during presentation year.*

**2014 DIVISION CONVENTION CONFERENCES**

DIV	DATE	LOCATION	LOCATION PHONE	POC	POC PHONE	POC EMAIL
1	10-13 April, 2014	Radisson Hotel; Utica, NY	315-266-1459	SMSgt Mike Cavalier	315-525-8326	michael.cavalier@ang.af.mil
2	10-13 April, 2014	Ramada Plaza Resort; Fort Walton Beach, FL	800-874-8962	DP Colin Gates	865-640-5937	afsadiv2@gmail.com
3	27-30 March, 2014	Drury Inn & Suites; O'Fallon, IL	618-624-2221	DP Lutzen	618-256-3878	amber.callahan@us.af.mil
4	24-26 April, 2014	Holiday Inn Airport; Gulfport, MS	228-679-1700	MSgt Trey Horn	228-376-8271	trey_horn@yahoo.com
5	14-15 Aug., 2014	Hyatt Regency; Jacksonville, FL	904-588-1234	DP Cary Hatzinger	253-847-3288	afsadiv5@gmail.com
6	13-16 April, 2014	Golden Nuggett Casino & Hotel; Las Vegas, NV	855-816-6690	Ms. Nancy Wheeler	916-332-4855	nancyacm@sbcglobal.net
7	Apr 30-May 1, 2014	RAF Mildenhall Galaxy Club; Mildenhall England, UK	520-393-3227	DP Dan Guzman	440-1638-5225-98	dan_guzman99@yahoo.com

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