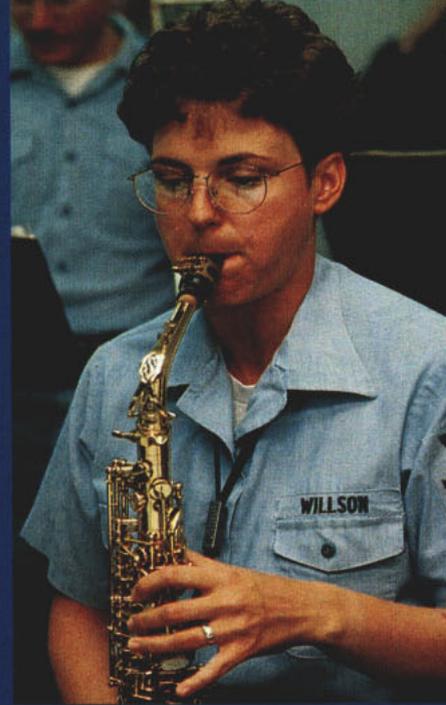


ALL HANDS

MAGAZINE OF THE U.S. NAVY

August 1997



Rights & Benefits



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ALL HANDS

NAVY RIGHTS & BENEFITS

SPECIAL ISSUE

AUGUST 1997 — NUMBER 965
 75TH YEAR OF PUBLICATION

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Pay & Allowances

Of vital concern to you is the adequacy of your pay, or, in other words, the competitiveness of the Navy's Total Military Compensation Package as compared to the compensation that may be offered in the private sector.

First we'll address some background intricacies of the current compensation system. Then, we'll address the key cash compensation elements that may comprise your Total Military Compensation Package (TMCP). Also briefly discussed will be the dollar value of your current and future benefits that contribute significantly to ascertaining the "enhanced" dollar value of your TMCP.

For those commands that are serviced by a Personnel Support Detachment (PSD), share your pay problem with your command's local PSD Liaison Representative (PLR). Let your PLR work with you to resolve your pay problems.

Compensation system background

The biggest misconception about your military compensation is that popular changes can be accomplished by simply revising governing instructions. The truth is that each element of the TMCP is authorized by specific legal authority, generally found in Titles 37 and 10 of the United States Code.

These elements are either legal "entitlements" earned by you, the Sailor, or are discretionary under the law, meaning the Secretary of the Navy (SECNAV) has the option of payment.

Resolving your pay problems

Almost all your pay problems or questions can be resolved by using your chain of command. Most commands have copies of the two major entitlement manuals: the *Department of Defense Financial Management Regulation (DODFMR)*, Volume 7A and the *Joint Federal Travel Regulations*.

MEMBER COPY
0133/TM3

U.S. NAVY
LEAVE AND EARNINGS STATEMENT

PERIOD COVERED: 15MAY97-31MAY97
PAY LOC: 42657

NAME	DATE	GRADE	STATUS	TYPE	AMOUNT	REMARKS
EARNINGS						
BASIC PAY	15MAY97	638 85	DD5		1639.80	
BAO PARTIAL	30MAY97	635 86	DD5		8.70	
DEDUCTIONS						
NAVY HOME ASSESSMENT					5.00	
SGLI FOR 200,000					18.00	
FEDERAL TAX					212.85	
FICA TAX					125.44	
CHARITY ALLOTMENT					2.00	
CHARITY ALLOTMENT					12.00	
TOTAL EARNINGS					1648.50	
TOTAL DEDUCTIONS					370.79	
NET PAY (1648.50-370.79)					1277.71	

PAYMENTS POSTED SINCE LAST LES:
15MAY97 638 85 DD5, D55N 8522, NPR 00214
30MAY97 635 86 DD5, D55N 8522, NPR 00292

BASED ON CURRENT INFORMATION AT DEFENSE FINANCE AND ACCOUNTING SERVICE CLEVELAND CENTER (DFAS-GL) YOUR PAY IS EXPECTED TO BE:
JUN97 MID-MONTH PAYMENT AMOUNT 638 85
JUN97 END-OF-MONTH PAYMENT AMOUNT 635 85

REMARKS:
CHARITY ALLOTMENT FOR 2.00 WILL STOP AS OF JUL97
MBR HAS AUTH FOLLOWING ALLOTS:
CHARITY AUG96 2.00 NRS
CHARITY JAN97 12.00 CFC
DAILY NORM EFFECTIVE 01JUN97 IS 42.59

EFFECTIVE IN JULY 1997, PREMIUMS FOR THE TRICARE-FMDD WILL INCREASE. PREMIUM FOR SINGLE COVERAGE WILL BE \$7.54 AND FAMILY WILL BE \$19.09. ACCORDING TO THE TRICARE-FMDD CONTRACT, DISENROLLMENT DUE TO A RATE INCREASE IS NOT ALLOWED.

L. 104-275, SEC. 106, AUTHORIZES CERTAIN VEAP PARTICIPANTS WITH AT LEAST \$1 IN THEIR VEAP ACCOUNTS AND SERVING ON ACTIVE DUTY ON 9 OCT 96 TO ENROLL IN THE MGIB. SEE YOUR COMMAND CAREER COUNSELOR OR EDUCATION SERVICE OFFICER FOR MORE INFORMATION.

FORM 1041 (REV. 11-95)

When the answer can't be resolved locally, have your appropriate chain of command representative call either the Defense Finance Accounting Service, Cleveland Center (DFAS-CL), or the applicable pay expert at BUPERS for the right policy decision.

Personal Statement of Military Compensation (PSMC)

You can ascertain the total dollar value of your TMCP. The tool for accomplishing this is the Personal Statement of Military Compensation (PSMC). The current PSMC program software can be found on the Navy's BUPERS ACCESS Bulletin Board System. The DOS-based PSMC program software is available for download under the MAIN MENU on BUPERS ACCESS. See your Command or Divisional Career Counselor to get the current PSMC.

Using your Leave and Earnings Statement (LES) as the input document, you can generate the PSMC printout. The one-page PSMC printout will clearly itemize your direct cash compensation (cash pays and allowances, in-kind housing or food allowances, federal tax advantages) and the dollar value of current benefits (Morale, Welfare and Recreation, health care, leave/holidays and commissary/exchange) and future benefits (retired pay, Social Security and active-duty death/survivor benefits). The PSMC program software also generates a supplementary explanation printout that briefly describes each pay and allowance you receive and details how the cost of current and future benefits are calculated.

Key TMCP elements

With some of the compensation system's peculiarities explained and with your own PSMC in hand, it's now time to briefly explain some of the key elements of your TMCP.

Basic pay

Every Sailor receives basic pay to underscore the long-standing compensation principle of "equal pay for equal work." It is roughly 70 percent of your annual direct cash compensation and varies according to your pay grade and time in service (15 different longevity pay raises). The

basic pay table is structured to give you the incentive to seek promotion (increased leadership and responsibility) and to recognize that as your experience increases within the same pay grade, so should your basic pay incrementally to reward your increased rating competency level.

Basic pay for active-duty personnel is the basis for computing Reserve component drill pay and for establishing the initial levels of retired pay.

Consult Chapters 1 and 2 of the *DODFMR* for more detailed information on basic pay.

Housing and food allowances

Basic Allowance for Quarters (BAQ). The law that governs BAQ establishes different entitlement guidelines for members on shore and sea duty. You generally receive BAQ if you are not assigned to government quarters ashore that are considered adequate for you and/or your dependents. Shipboard berthing (except those ships or craft that displace less than a 1,000 tons) is always considered as adequate government quarters.

When stationed ashore, single members in pay grades above E-6 (and single E-6s housed in inadequate quarters) may choose not to live in government quarters and receive BAQ. When stationed aboard ship, single members in pay grades above E-5 may choose not to live aboard ship and receive BAQ. Effective July 1, 1997, single E-5 members on sea duty may be authorized either quarters ashore (either adequate or inadequate by DOD standards) or if quarters ashore are not available, the responsible installation commander may authorize housing allowances.

Also effective July 1, 1997, if both members of a joint military couple (without other dependents), are in pay grades E-1 through E-4, and are both assigned to shipboard sea duty, the senior member will be entitled to BAQ at the single rate (BAQ-S).

The BAQ law also states that deployments of less than 90 days are not considered "sea duty" for BAQ purposes.

Additionally, shipboard deployments of more than 90 days by members under TAD orders (helicopter detachments, SEALS, EOD, etc.) who return to their parent command after the deployment are not considered "sea duty" for BAQ purposes.

Rules and regulations for determining relationship, dependency and support for dependents for BAQ entitlement purposes are discussed in detail in Chapter 26 of the *DODFMR*.

A frequently misunderstood variation of BAQ is called BAQ Difference (or BAQ-DIFF), which became law Dec. 5, 1991.

On or after that date, members residing in government quarters and paying child support

allowance is best explained in both Chapter 25 of *DODFMR* and *MILPERSMAN* 2640110-2640180.

By law, officers receive a monthly BAS allowance whether ashore or at sea. Enlisted members, also by law, may receive BAS when: subsistence in kind is not available or use of a government mess is determined as impractical; they are authorized permission to mess separately (commonly referred to as SEPRATS, COM-RATS or RATSSEP); or they are assigned to duty under emergency conditions where messing facilities of the United States are not available.

When authorized BAS, the allowance compensates the member for monthly food costs. BAS is not intended to compensate a family's monthly food costs – BAS is a member allowance only. BAS has three different possible incremental rates: leave or RATSSEP; messing not available; and under emergency conditions).

The complexities of enlisted BAS entitlements span both the spectrum of married member vs. single



Photo by PH1 Alexander C. Hicks

payments are entitled to the difference between BAQ at the dependent rate (BAQ-D) and BAQ-S. Members who were in receipt of BAQ-D on Dec. 4, 1991, solely because of child support payments and were residing in government quarters were "grandfathered" from the law until the member is entitled to receive BAQ-D for another eligible dependent, or loses the child as a dependent.

Basic Allowance for Subsistence (BAS).

BAS, like BAQ, has numerous entitlement peculiarities associated with it. The complicated

member and shore duty vs. sea duty issues.

Just as shipboard berthing is determined to be adequate government quarters, a functioning mess aboard ship is also considered adequate government messing, therefore, BAS is not paid to enlisted members assigned to shipboard sea duty.

When assigned to shore duty, both married enlisted members and senior enlisted members in pay grades E-7 through E-9 are entitled to RATSSEP.

Shore activity commanding officers may

authorize RATSSEP to any enlisted member upon determining that the member routinely misses at least two meals per day in a messing facility because of the member's: location of residence; specialized duties; working hours; inordinate on-base commuting distance to the messing facility; or the messing facility's serving/seating capacity limitations.

Variable Housing Allowances (VHA)

VHA is paid to service members residing in high-cost housing areas in the United States. VHA is usually based upon your pay grade, dependency status and duty station location.

In certain circumstances, SECNAV has the authority to pay VHA based on the location of your family members. VHA rates are established based upon your reported housing expenses in the VHA survey.

These expenses include rent (or rental equivalency for homeowners), insurance, utilities and maintenance expenses. The accuracy of the rates for VHA depends upon the data received from you in the VHA survey.

VHA is paid in a locality when the local median housing cost exceeds 80 percent of national median housing costs (NMHC). VHA plus BAQ was intended to provide 85 percent of the NMHC, while you paid an out-of-pocket amount equal to 15 percent of the NMHC. However, BAQ rate changes tied to base pay increases have caused housing allowances to lag behind housing cost increases, resulting in a median out-of-pocket expense of approximately 20 percent of NMHC.

VHA offset. The VHA offset program became effective March 1, 1986. Your housing allowances for BAQ and VHA are compared to your actual housing expenses. If your allowances exceed the expenses, your VHA is reduced by an amount equal to one-half of the difference, not to exceed the total VHA. All VHA may be lost but no BAQ can be lost.

VHA Rate Protection. Part of the FY96 Defense Authorization Act, VHA rate protection became effective Feb. 10, 1997. It protects your



Photo by PH2 Andrew McKaskle

VHA rate from being reduced as a result of systematic change in the annual VHA rate table. Your VHA shall not be reduced from one year to the next unless there has been a break in your eligibility to receive VHA within the military housing area or your certified housing costs are reduced.

VHA Locality Floor. Included in the FY97 Authorization Act, VHA locality floor is the minimum VHA rate set for each pay grade for each MHA. If you don't have family members, the VHA locality floor is equal to 85 percent of the Housing and Urban Development's (HUD) fair market rent (FMR) for a one bedroom apartment. If you have family members, the floor is equal to HUD's FMR for a two bedroom apartment. If VHA survey data indicate the VHA rates will be below the floor amount, you will receive the VHA floor amount. If the surveys indicate the VHA rates should be higher than the VHA floor, you will receive the higher amount.



Photo by PH1 Todd Cichonowicz

Special and incentive pay

The TMCP includes more than 50 special and incentive pays to compensate you for acquiring and maintaining certain skills or performing duties considered unusually arduous or hazardous. Special and incentive pays are taxable, and normally paid monthly. The more common types of special and incentive pays that you may be eligible for are:

Foreign Duty Pay (FDP). Foreign duty pay, sometimes referred to as Certain Places Pay, is payable only to as enlisted members assigned to permanent duty at specified places outside the 48 contiguous United States and the District of Columbia. The list of eligible FDP countries is found in Chapter 17 of the *DODFMR*. FDP is not authorized for personnel who are residents of Alaska, Hawaii, U.S. possessions or foreign countries during any period they are serving within their home state or country.

Members who are TDY/TAD to an eligible FDP location may qualify for FDP after a period of eight continuous days.

Career Sea Pay (CSP). This pay is designed to compensate eligible members for serving many tours of arduous shipboard sea duty throughout a career. As such, it is payable to enlisted members in pay grades E-4 through E-9, warrant officers and officers who have accumulated more than three years of cumulative sea duty.

CSP is paid continuously to eligible members (either ship's company or staff) when they are

assigned to and serve in ships whose primary mission is accomplished under way. It is also payable to crew members of ships/craft whose primary mission is accomplished in port (Category B) only when those vessels are at sea or at a port at least 50 miles from the ship's home port (a day-for-day vice continuous payment basis).

Cumulative sea duty credit accrues continuously for all ship's company or staff members assigned to and serving in either Category A

or B ships or continuous CSP designated ship-based staffs, respectively. For all other members, both CSP and cumulative credit accrue only when day-for-day assigned to and serving in a ship.

After 36 consecutive months on shipboard sea duty, a CSP Premium (CSPP) of \$100 per month is payable to all warrant officers, officers and enlisted members in pay grades E-5 through E-9 with less than five years of cumulative sea credit. Members in pay grade E-4 retain Premium eligibility regardless of length of accrued cumulative sea service. Consult SEC-NAVINST 7220.77D for more details on CSP and CSPP.

Special Duty Assignment Pay (SDAP). This pay replaced proficiency pay in FY85. It is a monthly pay used first to help obtain high-quality personnel for designated special-duty assignments involving demanding duties or an unusual degree of responsibility, and then to sustain adequate manning levels. People serving in the designated skills may receive an additional \$55 to \$275 per month. Production recruiters may receive up to \$375 per month. Details of the SDAP program are contained in OPNAVINST 1160.6A and annual SDAP NAVADMINs.

Selective Reenlistment Bonus (SRB). SRB is a retention incentive special pay awarded to members serving in certain

selected ratings or Navy Enlisted Classifications (NECs) who reenlist or extend their enlistment for at least three years. The purpose of the bonus is to increase the number of reenlistments in those ratings or NECs having insufficient retention. SRB amounts of up to \$30,000 per bonus may be paid to enlisted members who are serving in critically undermanned ratings. A member may receive up to three bonuses, one for each eligibility zone:

- Zone A. For those with at least 21 months but no more than six years of service.
- Zone B. At least six but no more than 10 years of service.
- Zone C. At least 10 but no more than 14 years of service.

Details of the SRB program are contained in OPNAVINST 1160.6A.

Imminent Danger Pay (IDP). All members serving ashore, aboard a ship, or aloft in an aircraft within an area designated by the Secretary of Defense as an imminent danger area are eligible to receive this pay at a rate of \$150 per month. Designated areas and effective dates for the entitlement are specified in Chapter 10 of the *DODFMR*.

Incentive pay for submarine duty. There are two types of submarine duty incentive pay: operational and continuous. Operational sub pay goes to both submarine-designated and non-submarine-designated personnel when assigned to and serving in submarines, if not otherwise entitled to continuous submarine pay.

Continuous sub pay is paid to active-duty personnel who remain in the submarine service on a career basis.

Submarine career screening gates are established at the 12th and 18th year of submarine service to verify members are still eligible for continuous sub pay based on total years of service.

The monthly rate for enlisted members ranges from \$75 to \$355; for warrant officers, \$235 to \$355; and for officers, \$175 to \$595. Each pay rate is determined by grade and years of service based upon pay entry base date.

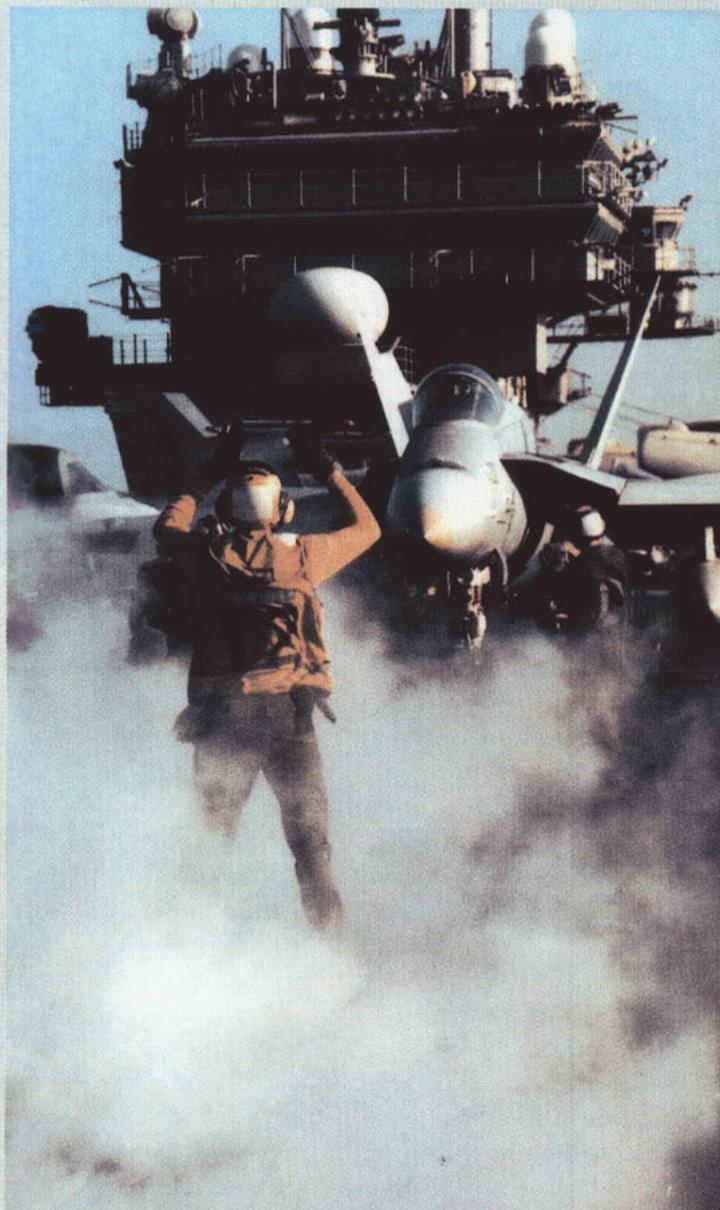


Photo by PHC Mahlon K. Miller

Special Pay for Diving Duty (Dive Pay). Officers and enlisted members who are qualified divers and assigned to billets requiring diving duty and who actually perform diving duty are eligible to receive dive pay in amounts ranging from \$110 to \$300 per month. Rates of dive pay are determined by the type and degree of diving qualifications the member possesses. A member who receives dive pay is restricted from receiving more than one hazardous duty incentive pay.

Consult Chapter 11 of the *DODFMR* for more information on dive pay.

Hazardous Duty Incentive Pay (HDIP). There are several different types of HDIP. HDIP is generally paid (with exceptions noted below) at a

rate of \$110 per month to both officers and enlisted members who are required by competent orders to participate in "frequent and regular" duties considered unusually arduous or hazardous. If not receiving dive pay, members may accrue two different HDIP payments (except for Flight Deck Hazardous Duty Incentive Pay) at the same time.

- **Flight Deck Hazardous Duty Incentive Pay (FDHDIP).** FDHDIP is payable to members required to participate in flight deck operations, from an air-capable ship, amphibious assault ship or aircraft carriers. A member who receives FDHDIP may not receive any other HDIP. Consult OPNAVINST 7220.4H for more details on FDHDIP.

- **Crew Member Flight Pay.** Payable to designated crew members, who are required to fly on a frequent and regular basis. Rates range from \$110 to \$250 per month.

- **Non-crew Member Flight Pay.** Payable to members required to fly to perform their duties (not as passengers), but who are not designated as crew members. Greater detail on both crew member and non-crewmember flight pay is found in BUPERSINST 1326.4B and MILPERSMAN 2620330.

- **Parachute Jumping Duty (JUMP) Pay.** Payable to members when parachute jumping is required as an essential portion of their duties. An additional \$55 per month (or \$165) is payable to members required to perform high altitude, low opening (HALO) parachute jumps as an essential part of their duties.

- **Demolition (DEMO) Duty Pay.** Payable to members required to perform demolition using live explosives, including during training, as a primary duty.

- **Experimental Stress Duty (ESD) Pay.** Payable to members required to perform any of the following duties: duty in high- or low-pressure chambers (to include inside instructor, observer or research technician); or as a test subject in thermal stress/acceleration/deceleration experiments. Consult Chapter 24 of the DODFMR for more details on JUMP, DEMO and ESD pays.

- **Overseas Tour Extension Incentive Pay (OTEIP).** Enlisted personnel who agree to extend their tours at certain overseas locations may be eligible to receive special pay of up to \$80 per month. Instead of this pay, the member may elect

to receive either a 30-day rest and recuperation absence or a round-trip CONUS flight at government expense (with a fifteen day R&R absence) for extending for at least a twelve-month period. Details are found in OPNAVINST 1306.1 or Enlisted Transfer Manual, Article 4.11.

- **Special pay for nuclear-qualified officers.** This has three categories:

- **Nuclear Officer Accession Bonus.** Naval officers or prospective naval officers, accepted for training for duty in connection with the supervision, operation and maintenance of naval nuclear propulsion plants, are entitled to an accession bonus of \$6,000 when they meet all requirements listed in the entitlement manual and SECNAVINST 7220.65 series. Upon completion of training, the Nuclear Career Accession Bonus payment is an additional \$2,000.

- **Nuclear Officer Continuation Pay (COPAY).** Nuclear-qualified naval officers are entitled to continuation pay when they elect to remain on active duty after completion of their initial obligated service. They receive \$12,000 for each year of additional obligated service. Multiple agreements for three, four or five years (not to exceed 26 years commissioned service) are available.

- **Nuclear Career Annual Incentive Bonus (AIB).** Nuclear-qualified officers who have completed initial obligated service and who are not serving under a continuation pay (COPAY) agreement, receive an annual incentive bonus of \$10,000 for unrestricted line officers and \$4,500 for limited duty officers and warrant officers.

- **Psychologists and non-physician healthcare providers.** Diplomate pay is awarded to Medical Service Corps officers who are psychologists and have obtained a diploma as a Diplomate in Psychology by the American Board of Professional Psychology.

Board Certified Pay (BCP) is an entitlement awarded to Medical Service Corps officers who have a post-baccalaureate degree in a clinical specialty and are certified by a professional board in the officer's

specialty. Diplomate pay and BCP range from \$2,000 to \$5,000 depending on years of service.

Optometrists: These officers receive special pay of \$100 monthly, provided they hold a valid license in one of the 50 states and execute a written agreement to remain on active duty for at least one year.

Medical Corps Officers:

- **Variable Special Pay.** An entitlement for medical corps officers serving on active duty for periods of at least one year. Annual rates range between \$1,200 and \$7,000 depending on years of creditable service.

- **Additional Special Pay.** A medical officer is entitled to an annual bonus of \$15,000 for any 12-month period if not undergoing internship or initial residency training, and who agrees to remain on active duty for not less than one year.

- **Board Certified Pay.** An entitlement for medical corps officers who obtain board certification. Annual rates range from \$2,500 to \$6,000, depending on years of creditable service.

- **Incentive Special Pay (ISP).** An award for medical corps officers to address retention difficulties and shortages in critical wartime specialties. Members must agree to remain on active duty for one year. ISP is an annual bonus that varies by specialty and does not exceed \$36,000.

- **Multi-year Special Pay (MSP).** MSP is awarded to medical officers who agree to remain on active duty for two, three or four years after completion of any other service obligation. MSP is paid as an annual bonus, not to exceed \$14,000 for a four-year agreement.

Nurse Corps Officers:

- **Incentive Special Pay for Certified Registered Nurse Anesthetists (CRNAs).** Pay is intended for eligible CRNAs who agree to remain on active duty for a minimum of one year. Annual payment is \$6,000 for any period the CRNA is obligated for training and \$15,000 per year at the beginning of a contract year not obligated for training.

- **Accession Bonus.** An accession bonus is paid to registered nurses who agree to accept a commission as an officer in the Nurse Corps and remain on active duty

not less than four years. Amount of bonus is \$5,000 payable at time of appointment.

Dentists:

- **Variable Special Pay (VSP).** All dentists are entitled to receive monthly VSP at annual rates from \$3,000 to \$7,000 per year depending on their years of creditable service.

- **Board Certification (BCP).** BCP is a monthly entitlement with annual rates ranging from \$2,500 to \$6,000.

- **Additional Special Pays (ASP).** ASP is an annual lump sum bonus based on years of service. A dental officer who executes an agreement to extend for a 12-month period beyond any other obligated period may receive ASP in amounts ranging from \$4,000 to \$10,000.

- **Accession Bonus.** Dentists who accept a commission and serve on active duty for a minimum of four years may collect a bonus not to exceed \$30,000.

Other key allowances

Allowances are paid to help you meet expenses incurred while on active duty. Allowances may be paid monthly, on an occasional basis or in a one-time, lump sum. Generally, allowances are not taxable.

Family Separation Allowance (FSA). This allowance is payable only to members with families. There are two types of FSA – Type

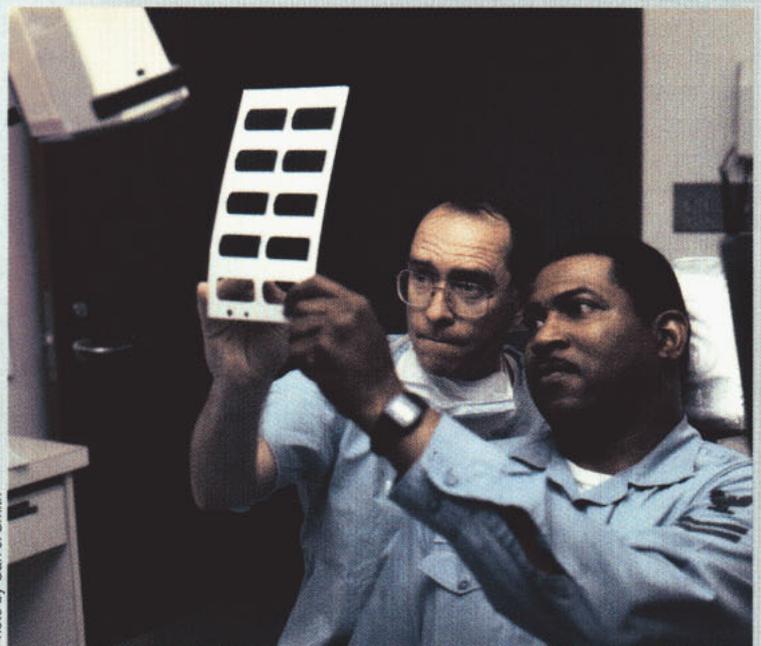


Photo by Carl J. Smith

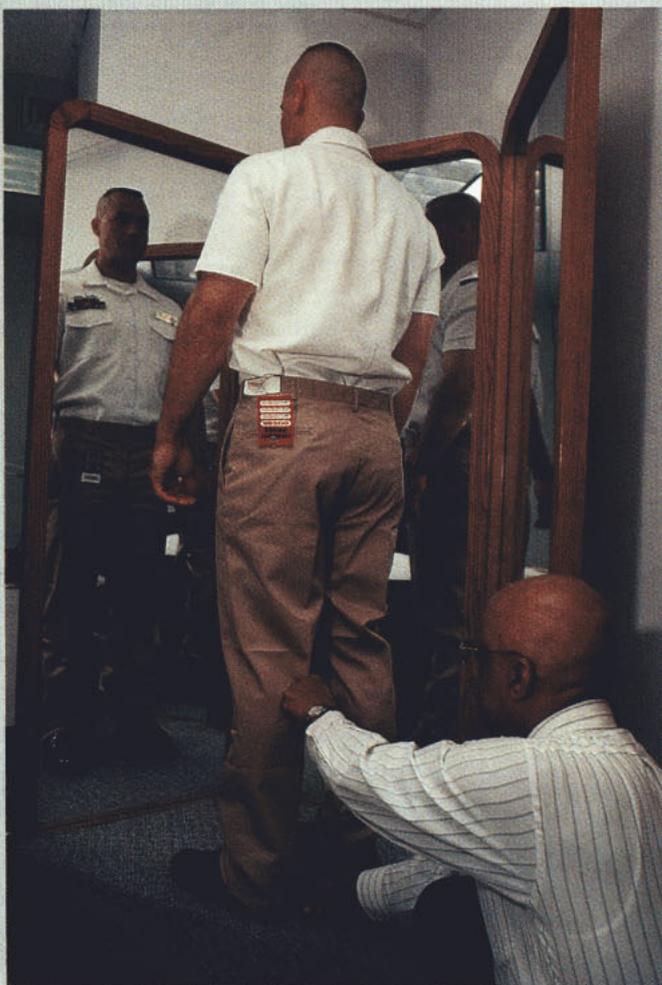


Photo by PH3 Sam Dallal

for personal reasons (spouse employment, school stability, etc.). See MILPERSMAN 2620350.

In the case of joint military couples (with dependents), unlike BAQ, FSA-Type II may alternate between members based on the same dependent(s).

Effective Sept. 24, 1996, one member of a joint military couple (without other dependents) is now entitled to FSA-Type II when they meet the aforementioned Type-II criteria.

For more information on FSA, consult Chapter 27 of the *DODFMR*.

Clothing Allowance, Civilian (CAC) and CAC Temporary (T). Members who are required to wear appropriate civilian clothing (coat and tie or equivalent attire), either on a permanent or temporary basis (greater than 15 consecutive days) in the performance of their official duties are authorized CAC or CACT, respectively. Host country sensitivities, terrorist threats, security or law enforcement assignments are examples of CAC or CACT entitlement duties. By law, officers stationed inside the 50 United States are restricted from CAC or CACT. More details are covered in MILPERSMAN 2640260.

Adoption Expense Reimbursement Program. The FY92/93 Authorization Act established a program to reimburse eligible members for qualifying adoption expenses incurred in the adoption of a child less than 18 years of age.

Members can be reimbursed not more than \$2,000 for adoption of a child; not more than \$5,000 for two or more adoptions per year. Guidance is provided in SEC-NAVINST 1V54.3A.

Navy Joint Uniform Military Pay System (NJUMPS)

NJUMPS, in fleetwide operation since 1977, provides accurate and timely fiscal information to better manage the military personnel pay appropriation. Under NJUMPS, everyone's pay is calculated in

I (equivalent to BAQ-S) and Type II (\$75 per month). A member may be entitled to both types simultaneously. FSA Type I is paid to a member whose family members are restricted at the new OCONUS duty station and government quarters are not available at the new duty station.

FSA Type II (sometimes referred to as FSA-R, FSA-S and FSA-T) is designed to compensate married members for added expenses incurred because of enforced separation from their families for each of the following circumstances: being restricted (FSA-R) from moving the member's family to a new duty station; deploying away from the ship's homeport (FSA-S) greater than 30 consecutive days; or deploying on temporary duty (FSA-T) away from the permanent command for 30 consecutive days or more.

FSA-R may be paid to members enrolled in the Exceptional Family Member (EFM) Program and who are ordered to move to a new duty station without their dependent(s) at the EFM Program Manager's direction. FSA-R is not paid to members who voluntarily separate from their families

Cleveland in advance of actual payment. Disbursing offices in the field continue to make pay record changes to reflect promotions and other pay entitlement changes occurring between Cleveland's calculation and the actual pay day, but the next DFAS-CL calculation reflects those changes in your monthly LES.

The LES provides complete information concerning your pay entitlements, taxes, allotments and other deductions to pay, as well as the status of your leave account. Each statement reflects your master pay account at the DFAS-CL at the time the LES is produced, and shows all payments made to you that were posted to the master pay account since your last LES.

Direct Deposit System (DDS)

DDS is a pay delivery method that allows you to have your net pay deposited electronically into a checking or savings account at a financial institution.

DDS eliminates deductions of greater than \$100 from your next net pay, when those deductions go to pay a Navy debt. The system delays collection of a retroactive adjustment for two months and enables you to work out a pay back arrangement.

"Dual advisory" lets you send a copy of your monthly DDS statement to your home address when deployed. This provides payment data to your spouse back home.

DDS has a number of additional benefits, including accurate, timely pay regardless of whether you are on leave, deployed or TAD. You also don't have to stand in line to cash paychecks or make bank deposits, which eliminates the potential for lost or stolen paychecks and reduces the threat of cash theft. See your disbursing office for more information on DDS.

Other TMCP contributors

Tax advantage. A measure of the effect on your disposable income resulting from the fact that major allowances, like housing and food, are not subject to federal income tax withholding.

It can be defined as that amount of additional taxable income that you would have to receive in cash if your allowances were

taxable to maintain the same level of disposable income you currently receive.

Lump Sum Leave Payments. Upon discharge, transfer to the Fleet Reserve or retirement, you may receive cash for accumulated leave, up to 60 days. Settlement for leave accrued before Aug. 31, 1976, includes basic pay, BAQ and BAS as appropriate. Settlement for leave accrued after that date includes basic pay only. Effective Feb. 10, 1976, you can be paid for no more than 60 days accrued leave during an entire military career.

Payment for accrued leave made before Feb. 10, 1976, is excluded from this limitation. If eligible for accrued leave settlement, you may elect to receive payment for a portion of the accrued leave, not to exceed 60 days, and have the remaining accrued leave carried forward to a new or extended enlistment. See MILPERSMAN 2650180 or Chapter 35 of the DODFMR for information. †



Your Obligations

Along with the many rights and benefits that are an integral part of your Navy career there are others that you enjoy as an American citizen. Most of these are basic guarantees set forth in the Bill of Rights that deal with your right to privacy, to speak freely, to assemble and to worship.

Your rights and benefits carry implicit obligations and moral responsibilities which you owe to yourself, to members of your family and to your country.

For example, you are bound to share in the expenses of the government by filing federal, state and local tax returns and by paying the taxes imposed, according to your income earned.

You also have a responsibility to obey and uphold all laws – federal, state and local – everything from registering your automobile to obtaining a license for your pet.

As a Navy member, you are also expected to meet your financial responsibilities and pay your just debts.

Your right to vote is especially important, because this vital right is also one of your most important obligations. In most instances, special privileges have been granted to military personnel to let them exercise their right to vote no matter how far away from home.

Your vote gives you a means to help choose those who make decisions that affect you as an American citizen.

Taxes

Certain responsibilities come with the rights of citizenship; paying your taxes is one of your most important responsibilities.

You are obligated to file federal, state and local income tax returns as are all residents and citizens of the United States. Like other federal employees, you cannot exclude amounts received from any agency of the United States for services rendered in a foreign country or within U.S. possessions. This means no matter where you are, your basic military pay is taxable by the federal government and your own state and local governments. Special tax breaks apply for military compensation earned in a combat zone or a qualified hazardous duty area (e.g., the Arabian Gulf, Bosnia). Contact your local Volunteer Income Tax Assistance (VITA) center or a legal assistance office for more information.

If your gross income is above certain established levels, you are required to file a federal income tax return.



Photo by PH3 Sam Dallal

As with most requirements, there are exceptions, so you should check with the Internal Revenue Service (IRS) or with state/local taxing authorities. You can also contact your VITA tax center or your legal assistance office if you are not sure whether you must file.

Navy personnel (both military and civilian) are often affected by establishing residences overseas. For complete information on how living abroad affects your taxes, consult IRS Publication 54. If you actually reside and have your "tax home" outside the 50 states and Puerto Rico on April 15, you are allowed an automatic extension for filing until June 15, but you must explain why you took advantage of the extension and pay interest on the unpaid tax, if any, from the original due date of April 15.

The extension also applies to military personnel assigned or deployed outside the United States and Puerto Rico. The assignment, which may be either PCS or TAD, must include all of April 15.

If you start or end an overseas assignment April 15, you are not eligible for the extension. If you are on an overseas assignment April 15, you qualify for the extension even if you are on leave in the United States April 15.

If you are living outside the United States you can still receive a two-month extension, in addition to the automatic two-month extension for filing (for a total of four months), by sending in an IRS Form 4868 by June 15, along with the full amount of unpaid tax liability.

All taxpayers, whether or not assigned or deployed OCONUS, can obtain an automatic four-month extension (until August 15) of the time to file a return. You must file Form 4868 by April 15, make an accurate estimate of your tax. If you find you cannot pay the full amount due with Form 4868, you can still get an extension but will owe interest on the unpaid amount.

Your tax paying responsibilities don't stop at the federal level. Depending upon where you call home, you may be liable for state or local tax (city or county).

The Soldiers' and Sailors' Civil Relief Act protects your military pay against taxation by a state in which you are not a legal resident but are residing in by virtue of military orders. Income derived from a business, rental property or civilian employment can be taxed by the state in which it is earned.

Your spouse or children are not protected by the act and they may be subject to income tax by two or more states. The states generally try to prevent double taxation by giving taxpayers a credit on their home state tax return for taxes paid to another state. Your local legal assistance office can help explain the applicable tax laws if you are in doubt.

Federal law requires withholding for state income taxes upon the state's request (withholding is not currently permitted for Puerto Rico). All income-taxing states are making a concerted effort to locate delinquent taxpayers and are imposing penalties and interest for failure to file and pay appropriate state taxes.

Although several states impose no personal income tax, or exempt military pay, you may still have to file a return for record purposes even though you may not owe tax. Filing a return also shows intent to retain legal residence in that state, thus protecting yourself against claims by other states.

Members from cities and counties which impose income taxes should correspond directly with the authorities of those jurisdictions to find out if there is a tax liability.

Where you live

It is important not to confuse the terms "home of record" and "state of legal residence." There may be a difference. State of residence or "domicile" refers to the place where you intend to return to and live after your discharge or retirement, and which you consider your permanent home. "Home of record" is used to determine travel allowances upon separation from active duty.

Enlisted people may change their "home of record" any time they sign a new enlistment contract. Officers may change theirs only to correct an error or after a break in service.

Your state of legal residence does not change so easily. It usually stays the same wherever you go. This protects you from having to pay taxes in a state in which you live only because you are in the military.

To change your state of legal residence, certain actions should be taken. You will actually have to be physically present in the new state and intend to keep it as your permanent home state for the foreseeable future. Usually physical presence is



Photo by Randolph Hampshire

manifested by your residing in the state. You show your intentions to become a legal resident by registering to vote in the new state, by titling and registering your car in the new state (notifying your old state of the change), by getting a driver's license in the new state, by preparing a new last will and testament (indicating your new state as your legal residence and by paying taxes to the new state. Buying real property in the new state will also reinforce your claim. It is a good idea to write a letter to the tax authorities in the old state informing them that you are changing your residence and have moved to a new state.

Unless you show such clear intentions, your state of legal residence probably will not be changed. If you don't make certain it has been changed, you may find you are not entitled to certain privileges which depend on legal residence, such as eligibility for lower resident tuition rates at state universities or eligibility to vote and hold public office. Also, you may find that both states want to tax your pay.

Particular care should be taken to ensure your pay records are up-to-date concerning your state of legal residence. If incorrect, you may wind up paying taxes to the wrong state, or paying taxes and penalties in more than one state. If you have any doubt about your state of legal residence, contact your legal assistance office.

If your records are not correct, get a "State of Legal Residence Certificate," DD Form 2058 from your disbursing officer. When you complete this form turn it in and the state currently shown on your records will be notified of the change.

You may also be required to complete a W-4 form to determine the amount of withholding, or exemption from withholding state taxes.

Financial responsibilities

Just like anyone else, a military member is expected to pay just debts and to pay them on time. Nonpayment of a debt can lead to serious consequences for one's military career, even up to receiving an administrative discharge.

Failure to pay just debts is an offense under the Uniform Code of Military Justice. However, the failure must be judged to be characterized by deceit, evasion, false promises or other circumstances indicating deliberate nonpayment or indifferent attitude toward one's just debts.

The Armed Forces do not have legal authority to make you pay private debts, nor can they act as a collection agency by taking part of your pay to settle a debt except in two situations. First, part of your wages can be garnished or involuntarily allotted for court-ordered alimony and child support payment. Second, if the creditor gets a court order that says you owe the debt, the creditor can get an involuntary allotment of your pay to collect on the judgment.

DOD is required by law to provide to your creditors certain information about you that may aid in locating you for purposes of collecting the debt. For example, information that must be made available to anyone who requests it includes your

name, rank, date of rank, salary, present and past duty assignments, future assignments (that are final), military phone number and address.

If you find you can't meet payments, get help right away. If you think the creditor used deceptive or fraudulent

tactics, go to your legal assistance attorney right away. The legal assistance attorney normally can't represent you in court, but he or she can tell you what your legal rights are and may be able to suggest a workable plan for saving your credit standing and your military career. If there was fraud or deceit, the legal assistance attorney can also help you to file a complaint with the Federal Trade Commission or similar state/local consumer affairs agencies.

If you think the debt is lawful but you're overextended, take advantage of personal financial management and budgeting assistance available through your family service center and your command financial specialists. The Navy-Marine Corps Relief Society also provides budgeting assistance and financial counseling, and may be able to grant you an interest-free loan.

There are several other avenues open to you that could ease your financial problems:

- You may be able to arrange for your creditors to extend the contract time, thus reducing the size of the payments until you are back on your feet financially. You may be charged more interest or finance charges in the long run, but your debt will become manageable. Also, your creditors will have proof of your good faith and intention to pay your just debts.

- Set up an appointment with a loan counselor at your credit union or bank. The counselor can aid you in setting up a credit arrangement. If your creditors agree, you could arrange an allotment of an agreed sum each pay period. This allotment would be paid into the credit union



Photo by JO2 Chris Alves

where a credit union officer would pay each of your creditors an amount proportionate to the total you owe each of them.

- Another form of relief is to negotiate a consolidation loan. Again, this may cost you more in the long run, but at least it will lower your monthly payments to a more reasonable amount.

- Some people seek to solve their debt problems with a second mortgage on their homes. Since the lender on the second mortgage has less claim on the home than the holder of the first mortgage, the interest rate on the second mortgage will be higher.

- Another possibility, in a severe debt situation, is the wage-earner bankruptcy plan. A debtor can take up to three years to pay off debts under this plan. Consult your legal assistance attorney before making this move.

- As a last resort, you can file a regular bankruptcy petition; members of the Armed Forces have the same bankruptcy rights as other individuals. This action could be detrimental. Consult your legal assistance attorney before taking this very serious and final step.

If, for one reason or another, you do fall behind in your payments, you are still protected against certain harassment procedures sometimes used by debt collectors.

Under the Fair Debt Collection Practices Act, debt collectors are defined as those collecting debts other than debts owed to them personally and are not permitted to contact (without your consent), third parties (including your commanding officer) other than to ask about your identity

and whereabouts. Some states go even further and prohibit anyone from contacting your employer without consent, even if they're trying to collect money that's owed directly to them.

The debt collector cannot tell a third party that you owe any debt or call any third party more than once except to correct or supplement information.

In attempting to contact you, debt collectors normally must make their calls between 8 a.m. and 9 p.m. If you have an attorney, the debt collector must contact your attorney.

If you notify the debt collector in writing that you refuse to pay or that you wish not to be contacted again, the debt collector is forbidden by law to contact you, except to inform you that no further efforts will be made to collect, or to inform you of any formal legal actions that are being brought against you.

Harassing or threatening conduct, use of obscene or profane language and repeated telephone calls intended to annoy you are forbidden. Misrepresentation of the debt collectors business or of any of the remedies that might be involved is also forbidden. Post cards, which can be read by other people, cannot be used by debt collectors to communicate with third parties.

Within five days of initial contact, debt collectors must send you a written notice telling the amount of the debt, name of the creditor to whom it is owed and a request that the debtor (you) acknowledge the debt.

If you don't feel that you owe the debt, you should immediately tell the debt collector, in writing, that you dispute the debt. You may be able to dispute the amount even if the promissory note you signed is sold to somebody else. If your new car is defective, you may be able to dispute the debt, even if the dealer you purchased the car from sold your note to a bank.

If you feel you are being harassed in any way, contact your legal assistance attorney. An attorney can advise you of your right to bring legal action against the collector.

Compliance with local laws

When you change duty stations, you will likely change states or even countries. Being in the Navy does not excuse you from obeying the local laws. It's your responsibility to learn the laws of the area in which you are stationed.

If you bring your car to your new duty station, you must inquire about regulations regarding registration, licensing, taxes, title fees, inspection and insurance. Usually, your welcome aboard package will contain such information. If it doesn't, find out for yourself. Some bases have information regarding local laws on their World Wide Web Home Page. If you don't have access to the Internet, your legal assistance office and family service center are good places to look.

If your automobile is registered in the state of your domicile (home state) in your name alone, you are not normally required to obtain new license plates. If a state requires local registration, only a nominal fee may be charged. If licensed in the state where you were last on duty, you normally must license your car in the state of your domicile or the state where you currently reside.

If your car is licensed jointly in your name and someone else's (such as your spouse or parent), you will probably be required to obtain license plates and register your car in the state in which you currently reside. You could also owe personal property taxes in both states.

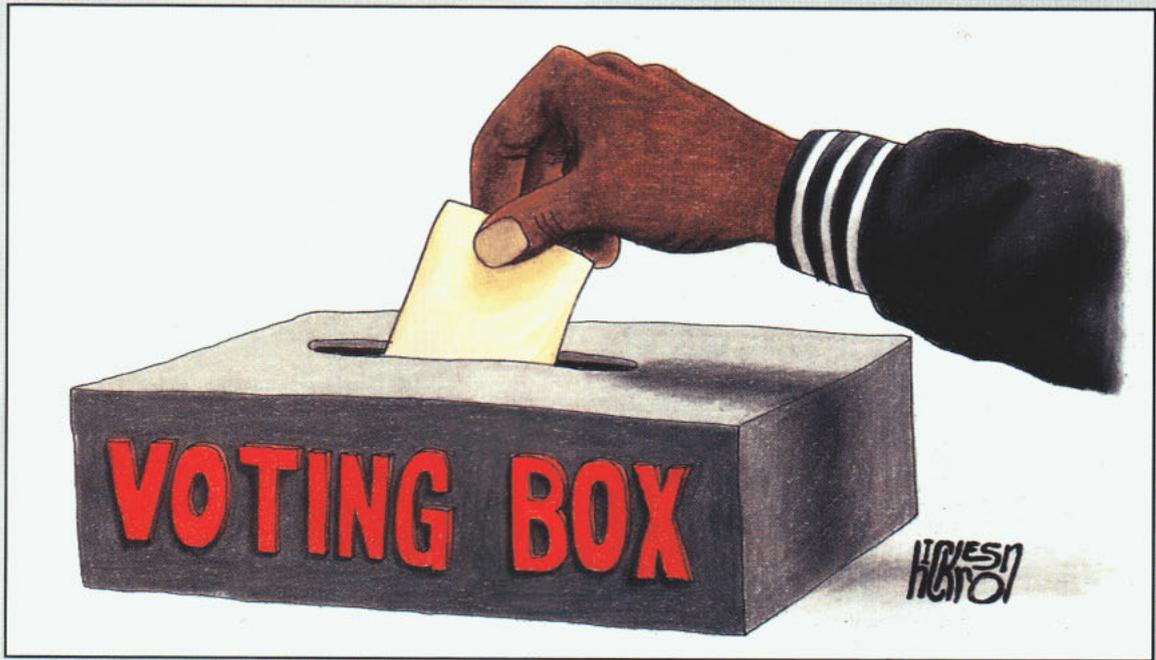
Each state differs and it's important to find out about any other laws that may affect you and your family. These laws include: handgun laws, pet licensing, traffic laws, real estate and personal property tax laws. Remember, ignorance of the law is no excuse. You are accountable for your actions.

Voting

You have a fundamental right to choose those who will represent you and make the decisions that affect your life and career. That right does not diminish as the distance from the voting booth increases.

Congress passed The Uniformed and Overseas Citizens Absentee Voting Act Aug. 15, 1986. This bill consolidated previous federal acts affecting U.S. military personnel and civilians overseas and provides for a federal write-in absentee ballot for use in general elections for federal offices only.

To be eligible to use the federal write-in



ballot, voters must be overseas (all FPO addresses are eligible) and must have made timely application for their state absentee ballot.

Overseas citizens have the right to vote in federal elections in the state in which they resided before going abroad, even if they no longer maintain a residence in that state. Military personnel and family members eligible to vote may vote absentee from within and out of the United States.

Each state accepts the Federal Post Card Application (FPCA) form as a request for registration and ballot. The FPCA is sent to overseas corporations, organizations, military installations and U.S. Embassies and consulates for regions in which U.S. citizens reside.

The timely receipt of absentee ballots continues to be a major problem among military members, their family members and overseas civilians attempting to vote.

Ideally, election officials should mail absentee ballots to overseas addresses 45 days before the election to insure the ballot's timely return, or 45 days before the deadline for the receipt of voted absentee ballots if the deadline is other than election day.

Some states have enacted legislation that allows ballots to be mailed earlier; others have extended the deadlines for the receipt of voted ballots to a specified number of days after the election. Voters are advised to have the voting envelope hand stamped so a date appears on the

envelope.

Twenty-one states have authorized special blank absentee ballots for military members and others who have difficulty voting with regular absentee ballots. The states are: Alaska, Arizona, California, Connecticut, Georgia, Iowa, Louisiana, Maine, Missouri, Nebraska, New Hampshire, North Dakota, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Utah, Washington, West Virginia and Wisconsin. In these states, absentee ballots are available from local election officials 20 to 90 days before the election. Check the Voting Assistance Guide.

A Federal Write-in Absentee Ballot (FWAB) has been authorized to provide an alternative to overseas voters, civilian and military who do not receive the regular state absentee ballot. To be eligible for this ballot, voters must have made timely application for the regular absentee ballot.

The FWAB would be submitted and processed in the manner provided by law for absentee ballots in the state involved. A voter must apply for a regular absentee ballot which must be received by local election officials not less than 30 days before the general election. If overseas voters don't receive the regular state ballot in time, they may use the FWAB and write in the name of the candidate or write in the name of a political party. Contact your voting assistance officer if need an FPCA or FWAB or if you have questions about voting. †

Health Care

Health care is provided to Sailors and their families as a benefit of being a member of the Armed Forces. DOD operates one of the nation's largest health care systems. Nearly 8.3 million individuals are eligible to receive care at its many hospitals and clinics. These hospitals and clinics consistently receive high rankings by the Joint Commission on Accreditation of Health Care Organizations, which examines both military and non-military medical facilities.

While few argue that the care received at military medical treatment facilities is anything but excellent, getting in to see a health care professional has become a problem. As a result of right-sizing, 35 percent of the military hospitals that existed in the United States in 1987 are closed today. The number of doctors, nurses and medical technicians in military service has declined along with the number of other service members.

Despite this, the total number of people seeking health care through the military's health care system has dropped only slightly.

To ensure all members of the Armed Forces and their families have access to quality, low-cost health care, DOD introduced TRICARE, which brings together the health care resources of the Army, Navy and Air Force, and supplements them with networks of civilian health care professionals.

Under TRICARE, almost all active-duty Sailors — enlisted or officers — will see little change in the way they receive health care. But many family members will find they have health care choices and services they didn't have before, and getting in to see a doctor is much quicker.

What Is TRICARE?

TRICARE is a health care plan for Sailors and their families.

Starting up a whole new way to deliver health care is an enormous undertaking. To make it easier, DOD has divided up the world into 14



different regions. TRICARE is being phased in around the world with different start dates for each region.

TRICARE's major difference from the military health care provided in the past is choice. Family members are offered three options for health care - TRICARE Prime, TRICARE Standard and TRICARE Extra.

While Sailors will be enrolled in TRICARE Prime, family members may choose a different option depending on such factors as where they live, health status and preference of health care providers. Here's a brief description of the three choices.

TRICARE Prime

TRICARE Prime provides the most comprehensive health care benefit at potentially the lowest cost of the three TRICARE choices.

Principal among the many features of TRICARE Prime is guaranteed timely access to care at military treatment facilities (MTFs) or in civilian health care facilities. Sailors and their families enrolled in Prime have priority for treatment in military hospitals and clinics.

Another key feature of TRICARE Prime is that all who enroll will be assigned a Primary Care Manager (PCM). A PCM is a health care professional or medical team that patients see first for their health care needs. PCMs take care of most enrollees' health care needs, referring patients to a military or civilian medical specialist if specialty care is needed.

Another advantage of Prime is its focus on preventive care. Health care providers not only treat individuals with injuries and diseases, but provide information and care to help keep Sailors and their families healthy.

Why Select TRICARE Prime?

If you're a Sailor, you will be automatically enrolled in TRICARE Prime. TRICARE Prime is best for families who want guaranteed access to the most health care benefits and who live close to an MTF or civilian health care providers who participate in TRICARE Prime. First priority for care at MTFs will be given to Sailors and their families enrolled in TRICARE Prime and whose PCM is at that facility.

TRICARE Prime

- Guaranteed access to timely health care
- Priority care at military hospitals and clinics
- Primary Care Managers provide and guide health care
- Focuses on preventive care
- Lowest cost for treatment among three options
- Family members enroll for one year at a time
- Enrollment required
- Very expensive to receive care outside TRICARE Prime
- Not available in some locations away from military bases
- Services may vary slightly from region to region

How Much Does It Cost?

Where you get your care - whether at an MTF or with a civilian who is participating in TRICARE Prime - will affect the cost. There is no cost for family members if they receive care at a military hospital or clinic. Visits to civilian PCMs or specialists not at the MTF cost \$12 per visit for family members whose sponsor is E-5 and above. Family members whose sponsor is E-4 and below pay \$6 for a civilian visit.

Sailors and family members who must spend the night in a hospital will pay about \$10 a night for a stay in a military hospital, and only \$11 a night, with a minimum charge of \$25, for a stay in a civilian hospital. These fees are called co-pays.

How to Enroll in TRICARE Prime

As mentioned earlier, Sailors are automatically enrolled in TRICARE Prime. They may have to fill out a short form to assist with record keeping, but the only other action they need to take is to find out who their PCM is before they need care.

For most Sailors, their PCM is the health care provider at their nearest military clinic (sick call), the independent duty corpsman or medical officer aboard their ship, or their squadron's flight surgeon.

Family members who choose Prime must fill out an application to enroll. Enrollment lasts for one year, and then may be renewed.

New family members — a newborn or adopted child — are automatically covered under TRICARE



Photo by PH2 (AW) Novia E. Harrington

Prime for 120 days after their birth or adoption. After that, they must be enrolled to continue enjoying Prime's services.

Information about enrollment and enrollment forms are available at TRICARE Service Centers, which are located near MTFs and other areas with large military populations.

An Important Note For TRICARE Prime Enrollees

TRICARE Prime enrollees who decide to seek care from other than their PCM or the medical specialists participating in Prime without getting authorization from the TRICARE Service Center will find that health care can be very expensive — even more expensive than TRICARE Standard.

TRICARE Prime enrollees can not participate in TRICARE Extra or Standard.

TRICARE Standard

TRICARE Standard used to be called CHAMPUS. With TRICARE Standard, family members may choose any doctor or health care facility they want for health care, and the government will reimburse part of the cost. So while it offers great flexibility, it may be the most expensive choice.

TRICARE Standard

- Greatest flexibility in choosing health care providers
- Most convenient when traveling away from home
- Potentially most expensive option
- No enrollment required
- Can seek space-available care in military hospitals and clinics, but at lower priority than TRICARE Prime enrollees
- Available everywhere

Why Select TRICARE Standard?

This option offers the biggest choice of health care professionals. Some of the reasons family members choose Standard are because their regular civilian doctor has decided not to participate in TRICARE Prime; they travel frequently; they live very far from a MTF; they are away at school; or they have other health insurance.

How Much Does It Cost?

With TRICARE Standard, the government shares health care costs. Beneficiaries are required to pay an annual deductible, which is the amount family members pay each year on their medical bills before Standard starts sharing the cost. For E-4 and below, the deductible is \$50 for one person or \$100 for two or more family members. For E-5 and above, the deductible is \$150 for one person and \$300 for two or more family members.

Once the deductible is reached, the government will pay 80 percent of the costs - providing it doesn't exceed the amount the government says it should cost.

A Word of Caution for Standard Users

If the health care provider chosen charges more than the government is allowing, the family member is responsible for not only 80 percent of the charges, but also up to 15 percent over the "allowable" amount.

Usually, overnight hospital care will be provided at the nearest MTF. The exceptions to using a MTF include: it's full and there's no space available; special authorization for care at a civilian hospital has been approved; or a life threatening emergency required immediate admittance to a civilian hospital.

For civilian in-hospital care, family members pay about \$10 a day, or a minimum of \$25, whichever is more. Cost for in-hospital care at the MTF is about \$10 a day.

TRICARE Extra

A third choice available to family members is TRICARE Extra. Extra offers a wider choice of health care providers and facilities than Prime, and also can keep costs lower than Standard.

TRICARE has made arrangements with many doctors and other health care providers, as well as health care facilities, to charge what the government will allow for treatment, and also give patients a 5 percent discount over TRICARE Standard.

These health care providers and facilities are sometimes called “preferred providers.”

TRICARE Extra

- Can choose any doctor in the TRICARE Extra network
- Can use health care providers not in the Extra network, but at Standard rates
- Less expensive than TRICARE Standard
- Still may be expensive
- More widely available than TRICARE Prime
- No enrollment required
- Can seek space-available care in military hospital and clinics, but at lower priority than TRICARE Prime enrollees

Why Select TRICARE Extra?

It is chosen most often by family members whose regular doctor participates in TRICARE Extra. Family members may choose Extra when they live too far away from an MTF for it to be convenient, but want to reduce health care costs as compared to TRICARE Standard.

How Much Does It Cost?

Just like with TRICARE Standard, the government shares the cost of health care. The government pays 85 percent of outpatient visit charges — which is 5 percent more than the 80 percent TRICARE Standard participants are reimbursed — when doctors and specialists who participate in Extra are used. Also, doctors and specialists who participate in Extra have agreed to charge government-approved rates, so there are no additional charges over the 15 percent. That’s not always the case with Standard.

An overnight hospital stay under Extra costs the same as Standard.

Another benefit of Extra is that family members can switch back and forth between health care provid-

ers who participate in Extra and those who don’t. Since there is no enrollment in either Standard or Extra, you can use an Extra-participating doctor for one type of care, and a non-participating one for another type of care without any penalty.

Just like with Standard, you must pay the deductible. It’s the same as Standard’s.

And, just like with Standard, family members can still seek care in a MTF on a space-available basis.

Who is Eligible for TRICARE?

All active-duty Sailors, their spouses and their unmarried children under 21 are eligible for TRICARE. Also, children who are full-time college students under 23 and most severely disabled unmarried children, no matter what their age, are eligible.

Also, the spouses and unmarried children of Reservists who are ordered to active duty for more than 30 days or die on active duty are eligible. Contact your local TRICARE Service Center for more details on eligibility.

Health Benefit Advisors

Health Benefits Advisors (HBA) are the experts on military health care and health care services and choices available to Sailors and their families. Every MTF has at least one HBA and they are also



available at TRICARE Service Centers. To talk to an HBA, call the TRICARE toll-free information number for your region to find the one closest to you, or if TRICARE isn't in operation for your region, call your local MTF.

TRICARE Service Centers

There's a TRICARE Service Center near most MTFs and at other locations where there is a large military population. These centers are staffed with TRICARE service representatives who can assist Navy families choose the TRICARE option that's best for their needs.

Other assistance the center provides includes:

- TRICARE Prime enrollment
- Primary Care Manager selection
- Medical appointments scheduling
- Health care benefit information
- Pharmacy mail-in and retail service information
- Finding doctors and specialists who accept TRICARE Standard payments
- Finding doctors, specialists, pharmacies and facilities that participate in TRICARE Extra
- Issuance of Non-Availability Statements when MTFs are full
- Claims paperwork completion and submission

Nurse Advisors

Nurse advisors are another exceptional health care benefit for Navy families. In most parts of the country, a registered nurse is available to answer health care questions 24 hours a day, seven days a week. Nurse advisors can also provide information on what to do when urgent care is needed away from home.

Remember, in a medical emergency - one that threatens life, limb or eyesight - go to the nearest emergency room immediately.

Prescriptions

Prescriptions can be filled free of charge for Sailors and their families at any military pharmacy whether it's prescribed by a civilian or military health care provider - if the military pharmacy

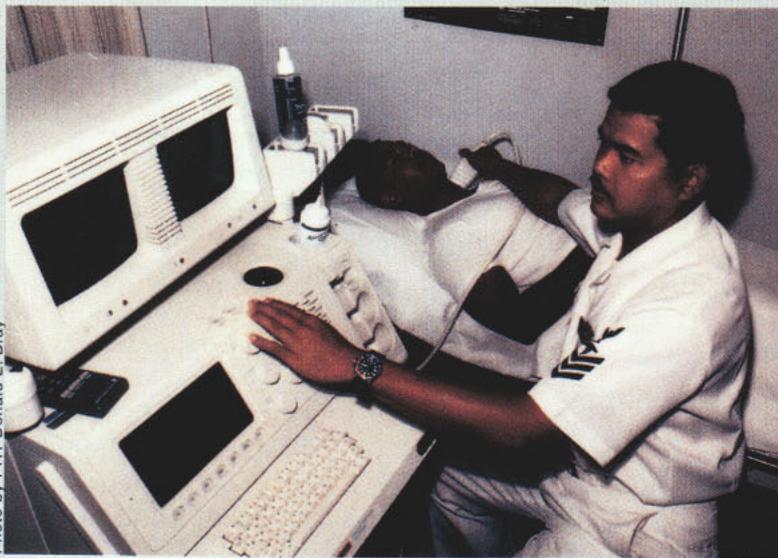


Photo by PH1 Donald E. Bray

carries the prescribed medication. Other ways to get prescriptions filled include a mail service pharmacy and a civilian retail service pharmacy. The cost for medication ordered in this way depends on whether family members are enrolled in Prime, or participate in Standard or Extra.

Catastrophic Cap

To protect Navy families from devastating financial loss due to serious illness or long-term treatment, a limit has been set on how much families will ever have to pay for medical costs. This is called a catastrophic cap.

The maximum liability for Sailors and their families is \$1,000 for deductibles, co-pays and other fees paid in a year.

If retirement is in the near future ...

The military health care benefit, TRICARE eligibility, and TRICARE costs are different for retired Sailors and their families than for active-duty Sailors and their families. Soon-to-be retired Sailors and their families should contact their nearest TRICARE Service Center for information.

Dental care for Sailors and their families

Sailors get free dental care at military dental clinics while they are on active duty.

Photo by PH2 Carl J. Smith



TRICARE Family Member Dental Plan

- Guaranteed access to dental care with a civilian dentist
- Comprehensive dental coverage, similar to civilian dental plans
- No deductibles
- United Concordia pays \$1,000 annual maximum per family member for non-orthodontics services
- United Concordia pays \$1,200 lifetime maximum per family member for orthodontics
- Choice of dentists; you save more money when you choose a participating United Concordia dentist
- Free pre-treatment estimates of dental services
- One mailing and processing center with electronic claims submission available

Dental care for family members is provided on a space-available basis in most clinics.

Since dental clinics are not always in convenient locations for families, and appointments for dental care for family members are becoming more and more limited, DOD set up the TRICARE Family Member Dental Plan (TFMDP). It offers low-cost dental care for Sailors' families by using civilian dentists.

Enrollment in TFMDP is voluntary, but it is a good way for Navy families to control dental costs and ensure access to dental care when needed. The cost for TFMDP is shared by the government and the family member. Sailors pay a modest monthly fee by payroll deduction to enroll. Cost for a single enrollment is \$7.46. A

family enrollment for more than one person is \$19.09

While this monthly fee provides examinations and cleanings for no additional fee, other dental services require a co-pay or cost share. For example, 80 percent of the cost of a filling is paid for by the government. Family members are responsible for the remaining 20 percent.

Usually, enrollment is for a minimum of 24 months. Sailors fill out DD Form 2494 or 2494-1 at their Personnel Support Detachment (PSD) to start their payroll deduction and enroll. TFMDP is administered for DOD by United Concordia Companies, Inc. For more information about TFMDP contact United Concordia's customer service toll free at 1-800-866-8499. †

TRICARE Co-payments for Active-Duty Family Members

	TRICARE Prime E-1 through E-4	TRICARE Prime E-5 and above	TRICARE Extra	TRICARE Standard
Annual Deductible	\$0	\$0	\$150 Individual \$300 family \$50/\$100 for E-4 and below	
Civilian Outpatient Visit	\$6	\$12	15% of negotiated fee	20% of allowable charge
Civilian Inpatient Visit	\$11 per day (\$25 minimum)	\$11 per day (\$25 minimum)	Greater of \$25 or \$9.70 per day	Greater of \$25 or \$9.70 per day
Civilian Inpatient Mental Health	\$20 per day	\$20 per day	\$20 per day	\$20 per day

Transfers & Housing

In the Navy, transfers are inevitable. But, just knowing the transfer will come doesn't make the move any easier. What makes it easier is knowing what information you need, where to get the information and what the Navy's policy is regarding permanent change of station (PCS) moves and housing. This article discusses those specific topics. It gives you tips on renting, signing a lease, buying a home and borrowing mortgage money.

Executing PCS orders and finding affordable housing at a new duty station can be one of the most complex and disruptive times in Navy life — but it doesn't have to be.

Getting started

The first and most important step to take when arranging to move household goods is to go to the experts — your command's Personal Property Shipping Office (PPSO) — for the facts.

A successful move is not a matter of chance. It is the result of planning and a lot of hard work. If you expect a good move, you must play an active role.

Each branch of the armed services operates a PPSO — in some cases they might be jointly staffed offices. Regardless of the branch serving you, you will have experts working for you.

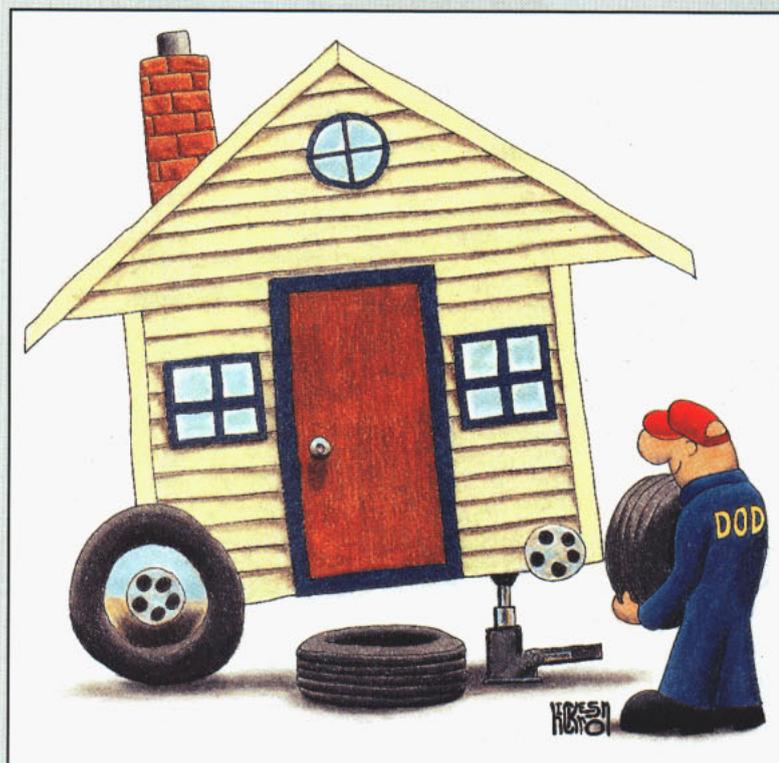
The earlier you meet with the personnel at your PPSO, the greater your chance of moving on the date you select.

Since moving affects the entire family, you and your spouse should attend the interview with the PPSO. This is especially true when the service member may have to leave for a new duty station before his or her family, leaving the spouse behind to complete the move.

The counselor can advise you of the weight you are authorized to ship, the places you are authorized to ship to and from and the number of shipments you are

authorized to make. Get the phone numbers for the destination personal property office.

The counselor will assist you in preparing the required documentation for each authorized shipment. You will be required to sign these documents and verify that all the information is correct. Incorrect documentation could delay your shipment and/or result in excess cost to you. You will



need four complete copies of orders (and amendments, if any) for each shipment.

If you can't personally visit the transportation office, you may appoint your spouse or someone else to act on your behalf. Your legal assistance office can assist you in obtaining a power of attorney, the preferred type of appointment.

What can I ship?

You may ship household personal effects and professional books, papers and equipment. Unless you are moving to a restricted area, you may also ship household items that may include spare parts for a privately-owned vehicle, motorcycles and boats. Consult your local PPSO on other items that may qualify for shipment. Your personal

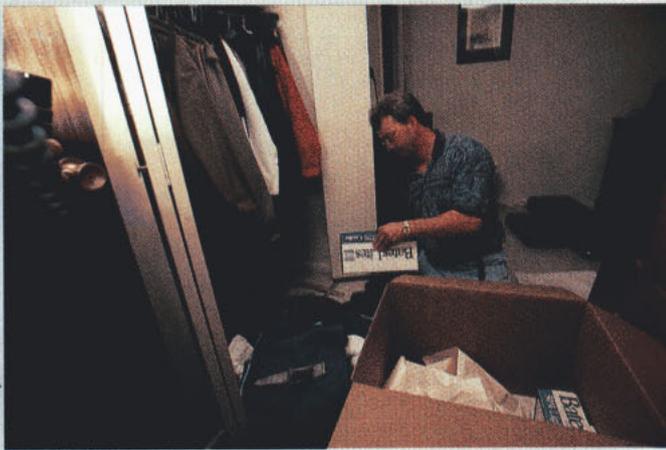


Photo by PH3 Sam Dallat

property counselor will provide you with a list of unauthorized items.

Weight limitations

Several factors govern the weight allowance for household goods you can ship at government expense: your pay grade, whether or not you have family members and the location of your new duty station.

You may separate professional items and authorized consumables from the rest of your property so they may be packed, marked and weighed separately. When these items are properly listed on the inventory, their weight is not counted as part of your weight allowance.

Professional books, papers and equipment do not include office, household or shop fixtures, furniture (such as bookcases, desks, file cabinets, etc.) or sports equipment.

Unaccompanied baggage consists of items you

need immediately on arrival at your destination, pending receipt of your household goods. It is packed and shipped separately from your household goods. This shipment is charged against your total prescribed weight allowance.

The government pays for two different types of storage – temporary (short-term) and non-temporary, long-term storage. The total weight of all your shipments, shipped or stored, should not exceed your authorized weight allowance.

Boats, boat trailers and the weight additive assessed by the carrier are included in your weight allowance. By definition, this means canoes, skiffs, sailboats, light rowboats, kayaks and dinghies or sculls of any size, may be shipped as household goods. Boats less than 14 feet in length, with no boat trailer, may be shipped as regular household goods. Boats more than 14 feet long, or with a trailer, will be shipped by the one-time-only rate method. You are responsible for paying all costs for special services such as lift-on or lift-off, or boat handling charges.

It is also your responsibility to pay for any additional transportation costs above what it would have cost the government to ship a like weight of household goods. It is almost impossible to move a boat without additional charges.

You are allowed to ship one privately owned vehicle (POV) at government expense to or from an overseas area when permitted (some overseas areas restrict shipment of POVs).

Your PPSO counselor will advise you about your entitlements, responsibilities and documents needed for shipping or storing a POV. The counselor will also provide a copy of the booklet, "Shipping Your POV," which provides general information of value and specific information on the various ports.

After receiving your orders, you may ship household goods or a mobile home between permanent duty stations within CONUS and Alaska. You can also move a mobile home to a designated place if it will be used as a residence by your family members.

You should receive a booklet, "Moving Your Mobile Home," from the counselor at the PPSO. Moving a mobile home can be very expensive. The average excess cost is usually more than \$1,000. Don't move a mobile home without first contacting your local PPSO.

Do It Yourself (DITY)

When you just can't bring yourself to turn over your belongings to strangers, you have an alternative to a commercial move — the Do It Yourself (DITY) move.

To qualify for the DITY program, you must obtain authorization from the PPSO prior to making the move, retain empty and loaded truck weight tickets as well as receipts for all expenditures and submit all required documentation to the Naval Transportation Support Center, Norfolk.

You can have a commercial move and also do a DITY move for items you will need immediately or prefer to handle yourself. The most important thing is to contact the PPSO for assistance prior to the move.

You and the packers

After your interview, the PPSO makes all the arrangements with a moving company to pack, load and move your property. After arrangements have been made, they should not be changed. Changing moving dates, especially during summer months, can mean a lengthy delay in getting your move rescheduled. Your job doesn't end with the interview. It's important that you know your own and the carrier's responsibilities in handling and moving your property.

Joint Federal Travel Regulations Weight Allowances (Pounds)

(Effective July 1, 1989)

Grade	PCS Without Dependents	PCS With Dependents	TDY
O-10	18,000	18,000	2,000
O-9	18,000	18,000	1,500
O-8	18,000	18,000	1,000
O-7	18,000	18,000	1,000
O-6	18,000	18,000	800
O-5	16,000	17,500	800
O-4/W-4	14,000	17,000	800
O-3/W-3	13,000	14,500	600
O-2/W-2	12,500	13,500	600
O-1/W-1	10,000	12,000	600
E-9	12,000	14,500	600
E-8	11,000	13,500	500
E-7	10,500	12,500	400
E-6	8,000	11,000	400
E-5	7,000	9,000	400
E-4**	7,000	8,000	400
E-4*	3,500	7,000	225
E-3	2,000	5,000	225
E-2/E-1	1,500	5,000	225

* Two years or less

**More than two years

Entitlement is limited to 2,000 pounds or 25 percent of household goods weight allowance, whichever is greater, when shipment is to or from an overseas station that has been designated by the military service as a place where public quarters or private housing is furnished with government-owned furnishings.

You are responsible for dismantling TV antennas; emptying, defrosting and thoroughly washing the inside of a refrigerator and/or freezer; draining water from hot tubs and water beds; removing window air conditioners; disconnecting all electric items from power supplies; disposing of foods that could spill or might spoil in transit; disposing of worn out and unneeded items; removing pictures, curtain rods and mirrors from walls; dismantling and cleaning outdoor play equipment and outdoor structures; and removing all things from the attic, crawl space or similar storage areas within the residence. The list

doesn't end here. You need to read the "It's Your Move" booklet for additional information.

The carrier is responsible for packing and preparing all of your property for safe shipment. The carrier must protect appliances, use new and clean packing material for linen, clothing and bedding; use new or like new packing material for other items; pack mirrors, pictures and glass table tops in specially designed cartons; protect all finished surfaces; properly roll and protect rugs; mark each carton to show general contents; prepare an accurate and legible inventory; ensure nothing is loaded on the tailgate of the moving van; and remove all excess packing material from your residence.

If you have any problems during your move, either at origin or destination, do not argue with the carrier — call the quality control section of the PPSO and let the experts handle the problem. As the government's representative, the PPSO has the expertise and the legal authority to identify and solve any problems that may arise during the move.

Contact the PPSO at your new duty station as soon as possible after arrival even though you may not know the delivery address for your household goods. The transportation office needs a telephone number and address where you can be reached on short notice. As soon as you have a delivery address for your household goods, call the transportation office again and provide this information. Be prepared to accept delivery of

your property as soon as it arrives. This prevents additional handling and thus reduces the possibility of loss or damage. It also reduces or eliminates storage expenses.

Unless your shipment is insured for a higher valuation, the carrier's liability for

loss or damage occurring during transit is limited to \$1.25 times the net weight of the entire shipment. For nontemporary storage shipments booked after Jan. 1, 1997, the warehouse liability is \$1.25 times the net weight of the entire shipment. Make sure you discuss the valuation of your household goods with the PPSO counselor so you can purchase additional insurance if the value of your household goods exceeds the government's basic coverage.

On delivery, the carrier is required to provide you with DD Form 1840/1840R. You and the carrier's representative are required to annotate the DD Form 1840 with all the damage and loss you observe at time of delivery. If you do not list missing items or obvious damage on this form at delivery, you may forfeit your chance of getting paid for these items.

After delivery, list any additional damage or loss discovered on DD Form 1840R, the reverse side of DD Form 1840, and submit these documents within 70 days of delivery to your local claims office.

If you should fail to list the damage and submit these documents within 70 days, the amount you are paid will almost certainly be less, as the government will not be able to recover from the carrier for items not reported within 70 days.

Annotation of loss or damage on the carrier's inventory or any other forms is not acceptable for processing a claim. Remember, the carrier has the right to inspect and offer to repair damaged articles. Do not throw anything away unless instructed to do so.

Family Housing program

Housing always has been a primary concern of Navy people regardless of duty assignment. The principle objective of the military housing program is to ensure that all military personnel, their spouses and family members have adequate quarters. Members receive BAQ and VHA for housing in the civilian community or are assigned to adequate government housing.

Family housing is owned and operated by the Navy, but the basic policy is to rely on the local civilian housing market in communities near military installations as the primary source of family housing.

Each year, certain military installations conduct surveys to determine whether a local community's housing market can meet the Navy's needs.



Photo by PH3 Sam Dallal

Vacant rental units in the area are also evaluated for suitability.

Several criteria are used to determine whether rental units are suitable for and usable by military members.

First, a unit must be within a one-hour commute of the base. Second, the unit must be in adequate condition, including such amenities as hot and cold running water; flushable toilet; shower and bath; electrical service; adequate heating and cooling; and a sufficient number of bedrooms for the family size. Third, and possibly most important, it must be affordable, which means that housing costs do not exceed the sum of housing allowances plus an additional amount the Office of the Secretary of Defense has determined a member can absorb "out of pocket."

A periodic review of the adequacy of housing units available in a local market determines the need for allowance improvements.

Military family housing

As popular as living in the civilian community is, base housing still is the choice of many and results in long waiting lists.

Military family housing falls into two categories — adequate quarters and substandard quarters.

The Navy currently manages about 71,000 adequate family housing units worldwide, that are available to service members in lieu of the housing allowance. These quarters are normally unfurnished, with the exception of a stove and refrigerator, and all the utilities — except the telephone — are paid for by the Navy.

To give everyone consistent treatment for assignment to quarters, the Chief of Naval Operations has established the following guidelines:

- All Navy personnel with accompanying family members and in some cases other service personnel, whether assigned afloat or ashore, are eligible to obtain housing.
- There is to be no discrimination based on race, color, religion, age, handicap, national origin or sex.
- No more than 25 percent of the public quarters at any installation may be designated for officers without the specific approval of the CNO.
- Assignment shall be made to units with specific numbers of bedrooms based on either

family composition or pay grade.

COs retain the authority to plan, program and determine the best use of resources so that all eligible members can compete equitably for available quarters.

The Navy manages approximately 1,200 substandard quarters, which are available



to all Navy members and eligible civilians, with priority given to junior enlisted personnel.

These substandard units are similar to adequate units except that they have been declared substandard, normally because of floor space limitations. Members assigned to substandard quarters pay either the fair market rental or 75 percent of their BAQ, whichever is less. Variable Housing Allowance/Overseas Housing Allowance payments are not authorized for personnel occupying substandard quarters.

Substandard quarters are retained only as long as they can be economically maintained in a safe and sanitary condition. Members residing in substandard quarters may remain on waiting lists for adequate family housing.

Accommodations for transient families

Transient family accommodations (TFA) are substandard quarters that have been removed from the family housing inventory and are for use by accompanied personnel of all grades assigned to ships undergoing overhaul or repair.

Naval shore installations authorized to operate TFAs and the number of units at each are: Norfolk Naval Shipyard (73) and Puget Sound Naval Shipyard (347).

The units are furnished and offered at minimum rental rates as approved by the Chief of Naval Personnel. Personnel taking advantage of TFAs still may draw BAQ or retain government housing at their regular home port.

Bachelor quarters

There are two ways the Navy satisfies the housing needs for unaccompanied permanent party personnel and transients: government provided berthing and government compensation.

Bachelor quarters (BQs) are available at 148 installations around the world. When adequate housing for unaccompanied personnel is not available, service members normally are eligible for compensation, either with their housing allowance or per diem.

Permanent party members without families are entitled to BAQ at the without-dependent rate, and transients are entitled to the quarters portion of per diem.

Navy installation commanders plan the usage of on-base BQs so that housing requirements are

fulfilled in priority order. Service members with the greatest need for Navy BQs are accommodated on base. Of course, in areas with housing shortages, all eligible groups cannot always be accommo-



Photo by J02 Rodney Furry

BQ Standards

Minimum standards of adequacy for assignment of permanent party personnel and PCS students.

Grade	Minimum Standards
O-3 and above	400 sq. feet net living area; Living room, bedroom, private bath, access to kitchen or officers dining facility receiving appropriated funds.
W-1 to O-2	250 sq. feet, net living area; Combination sleeping/living room with private bath.
E-7 to E-9	270 sq. feet, net living area; Private room; private bath.
E-5 to E-6	135 sq. feet, net living area; Private room; bath shared with no more than one other.
E-1 to E-4, except E-1 recruits and trainees	90 sq. feet, net living area; Room with no more than four people; central bath facilities.
E-1 recruits and trainees	72 sq. feet, net living area. Open bay and central bath facilities.

Minimum standards of adequacy for assignment of temporary duty and transient personnel.

All officers and warrant officers	250 sq. feet, net living area. Private room, private bath
E-7 to E-9	250 sq. feet, net living area; Private room; bath shared by no more than one other.
E-5 to E-6	135 sq. feet, net living area; Private room; bath shared by no more than one other.
E-1 to E-4, except E-1 recruits and trainees	90 sq. feet, net living area; Open bay (minimum) and central bath facilities.
E-1 recruits and trainees	72 sq. feet, net living area; Open bay; central bath facilities.



landlords/housing complexes practicing discrimination; and

- Acting as a mediator in tenant/landlord disputes when requested.

Renting

When you choose to live in the community, the rent you pay — in spite of your quarters allowances — represents a sizable portion of your income. Therefore, you should be aware of some of the legal and financial obligations. Rely on your housing office to give advice for suitable community housing. Rental rates vary from location to location.

Leasing process for families and bachelors

When you've found the place you want, you may be asked to sign an application for a lease and to pay a deposit. This document isn't the actual lease. So before you sign it, make sure it includes a statement indicating that the money you've deposited to hold the unit will be refunded if the unit does not become available within a stated time limit. Make sure you get a receipt and a copy of the application.

Before you move in, you may be asked to pay a security deposit usually equal to one month's rent. This may vary from location to location. The deposit covers the cost of any damages you may be responsible for when you vacate. If you vacate your apartment or house in good shape, so that no repairs are necessary, your deposit should be returned. Be sure to keep the receipt for your security deposit or, if you pay by check, be sure to note on the face of the check, "security deposit."

A check-in inspection of the unit should be done noting the condition of the unit and signed by the landlord and tenant. When vacating, this check-in sheet can be used to determine damages (if any) to be deducted from the security deposit. If you have any problems, contact your HRS for assistance and mediation if needed.

The lease itself is a contract that defines the rights and obligations of both the

dated. To provide adequate housing to as many residents as possible, assignment priorities have been established and implemented by OP-NAVINST 11103.1B. For each pay grade, DOD has defined adequate assignment standards. Residents should receive no less than what is specified when assignment to a BQ is mandatory, except in cases of military necessity.

At some locations, civilian housing costs and shortages of BQs on base combine to make adequate quarters difficult to find or unavailable.

When there are not adequate BQs available for assignment, Navy members may volunteer to live in BQs that do not meet assignment standards for their pay grade.

The Navy also helps members find a place to live in the civilian community through referral services.

Housing referral services for families and bachelors

When you receive PCS orders, you are directed to report to the housing office for housing referral services (HRS) at your new duty station.

The housing office can ease the trauma that is sometimes associated with moving to a new area. Services offered by the HRS to help newcomers are:

- Maintaining nondiscriminatory rental and sales listings for housing within commuting distance of the installation;
- Assisting in determining the vacancy/availability of specific units before the service member leaves the office;
- Investigating all complaints of discrimination;
- Maintaining a restricted sanction list of all

landlord and tenant. When you sign a lease, you are legally bound to observe its terms. Don't take the owner's or rental agent's word that it is just a standard form and that everybody signs it. Read it over, understand it and consult your HRS or legal assistance officer if you have any questions. Military personnel have special problems, and leases should be written to protect their interests as well as those of the landlord.

Every military tenant should insist that a military clause be included in the lease. This clause generally states that the member can terminate the lease if PCS orders are received. The clause may not allow the termination of the lease just because on-base housing becomes available. There is no standard military clause. The wording is a matter of negotiation between you and your prospective landlord.

Before you sign any lease, you should consult the legal assistance office or your housing referral officer.

Buying

Since buying a home requires a considerable outlay of money, there must be an advantage to buying rather than renting. Those who pay rent only have the use of the premises they occupy. Those who buy have a tax advantage for owning their home.

The portion of your house payment that is applied to interest can be claimed as a deduction on your income tax return. If you are a service member, there is no down payment on VA loans unless the sales price is over the maximum VA loan limit.

Mortgages

If you decide to buy a home and you don't have enough money to pay cash, you must borrow the funds. Loans on homes require a mortgage or deed of trust.

The amount organizations are willing to lend depends on the location, the current interest rate on mortgage loans, the appraised value of the property you want to buy and your ability to repay the loan.

The three standard types of mortgages are conventional (from a bank or banking institution), loans guaranteed by the Federal Housing Administration (FHA) and loans guaranteed by the Veterans Administration (VA).

During the past several years, new types of "creative financing" have been developed as alternatives to traditional mortgages. Some of these may involve variable rate mortgages, where the interest rate constantly changes to keep pace with the market place.

Anyone may apply for a creative financing, conventional or FHA mortgage loan. FHA mortgages differ from the other two mortgages in two ways. First, the lender is insured by the FHA against losing money on the loan. Second, the percentage of the appraised value that can be lent, and other mortgage terms, including prepayment provisions, are closely regulated by federal law.

The VA has been guaranteeing home loans for veterans and service members for years. Because VA-guaranteed loans require no down payments, it's easier for young couples, and those who have been unable to save enough for a conventional mortgage loan, to purchase their first home through the VA.

If you are an eligible veteran or an active-duty member seeking to buy a home, contact the nearest VA office, your duty station housing office or any real estate brokerage firm for information about a VA loan. †



Photo by PH1 Jim Hampshire

Overseas Duty

You've talked over the duty station possibilities with your family, weighed the effects of different assignments on your career and negotiated with your detailee. Finally, the orders to an exotic overseas duty station arrive. Have orders? Now what?

You and your family will be screened to determine your suitability for an overseas duty assignment by your detailee, by medical personnel and by your current command. This evaluation of your records will note any special problems you or your family members may have that could affect your move overseas. If no impediments are found, you've got your overseas assignment!

Whenever you receive permanent change of station (PCS) orders, the Navy's Command Sponsor Program is designed to help you. During a transfer overseas it's even more important to take advantage of the program. Request a sponsor from your gaining unit as soon as you have your orders. Your sponsor will have information about your overseas duty station and can guide you through much of your transfer process,

especially at the gaining end.

There is also a Relocation Assistance Program (RAP) at your local Family Service Center (FSC). RAP can provide vital information long before your sponsor can contact you. RAP is one of your most important PCSing tools whether you have a family or not, and whether you're going on an accompanied tour or not. The FSC is there for all Sailors, married or single.

SITES

If you're going to a base large enough to have an FSC of its own, the most important single resource you will find is the installation's Standard Installation Topic Exchange Service (SITES) file.

SITES is available at every FSC and on the World Wide Web. SITES has information files on almost 300 installations of all branches of service worldwide, including nearly 90 OCONUS bases. SITES files include information on the installation itself, the surrounding community, on- and off-base housing, schools for both children and adult continuing education, child care, spouse employment and volunteer opportunities, recreation, and much more. SITES is updated by the local installation RAP staff quarterly, so the data is current. You may look at the files on a computer at the FSC and/or get a printout of part or all of the file to take away with you. Files include up to a dozen color photographs currently (they print out in



U.S. Navy photo



black and white), and six additional photographs will be added to each file late in 1997.

If you have access to the World Wide Web, you can go directly to the SITES webpage yourself at <http://www.dmdc.osd.mill/~sites>.

Even if you can get all your SITES information at home, the FSC RAP office will still have more information on any sizeable overseas base. In addition to a library of Welcome Aboard Packets, there are Welcome Aboard videos on most overseas Navy bases, including Hawaii; Yokosuka, Sasebo and Atsugi, Japan; Guam; London; St. Mawgan; and Naples and Sigonella, Italy. Videos on Puerto Rico and Gaeta and La Maddalena, Italy will be released by the fall of 1997. The local RAP staff can also guide you in asking the questions you may not know you need to ask if you've never been overseas before, or if you've never been with your family.

Shipping household goods

Schedule an interview with your base personal property office.

Special allowances. Check with your disbursing office on any special pays or allowances you may receive at your new duty station. Special pay could include a cost of living allowance, "rent plus," a housing allowance, a station allowance, foreign pay or isolated duty pay. The SITES file should also address any special allowances or pays, as well as special tax treatment or savings. Another source of information about allowances is the *Joint Federal Travel Regulations Manual*.

Housing. With the information your sponsor and your SITES file provides on available housing, you could have a place waiting for you if you're willing to give your sponsor a limited power of attorney to sign a lease or make a

deposit for you. See your legal affairs office for assistance with powers of attorney.

For unaccompanied housing, you may elect to live on the local economy and will receive basic allowance for quarters, but you may need permission from the command. A few overseas duty stations do not allow service members to live off base. Check with your sponsor and look at the base SITES file for more information.

Will you need a car?

The country you're going to may have good public transportation and you may not need your own vehicle; or the traffic or insurance costs may be such that you'd just rather not have the hassle. On the other hand, a car is as useful, or vital, at some overseas locations as it is in the United States.

If you do decide to take a car, the government generally will pay for the shipment of one privately owned vehicle – be sure to have all the ownership papers before shipping. You may ship your car only if it meets all requirements of the host country. Each country sets its own restrictions on importation. It's your responsibility to make the necessary modifications to your vehicle to meet those restrictions. Check with the passenger transportation office or the personal property office at your current base about what you need to do to ship your car.

If you have a car loan, you won't need permission from the bank to take the car OCONUS, but you should start an allotment to cover the payments.

Your current insurance agent may be able to extend coverage to cover the country you're going to. If so, it may be more expensive than your insurance has been, but will probably be less expensive than if you got insurance overseas.

Pets

It may be nice to think of taking your pet with you to the new duty station; but some overseas countries don't allow animal importation, and many countries that do allow dogs and cats to be imported do not allow "exotic" pets, such as parrots, ferrets and lizards. Additionally, some countries require a quarantine period of up to six months, which can be very hard on the pet as well as very expensive for the owner. Sailors should note that the state of Hawaii requires a long and

expensive quarantine period for dogs and cats, and prohibits the importation of many "exotics." The installation SITES file should provide specific information about any pet restrictions. If the installation has no SITES file, the U.S. Department of Agriculture, the country's embassy in the United States or your base veterinary service can tell you what the quarantine period is.

If you are taking a dog or cat you will need an international health certificate and a current rabies vaccination certificate, both available from your veterinarian. Many countries have more stringent requirements for rabies vaccination than the United States does, so you may need to get your animal vaccinated again even if its vaccination is still current by American standards.

You will also need to make and pay for transportation arrangements for your pet. Pets may be allowed on MAC flights, but all pets regardless of size must fly as cargo on a MAC flight and the number of pets allowed on a particular flight will be more limited than on a commercial flight.

Once you arrive in country you will typically find that few temporary living quarters will allow pets, so you will probably have to make arrangements to board the animal until you have permanent quarters.

The Navy RAP staff at BUPERS recommends, as a rule of thumb, that you strongly consider finding your pet a good home prior to your overseas move, especially if the move is to a country that requires an extensive quarantine. If you choose to take your pet with you, it will be easier for both you and the pet if you leave it with a friend, relative, or a boarding kennel until you can send for the animal.

What you'll need

Schools. DOD operates a school system in most overseas areas where American Forces are stationed. Your sponsor, SITES and your new command can help you with information about Department of Defense Dependent Schools (DODDS.) Be sure to take copies of school transcripts and records as well as medical records with you; hand carry these documents so your children can be registered immediately upon arrival. Again, look at the base SITES file for specifics.

Driver's licenses. Some countries will issue you a driver's license or honor an international driver's license that you can get before going overseas; in other countries you may be required to use a U.S. license by the Status of Forces Agreement (SOFA). Be sure to look in the SITES file and to ask your sponsor about the local rules. If you or family members will need international driver's licenses, check with the American Automobile Association or your state Department of Motor Vehicles about getting them before you leave.

Adult education. Most U.S. overseas stations have continuing education programs through college and community college extensions. Check with your base's Navy Campus and the base SITES file for the college(s) operating at your assigned overseas duty station. If family members are or will be going to college while you are overseas, you may wish to make arrangements for correspondence courses instead of or in addition to conventional classes, as American college and university classes overseas are often more expensive than their U.S. counterparts. At smaller bases, course offerings will often be more limited as well. On the other hand, it may be possible to enroll in schools in the host nation, at least in major urban areas, which would be a wonderful intercultural experience for anyone able to take advantage of it.



U.S. Navy photo

Once you're there

Your new base will conduct orientation programs for incoming active-duty members and their families. Often, special intercultural relations or cultural adaptation classes will be offered through the FSC, staffed in part by local nationals with long experience with Americans.

Family members are especially encouraged to attend the sessions on culture shock and coping skills, and to participate in field trips. It's important to remember that the active-duty member will typically spend most waking hours working in a relatively familiar environment, with other Sailors, doing a familiar job.

The family members, especially if they live on the economy, will spend up to 24 hours a day in a foreign country. Their perceptions may be very different from those of the active-duty member, and they may have a much greater need for early assistance in cultural adaptation.

At some overseas duty stations you may receive ration coupons and control cards when you check into the command. Supplies of items like gasoline, cigarettes, liquor, stereo equipment and cameras may be limited, especially in isolated areas, since they may be highly desirable items for the illegal black market.

Buying overseas

Most familiar brand names manufactured in the United States are available in your base commissary and Navy Exchange, but because these items are "imported" to the base you should expect shortages. Be prepared to try different brands of foods and clothes in your host country — it's part of the adventure!

If you have a special diet, take an emergency stock with you. Even if you're a perfect size, take along mail order catalogs. You may well find that you are an irregular size in either clothes or shoes on the local economy.

American appliances may not adapt to the host country's electrical outlets or current. Navy Exchanges can provide equivalent appliances configured for the country's current. Transformers or adaptors will often be required to operate your existing appliances, which may still not operate as well as they do on their "native" current.

Almost all foreign countries use different TV broadcast standards, which means that your TV and VCR may not work for local TV. American

programming is usually available from the Armed Forces Radio and Television Service, Los Angeles. Check with your base officials for more information.

On base, you can buy items without tax. Off base, you can generally purchase an item tax free by applying for a refund of the local sales, value added or luxury taxes. Sales taxes in some countries are astonishingly high by American standards, but your command can tell you which forms and procedures you need to use to get foreign tax relief.

Family matters

- **Marriages to foreign nationals.** Paperwork will need to be filled out to marry and bring back a foreign national as your family member. Check with your command's legal services office on regulations governing marriage to a person from another country.

Do this before marrying the person; the local national may need a visa to enter the United States, regardless of the marriage, and the visa may not be automatically or quickly granted. Sailors holding some rates may be required to address and resolve security clearance issues in advance.

- **Children born overseas.** Any child born overseas needs two birth certificates, one as a U.S. citizen filed with the American Embassy in the foreign country and one from the base hospital.

- **Medical care.** Check with your present base clinic, the base SITES file and the Exceptional Family Member Program (EFMP) if you have special needs. Routine dental care is available at most overseas commands on a space-available basis, but orthodontic care is available only at major dental centers. Even routine care for family members may be on a space-available basis.

Take care of known and treatable conditions before you transfer. Make sure your dental records are up to date. If you get sick and aren't near American doctors or facilities, seek advice from the Embassy or Consulate. They will recommend a reliable doctor. †

ID Cards & Benefits

Your ID card is like a special admission ticket which helps you get the most for your money. When used properly, it can open doors to a wide range of education, health, entertainment and other benefits for you and the members of your family, often at considerable savings. Possession of an ID card is a privilege and should be treated as such.

The Navy resale system — especially Navy Exchanges and commissaries — has come to be an important benefit for Navy personnel and their families. And your military ID card is the key that unlocks the door to good quality products at competitive prices.

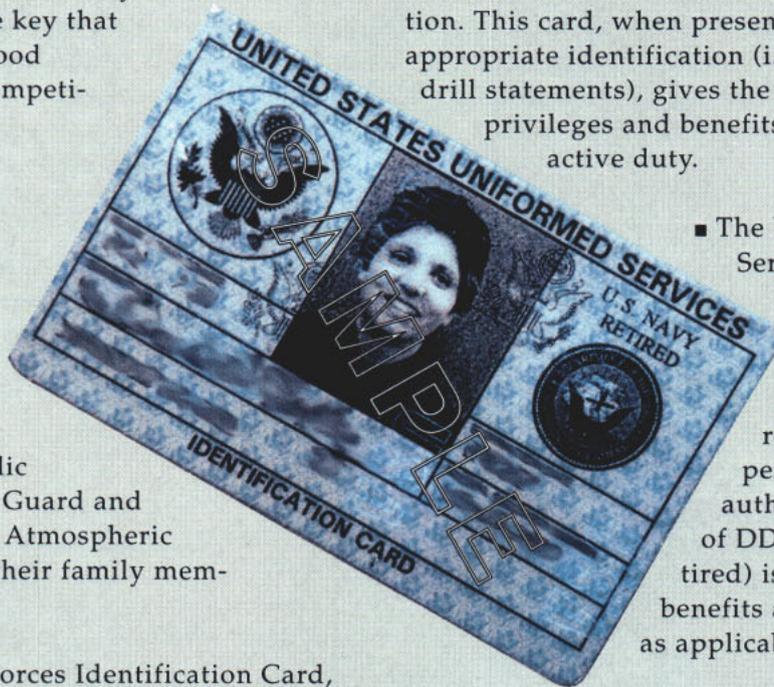
ID cards

Four kinds of military identification cards are issued to members of the uniformed services (Army, Navy, Marine Corps, Air Force, Public Health Service, Coast Guard and National Oceanic and Atmospheric Administration) and their family members.

- The U.S. Armed Forces Identification Card, DD Form 2 (Active), is the primary source of identification for active-duty military personnel. It also serves as identification under Article 17 of the Geneva Convention. DD Form 2 (Active) authorizes the holder to uniformed services medical care, commissary, exchange and special services privileges.

- The U.S. Armed Forces Identification Card, DD Form 2 (Reserve), is the primary source of identification for Reserve military on inactive

duty or retired without pay. DD Form 2 (Reserve) has the same format as the DD Form 2 (Active) thus meeting the requirements of Article 17 of the Geneva Convention. This card, when presented with other appropriate identification (i.e., orders or drill statements), gives the holder certain privileges and benefits while on active duty.



- The U.S. Uniformed Services Identification Card, DD Form 2 (Retired), identifies retired military personnel. An authorized holder of DD Form 2 (retired) is entitled to all benefits and privileges as applicable.

- The U.S. Uniformed Services Identification and Privilege (ID) card, DD Form 1173, is used to identify persons such as a Sailor's family members, eligible for benefits and privileges administered by the uniformed services.

Although, this article primarily discusses the ID card, it also explains the Navy commissary and exchange systems which, as part of the Navy family's total benefit package, helps boost your purchasing power.

The ID card

The ID card is the standard identification and privilege card for family members of active-duty personnel, family members or members retired with pay (including those drawing Fleet Reserve retainers), surviving family members of deceased retirees, family members of deceased active-duty personnel, 100 percent disabled veterans and their family members and a few other special categories. Authorized family members include:

- Spouses.
- Former spouses (must meet eligibility criteria established by law and be approved by sponsor's branch of service).
- Unremarried widow(er)s.
- Unmarried children under age 21 (including adopted children or stepchildren).
- Unmarried children over 21 (incapable of self-support due to a physical or mental incapacity and approved by sponsor's branch of service).
- Unmarried children between 21 and 23 who attend college full time.
- Parents (or parents-in-law) dependent upon the sponsor for more than one-half of their support and approved by the sponsor's branch of service.
- Wards (Children who reside in the household of a sponsor who has legal custody and the children are dependent upon that sponsor for more than 50 percent support)

The ID is recognized by all activities of the uniformed services. Privileges may be modified in areas with limited facilities. In general, facilities are open to card holders depending on the availability and adequacy of the facilities.

In certain overseas areas, treaties, Status of Forces Agreements and other military base agreements may place limitations on who can use facilities.

How and when to apply

Application for the ID should be made when the Navy sponsor:

- Enters active duty for more than 30 days.
- Reenlists for continuous active service.
- Retires, transfers to the Fleet Reserve or dies.

Application for a new ID card must be made when there is a change in status that would affect entitlement, or when the card expires, is mutilated, lost or stolen. If you are on active duty, apply on behalf of your family members by signing a DD Form 1172 which can be obtained from the nearest ID card issuing facility or the command having custody of your service record.

You must apply for a new ID for your dependents before you retire or transfer to the Fleet Reserve. Your command will make every effort to issue the new card before you leave active duty, but if it cannot be issued in time, you will be provided with a verified DD Form 1172, which your family members may take to any ID card issuing activity. You will not have to accompany them to the ID card issuing activity if your signature is notarized on the DD Form 1172.

Eligible dependents of deceased Navy members apply for their cards at the nearest ID card-issuing activity.

Each time an ID card is issued or renewed, the family member's record with the Defense Enrollment Eligibility Reporting System (DEERS) must be updated to ensure continuation of medical privileges.





stances of the loss. The ID must be surrendered:

- Upon expiration.
- Whenever the card holder becomes ineligible.
- When the sponsor is officially placed in deserter status.
- When a new card is issued (except to replace one that was lost or stolen).
- Upon the sponsor's death, retirement, transfer to the Fleet Reserve or release to inactive duty.
- Upon the call of a responsible officer for administrative purposes.

Verification

The application form, DD Form 1172, must be verified through DEERS by your service record holder or the ID card issuing activity before any ID is issued. Your service record holder or the ID card issuing activity makes sure the family members you claim are eligible. Birth certificates, adoption decrees, education statements, divorce decrees or other documents appropriate to your application may be required.

If the eligibility of a claimed family member is questionable, the matter is referred to the Bureau of Naval Personnel (BUPERS) for ruling. (NOTE: Any dependency determination made by the Defense Finance and Accounting Service, Cleveland Center should not be considered "questionable.") If your family member's eligibility hinges on the validity of a divorce decree obtained by either you or your spouse from a foreign country, the case must be forwarded to the base legal services office for a ruling. Any documents you submit to support your application will be returned to you upon request.

Expiration

Although expiration dates for IDs vary, cards are not issued for less than 30 days. The current expiration date is four years from the date of issue. If your family member loses his or her ID, or if it is stolen, report the matter promptly to your command or the nearest ID card issuing activity with a statement regarding all circum-

Change in pay grade

The ID may be reissued because of a change in the sponsor's pay grade when non-issuance would prevent the family member from using or being admitted to facilities accessible only to that grade (e.g., officer clubs, CPO clubs, etc.).

Navy Exchanges

There are 120 Navy Exchanges worldwide. Exchanges offer customers Super Value, private label and brand name merchandise priced below outside retailers.

Super Value merchandise offers savings on regularly stocked merchandise including apparel. You'll find quality workmanship, fabric and fit along with extra features not found in other comparably priced clothing lines. Super Value is marked at the lowest possible price for that item.

Private label merchandise gives customers the same quality as the brand names, but at significant savings. The Navy Exchange's newest lines of private label clothing — Kings Bay and Basic Concepts — sell at 20 to 30 percent below comparable brand names.

Other private label names to look for at the Navy Exchange include Harbor Home towels and Home Style kitchen appliances, NEX brand health and beauty aids, Autoport automobile additives, Patriot's Choice

soft drinks, Harbor View eyewear and American Mercantile film and paper products.

Your Exchange also carries the same brand-name merchandise found in civilian department stores, such as Levi's, Nike, Clinique, Liz Claiborne, Lladro and Tommy Hilfiger, but at a considerable savings.

If you find an advertised item priced lower at another store, the Navy Exchange's "We'll Match It" pricing policy guarantees it will match competitor's current, local, advertised price on any identical in-stock item. There is also a 30-day price guarantee on any item originally purchased from a Navy Exchange and subsequently sold at a lower price by the Exchange or local competitor to include NEX sale flyers and promotions.

You may pay for your purchases in cash, by check or by Visa, MasterCard or NEXCARD. To sign up for a NEXCARD, stop by any Navy Exchange with a Leave and Earning Statement (LES) and fill out an application. Once approved, a temporary card can be issued for immediate shopping. Within 10 days your NEXCARD should arrive in the mail. New account holders will receive 10 percent off their first purchase on the first NEXCARD bill.

An independent survey done in 1996 comparing Exchange and civilian store prices concluded that customers save money in nearly every department at the Navy Exchange. On average, you save 18 percent on purchases at the Navy Exchange and you aren't charged sales tax.

In addition to your savings, 70 percent of Navy Exchange revenue is provided to morale, welfare and recreation (MWR) to support Sailor quality of life. The remainder is reinvested in Navy Exchange facilities to continuously improve the shopping environment. During the past 50 years, the Navy Exchange has contributed nearly \$2 billion to support Sailor quality of life.

Navy Exchange Services

The Navy Exchange System operates more than 1,200 services such as barber and beauty shops, flower shops, video rentals, gas stations, laundry/ dry cleaning, photo processing centers, food outlets, vending outlets and custom services. The Navy Exchange System also has optometry clinics, offering professional eye examinations for eye wear and contact lenses, located at many Navy Exchanges worldwide.

Public/private ventures

Public/private ventures are a partnership between the Navy Exchange and a private company to invest capital, labor or technical expertise, to construct, renovate or improve facilities and to provide goods, services or facilities to Navy Exchange customers. The Navy Exchange System is working with companies like AT&T, McDonald's and Subway to provide name brand items and services to its customers.

Navy Lodges

Navy Lodges provide quality, affordable, temporary lodging to authorized patrons. Many of the 39 Navy Lodges worldwide feature amenities such as kitchenettes, irons and ironing boards, cable TV, video tape players and other special equipment including high chairs and cribs.

Navy Lodges keep up with the outside competition, too. Not only are they extremely competi-

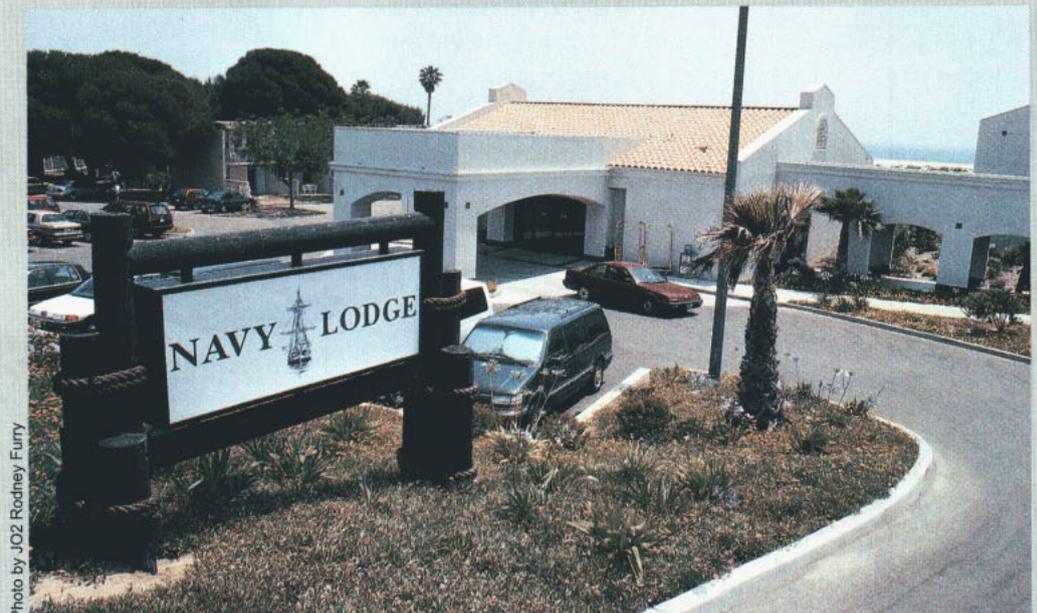


Photo by JO2 Rodney Furry



USC's warehouse, customers can purchase everything from dress uniforms, working uniforms and coats, to shoes, hats and accessories. Uniforms and accessories are normally shipped to arrive in seven to 10 days within CONUS and 10 to 14 days OCONUS. There are no shipping and handling charges. There is a nominal charge for orders shipped overnight for next day delivery.

To place a Navy

tive in pricing, but they are also dedicated to maintaining modern, comfortable looking rooms. All rooms in the Navy Lodge system are refurbished or renovated on a five-year cycle to provide new furniture, draperies, wall coverings, carpeting, beds and mattresses.

Reservations are accepted anytime for permanent change-of-station personnel with families; 60 days in advance for active duty, spouses and family members of POWs/MIAs, families of patients at naval hospitals and family members of deceased military members; and 30 days in advance for all other authorized guests. Reservations are held at Navy Lodges until 6 p.m. without advance deposits or a credit card guarantee. Once a guest has a reservation or is registered, they can not be bumped to accommodate other guests. To get a Navy Lodge directory or to make a reservation, call 1-800-NAVY-INN.

Navy Uniform Program

The Navy Uniform Program offers customers service through more than 100 uniform centers around the world and the Uniform Support Center (USC).

The USC's Mail Order Program, Chesapeake, Va., is open 24-hours a day, seven days a week to take uniform orders. With 22,000 items in the

uniform purchase, the numbers are as follows:

CONUS, Hawaii, Virgin Islands and Puerto Rico: 1-800-368-4088

Alaska: 1-800-368-4089

Bahrain: 800-447

Canada: 1-800-231-6289

Guam: 01800-164-6703

Italy: 1678-72441

Japan: 0031-11-4026

Singapore: 1100-198

South Korea: 008-1-800-958-8272

Spain: 900-98-1292

United Kingdom 0800-89-4372

Overseas DSN: 680-8586

Ship Store Program

The Ship Store Program offers all the necessities a Sailor needs while at sea, including snacks, health and comfort items and semi-luxury goods, such as compact discs and personal cassette players. The ship's store is responsible for the barber shop, which provides haircuts for men and women, as well as laundry facilities to wash, dry and press all types of uniforms.

Vending machines, offering a full range of sodas, fruit drinks and health drinks, are



Photo by JO2 Chris Alves

also a part of the Ship Store Program. Some larger ships even offer dry cleaning services and on-board amusement machines. Revenues from the Ship Store Program are turned over to each ship's recreation fund for quality-of-life programs.

To improve Sailor quality of life, the Ship Store Program has contracted to have commercial telephones installed on deploying Navy ships during the next few years. Last year, commercial telephone service was placed on more than 30 ships. Afloat Sailors and Marines spent more than 5 million minutes calling home. These phone systems have allowed servicemen and women to call from ships located anywhere in the world to the United States for rates that are greatly reduced from the current capabilities.

Another initiative underway is the placement of self-service laundries aboard ships. Sailors will

soon have a place to wash and dry their civilian clothes themselves any time of the day or night.

In addition to the laundry's 24 hour-a-day convenience, there is no operational cost for the Sailor to use these machines.

Customer service continues to be the top priority for the Navy Exchange System. You are encouraged to call NEXCOM's customer service comment line at 1-800-NAV-EXCH or 888-NAV-EXCH, any time with your questions or concerns. You can also leave a comment on NEXCOM's website at <www.navy-nex.com>.

Navy Exchange Command

The Navy Exchange System provides its customers with quality goods and services at a savings, and supports many quality-of-life programs. Authorized Exchange customers include Navy men and women, retirees, Reservists and their families.

The Navy Exchange Service Command (NEXCOM), Virginia Beach, Va., oversees the Navy Exchange System, sets the policies and procedures and provides technical assistance.

Commissaries

Commissaries are supermarkets on military installations that sell food and household goods to active-duty military, military retirees, elements of the Reserves and national guard, and their family members.

Today there are more than 300 military commissaries located at bases around the world, all run by the Defense Commissary Agency (DeCA).

Commissary customers buy goods at cost and pay an additional 5 percent surcharge. This surcharge, mandated by Congress in 1952, makes funds available for future construction.

Still, since 1991, DeCA has opened 40 new stores. As patrons at any of those stores can tell you, they are a tremendous improvements over the ones they replaced.

Of the new facilities, 20 are on Navy or Marine Corps bases. All new stores have been entirely paid for by the surcharge the customers pay; nothing for this construction came out of taxpayers' pockets. †

Family Assistance

This section of Navy rights and benefits has information on where Navy family members can receive family-related assistance. From guaranteed student loans available through the Navy-Marine Corps Relief Society, to the free care provided under the alcohol and drug abuse treatment programs, Navy people can go to a variety of Navy-sponsored and Navy-related organizations for assistance.

Out of concern for the total welfare of Navy members and their families, the Navy has gone beyond the primary considerations of medical and health care, housing and survivor's benefits to offer assistance in many other areas.

Navy Family Service Centers (FSCs)

Navy family service centers (FSCs) assist personnel, their families and single service members with a variety of support services.

FSCs provide a comprehensive information and referral service on a wide range of programs and services, including resources available in both the military and local civilian communities. FSC staff members and volunteers work to coordinate people-oriented support and assistance programs, and assist with personal or family problems.

Each FSC offers assistance and support to existing efforts such as command sponsor programs, command ombudsmen, and pre-deployment and deployment support services. FSCs have information to ease the relocation process and offer educational programs to military families, such as budgeting, finding a new job after a family move, parenting classes, helping families improve their communication skills and many others.

FSCs also offer hospitality kits and information about recreational facilities, child care centers, Navy Lodges and how to get a passport before going overseas. They are ready to help in obtaining legal aid, voting registration information or help with a "special needs" child. They have

reference libraries about stateside and overseas duty stations, or will refer individuals to the Overseas Duty Support Program for more detailed information about overseas duty stations. They also help individuals and families by referring them to chaplains.

There are currently 72 FSCs throughout the United States and overseas providing services to more than 95 percent of all Navy personnel and their families. Each FSC is staffed with military and civilian personnel who will do their best to provide any kind of information or help needed – and if they don't have it, they know where to find it.

Navy Family Ombudsman program

In 1970, then-Chief of Naval Operations, Admiral Elmo Zumwalt recognized the issues and concerns that are unique to Navy families. In response to those issues, he established the Navy Family Ombudsman program. The volunteer program is governed by OPNAVINST 1750.1D and is designed to provide better communication between Navy families and Navy officials.

The ombudsman is a vital resource to assist the command in discharging the commanding officer's (CO) responsibilities for the morale and welfare of the command's families.

The Command Family Ombudsman program belongs to the command and is

shaped by the commanding officer's perception of the needs of the command. The ombudsman is appointed by and works under the guidance of the commanding officer (CO). The CO determines the priorities of the program, the roles and the relationships of those involved in it, and the type and level of support it will receive. The effectiveness of the command ombudsman program in serving the needs of the command and its family is greatly influenced by these decisions.

The ombudsman is the link between the command and the Navy family. This is especially true in deploying commands where the ombudsman is the primary point of contact between the families at home and the command during deployment.

Relocation assistance

The Relocation Assistance Program (RAP), offered by the FSC, provides assistance to all service members and their families relocating from one duty assignment to another or transitioning out of the military. RAP provides information, referral, counseling, education and training in pre-departure planning, destination information, settling-in services and intercultural relations. Some of the direct services include area newcomers' orientation, distribution of welcome aboard packages and hospitality kits, workshops and handouts with tips on personal packing and shipment of household goods, financial planning, information on moving overseas, dealing with culture shock and tips on returning from OCONUS assignments.

One of the tools used to provide relocation and pre-departure information is the DOD Standard Installation Topic Exchange Service (SITES), which consists of relocation information on more than 300 DOD bases. The SITES categories of information include helpful predeparture information, availability of temporary and pertinent housing, spouse employment opportunities, child care info, medical, school information, etc.

Spouse Employment Assistance Program (SEAP)

The SEAP is located at Navy FSCs worldwide. The program helps Navy spouses plan careers and find employment.

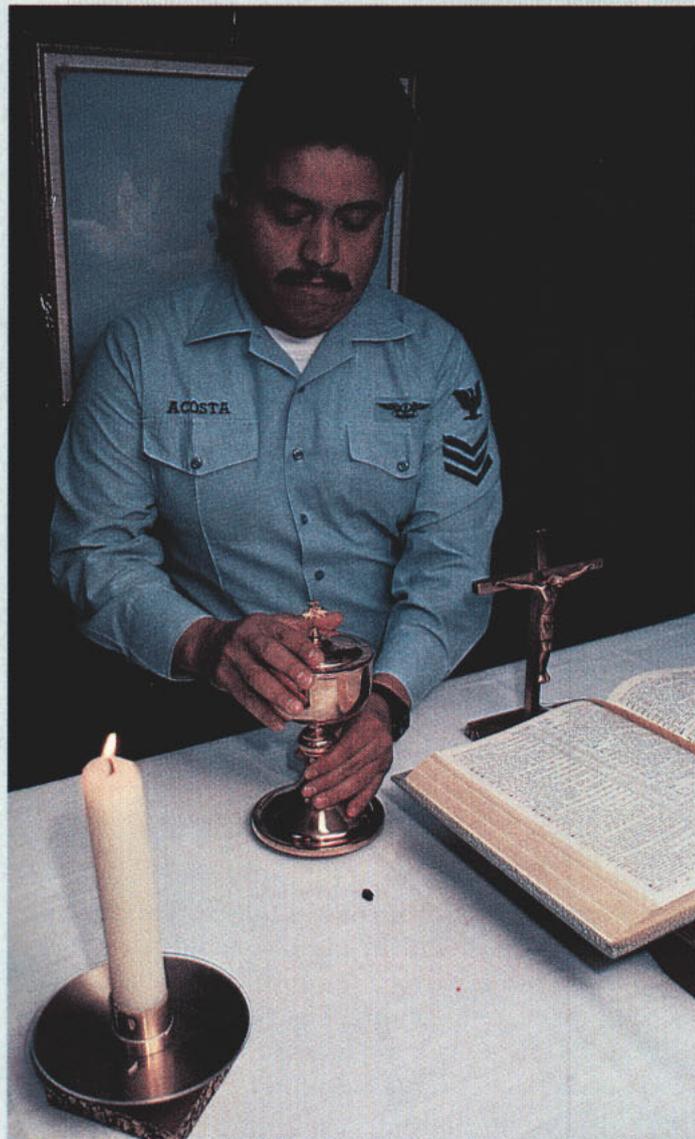


Photo by JO1 Ron Schaefer

More than 50 percent of Navy spouses are currently in the work force. Frequent moves make it difficult for a spouse to find a satisfying job and to progress in a career path. Some spouses find they must start over with each relocation.

SEAP helps with general job-search information, tips on education opportunities, career guidance including current information on portable careers, employment workshops, resume writing, SF-171 government employment application preparation and computerized job listings for the local area.

Computers are linked with other FSC locations worldwide so that spouses are able to review job possibilities at the next duty station before they move. For more information on the SEAP, contact your local FSC.

Sponsor program

Knowing what to expect at your new duty station and having a specific person to contact can make the difference between a good or bad move. The Navy sponsor program can help make that difference.

When you receive permanent change-of-station (PCS) orders, you will be assigned a sponsor. Your sponsor will assist you in getting to know the new command and the area where you will live.

If you are assigned to be a sponsor, you should ensure that the incoming service member receives information about the area well in advance of the move. You also should make arrangements to assist the new member and his or her family upon arrival at the new duty station.

Chaplains

Navy chaplains are qualified ministers, priests or rabbis endorsed by their respective religious bodies to provide and facilitate appropriate ministry to military personnel and their families.

They minister according to the tenets and teachings of their respective religious bodies. Those who desire particular religious rites (baptism, bar/bas mitzvah, weddings, etc.) should contact their local chaplain. He or she will assist them personally or refer them to a chaplain of their particular faith.

Chaplains not only have responsibilities for the spiritual welfare of their own faith community and facilitation for ministry to other faith communities, but also the care of all sea service personnel and their families. They are professional assets to the command in responding to human needs.

Alcohol and drug abuse treatment

Drug and alcohol treatment is provided as needed as part of the TRICARE health benefit. Depending upon the severity of the illness, treatment may be as uncomplicated as early intervention counseling and outpatient care, to intensive outpatient and residential care.

Sailors will be diagnosed and treated in any of a variety of treatment facilities within the Armed Forces. Depending upon the outcome of treatment, Sailors will either be returned to duty or separated from the Navy.

Family members may be diagnosed and treated at these military facilities or by civilian health care providers at civilian treatment facilities, depending upon where they live, the severity of their illness and which of the three TRICARE options they participate in. Cost to family members will vary depending upon these factors.

Each command has a Drug and Alcohol Program Advisor (DAPA) who can provide counseling and advice about drug and alcohol use as well as referral to a diagnostic and treatment facility for Sailors and their families.

Exceptional Family Member (EFM) Program

The EFM program identifies family members who have long-term disabilities, chronic illnesses or who require special education needs. The program assists Navy detailers and service members in assignment planning to areas where special medical and special education needs will be met.

The program is mandatory in accordance with OPNAVINST 1754.2A. Eligible family members include spouses, children or parents who are enrolled in DEERS and residing with the service member.

Command points of contact and EFM coordinators at military medical facilities are available to assist families through the enrollment process. Service members should contact their command career counselor for additional information.

An EFM video (PIN# 805996), "The Exceptional Family Member Program," is available at each command, FSC or military treatment facility for general Navy training. For the program to be successful in its mission, enrollment should be completed at least nine months prior to a Sailor's projected rotation date.

Navy Family Advocacy Program (FAP)

The Family Advocacy Program (FAP) is a quality-of-life program that addresses social problems of Navy families. Provided

through family service centers (FSCs), family advocacy centers (FACs) and support from medical treatment facilities (MTFs), services include prevention, identification, education/treatment, follow-up and reporting of child abuse/neglect and spouse abuse.

The intervention focus is on both victims and offenders. Secondary prevention programs include spouse abuse victim support services and clinical support services to children who witness violence.

Another aspect of the FAP prevention effort is the Youth Outreach program designed to improve character, skills and resilience among Navy youth. Navy policies exist to ensure leadership involvement, service member accountability, victim safety and support, investigation guidelines, legal review and reporting procedures.

New Parent Support Program (NPSP)

The Navy's New Parent Support (NPS) teams provide in-home and center-based parenting education and support services to expectant and new parents who need individualized and comprehensive support. This voluntary program is designed to offer the skills and tools necessary to increase a parent's knowledge of child development and understanding of realistic expectations for their children, enhance parent-child interaction, improve family functioning and reduce possible negative health outcomes such as child abuse and neglect or pregnancy risks.

Services range from information and referral to parent education classes to intensive home visiting which prepare parents for the challenges of parenthood. The team members consist of community health nurses, home visitors and program assistants who are specially trained to provide information, support and education to our families with complex needs. This service is currently available at either your local FSC or MTF at more than 40 installations worldwide.

Navy-Marine Corps Relief Society (NMCRS)

The Navy-Marine Corps Relief Society (NMCRS) is a private, nonprofit, charitable organization. The mission of the Society is to provide – in partnership with the Navy and Marine Corps – financial, educational and other assistance to active-duty and retired members of the naval service of the United States, and their eligible family members and survivors, when in need; and to manage funds to administer these programs. The Society also sponsors visiting nurse programs, thrift shops, food lockers and gives layettes or “junior seabags” to new parents.

Financial Assistance. NMCRS financial assistance may be provided for a variety of valid needs ranging from setting up a household and paying overdue rent and utility bills, to disaster relief and emergency travel associated with the illness or death of an immediate family member. The Society cannot assist with the purchase of non-essentials, and it will not be a source of supplemental income to persons who habitually live beyond their means.

Details on the Society's assistance policies are contained in the pamphlets, “Here for You Yesterday, Today, and Tomorrow,” and “Fundamentals of Assistance.” They are available at your nearest NMCRS field activity. Application for assistance may be made at any of the nearly 250 ashore and afloat offices around the world, or through the



U. S. Navy photo

American Red Cross; Army Emergency Relief; Air Force Aid Society; or Coast Guard Mutual Assistance. In case of emergency leave where no NMCRS or other service relief agency is available, commands are authorized to provide funds from their welfare and recreation fund, and the Society will reimburse the command for the money advanced to the service member.

Financial Aid for Education. The Society administers a variety of educational assistance programs. Some of these provide grant assistance; others are in the form of interest-free loans. During 1996, 2,573 students and parents received financial assistance for education. One of the most popular education programs of the Society is the Vice Admiral B.F. Travers Scholarship and Loan Program. This program provides approximately 500 \$2,000 scholarships to dependent children and spouses of active-duty Sailors and Marines, and to the dependent children of retired Navy and Marine Corps personnel. Under this program, service members may apply for up to \$3,000 in interest-free loans per academic year.

Anyone interested in helping the Society may contribute to DON's annual fund drive, or serve as a volunteer at any of the Society's offices. Through your support, the Society will always be ready to respond to the emergency needs of active-duty and retired sea service personnel and their families.

Navy Mutual Aid Association

The Navy Mutual Aid Association is a mutual, non-profit, voluntary membership association of current and former sea service personnel and their families.

The Association's purpose, established by the founders in 1879, is to provide a substantial monetary sum to designated survivors of members through the tax-advantaged medium of low-cost life insurance plans. The staff also helps families of deceased members with the complex procedures necessary to secure the correct amounts of all federal benefits and allowances to which they are entitled, and the settlements of insurance claims from all other insurers.

In case of an unfavorable decision by the Department of Veterans Affairs (VA) against a member's survivors, the Navy Mutual Aid Association will provide an accredited representative

to assist in an appeal and follow through until an equitable decision has been made.

The Association provides secure storage space at its headquarters for the safekeeping of vital personal documents for ready reference by members. This facilitates the processing of survivor claims. Other than the cost of membership insurance plans, there is no additional charge for services or representation made by the Association on behalf of the member or family.

Navy Mutual Aid is designated an approved financial counselor by SEC-NAVINST 1740.2 series and can provide commands with informative presentations on government programs for the survivors of military personnel, such as the integration of Social Security benefits, VA Dependency Indemnity Compensation and the Survivor Benefit Plan.

Regular, Reserve and retired officer and enlisted personnel of the Navy, Marine Corps and Coast Guard, and officers of the Public Health Service and National Oceanic and Atmospheric Administration may apply for membership in the Association. One must join prior to age 65, but membership then continues for life. Membership privileges are not affected by subsequent separation or retirement from active duty.

For further information, call toll free 1-800-628-6011. From OCONUS, call collect via a commercial operator (703-278-1329); write Navy Mutual Aid Association, Henderson Hall, 29 Carpenter Road, Arlington, VA 22012; or visit our website at <<http://www.navymutual.org>>

The Fleet Reserve Association (FRA)

Founded in 1922, the congressionally-chartered Fleet Reserve Association (FRA) is the oldest military organization that exclusively represents the rights and benefits of active-duty, Reserve and retired sea service personnel and their families on Capitol Hill.

In addition to direct representation before Congress, FRA conducts legislative seminars on board ships and at military bases nationwide to inform sea service

personnel about legislative issues and the importance of voting. FRA also publishes a free, bi-monthly publication, "On Watch," that is available to service members, families and command representatives upon request.

FRA also assists members with individual career problems and offers a wide variety of programs and services to help members personally and professionally — including health care supplements, life and auto insurance, college scholarships and student loans, discounts, disaster relief and more.

Membership is open to enlisted personnel in the Navy, Marine Corps and Coast Guard (regular or Reserve, active duty or retired) and commissioned officers of the sea service with one day of prior enlisted service. More than 162,000 FRA shipmates belong to one of the association's 323 branches or are carried on FRA's Membership-at-Large roll.

FRA is accredited with the Board of Correction for Naval Records, the Physical Evaluation Board, the Naval Discharge Review Board, the Defense Finance and Accounting Service and the Department of Veterans Affairs.

For more information, call FRA's toll-free number 1-800-FRA-1924 or 703-683-1400; fax: 703-549-6610; e-mail: news-fra@fra.org; or visit FRA's web site: <http://www.fra.org/fra/>.

Department of Veterans Affairs (DVA)

DVA maintains hospitals to care for veterans who cannot afford hospital treatment or whose injuries are a result of military service. The organization handles dependency compensation for service-connected deaths, provides burial flags for veterans and administers life insurance programs for veterans. (See Chapter 18)

The American Red Cross

The American Red Cross provides a total program of assistance to members of the armed forces and their families.

Through its worldwide communications network, available 24 hours-a-day, 365 days-a-year, the Red Cross can help with emergency leave



requests and other emergency messages on behalf of Navy and Marine Corps personnel and their families. Also, when regular communication is disrupted, the Red Cross can help by obtaining reports on the welfare of individuals.

In addition, the Red Cross has a program of emergency financial assistance, offers information and referral services, and provides health, safety and lifestyle courses. A variety of volunteer opportunities are available with the Red Cross.

A reciprocal agreement with the Navy-Marine Corps Relief Society also allows Navy and Marine Corps members and their families to apply for financial assistance through the Red Cross where there is no Society office available. If NMCRS authorizes the assistance, the Red Cross will advance funds on their behalf.

For more information, contact your local Red Cross office or visit the Red Cross Web Site at www.redcross.org

Navy Wives Club of America (NWCA)

Navy Wives Club of America (NWCA) was chartered in 1936 with a federal charter being granted in 1984. Chapters worldwide are open to spouses of enlisted personnel serving in the Navy, Marine Corps, Coast Guards and the active reserve units of these services; spouses of enlisted personnel who have been honorably discharged, retired or have been transferred to the Fleet

Reserve on completion of duty; and widows/widowers of enlisted personnel in these services.

The NWCA Scholarship Foundation awards 24 scholarships annually to children of enlisted personnel of the Navy, Marine Corps and Coast Guard.

Navy Wifeline Association (NWA)

The Navy Wifeline Association (NWA) is an all volunteer, non-profit, tax-exempt organization dedicated to improving the quality of life for every sea service family. Established in 1965, by and for Navy spouses, NWA has now expanded to include Marine Corps and Coast Guard families.

NWA volunteers provide assistance, information and referral in all matters pertaining to the military or its lifestyle. NWA developed the Navywide Ombudsman Support Network and the Ombudsman Journal. Its chairman serves as the Chief of Naval Operations' Navywide Family Ombudsman-at-Large. NWA volunteers research, compile, write and edit all NWA publications and coordinate educational seminars. NWA field representatives are now at bases around the world to serve as local points of contact.

The policies and programs of NWA are guided by a board of advisors which includes spouses of both senior officers and enlisted personnel, active-duty personnel and representatives of other service-oriented organizations. Every Navy, Marine Corps and Coast Guard Spouse, family member or active-duty or Reserve member is automatically a member of NWA with no membership fee or registration required.

NWA writes, publishes and provides a variety of informational literature on topics from social customs and traditions to planning and managing financial and personal affairs free of charge.

For information, write NWA, 901 M St., S.E., Washington Navy Yard, Bldg. 172, Washington, D.C. 20374-5067, or call DSN 288-2333 or (202) 433-2333; Fax (202) 433-4622; Home Page <http://www.navy.mil/homepages/bupers>.

Other Organizations

Many other organizations and government agencies stand ready to assist Navy members and their families in time of need.

Veterans' organizations

The following organizations also provide information concerning claims and help process them: Disabled American Veterans, American Veterans of World War II, Jewish War Veterans, Non-Commissioned Officers Association, American Legion, Veterans of Foreign Wars, Blinded Veterans Association, Congressional Medal of Honor Society of the U.S., Legion of Valor of the U.S.A., Marine Corps League, Military Order of the Purple Heart, Paralyzed Veterans of America, Inc., United Spanish War Veterans, Veterans of World War I of the U.S.A., Inc., American Veterans Committee, Army/Navy Union of the U.S.A., Catholic War Veterans of the U.S.A, Coast Guard League, Disabled Officers Association, Military Order of the World Wars, Regular Veterans Association and United Indian War Veterans.

State veterans commissions

Most states maintain veterans' organizations that supervise their particular programs. They can help with federal and state employment assistance, state bonuses, education assistance, land settlement preference and other benefits. These organizations can usually be found under the state government listings in the telephone directory.

Social Security Administration

Social Security provides continuing financial assistance to survivors of deceased members. Retirees also are eligible to draw Social Security at the appropriate age. Your local Social Security office can provide you with details.

Casualty Assistance Branch, BUPERS

Coordinates the casualty assistance calls officer program which notifies the next-of-kin of service members reported missing or deceased; provides assistance, guidance and counseling on survivor benefits; arranges travel for immediate family members to and from the funeral, and arranges for immediate funeral assistance to the surviving spouse or eligible parent(s). †

Where Navy People Can Get Help

In addition to your chain of command, there are many organizations that provide support to Sailors and their families. These groups go an extra mile to enhance the well-being of those people who have served and continue to serve in the sea services of our nation.

American Red Cross
(Contact your local
Red Cross office)
<http://www.redcross.org>

American Legion
1608 K St., N.W.
Washington, DC 20006
(202) 861-2730
<http://www.legion.org>

American Veterans
4647 Forbes Blvd.
Lanham, MD 20706-9600
(301) 459-9600
<http://www.amvets.org>

Armed Services YMCA
6225 Brandon Ave., Suite 215
Springfield, VA 22150-2510
(703) 866-1260

Association of Naval Aviation
5205 Leesburg Pike, Suite 200
Falls Church, VA 22041
(703) 998-7733

Association of Naval Services
Officers
P.O. Box 23552
Washington, DC 20026
(202) 205-1963

Bluejackets Assoc.
P.O. Box 366
N. Chicago, IL. 60064
(847) 623-1995

Fleet Reserve Assoc.
125 N. West St.
Alexandria, VA 22314-2754
(703) 683-1400
<http://www.fra.org/fra>

National Association for the
Uniform Services
5535 Hempstead Way
Springfield, VA 22151-4094
1-800-842-3451
<http://www.penfed.org/naus/home.htm>

National Naval Officers Assoc.
Office of the CNO (N00E),
The Pentagon, Rm. 4B455
Washington, DC 20350-2000
(703) 697-8554

Naval Enlisted Reserve Assoc.
6703 Farragut Rd.
Falls Church, VA 22042
(703) 534-1329

Naval Order of the United States
4833 Willet Dr.
Annandale, VA 22003-3952
(703) 323-1673
jimbroke@AOL.COM

Naval Reserve Assoc.
1619 King St.
Alexandria, VA 22314
(703) 548-5800
<http://www.navy-reserve.org>

Naval Submarine League
P.O. Box 1146
Annandale, VA 22003
(703) 256-0891

Navy Family Ombudsman Program
OP-156/PERS 66
Department of the Navy
Washington, DC 20370-5066
DSN 227-6550; (703) 614-1480

Navy League of the United States
2300 Wilson Blvd.
Arlington, VA 22201-3308
(703) 528-1775
<http://www.navyleague.org>

Navy-Marine Corps Relief Society
801 N. Randolph St., Suite 1228
Arlington, VA 22203-1978
DSN 426-4904; (703) 696-4904

Navy Memorial Foundation
701 Pennsylvania Ave., N.W.,
Suite 123
Washington, DC 20004-2608
(202) 737-2300
<http://www.lonesailor.org>

Navy Mutual Aid Assoc.
Henderson Hall
29 Carpenter Rd.
Arlington, VA 22212
1-800-628-6011
<http://www.navymutual.org>

Navy Wifeline Assoc.
Washington Navy Yard, Bldg. 172
901 M St., S.E.
Washington, DC 20374-5067
DSN 288-2333; (202) 433-4622

Navy Wives Clubs of America
P.O. Box 6971
Washington, D.C. 20032

Non Commissioned Officers Assoc.
225 N. Washington St.
Alexandria, VA 22314
(703) 549-0311
<http://members.aol.com/gen-tway/ncoa.htm>

Reserve Officers Assoc. of the
United States
One Constitution Ave., N.E.
Washington, DC 20002
(202) 479-2200

The Retired Officers Assoc.
201 N. Washington St.
Alexandria, VA 22314
(703) 549-2311
<http://www.troa.org>

Surface Navy Assoc.
7205 Burtonwood Drive
Alexandria, VA 22307
(703) 765-7447

USO World Headquarters
Washington Navy Yard, Bldg. 198
901 M St., S.E.
Washington, DC 20374-5096
(202) 610-5700
<http://www.uso.org>

VFW of the United States
200 Maryland Ave., N.E.
Washington, DC 20002
(202) 543-2239
<http://www.vfw.org>

Morale, Welfare & Recreation

The Navy provides an array of local MWR programs both ashore and afloat. Food and beverage facilities, recreation centers, movies, fitness facilities, golf courses, child development centers and swimming pools provide visible evidence of these benefits, but they represent only part of the overall MWR picture. As a Navy member, you and your family can take advantage of these and numerous other MWR benefits offered at Navy installations worldwide. This rights and benefits segment describes the nature and scope of MWR programs available to you and your family.

Appropriated and non-appropriated funds form the financial base for the Navy's MWR programs.

Congress appropriates funds as part of the annual federal budget for the basic MWR needs of the military community.

Primary sources of non-appropriated funds are the profit dollars from the Navy Exchange System, Ships' Stores Afloat and fees and charges levied on the purchase of various foods and beverages, and for use of recreation facilities or equipment.

Every time you purchase an item at the exchange or ship store, you not only save money, but you also help operate your MWR programs. MWR operations are financed substantially (60 percent)

with non-appropriated funds.

Navy Exchange System earnings that are not required to finance exchange operations or maintenance are used to help fund recreation programs. About 3 cents of each dollar spent at the

Navy Exchange is retained as profit and is used to fund local recreation programs.

Navy Food and Beverage

While service to the naval community is the Navy's Food and Beverage System's mission, financial performance is the report card on how well it is doing. MWR

recognizes that it must satisfy customers' needs while simultaneously maintaining sound financial operations.

To provide market driven food, beverage and entertainment services, Navy clubs contin-

ue to change from traditional rank segregated military clubs to consolidated facilities known as community clubs. Quick service, catering/conference centers and entertainment centers that are not alcohol



Photo by LT T.D. Carrington

sales dependent are today's focus. Traditional club operations are consolidated into all hands operations and provide rank-specific lounges for officers, chiefs and enlisted members.

Navy club operations continue to be a success story. As of January 1997, Navy MWR operated 240 club activities, down from about 360 in FY90. Food sales now account for 67 cents of every dollar in food and beverage sales.

MWR Programs

Navy recreation programs are designed to support Navy readiness. With input from the Navy community, recreation programs and services have evolved during the last decade into a comprehensive and responsive program provided exclusively for the Navy community. The recreation program offers a variety of activities and services, including sports and fitness, youth activities, outdoor recreation, libraries, community activities, fleet recreation, auto hobby centers and many more. Whether aboard ship or ashore, Navy recreation programs are available to meet the fitness requirements and leisure needs of the Navy community.

While it would be impossible to list every recreation program or service offered, some of the most popular programs are listed here. Local Navy MWR staffs can provide more information about the specific programs offered at your installation.

Sports and physical fitness

"On Track to Excellence" is the new theme for the Navy sports and physical fitness program which focuses greater emphasis on total individual fitness.

Navy sports and fitness programs are designed to give everyone an active role regardless of interest, age or ability.

Included in the total sports and fitness programs are the following programming areas: instructional sports, recreational sports and athletic sports.

Instructional sports provide the foundation for all sports enjoyment. The Sailor can experience "hands-on" instruction in sports and fitness activities that enhance physical readiness.

Recreational sports are truly "sports for all" in the Navy. This element is comprised of four programming facets: informal sports, intramural sports, extramural sports and club sports. All are designed to provide varying degrees of competition and structured as well as unstructured activities for patrons.

Athletic sports provide a "higher level" sports opportunity for all eligible active-duty personnel. The athletic sports element is divided into two areas. One is comprised of Navy training camps and the Armed Forces Championships and the other is national/international competition under the Conseil International Du Sport Militaire (CISM), Pan American and Olympic programs.

With the Navy's emphasis on physical fitness, it is important that active-duty personnel keep in shape. Fitness centers, located at many installations, provide the facilities and equipment to help Sailors stay in top physical condition.

Youth recreation

The Navy Youth Recreation Program provides youth, ages 6 to 17, with recreation activities while teaching positive lifestyles. Most installations offer structured programs in sports and physical fitness, social and recreational activities/skills, personal development, day camps and teen



Photo by JO1 Ron Schaefer

programs. Every element of the youth recreation program has been developed to provide Navy youth with constructive leisure opportunities.

School Age Care

This program is available at most installations and provides supervised recreation activities for children before and after school. Day camps provide supervised recreational activities during summer vacation and school holidays.

Single Sailor Program

Single, active-duty personnel between the ages of 18 and 25 make up one-third of the Navy. The Single Sailor Program bridges the gap between the MWR department and the barracks or ship by actively involving Sailors in the planning of recreation activities to meet their specific needs.

MWR staffs ensure that a variety of special events, classes, trips and outdoor activities are designed to meet these needs.

Outdoor recreation

Many bases have picnic areas and beach and lake front facilities with marinas or water sports centers that offer boats for rent as well as boating classes.

Many installations also rent recreation equipment for activities such as fishing, water and snow skiing, and camping. They also offer classes in outdoor recreation skills such as hiking, canoeing and camping.

Information, Tickets and Tours (ITT)

There's no better place for travel, tours or information regarding both on-base and off-base recreation than the local ITT office. ITT offers a discount ticket service for tours, shows, concerts and sports events on base as well as in the local

community. The ITT office can also arrange group tours or help with travel plans.

Fleet recreation

Sea duty is an especially difficult and demanding part of Navy life. It is important that Sailors are provided with quality leisure time activities that fit into the limited space available aboard ship. Fleet Recreation Coordinators (FRCs) help ships with their recreation programs. Located at fleet sites around the world, FRCs help afloat commands plan effective programs and obtain equipment for shipboard use.

A variety of individual and group activities are available for the Sailor. Whether in port or overseas, organized tours, picnics and athletic competitions are an important part of the fleet recreation program. Ships also provide a wide selection of recreation and sports equipment for check-out.



Photo by PH3 Sam Dallal

Auto Hobby Shops

Amateur mechanics can find every-

thing they need to keep their automobiles running smoothly while saving money on car repairs and preventive maintenance. Many shops also provide sophisticated equipment often needed for major projects, such as engine overhauls, tune-ups and auto body work. Skills classes provide the knowledge necessary to work on your automobile, and at some installations repair parts can be purchased from the auto hobby shop parts department.

Aquatics

Navy personnel can take advantage of free lap swimming during designated hours



at most installations. Children and adults can participate in swimming and special pool-side events. Swimming teams, classes in water aerobics, water safety and special events, such as water festivals and pool parties, are also featured.

Swimming classes are often available for people of all ages, including toddlers and infants as young as six months old.

Bowling

The Navy's bowling centers have something for bowlers of every skill level. Most centers offer open league bowling, intramural and inter-command competition, as well as special programs for Navy youth. Instructional classes, pro shop resale outlets, shoe rental, locker storage, game rooms, as well as food and beverage areas are available to help make bowling an enjoyable experience for every family member.

Golf

A popular and relaxing sport at most Navy installations is golf, whether on 18-hole courses, pitch and putt courses, miniature "putt-putt" courses or driving ranges. Golf instruction is

offered at all levels and clubs can be rented or stored at the golf course.

Golf pro shops sell whatever equipment and sports clothing golf enthusiasts might need. When Navy golf courses are not available, special arrangements usually can be made for the use of public or private courses.

Child Development Centers

Child care has become a high priority in the Navy in recent years. Many new child development centers (CDCs) have been built and older centers are being upgraded. Navy CDCs provide high-quality care

on either a regularly-scheduled or drop-in basis. Fees are based on total family income.

These centers also provide well-rounded programs designed to meet the emotional, intellectual, physical and developmental needs of children.

CDCs also provide employment for Navy spouses. More than 60 percent of the care givers in Navy CDCs are military spouses. Wages are competitive with comparable jobs off-base, and career progression is tied to training.

Libraries

Ashore and afloat library collections are kept up-to-date by local efforts and through monthly book shipments provided by the Naval Education and Training Program Development Center in Pensacola, Fla.

Small ships and shore activities usually receive paperback books and reference materials, while larger ships have regular libraries of up to 10,000 volumes or more. Libraries on aircraft carriers and at major shore installations offer impressive and varied collections and services.

Many shore and some ship libraries subscribe to "best seller" leasing plans to receive the most recent popular books. Most shore libraries provide interlibrary loan services allowing them to borrow needed materials from other libraries. †

Legal Services

Before coming into the military, service members and their families may not have given much thought to their legal rights — both inside and outside the Navy. Fortunately for service members and their families, the Navy-Marine Corps Legal Community provides vital legal services needed to address many of these issues. Two major components of the Navy-Marine Corps Legal Community are military justice and



Our military criminal law originates in the U.S. Constitution, federal law, federal regulations and, to some extent, tradition.

It incorporates and balances the constitutional powers of the President and the inherent authority of military commanders, with the individual rights of service members.

More specifically, military criminal law includes the process of trial by court-martial and administrative punishments imposed without trial by court-martial, called “nonjudicial punishment.”

The purpose of military criminal law is to enhance the national security of the United States by ensuring justice and the good order and discipline of the Armed Forces.

CO’s Convening Authority

A commanding officer has the authority to impose nonjudicial punishment. The CO also has many other responsibilities including authorizing searches and seizures of property; making the initial determination to confine an accused; and exercising prosecutorial discretion. In exercising discretion, a CO may dismiss charges; effect nonpunitive measures; impose nonjudicial punishment; or refer a matter to court-martial.

In referring a matter to court-martial, the CO becomes the convening authority.

As such, the CO decides what charges to refer to the court-martial; what type of courts-martial; and selects the court-martial members (jury).

Additionally, the convening authority may negotiate and bind the Navy or Marine Corps to pretrial agreements; grant immunity to witnesses; disapprove findings; and grant clemency on the sentence.

These powers are not absolute. Commanding officers and convening authorities are governed in their actions by the Uniform Code of Military Justice (UCMJ), the Manual for Courts-Martial (MCM) and the Manual of the Judge Advocate General (JAGMAN).

Nonjudicial Punishment (NJP)

Commanders are responsible for good order and discipline in their commands. Generally, discipline can be maintained through effective leadership including, when necessary, administrative corrective measures. Nonjudicial punishment is ordinarily appropriate when administrative corrective measures are inadequate due to the nature of the offense or the record of the servicemember, and where a court-martial is not warranted.

NJP is permitted under Article 15 of the UCMJ and is further governed by Part V of the MCM, and Part B of Chapter 1 of the JAGMAN.

This provides commanders with a prompt means of maintaining good order and discipline, and also promotes positive behavior changes in service members without the stigma of a court-martial conviction.

NJP is an appropriate form of discipline for minor offenses. Whether an offense is minor depends on several factors: the nature of the offense; the circumstances surrounding its commission; and the offender's age, grade, duty assignment, record and experience. A decision whether an offense is "minor" is a matter of discretion for the commander imposing punishment, but the imposition of punishment for an offense other than a minor offense is not a bar to trial by court-martial for the same offense.

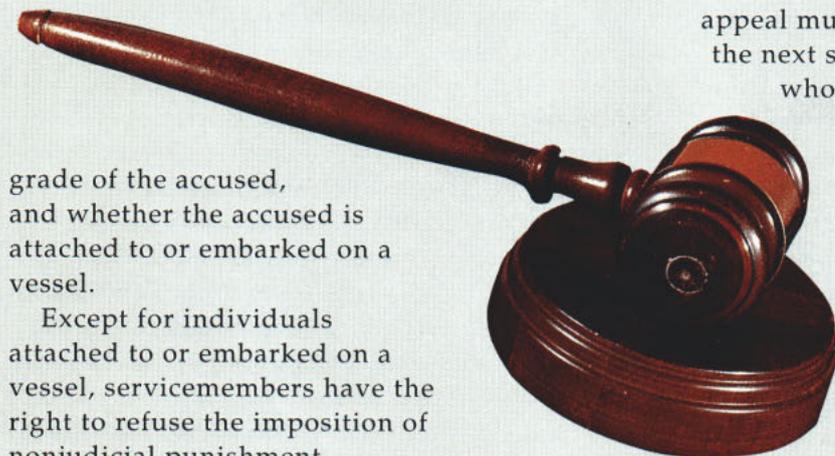
Article 15, UCMJ, allows COs and officers in charge, when authorized by the Secretary of the service concerned, to impose limited punishment on servicemembers of their command.

Punishment under NJP is limited to confinement on bread and water or diminished rations, restriction to certain specified limits, arrest in quarters, correctional custody, extra duties, forfeiture of pay, detention of pay, and reduction in grade.

While admonition and reprimand may be imposed in all cases, other punishments which may be imposed in a particular case depend on the grade of the officer imposing punishment, the



Photo by PH1 Jim Hampshire



grade of the accused, and whether the accused is attached to or embarked on a vessel.

Except for individuals attached to or embarked on a vessel, servicemembers have the right to refuse the imposition of nonjudicial punishment.

Prior to the imposition of nonjudicial punishment, an accused is entitled to notification: that the imposition of nonjudicial punishment is being considered; a description of the alleged offenses; a summary of the evidence upon which the allegations are based; notification that the accused has the right to refuse the imposition of punishment; and any rights the accused has if NJP is accepted.

Refusal of NJP may not result in the dismissal of charges. A commanding officer can still refer the charges to court-martial.

An accused has the right to a personal appearance before the officer imposing punishment. During this appearance, the accused has the right against self-incrimination, the right to be accompanied by a spokesperson, the right to be informed of the evidence against him or her, the right to examine the evidence against him or her, the right to present matters on his or her own behalf, and to have the proceedings open to the public.

An accused may waive a personal appearance, if agreeable to the officer imposing punishment, and submit written matters for consideration by the imposition authority.

The Military Rules of Evidence, other than rules concerning privileges, do not apply to the imposition of nonjudicial punishment. The officer imposing punishment may consider all relevant matters so long as the accused has been given proper notice and the opportunity to respond. The officer must be convinced of the accused's guilt by a preponderance of the evidence.

The accused may appeal the imposition of nonjudicial punishment on the grounds that it is unjust or disproportionate to the offense. The

appeal must be in writing and forwarded to the next superior authority via the officer who imposed punishment.

The appeal must be referred to a judge advocate (a military lawyer) for consideration and advice before the authority who is to act on it may make any decision.

Court-martial

Article 16, UCMJ, provides for three different types of courts-martial: summary, special, and general. These forms of courts-martial differ in their make-up and the punishments which may be imposed.

The Military Rules of Evidence apply to all classifications of courts-martial. Moreover, an accused must be proven guilty beyond a reasonable doubt.

Summary Court-martial

A summary court-martial consists of one commissioned officer, and may try only enlisted personnel for noncapital offenses.

The punishment which may be imposed depends on the grade of the accused.

In the case of enlisted members above the fourth pay grade, a summary court-martial may impose restriction for no more than two months, forfeiture of two-thirds of one month's pay, and reduction to the next inferior pay grade.

In the case of all other enlisted members, the court-martial may also impose confinement for not more than one month and may reduce the accused to the lowest pay grade, E-1.

The accused has the absolute right to refuse trial by summary court-martial. The accused does not have the right to representation by an attorney. The accused does have the right to cross-examine witnesses, to call witnesses and produce evidence, and to testify or remain silent.

Special Court-martial

A special court-martial consists of not less than three members and a military

judge, or an accused may be tried by military judge alone upon request of the accused.

A special court-martial is often characterized as a misdemeanor court, and may try all persons subject to the UCMJ, including officers and midshipmen.

A special court-martial may impose admonition, reprimand, restriction, extra duty, confinement for no more than six months, and forfeiture of two-thirds of a month's pay for six months in all cases. In addition, enlisted members may be reduced to the lowest pay grade, and receive a bad-conduct discharge.

General Court-martial

A general court-martial consists of not less than five members and a military judge, or an accused may be tried by military judge alone upon request of the accused.

A general court-martial is often characterized as a felony court, and may try all persons subject to the UCMJ, including officers and midshipmen.

A general court-martial may adjudicate any punishment not prohibited by the UCMJ, including death when specifically authorized.

Pretrial Confinement

Pretrial confinement is physical restraint, imposed by order of competent authority, depriving a person of freedom pending disposition of charges.

Although the military justice system does not provide for bail, the service member is entitled to the same Fourth Amendment probable cause safeguard as a civilian confined prior to trial. In

an important contrast to the civilian system, an accused servicemember continues to draw full pay and allowances while in pretrial confinement.

The commanding officer and the independent review officer weigh the need for pretrial confinement against other available forms of restraint.

The military justice system recognizes three other forms of restraint: conditions on liberty, restriction in lieu of arrest and arrest. Conditions on liberty are imposed by orders directing a person to do or refrain from doing specified acts. Restriction in lieu of arrest is an order directing the person to remain within specified limits, such as a ship, barracks or installation.

Arrest differs from restriction only in that it includes suspension from performance of duties that involve supervision of subordinates, serving as a guard, or bearing arms.

Legal Assistance Services

- Drafting powers of attorney
- Drafting wills
- Estate planning advice
- Reviewing contracts and leases (ideally, before you sign)
 - Providing notarizations
 - Personal finance advice
 - Family and domestic relations advice (divorce, separation, family support, adoption, custody, paternity and name changes)
 - Consumer affairs
 - Tax advice on real and personal property and income taxes (and in certain locations tax preparation and electronic filing (ELF))
 - Answering questions about landlord-tenant issues (including leases, security deposits and evictions),
 - Providing advice on immigration and naturalization issues.

Legal Assistance

The legal complexities of today make the world we live in an especially intimidating place at times. Whether it is a new or used car, renting an apartment, buying a home, paying taxes or writing a will, the legal intricacies are there to confound us all, adding stress in our lives.

Fortunately, Sailors and their family members have the right to free legal advice

and assistance under the Navy Legal Assistance Program. In the Navy, legal assistance is legal aid and advice for most personal, noncriminal matters.

Eligible beneficiaries include service members, both active duty and retired, and their immediate family members. In addition, Chapter VII of the JAGMAN sets forth additional categories of persons who are eligible to receive legal assis-



tance, including survivors of eligible members and retirees, certain overseas civilian employees and their family members and allied forces service members serving with U.S. Armed Forces in CONUS and their family members.

Legal assistance providers are the attorneys, paralegals and administrative clerks assigned to a legal assistance office. Legal assistance attorneys can be either a “judge advocate” or a civilian attorney who is licensed to practice law in the state where the legal assistance office is located.

A “judge advocate” is an attorney who has graduated from an accredited law school, is licensed to practice law by the highest court of a state or by a federal court and who has graduated from the Naval Justice School, Newport, R.I.

Since judge advocates perform many duties for the Navy, judge advocates assigned to assist individuals with personal legal problems are known as legal assistance attorneys.

If a legal assistance attorney is unable to resolve the case or a specialized attorney is needed, the legal assistance attorney will refer you to a civilian attorney, normally through a local lawyer referral service, who can handle the case.

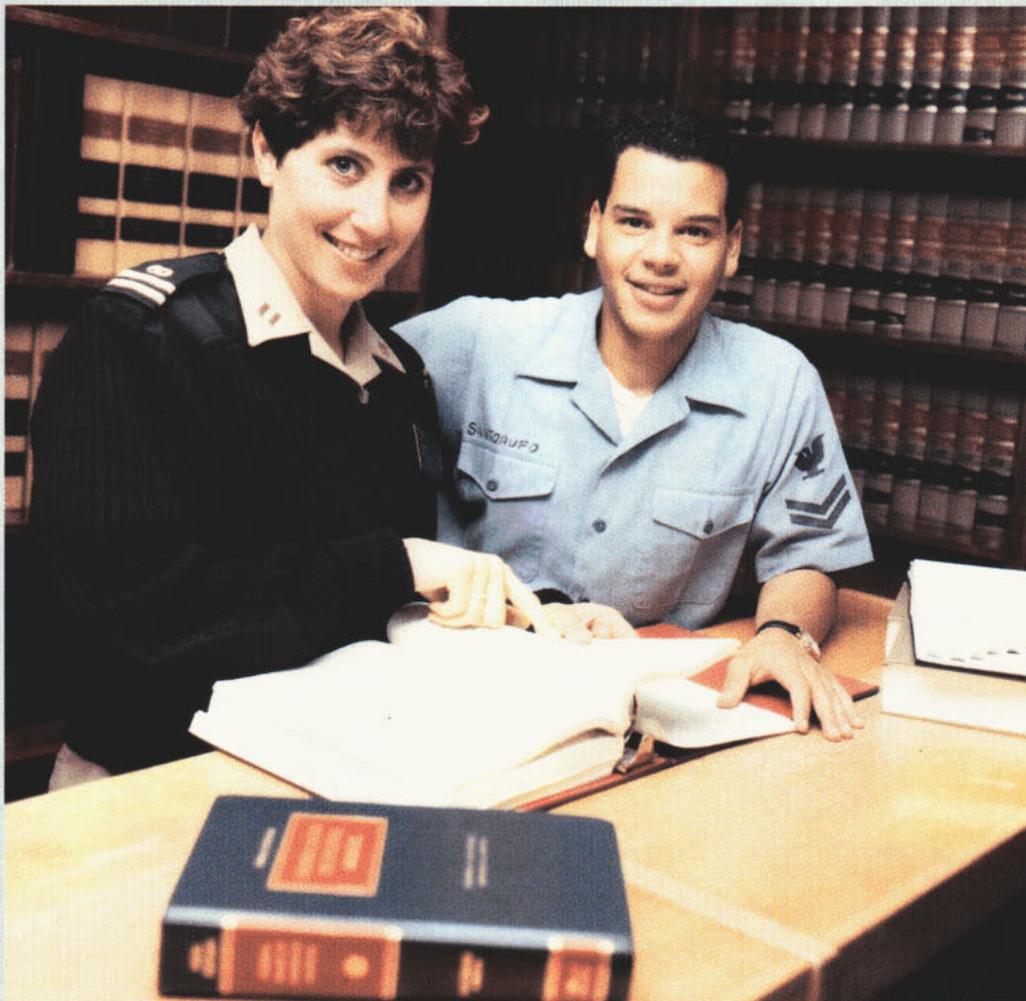
Legal assistance offices are located on almost every base, ship and installation. At major installations, the Naval Legal Service Office (NLSO) is a key source for providing legal assistance. If no NLSO is in your area, contact your local staff or station judge advocate to find out where you can receive assistance.

Tax assistance

Your legal assistance attorney can answer general tax questions related to your personal taxes. Legal assistance attorneys are prohibited from providing tax advice or services for businesses (including personal businesses of service members and their family), clubs and organizations.

Tax help at legal assistance offices includes general advice and assistance regarding federal, state and local taxes. Most NLSOs are the sponsoring offices in their area for tax preparation services offered under the Volunteer Income Tax Assistance (VITA) and Electronic Filing (ELF) Programs.

Photo by PH2 Michael S. Garrett



All VITA/ELF offices prepare federal returns and many also will prepare state returns. VITA and ELF services are provided at no cost to persons entitled to legal assistance.

Tax return preparation services are generally available from January through April 15. Overseas, tax preparation services are generally available until June 15.

You should also be able to obtain state and federal income tax forms for filing your income tax return at your legal assistance office.

Domestic relations

- **Adoption.** If you and your spouse want to adopt a baby, a legal assistance attorney can assist you by explaining the appropriate legal procedures.

In some areas, a legal assistance attorney can assist you in the preparation of the required paper work. A legal assistance attorney can also provide information about the Navy's Adoption Expense Reimbursement Program.

- **Marital problems.** If you and your spouse are having marital difficulties and need legal advice, a legal assistance attorney can advise you or your spouse concerning the legal and practical implications of annulment, paternity, legal separation, divorce and child custody.

Additionally, if the matter is uncontested (that is, you and your spouse are in total agreement about how to resolve the situation), assistance may be given, by separate legal assistance offices, to each party in preparing the necessary *pro se* documents, meaning you represent yourself before a court.

One legal assistance office may not represent both parties in legal matters, such as divorce, even if it is uncontested. The amount of assistance available will vary according to local practice.

- **Spousal and child support.** If your spouse is not providing sufficient support for you and the children and you don't know how to enforce

the obligation, a legal assistance attorney can assist you in determining whether your spouse is meeting his or her obligation, how you can enforce this obligation and what, if any, legal action you may take in order to ensure that your spouse will continue to meet this obligation in the future.

Legal assistance may include the legal assistance attorney notifying your spouse in writing that he or she has an obligation to support his or her family members, notifying your spouse's commanding officer of your spouse's non-support and/or advising you to seek an involuntary allotment from or garnishment of your spouse's military pay.

If you are the noncustodial parent supporting your spouse and children, a legal assistance attorney can advise regarding your support obligations.

Wills, estates and trusts

- **Will preparation.** If you want to ensure that your worldly possessions go to the individuals you have chosen, then a will is the solution.

A will is a legal document which specifies how you want your property distributed after your death. It may also include other matters such as appointment of your child's guardian. Not every person needs a will. A legal assistance attorney can advise you whether you need one and how it can affect the disposition of your estate.

The legal assistance attorney generally can draft a will that fits your particular desires and needs.

If the legal assistance attorney determines that he or she cannot provide adequate advice or assistance regarding your estate, then he or she will assist you in locating a civilian attorney so that your needs can be fulfilled by a specialist in estate planning.

A legal assistance attorney may be able to provide an "advance medical directive" or a "living will" which relates to the use of extraordinary life-sustaining measures if you become seriously ill.

- **Trusts.** If you are concerned about how your children will be able to pay for college if you are not around to assist them, or if your family will be taken care of financially, your legal assistance attorney can advise you as to possible solutions.

One possible solution may be a trust. A trust is a legal document whereby you place certain properties and assets — perhaps monies, stocks or real estate under the control of a third party who has an obligation to ensure that those properties and assets are applied toward a certain goal such as your children's educational needs.

Because the laws vary among all the states as to trusts and their validity, you must consult an attorney before establishing a trust.

Legal assistance attorneys may include trust provisions in a will, but are not permitted to draft so-called "living trusts."

Consumer advice

- **Debts and Bankruptcy.** Most service members borrow money at some time during their life. Some Sailors get into financial difficulties and need help getting out of debt. A legal assistance attorney can advise you on the laws and legal protections as they relate to loans, credit cards, credit bureaus and bankruptcy.

- **"Lemon Law."** If you have recently purchased an automobile that doesn't perform well and are unable to get proper service from your dealer, your legal assistance attorney can advise you as to possible remedies which may include asserting your rights under an applicable "Lemon Law," contacting the manufacturer's area representative or filing a complaint with the local Better Business Bureau against the dealership.

- **Leases.** If you buy a house, then get permanent change of station orders to a different geographic location and you don't want to sell the house, you may want to consult your legal assistance attorney.

If you decide to rent or lease your house, your legal assistance attorney can assist you by explaining the local laws regarding the rights and duties of a landlord and by explaining the best ways to resolve difficulties with the house or tenants while you are away.

In some areas, your legal assistance attorney may draft a lease to fit your needs. A legal assistance attorney will also provide assistance to tenants by reviewing their lease and advising them of their rights under local law.

- Powers of attorney. If you need to give someone permission to release your household goods shipment because you're leaving before your furniture, your legal assistance attorney can acquaint you with an area of law known as "agency," which allows you to appoint another person to act in your place when you cannot be available. Such an appointment is commonly accomplished by a power of attorney. Your legal assistance attorney will advise you that a power of attorney may be drafted to authorize a person to act on your behalf in most of your affairs through a general power of attorney, or only in specific situations such as obtaining emergency medical care for your children or registering your car through a limited or "special" power of attorney.

Your legal assistance attorney will explain the differences, advising which type would best meet your needs, and prepare an appropriate power of attorney.

- Credit laws. If you receive your monthly credit card statements and feel it contains unauthorized charges, your legal assistance attorney can advise you as to your rights under the federal

and state laws on credit card billing, can advise you of appropriate action you should take, and prepare or assist you in the preparation of necessary documents and correspondence.

- Notary public. Legal assistance attorneys and many legalmen are empowered under federal law to act as a notary without the usual \$5 fee most public notaries charge. Many legal assistance offices also have civilian notaries.

- Civil courts. A legal assistance attorney can advise you as to your protection under the Soldiers' and Sailors' Civil Relief Act.

This act provides certain protections to active-duty members who have been sued in a civil court (as distinguished from a criminal proceeding) and who, because of their military duties cannot defend themselves from the lawsuit.

This protection may include:

- The civilian court appointing an attorney to represent you.
- The court postponing the proceedings until you are able to reasonably defend yourself.
- The court may allow you to void a default judgment if such was awarded against you.

Legal assistance providers are constantly helping Sailors with a variety of legal matters. In fact, they assisted clients with more than 590,000 legal matters in 1996. †

Legal Assistance Can	Legal Assistance Can't
<ul style="list-style-type: none"> ■ Serve as advocate and counsel for an eligible client. ■ Prepare and sign correspondence on behalf of an eligible client. ■ Negotiate with another party or that party's attorney. ■ Prepare legal documents, as permitted by the JAGMAN, other regulations and local practice. ■ When necessary, refer eligible persons to a civilian lawyer. ■ Your legal assistance attorney holds all conversations and dealings with you in strict confidence, as required by the Navy rules of professional responsibility. 	<ul style="list-style-type: none"> ■ Provide legal assistance to those not eligible to receive such assistance. ■ Provide legal assistance via a third party. The attorney must deal directly with the client, not with a friend or relative of the person to be assisted. ■ Assist or counsel eligible persons regarding legal problems arising from the client's business or commercial interests. ■ Provide in-court representation for an individual (except in limited cases) ■ Under normal circumstances, give advice over the telephone. ■ Represent both parties in a dispute.

Education Opportunities

Education is an essential part of every service member's career. The Navy provides Sailors with a wide variety of programs to assist them in every facet of education, whether it's fulfilling requirements for a high school diploma, earning an equivalency certificate or completing a college degree.

At the present time, educational achievement is critical for in-service promotion as well as preparation for later transition to a civilian career.

It is the CNO's goal to make education accessible to all naval personnel ... and there are definite rewards for success in achieving further education. For example, enlisted personnel competing for advancement to pay grades E-4 to E-6 are awarded one permanent point in the advancement computation if they complete an associate's degree during off-duty time and two permanent points if they complete a baccalaureate degree or higher after they enter the Navy.

Navy Campus: The Navy's voluntary education program

Since Navy Campus was established in 1974, thousands of Sailors have taken advantage of the Navy's voluntary education program. Some completed:

- A high school diploma or earned an equivalency certificate (GED).

- A vocational/technical certificate.
- A college degree – associate's, bachelor's or graduate degree.

Navy Campus staff helps Sailors every step of the way by working with them to define educational goals, advise them about testing services and ways to pay for college courses.

On-base Navy Campus

The Navy invites colleges to offer courses directly on bases around the world. Colleges provide instructors to 74 locations that offer the same course you would take on the home campus.

Program for Afloat College Education (PACE)

PACE makes it possible for Sailors at sea to continue their college studies. PACE is free for the Sailor (the only cost is for books). Civilian instructors ride with the ship to teach classes.

All ships and submarines offer college classes using computer technology.

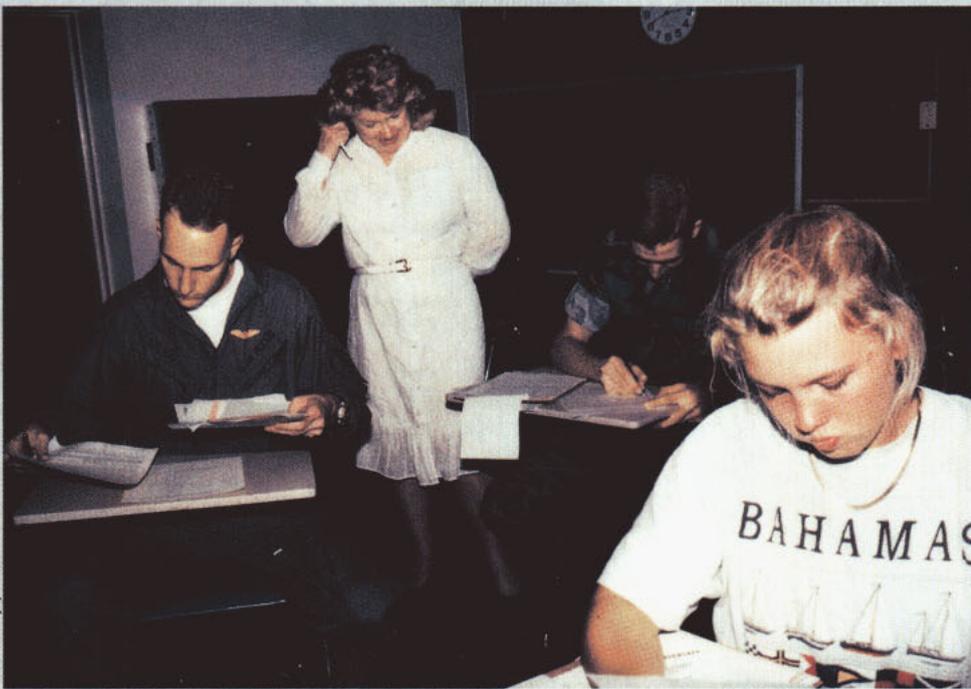
Tuition Assistance (TA)

TA is available to all active-duty Sailors. The Navy pays 75 percent of the cost of

Navy Campus Education Specialists

Civilian education specialists assist Navy personnel in planning their educational program. These specialists help by:

- establishing realistic education goals;
- identifying training and experience for college credit;
- assisting in enrollment and registration;
- recommending specific courses or programs of study;
- providing financial assistance;
- administering tests through DANTES (GED, ACT, SAT, CLEP); and
- explaining SOCNav opportunities.



Under SOCNAV-2, Sailors can earn an associates degree. Under SOCNAV-4, Sailors can earn a bachelors degree.

By enrolling in an individual SOCNAV college, the Sailor does not have to worry about transferring credits from one college to another, and future course requirements are all spelled out. Almost 56,000 Sailors have a SOCNAV contract to earn a degree.

Defense Activity for Non-Traditional Education Support

the course subject to the following:

- For undergraduate classes, the Sailor is permitted to have a maximum of \$2,500 per year.
- For graduate classes, the Sailor is permitted a maximum of \$3,500 per year.
- For vocational/technical courses, \$1,300 per year.

High school completion

Service members can complete high school requirements during off-duty time with 100 percent support.

Academic Skills Program

Under this program, Sailors can improve reading comprehension, basic math, writing skills, grammar and basic science during on- or off-duty time. As of 1997, the Navy established nine Academic Skills Learning Centers located in Jacksonville, Fla.; Little Creek, Va.; Yokosuka and Atsugi, Japan; Coronado, Calif.; Bangor, Maine; Great Lakes, Ill.; Keflavik, Iceland; and Guantanamo Bay, Cuba.

Servicemember's Opportunity Colleges, Navy (SOCNAV)

SOCNAV is a consortium of colleges and universities that have agreed to facilitate transfer of college credits from one college to another.

DANTES is a DOD agency that supports voluntary education services for all the military services. DANTES provides the opportunity to take tests for academic credit, and college entrance exams like the SAT or the Graduate Record Examination (GRE).

Also, DANTES makes it possible for a Sailor to take independent study courses as part of a degree program from colleges listed in the DANTES Independent Study Catalogue. DANTES expands educational opportunities through its many services to the education centers worldwide. (For more information, visit <http://voled.doded.mil/DANTES>)

American Council on Education (ACE)

The Navy works in partnership with the civilian academic community to obtain college credit for Navy training. ACE teams visit Navy technical schools to examine course outlines, visit classes and talk to instructors.

Their recommendations regarding how many college credits can be equated with training are published every two years in the "Guide to Evaluation of Educational Experiences in the Armed Services." This guide translates Navy technical school courses into course titles at civilian institutions.

Enlisted Commissioning Program (ECP)

ECP provides outstanding, career-motivated, active-duty enlisted personnel in the Navy or Naval Reserve, who have previously earned college credit, an opportunity to earn a regular commission.

Selectees are ordered to the ECP on a permanent change-of-station basis and enrolled in a participating Naval Reserve Officers Training Corps (NROTC) affiliated university. They receive full pay and allowances for their enlisted pay grades and are eligible for advancement.

Tuition, fees, books and other expenses incurred while participating in the ECP are paid by the student.

Selectees are expected to complete degree requirements for a non-technical degree in not more than 30 calendar months or a technical degree in not more than 36 calendar months, attending school on a full-time, year-round basis.

Eligibility requirements are as follows:

- Be a citizen of the United States.
- Be an enlisted member of the Navy or Naval Reserve on active duty and have completed at least four years of active service as of Sept. 1 in the year of enrollment.
- Have completed sufficient undergraduate course work to complete requirements for a non-technical degree in 30 months or technical degree in 36 months.
- Be at least 22 years of age, but able to complete degree requirements and be commissioned prior to 31st birthday.
- Have a cumulative grade point average (CPA) of 2.5 or better on a 4.0 scale (waiver available).
- Have a certified copy of the Scholastic Aptitude Test (SAT) or the Enhanced American College Test (EACT) scores from test taken after Aug. 31 of the preceding year.
- Meet physical standards for commissioning in the unrestricted line.
- Have no record of non-judicial punishment, or civil court (for other than minor traffic violations) during the two years preceding Nov. 1 of

the year of application. Have no record of conviction by court-martial or a felony conviction (military or civilian) regardless of the date, or any record of drug abuse while in an enlisted status.

- Be recommended by the commanding officer.

Interested Sailors should see their career counselor and check OPNAVNOTE 1530 or contact the Enlisted Commissioning Program Manager, CNET, NAS Pensacola, Fla. 32508-5100, for additional information.

Broadened Opportunity for Officer Selection and Training (BOOST)

BOOST is an academic program which enables enlisted personnel to acquire the scholastic skills and academic credentials necessary to pursue a naval commission through the Naval Academy or NROTC.

The academic program at BOOST provides college preparatory instruction emphasizing mathematics, the physical sciences and the communication skills of reading, writing, listening and speaking. Included in the program are educational and personal counseling, development of study skills and time management.

Eligibility requirements for BOOST are as follows:

- Prospective NROTC Scholarship Program applicants must not have reached their 21st birthday by June 30 of the year entering BOOST school. Candidates with active enlisted service in the Armed Forces prior to entering BOOST school may be granted a waiver on a month-for-month basis up to a maximum of 36 months, enabling an active-duty Sailor to qualify up to his or her 24th birthday.

Interested personnel should see their career counselor and check OPNAVNOTE 1500 or contact the BOOST program manag-

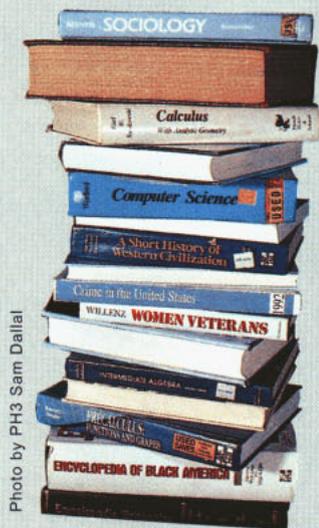


Photo by PH3 Sam Dallal

er at CNET, NAS Pensacola, Fla. 32508-5100 for additional information.

Education and Training Management Subspecialty

The ETMS program prepares officers to manage education and training activities. Billets are located throughout the Naval Education and Training Command and at other activities in ranks of 0-3 through 0-6.

The graduate-level curriculum that qualifies officers for the ETMS subspecialty code combines education and training principles with general management. To satisfy the education requirements for this subspecialty, officers complete course work in such areas as: organizational development; educational research and psychology; resource planning and programming; applications of computer technology to education and training; contract administration and evaluation; and design and evaluation of technical training program's.

Officers can usually complete the full-time curriculum in 12 to 15 months.

The officer subspecialty is now available at the following universities: Stanford, Stanford, Calif.; Harvard, Cambridge, Mass.; George Washington, Washington, D.C.; Old Dominion, Norfolk; San Diego State, San Diego; Memphis State, Memphis, Tenn.; and the University of West Florida, Pensacola, Fla.

In addition, an off-duty curriculum is available at most of these universities and at the University of North Florida/Jacksonville University, Jacksonville, Fla.

For more information on ETMS, contact Chief of Naval Education and Training, Officer Accessions, or PERS 440 at DSN 922-4994.

Department of Veterans Affairs Education Programs

The Department of Veterans Affairs is currently disbursing benefits under two (member elected) GI Bill Programs: the Veterans Education Assistance Program (VEAP) and the Montgomery GI Bill (MGIB).

Eligibility for a GI Bill program is determined by the member's initial entry on to active duty, length of service and legislated special enrollment



Photo by JO1 Ron Schaffer

programs. Program eligibility is not effected by reenlistment, broken service, or longevity.

Vietnam Era GI Bill (VEGIB)

Individuals who entered active duty, or contracted to enter active duty prior to Jan. 1, 1977, and entered active duty prior to Jan. 1, 1978, became eligible for the Vietnam Era GI Bill (VEGIB) after serving 180 days of active duty.

The VEGIB was terminated Dec. 31, 1989, and no benefits may be paid for training pursued after that date. VEGIB members who met the eligibility criteria for conversion to the MGIB were automatically converted and became eligible to use MGIB benefits Jan. 1, 1990.

Members with VEGIB benefits remaining on Dec. 31, 1989, automatically converted entitlement to the MGIB if:

- They were on active duty on June 30, 1985, and served continuously through June 30, 1988, or
- They were on active duty June 30, 1985, and served continuously through June 30, 1987, followed by four continuous years of drilling with the Selected Reserve and
- Completed the requirements for a high school diploma or equivalency prior to Dec. 31, 1989.

VEGIB members who convert to the MGIB are entitled to receive an enhanced monthly benefit rate. The current monthly benefit for converted VEGIB members pursuing a full-time curriculum is:

- \$615.87 with no dependents
- \$651.87 with one dependent
- \$682.87 with two dependents and \$16 for each

NROTC and USNA graduates commissioned after Jan. 1, 1977, are not eligible for conversion to the MGIB.

Veterans Educational Assistance Program (VEAP)

Individuals who entered active duty between Jan. 1, 1977, and June 30, 1985, were given the opportunity to participate in the VEAP. Participation, required the member to open a VEAP account and contribute to the program before the introduction of the Montgomery GI Bill on June 30, 1985.

Members who did not open a VEAP account before this date were given a last chance opportunity to participate between Oct. 28, 1986, and March 31, 1987. Individuals who did not open a VEAP account before this deadline are not eligible to participate in the program.

The VEAP will match \$2 for each \$1 contributed by the member and may be paid by allotment or lump sum payment. After enrolling in VEAP, the member may contribute to their account at anytime while on active duty. The maximum

contribution to VEAP is \$2,700 and will pay a total benefit of \$8,100.

Members who withdraw their contributions and allow a zero balance are not considered active VEAP participants. Members on active duty with a zero balance VEAP account, may contribute to VEAP and establish eligibility for VEAP benefits.

Montgomery GI Bill enrollment for certain VEAP participants

The Veterans Benefits Improvement Act of 1996 (PL 104-275) authorizes active-duty members with money in a VEAP account on Oct. 9, 1996, the opportunity to enroll in the MGIB or remain in the VEAP.

Separation from active duty after the date of enactment does not effect the member's eligibility.

The Bureau of Naval Personnel (PERS 604) notified eligible VEAP participants of the opportunity to enroll in the MGIB. This legislation does not authorize the enrollment of new VEAP participants.



U.S. Navy photo

Montgomery GI Bill (MGIB)

Individuals initially entering active duty after 30 June 1985 are automatically entered in the MGIB unless they make a written election to disenroll. The election not to participate in the MGIB may never be changed and eligibility will not be established at a later date.

MGIB participation requires:

- Pay reduction of \$100 per month for 12 months. The MGIB money reduced from a member's pay may not be refunded for any reason.
- Completion of a high school diploma or equivalency prior to completing their initial obligated period of active duty.
- Twenty-four months of service if on less than a three-year service obligation or, 36 months of service if on a three year or longer obligation.
- Members separating for Convenience of the Government must serve 20 months of a less-than-three-year obligation or, 30 months of a three-year or longer obligation.
- Character of service for members separating from active duty must be Honorable. A General Discharge Under Honorable Conditions does not qualify the individual for MGIB entitlement.

MGIB benefits are paid as a monthly stipend directly to the member and are based on the amount of training certified to the DVA. Currently the MGIB will pay the following rates for full-time training:

- \$427.87 per month for 36 months for a three-year or longer obligation.
- \$347.65 per month for 36 months for a less-than-three-year obligation.
- Benefit payments are prorated equally for 3/4, 1/2 and 1/4 time in class. Benefit rate increases will be adjusted to the consumer price index. MGIB entitlement ends 10 years from the date of last separation from active duty.

Navy College Fund (NCF)

The Navy College Fund (NCF) was implemented Jan. 1, 1990, to provide additional educational benefits to by which to recruit qualified, high school graduates into critical or hard-to-fill ratings.

The additional money is added to the basic MGIB entitlement and disbursed by DVA. NCF members must elect and remain eligible for the basic MGIB entitlement.

Montgomery GI Bill - Selected Reserve (MGIB-SR)

Montgomery GI Bill - Selected Reserve (MGIB-SR) is the educational entitlement available to members of the Selected Reserve (SELRES) who incur a six-year obligation to drill with the SELRES for six years.

Members may use MGIB-SR entitlement only while drilling and MGIB-SR entitlement ends 10 years from the date of initial eligibility. Benefits are paid as a monthly stipend directly to the member and are based on the amount of training certified to the DVA.

Currently the MGIB-SR will pay \$203.24 per month for 36 months for full-time training.

Graduate education

Graduate education is increasingly important to the naval officer as a means of enhancing professional development.

There are several avenues available to achieve this goal, the foremost being fully funded graduate studies at the Naval Postgraduate School, Monterey, Calif., or at selected civilian universities. Programs and year groups are provided in OPNAVNOTE 1520.

Officers are selected during regular lieutenant and lieutenant commander promotion boards based on professional performance, academic background and the Navy's requirements for sub-specialists. Selectees remain eligible while they remain in that grade.

Approximately 1,650 officers from all services and some foreign countries attend the Naval Postgraduate School.

An additional 150 naval officers per year enter civilian institutions to study such fields as naval architecture, ship construction, civil engineering, supply systems management, religion and law. Quotas are available for all curricula.

Officers interested in graduate education should contact their detailer. †

Reenlistment Incentives

Why does a person reenlist in the Navy? Chances are, if you asked 10 career Navy people this question you'd get 10 different answers. You'd get similar results if you asked 10 civilians why they stay with a particular company for a career.

Many incentives, tangible and intangible, attract a person to a particular career. The job is important. It's enjoyable because it's in tune with the person's interests and abilities, and a comparable job may not be available elsewhere. The opportunities for advancement may be good. Perhaps the person can get more education, and subsequently a better job, through the organization.

Then there are other considerations: paid vacation, travel, family protection plans, retirement and many other factors that enter into a person's decision and create yet another very important ingredient — loyalty.

In most cases, a person chooses a career on the basis of a combination of these factors.

So it is in the Navy. A decision to reenlist in the military is a personal choice. The following information reviews the long-term incentives for making the Navy a career. Special emphasis is given to reenlistment incentives.

GUARD III Guaranteed assignment

The Navy can guarantee you an assignment of your choice as a reenlistment incentive under the guaranteed assignment retention detailing (GUARD) program. Through this program you can have your orders in your left hand before you raise your right hand to reenlist.

The GUARD III program offers you two guaranteed assignments, the first of which must be used at your first reenlistment. The second can be used at any reenlistment before your 25th year of service.

The Navy defines a guaranteed assignment as either a specific ship type or home port for sea

duty or a specific geographical area for shore duty. Coast to coast transfers are not guaranteed.

To be eligible for GUARD III you must:

- Be an E-4 through E-9 with less than 25 years active service, or a designated E-3 who has passed an E-4 exam and is currently eligible for advancement, and you must be approved for reenlistment through the Enlisted Navy Career Options for Reenlistment program (ENCORE) (if you are a first-term reenlistee);
- Be within six months of expiration of active obligated service (EAOS), except as noted below;
- Be willing to reenlist for four or more years;
- Have no courts-martial or civil convictions within 18 months of EAOS;
- Have no permanent change of station orders being processed for transfer to the Fleet Reserve, or have an effective Fleet Reserve transfer date;
- Have a consistent record of above average performance; and
- Be recommended for reenlistment.

All assignments must have valid requirements and must be in accordance with the priorities established by the manning control authorities.

Assignments are intended to be made for transfer when EAOS and projected rotation date (PRD) coincide prior to an extension

becoming operative. Personnel reenlisting for a GUARD III incentive prior to a signed extension becoming operative, or prior to established PRD, must have completed two years at their present command or a DOD-area tour.

Selective training and reenlistment (STAR)

Education and advancement in your present rating may be more important to you than a guaranteed duty assignment. In that case you can hitch up to a STAR, the Navy's selective training and reenlistment program. For a four-to-six-year reenlistment, the STAR program guarantees:

- Assignment to an appropriate "A" or "C" school, or "C" school package (different schools training students for a specific skill);
- Automatic advancement to petty officer 2nd class (PO2) upon completion of a class "C" school, or "C" school package, listed on the effective Career School Listing on the date of reenlistment if otherwise eligible;
- Selective reenlistment bonus, if eligible.

To qualify for STAR you must:

- Be in a critical NEC or any rating in career reenlistment objective (CREO) groups 1 or 2;
- Be a first-term PO2, PO3 or designated striker;
- Have at least 21 months but not more than six years continuous active naval service and not more than eight years active service for other service veterans;

- Meet the minimum test score requirements for the class "A" school;
- Be recommended by your commanding officer for career designation and meet considerably higher than minimum standards for reenlistment;
- Have no record of conviction by court-martial or non-judicial punishment during the 18 months preceding date of application; and
- Not have derived any benefits from the Selective Conversion and Reenlistment (SCORE) program and have completed obligated service for other programs.

OPNAVINST 1160.5 (Reenlistment Quality Control) prohibits reenlistment of personnel, E-4 and below, beyond 10 years of active naval service, and E-5 personnel beyond 20 years of active military service. Personnel should contact their command career counselor to ensure eligibility for STAR reenlistment incentives.

Selective Conversion and Reenlistment (SCORE)

Occasionally Navy people feel 'stuck' in their jobs — positions that may not be in line with their interests.

The Navy wants its people to serve in the rating in which they have an interest and aptitude. To achieve this, the Navy has tailored the SCORE program for Navy people wishing to change to fields offering them greater career potential.

A four-, five- or six-year obligation under the SCORE program offers these incentives to members reenlisting for conversion to critically undermanned rates:

- Guaranteed assignment to class "A" school with automatic conversion of rating upon satisfactory completion of that school or direct conversion if switching to a similar skill;
- Possible advancement to PO2 upon completion of the "C" school or "C" school package, if these appear on the current Career School List on the date of reenlistment.
- Guaranteed assignment to an appropriate class "C" school or "C" school package, if available; and SRB, if otherwise eligible.



U.S. Navy photo

To qualify for the SCORE program you must:

- Be in any rating in CREO group 3;
- Be a PO1, PO2, PO3 or identified striker;
- Meet minimum test scores for entry into appropriate class 'A' school;
- Be within 12 months of EAOS, as extended;
- Have at least 21 months continuous active naval service, but not more than 15 years total naval service;
- Have demonstrated a potential for rate conversion, show sustained superior performance and be recommended by your commanding officer;
- Have no non-judicial punishment and no record of convictions in the current enlistment or within 48 months preceding date of application; and
- Obtain prior BUPERS approval.

The OPNAVINST 1160.5 series prohibits reenlistment of personnel, E-4 and below, beyond 10 years of active naval service, and E-5 personnel beyond 20 years of active military service. Personnel should contact their command career counselor to ensure eligibility for SCORE reenlistment incentives.

Assignment to school as a reenlistment incentive

Have you found that you don't qualify for any of the programs listed above because of pay grade, time-in-service, etc.? Well, don't give up. Assignment to school may be just the program for you. If you are recommended for reenlistment, you are eligible for this program.

The purpose of the program is to provide an incentive for reenlistments of four or more years by guaranteeing, under certain conditions, assignments to a specific school.

To qualify you must:

- Meet the entrance requirements of the desired school;
- Be able to use the skill immediately;
- Be able to use the new skill in conjunction with skills already obtained;
- Be in the pay grade for which use of the desired skill is intended;
- Have a consistent record of average or better performance; and
- Be within 12 months of your EAOS.



U.S. Navy photo

Requests should be submitted four to six months before the desired reenlistment date. Assignments to school will normally occur at member's PRD.

School assignments on a temporary additional duty, under instruction basis, as approved by appropriate type commanders when feasible, may occur at any time within the member's activity tour that is agreeable to the member's commanding officer.

Selective reenlistment bonus (SRB)

Members serving in certain critical ratings or NECs may be entitled to an SRB for reenlisting or extending their enlistments for a minimum of three years. SRBs can be as much as \$20,000 (\$30,000 for designated skills).

SRBs are used to increase the number of reenlistments in ratings and NECs having insufficient retention. SRB award levels are reviewed at least every six months and may be increased or reduced.

There will be some ratings/NECs eliminated and new ones added at each review.

Changes to the list of SRB-eligible ratings/NECs and respective award levels are announced by NAVADMIN message which is normally released 30 days prior to the effective date of the change.

To be eligible for an SRB you must:

- Have completed at least 21 continuous months (excluding active-duty training) but not more than 14 years of active naval service;
- Be eligible to reenlist or extend for three or more years in the regular Navy;
- Be a petty officer or designated striker;
- Be qualified for, and serving in an SRB rating/NEC or be approved for conversion to an SRB-eligible rating NEC; and
- Receive authorization from BUPERS before reenlisting or extending for SRB.

There are three SRB zones: A, B and C. You may receive only one Zone A, one Zone B and one Zone C bonus during a career. The zone that an eligible member is entitled to is determined by total active service:

- Zone A. You must have completed at least 21 continuous months (excluding active-duty training) but not more than six years (including active-duty training plus all prior active duty in any service) total active military service on the date of reenlistment or operative date of qualifying extension, and the reenlistment or extension plus the prior active service must equal at least six years of total active service

- Zone B. You must have completed at least six years but not more than 10 years (including

active-duty training plus all prior active duty in any service total active military service) on the date of reenlistment or operative date of qualifying extension, and the reenlistment or extension plus the prior active service must equal at least 10 years of total active service.

- Zone C. You must have completed at least 10 years but no more than 14 years (including active-duty training plus all prior active duty in any service) total active military service on the

date of reenlistment or operative date of qualifying extension, and the reenlistment or extension plus the prior active service must equal at least 14 years of total active service.

Career information

All of the programs covered here deal with specific reenlistment incentives.

The Navy also offers a variety of career alternatives that do not require you to reenlist. Your command retention team is the primary source for accurate, up-to-date information about career policies and programs.

Team members can provide career information and facts about education programs and veterans benefits. Talk about your future

plans with members of your command's retention team. They can provide you valuable advice and inform you of alternatives you may not have considered.

If you decide to reenlist, your career counselor will make the arrangements. But whatever you decide, the choice is yours. †



Enlisted Advancement

Ask any Sailor who has spent a Navy career successfully rising through the ranks about the secret of success, and you're likely to get this answer: "Know how the advancement system works." This chapter highlights the entire enlisted advancement process and explains the behind-the-scenes operation of the system.

If you are among the thousands who want to wear a rocker and stars above their crow, prepare now for advancement. This "journey of 1,000 miles" begins with a single step into the Educational Services Office (ESO) for your copy of the new advancement handbook on your rating. ESO has a supply of these handbooks, which include personnel advancement requirements (PARs). Study its contents, especially on the references under PARs.

Preparing yourself

This annually updated handbook will help put the advancement system to work for you. Read it now -- use it for reference later. Part A of the handbook explains the Navy's enlisted advancement system. Part B contains naval standards, with a bibliography for your specific pay grade. Part C contains occupational standards or PARs with a bibliography or materials you should study.

The occupational standards portion lists the tasks you are required to perform on a daily basis. The tasks represent the Navy's minimum requirements expected for occupational skills. They also form the basis for training, advancement and assignments. The

PARs require you to demonstrate your ability to perform the tasks stated in the standards. All E-4 through E-7 candidates are required to have PARs checked off by their division supervisor. This is a hurdle you should complete as soon as possible.

The bibliography portion of this handbook provides you with chapter references in rate training manuals (RTMs) and other publications that support the occupational standards for your rating. In studying for advancement you should become familiar with your occupational standards up to and including the pay grade you are studying for. RTMs, applicable Navy instructions, other publications listed in the bibliography and the specific referrals included in each reference are strongly recommended



Photo by PH1 Dolores Anglin



as study material for advancement. Manuals marked by an asterisk (*) in the bibliography are mandatory.

Once you've read and thoroughly studied mandatory and recommended RTMs, complete the appropriate non-resident training courses (NRTC). The course may be included in the RTM or published as a separate booklet. A word of caution – don't study only the NRTC questions. Study the entire manual. Questions were written to guide students through the RTM, but, they cannot cover every point that should be learned.

The *Advancement Handbook For Apprenticeships* (AN, CN, DN, FN, HN and SN) is also available from your ESO. This three-part handbook explains the Navy advancement system in Part A, the naval standards for E-2 through E-3 pay grades in Part B and the occupational standards and supporting bibliography for each specific apprenticeship in Part C.

"Hitting the books," completing the PARs check off list and passing the military leadership exam are not the only requirements for advancement -- on-the-job performance is extremely important. Evaluations dictate if your commanding officer will recommend you for advancement.

You can influence what goes into your evalua-

tions – by turning in a sustained superior performance which means you always do top-notch work. Be a top performer among your peers – be the best you can be. Additionally, superior performance evaluations add points to your final multiple score (FMS); E-4 and E-5 "four pointers" get 70 of these FMS points while "three-pointers" get only 10 FMS points. Even one-hundredth of a point difference in your performance average can change your final multiple by more than one-half point.

Once you have met all eligibility requirements, you are ready to take the exam.

All Navywide advancement exams have 150 multiple-choice questions, each with a choice of four answers. The exams are given on the same day, worldwide, for each pay grade to minimize any compromise and to give every candidate an equal opportunity for advancement. At each exam site, examination board members, with the help of proctors, explain exam procedures and answer "how-to" questions about completing answer sheets.

There are no secrets to taking the three-hour exam – you must know your subject. Get a good night's sleep beforehand and come prepared to do your best. Answers don't conform to any set

pattern. Answer every question, even if you are not sure of the answer. You do not lose points by this procedure and you may gain points.

Also, don't look for trick questions -- there aren't any. Read each question carefully and don't try to read more into a question than is asked. Even if a question seems unusually easy, don't fret -- every exam has some "freebies." Remember, there is only one correct answer for each question. But, in most cases, alternate choices will be plausible enough to stump those with only a superficial knowledge of their rating.

Problem areas

During each exam cycle, a few advancements are delayed because either candidates or their

commands incorrectly complete exam paperwork. The most common mistake is improperly marked answer sheets. This can delay getting exam results back for up to six months.

Some mistakes are "mechanical errors," others are "discrepancies." Mechanical errors include not blackening in circles entirely. Discrepancies include listing an incorrect Social Security Number.

Either type of mistake increases the administrative problems for personnel at your command and at the Naval Educational and Training Program Development Training Center (NETPDTC), Pensacola, Fla.

Enlisted Requirements for Advancements

Paygrade	E-1 to E-2	E-2 to E-3	E-3 to E-4	E-4 to E-5	E-5 to E-6	E-6 to E-7	E-7 to E-8	E-8 to E-9
Time in Rate	9 mos.	9 mos. as an E-2	6 mos. as an E3*	12 mos. as an E-4*	36 mos. as an E-5*	36 mos. as an E-6*	36 mos. as an E-7	36 mos. as an E-8*
Schools	RTC COs advance up to 10% of graduating company		Class A school for some ratings (See REGA)	Naval Justice School for LN2		Navy school for AGC, Fleet MUC	Navy band-leader school MUCS	Navy band-leader school MUCM
PARs			PARs must be completed for advancement to E-4 through E-7					
Performance Test			Specified ratings must complete applicable performance tests before taking the Navywide advancement examination.					
Military/Leadership Exams			Exam must be passed as an eligibility requirement for all E-4 to E-7 candidates					
Enlisted Performance Evaluations	As used by CO when approving advancements		Used to determine performance factor when computing final multiple for E-4 to E-7 candidates				Used by selection board in determining selections to E-7/9	
Performance Mark Average			2.6 minimum					
Obligated Service Required	There is no set amount of obligated service required either to take the Navywide advancement examination or to accept advancement to paygrades E-1 through E-6.					All E-7/8/9 candidates must have two years remaining obligated service on their advancement date to accept appointment to a CPO grade.		
Examinations	Used at the option of the CO		Navywide advancement exams are required for advancement to E-4 through E-7, except as noted in text.				(No exams -- but validation answer must be submitted to NETPDTC)	
Selection Boards						E-7 candidates whose exam status is "SEL BD ELIG" and qualified E-8/9 candidates are selected by a Navy selection board.		
Mandatory RTMs	Must be completed to qualify for advancement, except as noted in text.							
CO Recommendation	All Navy advancement candidates require the commanding officer's recommendation.							

*Must be attained by terminal eligibility date, not Navywide exam

After exams are taken

Every Navywide advancement exam answer sheet is mailed via registered mail to NETPDTC in Pensacola for scoring.

As they arrive, they are logged in and placed in batches. A batch is immediately assigned a number so it can be retrieved at any point in the scoring process. Answer sheets from each batch go through an optical scanner which transfers information on the answer sheets to magnetic tape.

The completed tape is sent to the Naval Computer and Telecommunications Station (NCTS) at Naval Air Station Pensacola for automatic scoring by computers.

At NETPDTC, answer sheets containing mechanical errors are rejected by the optical scanner and manually corrected before being reinserted and recorded on tape. About 6,000 to 8,000 answer sheets of the 130,000 received each exam cycle are rejected by the computer for discrepancy errors made by the individual taking the exam or by the local exam board. Correcting these errors delays the scoring process for all involved.

When the magnetic tapes arrive at NCTS, they are read by a computer. Each exam is scored and assigned a Navy standard score. The same is done for each candidate who has taken an exam in a given exam cycle.

Once this process is complete, the number of candidates passing each exam in a rating is sent to BUPERS. BUPERS determines advancement quotas based on vacancies in each rating and the future needs of the Navy.

Advancement quotas are forwarded to NETPDTC who advances a specified number of people in each rate. Boards meet once a year in Washington, D.C., to select candidates for advancement to E-7 through E-9.

Once it has been determined which E-4 through E-9 candidates have been selected for advancement, NETPDTC messages and mails advancement results to commands. The results contain pertinent information, such as the candidate's final multiple, exam standard scores, exam profiles and advancement status.

With a commanding officer's approval, each selectee is advanced on the date specified by NETPDTC. All other candidates receive appropriate information about their status and their series of marks on the various parts of the exam.

Specific requirements for advancement

The chart on Page 73 outlines the eligibility requirements in each pay grade and the scheduling, processing and notification steps. If candidates meet all the eligibility requirements, including time-in-rate (TIR), they can participate in the advancement exam regardless of total active service (TAS).

Exam system particulars

The advancement process is outlined, step-by-step, in the advancement handbooks and training manuals. Detailed information is available from Navy career counselors.

Qualifications for advancement are specified in Section 1 of the *Manual for Advancement* and are outlined for each rating in Section 1 of the *Manual of Navy Enlisted Manpower and Personnel Classification and Occupation Standards* (rating-specific copies of the same standards included in advancement handbooks).

Still, there are areas people ask questions about: How is the final multiple calculated? How important is the CO's recommendation? These questions will be addressed in this section, so you will have a complete understanding of what is involved in attaining your advancement.

The CO's recommendation

The most important requirement in the enlisted advancement system is the CO's recommendation of individual candidates for advancement to the next pay grade. With it, each candidate has been certified to be qualified for advancement.

When a CO recommends a Sailor, that means a Sailor is qualified in all respects, to assume the duties and responsibilities of the next higher pay grade, to the best of the CO's knowledge.

Commanding officers are tasked by the Navy with making honest, conscientious performance evaluations and advancement recommendations. It's the CO's responsibility to recommend only those who are fully qualified.

When individuals are recommended for advancement, the command is certifying they are qualified and already know the minimum required for the rate and rating.

Consider an example from the machinist's mate (MM) rating:

- Every MM “must” know how to rethread a bolt.
- Every MM “should” know several methods for rethreading bolts.
- It would be “nice-to-know” how many methods there are for rethreading bolts.

So, minimum required information is that knowledge a petty officer must have to function in his or her rate or rating. Should-know information is that knowledge which places a petty officer a notch above those who have not diligently applied themselves to the diverse areas covered by his or her rating. Nice-to-know knowledge is not generally tested.

It is assumed that each candidate for advancement knows the minimum required information, the exams are not designed to determine if a person is qualified. They do determine who are the best of the qualified candidates on the basis of should-know information and rank them in order from the best to the least-qualified.

Since the Navy’s enlisted advancement system is vacancy driven, not everyone can be advanced, because the number of vacancies is less than the number of qualified candidates. This process singles out those best qualified for advancement.

Navy standard scores

The number of questions candidates get right on the same advancement exam are converted to Navy standard scores so that comparisons may be made within groups and between different exams.

The lowest possible Navy standard score is 20 and the highest is 80. The average number of correct answers on a given exam is converted to a standard score of 50. Simply put, standard scores tell candidates how well they did in comparison to their peers. Generally, if you get about one-half of the 150 questions correct, you’ll get a standard score of around 50. If you get three fourths or more correct, you’ll get a standard score in the high 70s.

The final multiple

Chief of Naval Personnel determines how many candidates can be advanced in each pay grade, from E-4 to E-9. Information for E-4 through E-6 is sent to NETPDTC and for E-7 through E-9 to selection boards in the form of quotas for each pay grade in each rating. Quotas are based on manning

requirements and projected losses due to retirements, discharges, advancements, deaths, etc.

The FMS for advancement to E-4 through E-6 consists of points awarded for the exam score, performance marks average, total active service, TIR, awards and passed-not-advanced points. The FMS for E-7 candidates consists only of points from the exam score and performance average.

For advancement to E-4 through E-6, the FMS ultimately determines who is advanced.

Computing Your Final Multiple

Factor	Exam Pay Grade	Computation	E-4, E-5 Max. Points (%)	E-6 Max. Points (%)	E-7 Max. Points (%)
Standard Score (SS)	E-4 to E-7	Indicated on Exam Profile Sheet	80 (35%)	80 (30%)	80 (60%)
Performance Factor	E-4, E-5, E-6, E-7	PMA x 50 - 130 PMA x 50 - 108 PMA x 13	70 (30%)	92 (35%)	52 (40%)
Total Act. Service (TAS) (15 years max. TAS)	E-4, E-5, E-6	(TAS - TIR) + 15 (TAS - TIR) + 19	30 (13%)	34 (13%)	
Time in Rate (TIR) (7.5 years max. TIR)	E-4, E-5, E-6	2 x TIR + 15 2 x TIR + 19	30 (13%)	34 (13%)	
Awards	E-4, E-5, E-6	Values Listed in Para. 418 AdvMan	10 (4.5%)	12 (4.5%)	
PNA Points	E-4, E-5, E-6	As Indicated on Past Profile Information	10 (4.5%)	12 (4.5%)	
Max. FMS Possible			230 (100%)	264 (100%)	132 (100%)

To determine the performance mark average (PMA) for E-4 to E-7 candidate: Compute PMA for advancement candidates by adding all trait marks assigned for all the present paygrade evaluations prepared during the period specified (see BUPERS Note 1418) and divide by the total number of marks assigned, excluding the traits in which member is graded as *Not Observed (NOB)*. Do not average individual evaluation reports.



U.S. Navy Photo

People who compete for each rate are ranked according to their FMS. That is, the person with the highest FMS is first followed by all the others in descending order, down to the last person, with the lowest FMS. Advancements are made starting at the top and counting down until the quota is filled.

For example, if the quota was 50 for a given rate in which 75 candidates passed, the 50th person's FMS would be the "minimum FMS required" — 50 people would be advanced and 25 would be passed-not-advanced in that rate.

For advancement to E-7, the final multiple determines who will be "selection-board eligible."

One final look

All Navy personnel seeking advancement must demonstrate leadership abilities, possess sufficient military and professional knowledge and be recommended by their commanding officer.

In summation, each candidate must:

- Have the required TIR.
- Demonstrate an understanding of the information in mandatory rate training manuals.
- Demonstrate the ability to perform tasks listed in PARS in the advancement handbooks.
- Successfully complete service school, if required.
- Meet all appropriate citizenship or security clearance requirements for advancement in certain rates or ratings.
- Fulfill special requirements for certain ratings.
- Be in the proper path for advancement.
- Meet minimum performance criteria.
- Be recommended by the commanding officer.
- Successfully compete in a Navywide examination for advancement in rate or change in rating.
- Meet all physical readiness/body fat standards outlined in OPNAVINST 6110.1C.

Meeting all these requirements cannot guarantee that any one person will be advanced. The advancement system guarantees that Sailors within a rate will compete equally for vacancies. †

Chief Selection Boards

The advancement system for senior enlisted personnel differs in significant ways from the system for junior personnel. Understanding the selection board process, the importance of your microfiche record and evaluations is the key to making the system work for you.

If you are a petty officer first class, a chief or senior chief petty officer, then you have been, or soon will be, in front of an enlisted selection board. This chapter is designed to give you insight into the selection process and your advancement future in the Navy.

Composition of the board

Each selection board consists of a captain who serves as president, a junior officer from BUPERS advancement section, who serves as a recorder, and officers and master chief petty officers who serve as board members.

Additionally, a sufficient number of assistant recorders ensure the smooth handling of records. The exact size of a board varies, but each board usually consists of about 78 members. The board meets in Washington, D.C., and officer board members are generally drawn from the D.C. area. The enlisted members are usually from out of town.

The recorder, assistant recorders, officer of the Chief of Naval Personnel (CNP) enlisted advancement planner and Master Chief Petty Officer of the Navy may consult with the entire board on any matter concerning selections. With the board president's concurrence, the recorder divides the board members into panels, which are responsible for reviewing the records of individuals in one general professional area, i.e., deck, engineering, medical/dental, etc. Each panel consists of at least one officer and one master chief.

Quota requirements and restrictions

A maximum select quota for each rating is established by BUPERS planners and is provided to the board. This quota is filled by the "best-qualified" candidates.

Quotas may not be exceeded, but may remain unfilled if the panel determines there is an insufficient number of best-qualified candidates in a rating.

Advancement throughout the Navy is vacancy driven, but several factors are taken into consideration when establishing quotas.

Current inventory

Current inventory is defined as the number of personnel on board vs. the Navy's requirement for a rating.

Only 3 percent of the Navy's total end strength may be senior and master chief petty officers.

Losses reflect the personnel who will be leaving a pay grade during the phasing cycle, e.g., Fleet Reserve, medical discharge, limited duty officer/warrant officer selectees, demotion or death.

Gains reflect those who will enter a pay grade during the phasing cycle, such as voluntary recall to active duty and those remaining to be advanced from the previous cycle. Phasing cycles are September



through August for E-7 and July through June for E-8/9.

Growth is the number which reflects projected growth of the Navy's authorized allowance during the phasing cycle.

Funding authorized

The number of personnel the Navy may pay as authorized by Congress.

Early selectee quotas

DOD has established the Total Active Federal Military Service (TAFMS) requirement which is to be met prior to a member's advancement to a given pay grade. TAFMS requirements are 11 years for E-7, 16 years for E-8 and 19 years for E-9.

DOD has made provisions for "early" advancement. An early advancement candidate is one who does not meet the TAFMS minimum service requirement. No more than 10 percent of the total number of Sailors in the E-7/8/9 pay grades may have less than the prescribed TAFMS, so the number of early selectee quotas available to the selection board is limited to a percentage of the total selectee quota. BUPERS planners inform the board what percentage can be early and still allow the Navy to meet DoD restrictions.

The percentage is an overall board figure, not a quota by rate. Some panels may recommend for early selectees, and other panels may recommend more selectees, based on the average time in service for each rating, which varies yearly.

General guidance to the board

The selection board is convened by the CNP. Each year an instruction, called a precept, is prepared for the board. It outlines the selection process and gives general guidance to the board regarding such selection criteria as equal opportunity considerations. The precept varies only slightly from year to year. An oath administered to board members and recorders on convening is contained in the precept. The precept also outlines the expected conduct and performance of persons serving with the board.

Upon convening, the board establishes internal ground rules and minimum selection criteria,



Photo by PH1 Jim Hampshire

which each member uses when screening the records of candidates. The rules/selection criteria are applied equally to each candidate within a rating. Application may vary slightly from rating to rating for many reasons, such as sea duty or lack of it, supervisory opportunities, schooling availability, rotation patterns, etc. The board is given the freedom to establish its own internal procedures, within the guidelines of the precept, thereby providing for the dynamic nature of the selection process.

The proceedings and recommendations of the board may not be divulged except as authorized and approved by the CNP.

What the board considers

Each rating is given to its respective panel by the board recorders. There is a folder for each candidate with his or her fiche record (1E and 2E fiche only), any correspondence sent by a candidate and received by the board before it convenes and an enlisted summary record.

Each record is then reviewed by a panel member. Evaluations covering at least three years are reviewed, although more often, five years of evaluations are examined. Depending on the closeness of the competition, panel members may go back further to establish performance trends and to break ties.

Once the entire rating has been reviewed the first time, the process starts again, and each candidate gets a second review from a different

panel member. If there is a significant difference between panel member assessments, a third member reviews the record.

Listed below are some of the factors considered by the E-7 and E-8/9 boards. These considerations change only slightly from year to year, but should not be considered the only factors affecting selection:

■ **Professional performance at sea.** While it is not necessary that a candidate be serving in a sea duty billet when the board convenes, it is desired that his or her record reflect demonstrat-

due consideration is given to those candidates who have served demanding tours of duty as instructors, recruiters, career counselors, recruit company commanders, duty in the Human Goals Program and all other tours requiring special qualifications.

■ **Education.** This includes academic and vocational training, whether such education is gained as a result of the individual's initiative during off-duty hours or as a participant in a Navy-sponsored program.

■ **Evaluations.**

Evaluation marks and narratives are closely reviewed and a trend is identified. Marks and narrative must correspond on evaluations.

The single-most important factor influencing selection is sustained superior performance. The summary ranking also gives the board an indication of how the candidate compares against members of the same pay grade at his or her command.

Personal decorations, letters of commendation or appreciation, etc., are given consideration. Command and community involvement also reflect a well-rounded, career-motivated individual.

■ **Duty assignment history.** Assignments and history of duties performed are determined from the service record transfers and receipts page, and the job description on the evaluations.

This data shows board members whether or not the individual is performing duties commensurate with his or her rate and if expectations of professional growth are being met.

■ **Do you meet Navy standards?**
Failure to meet the Navy's physical readi-



Photo by PH3 Sam Dallal

ed evidence of professional and managerial excellence aboard at sea or at isolated duty assignments.

It is recognized that some ratings do not offer a broad opportunity for sea duty, particularly at senior levels, and this is taken into account.

Additionally, while a variety of duty assignments, especially sea duty, is highly desired to give an individual professional breadth, an individual having less variety but more demanding tours may be equally qualified. Sailors assigned to priority billets ashore or overseas will not be hurt.

Candidates presented to the board compete within their ratings. It is recognized that they are frequently detailed to duty outside their rating specialties.

Many such types of duty require selectivity in assignment and special qualifications. Therefore,

ness test and percent body fat standards can hinder an individual's selection opportunity.

Advancement will not be denied solely on the basis of prior alcoholism or alcohol abuse, provided the member has successfully participated in a treatment and recovery program. Any misconduct or reduction in performance resulting from alcoholism or alcohol abuse is considered in selecting members for advancement.

Individuals who have had disciplinary problems, received a letter of indebtedness or have other record entries relevant to behavioral difficulties such as drug abuse or have demonstrated racial, sexual or religious discrimination, will find the path to E-7/8/9 more difficult than those with clear records.

- **Test scores.** Scores for E-7 candidates are also taken into account since they give the individual's relative standing on the examination compared to other candidates.

The process

Once the review of the entire rating is completed, the panel arranges all the candidates from top to bottom. This is called slating. At this time, the panel decides where the cut-off will be for people who are appropriate for promotion and recommended selectees.

Once slating is completed, the entire board is briefed on the rating's structure, its job, peculiarities, number of candidates and the backgrounds of those people recommended and not recommended for selection.

During this briefing, no names are used. This prevents any bias for or against candidates by board members who know them. The entire board votes on the slate, which must be accepted by a majority of the board.

During the course of a board's deliberations, some records may clearly indicate substandard performance or in the board's judgment, questionable advancement recommendations. In these cases, the board is directed to those candidates by name, activity, reporting senior and concise summary of circumstances. Depending on the circumstances, such candidates either will be referred to the quality control review board or the

commands will be identified to senior echelon commanders for any action deemed appropriate.

After all the ratings have been completed and approved by the board, a NAVADMIN is prepared to announce the selectees. Prior to its release, a written report of the board's recommendations is signed by all members and submitted to the CNP for approval. The report must certify that the board complied with all instructions in the precept, and the board carefully considered the case of every candidate whose name was furnished for review.

Improving your chances

The Sailor who decides early to make the Navy a career and immediately starts "turning-to" on the job will get a head start with selection boards. Here are some things you can do to improve your chances before the board.

- Sustained superior performance is the single most important factor influencing your advancement opportunities.

- Get a copy of your microfiche service record from BUPERS and ensure it is up-to-date. This is very important! Do this at least six months prior to the board convening and at least once during each enlistment.

Note to E-8/9 candidates: Ordering your microfiche record after November may delay placement of your latest evaluation on the microfiche master. Place your order prior to November.

The address for requesting a free copy of your microfiche is: Commander, Bureau of Naval Personnel, Attn: PERS 313C, Navy Department, Washington, D.C. 20370-5312. Submit your request on NAVPERS Form 1070/879. The use of this form is outlined in NAVMILPERSCOMINST 1070.2, or send a letter of request including your complete name, Social Security Number and return address. Be sure to sign your request. For further information, call DSN 224-2858 or (703) 614-2858.

It should take about six weeks to receive the microfiche. When it arrives, look it over carefully, making sure your name and Social Security Number are correct on each microfiche. Then start reviewing the contents of the record, making sure that each document is yours.



Updating your record

If you find errors or documents missing from your microfiche, you need to send a correction package to BUPERS. If you are board eligible, you should also submit a duplicate package to the board.

Review your record to determine which documents are missing or are in error. Include all missing evaluations and only those qualifying documents from your previous enlistments that are missing. Remember, letters of commendation or appreciation after 1976 or letters designating collateral duty assignments do not go in the microfiche record.

Ensure that each document is legible and that your name and Social Security Number appear on each. Outline any other errors found in your record on a letter of transmittal and mail it to Commander, Bureau of Naval Personnel, Attn: PERS 313C, Room 3032, Navy Department, Washington, D.C. 20370-5312.

Selection board package

Correspondence may be submitted by a candidate directly to the selection board president. Your package must reach the board prior to the established deadline.

This correspondence is reviewed by the board along with the service jacket. This package should contain the same documents as above, plus any other appropriate materials from your current enlistment.

If you desire confirmation of receipt of your package by the selection board, be sure to include a self-addressed, stamped envelope or postcard. Documents submitted to the board will be reviewed with your record and then discarded upon adjournment of the board. They are not forwarded for filming and entry in your record. Send this package to: President FY__ E-7 or E-8/9 (as applicable) Selection Board (active) Bureau of Naval Personnel, Attn: PERS 313C, Navy Department, Washington, D.C. 20370-5221.

Preparing for the exam

Now is the time to start studying for the E-7 exam, even if you don't plan on taking it for a

year or so. Keep notes on changes that occur in your rating, and when you are eligible for the exam, get a bibliography and study the materials listed there. Your exam score counts! The E-7 pay grade is considered to be the senior "technical" rate in the Navy, and no plans are afoot to eliminate the professional test which qualifies selection board eligible candidates.

A NAVADMIN message announces the Navywide advancement examinations prior to each cycle. Don't take someone else's word for it, read the notice and familiarize yourself with all applicable advancement requirements.



Evaluations

The importance of the enlisted evaluation cannot be stressed enough.

- Keep a personal record of your accomplishments throughout the evaluation period. When you are asked for input to your evaluation, submit NAVPERS 1616/21 summarizing your activities for the year. You shouldn't depend on your reporting senior to remember everything

you did all year because he or she may have a large number of people to evaluate.

- Address your accomplishments. Be sure your input addresses all accomplishments you feel are significant. Input should be factual and provide enough detail so, when your input is translated into a smooth report, there is little chance that pertinent information will be omitted. The goal of the evaluation is a comprehensive and objective analysis of you and your performance.

- Be specific. Ensure that your input appears in the smooth report as clearly depicting specific accomplishments. Flowery generalities can weaken your evaluation.

What constitutes a well-written evaluation? It is surprising the large number of petty officers who have not had the opportunity to write enlisted evaluations. It is

important to the career development of seniors and their subordinates that all personnel know what constitutes a well-written evaluation. Junior personnel cannot be expected to become proficient in this area if not properly trained.

Below are the composite comments of recent selection boards regarding writing evaluations:

- Do not waste narrative space about how well the ship did on deployment, inspection, Battle "E" award, unit commendation, etc., but tell exactly what jobs the individual had and how well those assigned tasks were performed.

- Eliminate all flowery adjectives about what a great person the Sailor is and get to the point in "plain English" regarding how he or she accomplished the job.

- More emphasis should be placed on the individual's ability, potential and willingness to accept positions of leadership. Why should an individual should be advanced?

- Ensure that all collateral duties, awards, education, qualifications, etc., are listed.

- If an individual is ranked lower or higher than the majority of his or her peers, tell why in the narrative.

- Evaluations submitted as "special," without solid justification and obviously intended to provide another set of marks for the board, are not viewed positively. Evaluation marks going from 3.8 to top 4.0 between September and February, without some strong reasons, do little for the member and can reduce the reporting senior's credibility.

Proofread your evaluation

Ensure that your evaluations are properly typed, and your Social Security Number is right. Be sure there are no misspellings or other clerical errors. Remember that you are going to sign your evaluation, and clerical errors are as much your fault as your command's. Make sure your evaluation covers the correct time period.



Ensure that all special goals, schools, duties, outside activities, community involvement, etc., are included on evaluations for the period involved. Include any awards and letters that you received during the reporting period.

Have a good working knowledge of the master chief, senior chief and chief petty officer selection boards.

This knowledge will enable you to make correct career decisions and provide you with a practical and constant goal of achieving sustained superior performance. Working toward this goal will build a better Navy and a better career for you. †

Paths to a Commission

The Navy offers many ways to become a commissioned officer. This section briefly describes the Navy's basic commissioning programs. Specific qualifications for entry into any of the programs may change from time to time because of the Navy's needs or if new legislation is enacted.

Commissioning programs are available for both college students and graduates. Specialists in certain professional categories, such as lawyer, doctor, nurse or chaplain, may qualify for a direct commission. Enlisted men and women who are outstanding performers may also qualify and apply for commissioning programs.

By providing many paths to a commission the Navy can more effectively meet its personnel needs while taking into account a variety of individual circumstances.

The right road for each individual is determined by balancing two basic factors — what the Navy needs to man the fleet and what the person is qualified to do.

U.S. Naval Academy

The United States Naval Academy (USNA) offers an opportunity for qualified young persons to embark on careers as naval officers.

All Academy applicants must have a nomination from a member of the executive or legislative branches of government (e.g., a congressman, senator or the president) to be considered for appointment. There are many nomination sources; applicants should apply to all of them.

Each year the Secretary of the Navy may nominate for admission to the Naval Academy 85 active-duty Navy and Marine Corps enlisted personnel and 85 Navy and Marine Corps Reserve

personnel either on active duty or assigned to a drill unit.

Qualified candidates are appointed to the Academy as midshipmen and receive monthly pay of approximately \$500, plus tuition, room and board.

Naval Academy applicants must be:

- a U.S. citizen.
- at least 17 years old and not yet 23 years old on July 1 of the year of admission.
- unmarried, not pregnant and have no legal obligation to support a child or other individual.
- of good moral character.
- scholastically, medically, and physically fit.

Active-duty personnel must have an active-duty pay entry base date (PEBD) one year prior to July 1 of the admission year.



Courtesy of U.S. Naval Academy Public Affairs



Reservists on active duty or assigned to a unit must have a PEBD one year prior to July 1 of the admission year.

Naval Academy Prep School

The Naval Academy Preparatory School (NAPS), located in Newport, R.I., provides intensive instruction and preparation for the academic, military and physical training curricula at the USNA.

NAPS convenes each August with the course continuing through May of the following year for candidates seeking July admission to the Academy.

Applicants who are not selected for direct appointment to the Academy are automatically considered for selection to NAPS. OPNAVINST 1531.4 (series) covers admission to the USNA and NAPS. See your command career counselor for details.

NROTC scholarship program

The Naval Reserve Officer Training Corps (NROTC) scholarship program leads to an appointment as an officer of the Navy or Marine Corps in the grade of ensign or second lieutenant respectively. The NROTC programs are maintained to educate and train well-qualified men and women for careers as commissioned officers.

The NROTC program is designed to provide the Navy with unrestricted line officers. Only persons who are open to the possibility of making their career in the Navy or Marine Corps should apply.

There are a limited number of NROTC scholar-

ships available to college students who want to become Nurse Corps officers. They must meet all the eligibility requirements of the NROTC program and be competitive for admission to a University with a College of Nursing.

The NROTC scholarship provides tuition, books, fees and \$150-a-month subsistence. NROTC units are located at more than 60 host colleges and universities throughout the United States. Two to four year scholarships are available. NROTC midshipmen are inactive reservists and do not receive pay and allowances.

General eligibility requirements are:

- Be a U.S. citizen.
- Be under 27 years old on June 30 of the year of commissioning. Age waivers of up to 48 months are available to those with prior active military service.
- Be a high school graduate or possess an equivalency certificate.
- Be physically qualified for unrestricted line service.
- Be morally qualified and possess officer-like qualities and character.
- Have no moral obligations or personal convictions which would prevent conscientious support and defense of the Constitution of the United States against all enemies, foreign and domestic.
- Have no record of military or civil offenses.

For application procedures, see OPNAVNOTE 1533.

BOOST program

The Navy is engaged in a vigorous effort to ensure that opportunities for a career as a naval officer are open to persons who may have been educationally deprived, but who have demonstrated they possess the fundamental qualities and desire necessary to gain a commission.

To help these individuals achieve their potential, the Navy developed the Broadened Opportunity for Officer Selection and Training (BOOST) program.

BOOST prepares selected individuals for entrance into the NROTC Program or the USNA.

A military staff provides physical fitness training, general military training and counseling for students. A civilian staff teaches the academic curriculum.

General eligibility requirements are:

- Be an enlisted member on active duty in the

- Be highly motivated to become a commissioned officer and have the potential for professional growth if given the educational opportunity.

- Have 36 months of active obligated service as of June 1 of the year BOOST training commences or agree to extend enlistment or active-duty agreement to accumulate 36 months.

Upon completion of BOOST, members must accept four years of obligated commissioned service.

To qualify for entrance to USNA upon completion of BOOST, the member must be unmarried, have no dependents and must be at least 17 years old.

Prospective NROTC candidates must not have passed their 22nd birthday on June 30 of the year entering BOOST.

Candidates with duty may be granted a waiver on a month-for-month basis up to 36 months.

Prospective USNA candidates must:

Not have passed their 22nd birthday on July 1 of the year entering BOOST.

- Be able to meet the stringent physical requirements prescribed for unrestricted line officer programs.

- Have no record of conviction by court-martial or by civil or criminal court (other than for minor traffic violations).

- Have no record of non-judicial punishment in the two years prior to the application due date.

- Meet high standards of personal conduct, character, patriotism, sense of duty and financial responsibility.

- Be a high school graduate or have a GED certificate.

- Have taken SAT or ACT within 12 months preceding the application deadline.

- Be recommended by the commanding officer.

The BOOST program is conducted at the Navy Education and Training Center, Newport, R.I. Detailed information on this program is available in the annual BOOST OPNAVNOTICE 1500.

Enlisted Commissioning Program

ECP provides enlisted personnel, who have previous college credit, a full-time opportunity to complete requirements for a baccalaureate degree and earn a commission.

General eligibility requirements are:

- Be a U.S. citizen.
- Be on active duty in the Navy or Naval Reserve.
- Have at least four years time in service.
- Be at least 22 years of age but less than 31 by the time of commissioning.
- Be physically qualified for unrestricted line service.
- Have no record of conviction by court-martial or civil court, other than minor traffic violations, and no non-judicial punishment for two years prior to application.

- Meet standards of personal conduct, character, patriotism, sense of duty and financial responsibility.

- Have sufficient traditional college credits to complete a technical degree in 36 months or a non-technical degree in 30 months.

- Be recommended by the

commanding officer. ECP officer candidates receive full pay and allowances, but must pay their own tuition and other school related expenses. Four years of active commissioned service will be incurred upon commissioning.

Chief Warrant Officer (CWO) program

The CWO program (along with the Limited Duty Officer Program) is one of the primary enlisted-to-officer programs that does not require a college education. CWOs



Photo by Ron Fontaine

provide technical expertise at a relatively stable grade level in the officer structure.

General eligibility requirements are:

- Be a U.S. citizen.
- Be serving on active duty as a chief petty officer in the regular Navy, Naval Reserve or Training and Administration of Reserves (TAR) program at the time of application.
- Be physically qualified for appointment to CWO.
- Be a high school graduate or possess a service-accepted equivalent.
- Have no record of conviction by courts-martial nor conviction by civil or criminal court for offenses other than minor traffic violations for the two-year period immediately preceding Oct. 1 of the year application is made.
- Be recommended by the commanding officer.

Personnel in pay grades E-7 through E-9 must have completed at least 12 but no more than 24 years of active naval service immediately preceding the year application is made.

Specific application procedures and additional information about the chief warrant officer program can be found in NAVMILPERSCOM-INST 1131.1A.

Limited Duty Officer (LDO) program

The LDO program is another enlisted-to-officer program that does not require a college education. The LDO meets the Navy's needs for officer technical managers. General eligibility requirements are the same as those of the CWO program with the following exceptions:

- Be serving as an E-6, E-7 or E-8. If the applicant is an E-6, the member must have served in that capacity for at least one year immediately preceding the year of application.
- Have completed at least eight but not more than 16 years of active naval service on Oct. 1 of the year application is made.
- E-6 candidates must complete all performance tests, practical factors, training courses and service schools required for CPO. Additionally, each E-6 applicant must successfully compete in the annual Navywide exam for CPO administered in January of the year of application.
- A candidate whose final exam multiple is equal to or greater than that required to be CPO selection board eligible will be eligible.
- An E-6 is exempt from this requirement when authorization for advancement to CPO had been

received by the commanding officer.

- Must be recommended by the commanding officer. NAVMILPERSCOMINST 1131.1A contains specific application procedures.

Officer Candidate School

OCS provides 13 weeks of officer candidate indoctrination and training. Selected enlisted members are designated officer candidates upon reporting to OCS in Pensacola, Fla. The program is open to male and female personnel except for the submarine, surface nuclear power and Special Warfare (SEALS) programs, which are not open to women.

Applicants in pay grades E-4 and below who are designated officer candidates are advanced to E-5 upon reporting.

Enlisted applicants in pay grades E-5 and above are designated officer candidates in their current pay grade. The curriculum includes intense naval science and human relations management courses.

General eligibility requirements are:

- Be a U.S. citizen.
 - Have a baccalaureate degree or higher from a regionally accredited college or university.
 - Be at least 19 years old, but less than 29 years of age at time of commissioning. Pilots and Naval Flight Officer (NFO) applicants must be less than age 27 at time of commissioning. Age waivers for many specific designators may be granted for fleet applicants on a month-for-month basis for prior active-duty service.
 - Agree to take the Officer Aptitude Rating examination.
 - Be physically qualified. Physical standards vary depending on career path designator.
 - Current service members must be entitled to an honorable discharge; be serving on active duty; and have at least six months of obligated service remaining on current enlistment upon receipt of orders to most schools.
 - Applicants must possess leadership qualities, be of good moral character and have good personal habits.
 - Married and single applicants must meet the dependency requirements outlined in OP-NAVINST 1120.2.
 - Service obligation for non-aviation OCS officers is four years active duty.
- For pilots, active-duty obligation is seven years following designation (winging) as a Naval

Aviator, while NFO active-duty obligation is six years following designation. For both pilots and NFOs training time prior to designation is between 18-30 months.

Seaman to Admiral Program

The Seaman to Admiral Program was re-established for enlisted Navy men and women in 1994.

General eligibility requirements for the program are:

- Be a U.S. citizen.
- Be at least 19 years old but not older than 27 on 30 September of the year of program selection. Age waivers can be granted up to one year on a case by case basis.
- Be an E-5 select or above with at least four years of continuous active duty service. TARS are eligible to apply.
- Applicant must have an associates degree from an approved accredited junior or community college prior to training. No waivers are authorized.

■ Receive a score of 40 or above on the Officer Aptitude Rating (OAR) exam.

■ Be physically qualified in accordance with the physical standards established by the Chief, Bureau of Medicine and Surgery.

After selection by a board convened at BUPERS each September, all 50 Seaman to Admiral candidates attend OCS, Pensacola, Fla.

Successful completion of OCS results in an appointment in an Unrestricted Line officer community as an ensign in the U.S. Naval Reserve.

After completion of initial operational training and fleet tours, Seaman to Admiral program officers will have the opportunity to earn their baccalaureate degrees at the Naval Postgraduate School in Monterey, Calif.

Service obligation is four years from appointment as a commissioned officer.

Commissioning programs in Navy medicine

Navy medicine offers an alternative to the administrative burden and expense of private practice for physicians, dentists and medical service corps officers.

Health Care Administration and Physician Assistant Sections of the Medical Service Corps,



U.S. Navy photo

Regular Navy - The Medical Service Corps in-service procurement program is a continuing program which provides a path of advancement to commissioned officer status for senior regular Navy hospital corpsmen (HM) and dental technicians (DT) E-5 through E-9 who possess the necessary potential, motivation and outstanding qualifications.

This program is extremely competitive. Enlisted personnel aspiring toward appointment in the medical service corps should begin preparation early in their careers through a sound self-improvement program.

General eligibility requirements are:

- Be a U.S. citizen.
- Be a member of the regular Navy serving as an HM or DT in pay grades E-5 through E-9.
- Be at least 20 years old. Applicants must not have reached age 35 as of Oct. 1 of the year in which appointment can first be made.
- Meet the physical standards prescribed for officer candidates.
- Have no record of conviction by court-

martial for the four years preceding the date of application.

- Have a combined GCT/ARI score of at least 115.

- Be a high school graduate or equivalent.

- Have sufficient undergraduate course work with a grade point average of at least 2.5, to complete the requirements for a baccalaureate degree within 24 months.

For further information, refer to BUPERSINST 1131.2.

Uniformed Services University of the Health Sciences

This four year, extremely competitive program to an accredited medical school accepts applications from service members who have a baccalaureate degree and have taken all of the required pre-med courses.

Students serve in pay grade 0-1 while in the program, regardless of previous rank, and are promoted to 0-3 upon graduation. Graduates incur a seven-year service obligation (following residency completion), and receive a doctor of medicine degree.

General eligibility requirements are:

- Be a U.S. citizen.

- Be between the ages of 18 and 28. Age waivers are granted for those with prior active military service on a year-for-year basis up to age 32.

- Hold a baccalaureate degree from an accredited college or university in the United States, Canada or Puerto Rico, and have completed all requisite pre-med courses

- Take the Medical College Aptitude Test prior to application.

- Meet the physical qualifications for commissioning.

For further information, refer to SECNAVINST 1500.8A, or contact the USUHS Admissions Office at DSN 295-3102 or (301) 295-3102.

Armed Forces Health Professions Scholarship Program

This is an extremely competitive program for applicants desiring to become a physician, dentist, or optometrist. Applicants can apply for 2-, 3- or 4-year scholarships.

Persons accepted into this program receive a commission in the Naval Reserves on inactive duty until they graduate, when they are advanced

to lieutenant and enter active service. Graduates incur a year for year obligation (following residency obligation) based upon the scholarship received.

General eligibility requirements are:

- Be a U.S. citizen

- Be accepted to an AAMC accredited medical (or select osteopathic) school of medicine, or ADA approved dental school or American Optometric Association program.

- Be able to receive degree prior to your 40th birthday.

- Meet the physical standards for officer candidates.

Selected members receive payment for full tuition, books, and select incidentals, and a monthly stipend of \$886 per month.

Medical Enlisted Commissioning Program

The Medical Enlisted Commissioning Program offers enlisted personnel of all ratings the chance to become ensigns in the Nurse Corps by allowing them to obtain their bachelor of science degree in nursing.

General requirements are:

- Be a U.S. citizen.

- Be able to complete the educational requirements and be commissioned before reaching their 35th birthday.

- Meet the physical standards for officer candidates.

- Have at least three years active service as of January 1 of the year of application.

- Complete the undergraduate requirements for a bachelor's degree in nursing within 36 consecutive months.

- Have a 2.5 grade point average (on a 4.0 scale) from all college courses completed.

- Be accepted to a baccalaureate program leading to a bachelor's degree in nursing at a university accredited by the National League of Nursing.

Selectees will receive full pay and benefits, but will be expected to pay their own educational expenses.

For further information, see BUPERSINST 1131.3. †

Officer Promotions

Long ago, the Navy recognized the finest ships and the best-trained crews were only as effective as the officers who commanded them. Consequently, the sea service has always sought the most capable men and women for the officer corps and encouraged them to advance as far as their abilities permitted. Laws and regulations governing the promotion of naval officers are the product of more than 200 years experience and ensure that all officers receive impartial consideration based solely on their capabilities and performance. This article addresses all aspects of the officer promotion system.

The Navy's officer corps is structured like a pyramid. Starting with a wide base of junior officers at the bottom, it rises to a relative few flag officers near the peak, with one, the Chief of Naval Operations, at the top. The officer corps structure consists of 20 competitive categories, i.e., groups of officers possessing similar skills, education and training.

By law, the Navy's promotion system is vacancy-driven. Promotion planners develop annual plans to determine the projected need for officers in each grade within each of the competitive categories. The development of these plans starts the promotion system cycle with these three elements: selection opportunity, selection for promotion and promotion.

Promotion process

Obviously, all officers can't reach the top of the pyramid, but everyone has the same selection opportunity as their contemporaries in his or her competitive category.

Selection opportunity is the product of three factors: authorized officer strength, promotion flow point and selection opportunity (percentage).

Authorized officer strength

The Navy's authorized officer strength is the total number of officers authorized to be in the Navy at the end of each fiscal year. Congress prescribes this total number for each of the Armed Forces each year, and SECNAV distributes this total number among the Navy's 20 competitive categories. Since authorized officer strength sets a limit on how many officers we can have in the Navy each year, it affects the number of promotions that can be made.

Promotion flow point

Promotion flow point is the average number of years of commissioned service (ensign date of rank) officers have when promoted to the next higher grade.

Promotion Flow Points

To Grade of	Promotion Flow Point
CWO3	After 4 Years as CWO2 (Permanent)
CWO4	After 4 Years as CWO3 (Permanent)
LTJG	2 Years
LT	4 Years
LCDR	9 to 11 Years
CDR	15 to 17 Years
CAPT	21 to 23 Years

Selection opportunity

When developing annual promotion plans, planners use the selection percentage guidelines, along with the number of vacancies to be filled in each grade in each competitive category to determine the zone size (or rather, to determine who is "in zone" for selection). For example, if planners foresee a need to fill 300 captain vacancies in the unrestricted line (URL), and a selection opportunity of 50 percent is desired, then the zone must include 600 URL commanders.

To be eligible for consideration for selection from in zone, an officer must have the following minimum years in grade:

RADM - 1 year as RADM(L) (prior to the convening date of the board).

RADM(L) - 3 years as CAPT (by Oct. 1 of the year in which promotions begin).

CAPT - 3 years as CDR

CDR - 3 years as LCDR

LCDR - 3 years as LT

LT - 2 years as LTJG

CWO4 - 3 years as CWO3

CWO3 - 3 years as CWO2

These three factors — authorized officer strength, promotion flow point and selection percentage — are inter-related. A change in one will force a change in at least one other.

After finalizing zone sizes, promotion planners forward the plans via the chain of command to SECNAV. The plans are modified and/or ap-

Selection Percentages

Selection To Grade of	Percentage
CWO3	75%
CWO4	70%
LTJG	100% (if fully qualified)
LT	95 - 100%
LCDR	70 to 90%
CDR	60 to 80%
CAPT	40 to 60%
RADM(L)/RADM	**No minimum

** The selection percentage for RADM(L) is approximately 2 to 3 percent, depending on competitive category. The selection percentage for RADM is approximately 45 percent.

proved, and the zones are announced via an ALNAV at least 30 days prior to the convening date of the fiscal year's first selection board.

Selection for promotion

The SECNAV convenes annual promotion boards for each competitive category to select active-duty officers and Reserve officers not on active duty for promotion.

CWO2 and ensign are commissioning grades and an officer's commanding officer determines the individual's promotion to lieutenant junior grade. Officers above the grade of captain are appointed, not promoted, by the President of the United States to admiral, vice admiral and rear admiral.

Selection boards are composed of officers who have shown outstanding quality of performance, maturity, judgment, naval background and experience.

The senior member is usually named president of the board. Each member takes an oath to consider all eligible officers without partiality and to recommend for promotion only those officers who are "best qualified."



Photo by Edward Barino

Courtesy of U.S. Naval Academy Public Affairs Office



In written directions to the board, SECNAV stipulates that the board's proceedings shall be confidential and confined within the board room. The board is required to submit its findings and recommendations, but not the reasons for its decisions. Therefore, those who aren't selected have nothing in their official record to indicate why they were not recommended for promotion.

After the board closes:

The Chief of Naval Personnel (CNP), Judge Advocate General, Chief of Naval Operations, Joint Chiefs of Staff and the Assistant Secretary of Defense for Force Management and Personnel review the list.

- SECNAV reviews the list.
- SECNAV publishes the list for chief warrant officer, lieutenant, lieutenant commander, commander, captain, rear admiral(L) and rear admiral(U) via an

ALNAV message. The ALNAV lists the selectees in alphabetical order and shows the relative seniority among selectees within each competitive category.

■ Secretary of Defense approves selection of the active-duty list, lieutenant through rear admiral (U).

■ SECNAV publishes the active-duty list for rear admiral(L) and rear admiral(U) and approves chief warrant officer promotion boards via an ALNAV message.

Retirement/Continuation Mandatory Retirement

Grade	Pre-DOPMA Officers	DOPMA Officers	Maximum Length of Active Service with Continuation - DOPMA Officers
ADM/VADM (0-9/0-10)	CNO Discretion	35 YOS*	35 YOS (+5 YIG*)
RADM (0-8)	30 YOS (+4 YIG + 4YIG)	35 YOS	35 YOS (+5 YIG)
RADM(L) (0-7)	30 YOS (+4 YIG + 4YIG)	30 YOS	30 YOS (+5 YIG)
CAPT (0-6)	30 YOS	30 YOS	30 YOS (+2 YIG)
CDR (0-5)	26 YOS	28 YOS	28 YOS (+2 YIG)
LCDR (0-4)	20 YOS	2 FOS*	24 YOS
LT (0-3)	2 FOS	2 FOS	20 YOS
LTJG (0-2)	2 FOS	1 FOS	None
CWO	2 FOS	2 FOS	30YOS

(For Permanent Promotion or 30 YOS)

*YOS for pre-DOPMA officers = Years of Active Commissioned Service;
 YOS for post-DOPMA officers = Years of Active Service;
 YIG = Years in Grade (YIG for ADM/VADM is computed from RADM(U) date-of-rank);
 FOS = Failure of Selection (two FOS LCDRs go before a continuation board and may be continued on active duty until 20 years.



Photo by PHT Dolores Anglin

the board cannot select more than 70 officers for promotion.

It may reach "below zone" and choose for early promotion up to 10 percent (or 15 percent with SECDEF approval) of the total number of officers selected. If, in the above example, the board selects 10 officers from below zone, it can select only 60 officers from in zone. (Each officer normally gets two "looks" from below zone.) The board also may select "above zone" officers, i.e., those who were considered in a previous year, but weren't selected.

Defense Officer Personnel Management Act

The Defense Officer Personnel Management Act (DOPMA), enacted Sept. 15, 1981, established all the requirements and guidelines which govern the active-duty list for officer promotion /continuation/retirement system.

Officers promoted or selected for promotion to their present grades before Sept. 15, 1981, are termed pre-DOPMA officers for promotion/continuation/retirement purposes.

Those selected and promoted to their present grades, continued or augmented on or after Sept. 15, 1981, are termed DOPMA officers.

- Senate confirmation is required for lieutenant commander through rear admiral(U) active-duty boards. (Vice admirals and admirals must also be confirmed by the Senate, but these officers are not selected by statutory boards.)

- SECNAV authorizes promotions via NAVADMIN message as vacancies occur. This usually occurs at monthly intervals during the fiscal year after the fiscal year of selection.

The board cannot exceed the number of selections provided for in SECNAV's precept. For example, if 100 officers are "in zone" and SECNAV requires a 70 percent selection percentage,

Failure of selection

Many fine officers who are well-qualified for promotion are not selected as a result of the provisions of the DOPMA "up-or-out" system. The system is a competitive system where the most outstanding are selected and the numbers selected will vary with the requirement of the times and needs of the service in the particular grade concerned.

Those who fail to be selected may be continued on active duty or retired in accordance with current guidelines. †

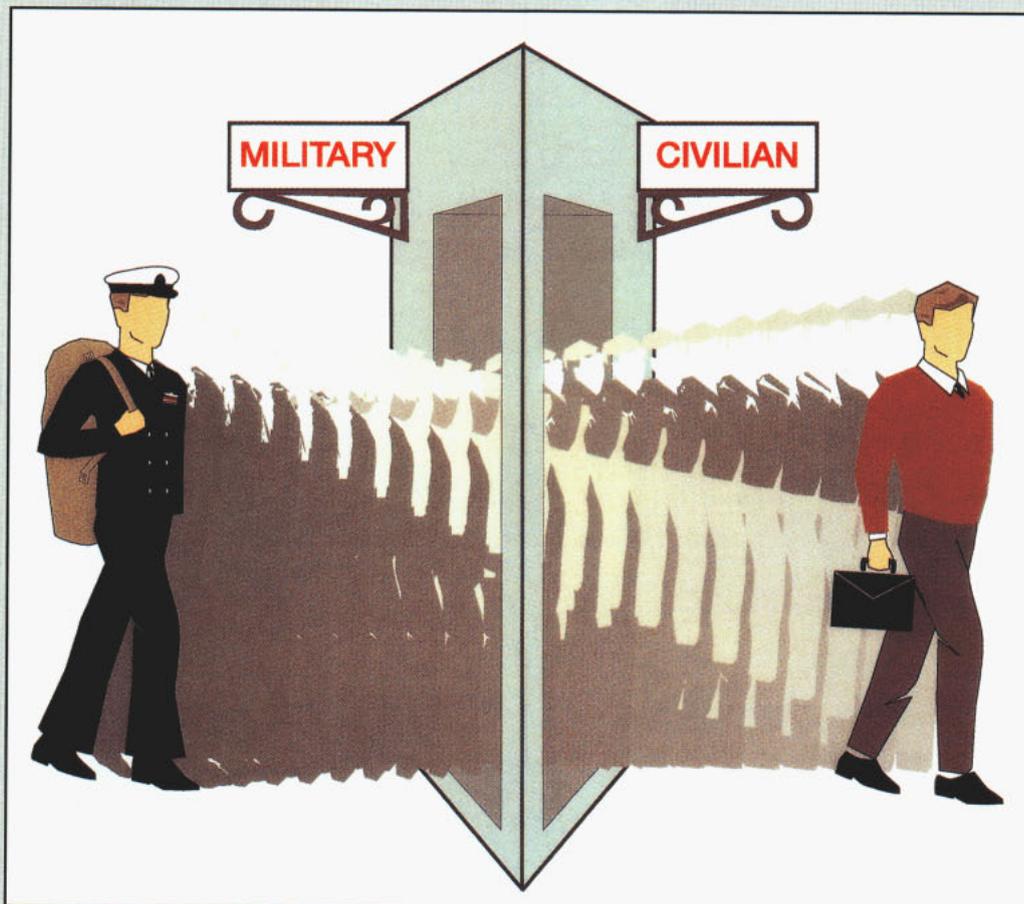
Transition Assistance

Personnel and their families facing separation from the Navy require services to ease the transition from a formerly secure lifestyle to the challenges of a civilian community in a fluctuating economy. The Navy Transition Assistance Program (TAP) is designed to provide those services. TAP consists of pre-separation counseling, employment assistance, relocation assistance from overseas and a set of benefits for involuntary separatees who qualify.

If you are going to separate from the Navy, pre-separation counseling information will be made available to you in nine areas:

- educational assistance benefits,
- affiliating with the Selective Reserve,
- available programs for job search assistance,
- job counseling for your spouse,
- relocation assistance services and the Department of Labor's Transition Assistance Program,

- conversion health insurance or other medical and dental coverage,
- the effects of career change on individuals and their families,
- financial planning assistance and
- if you are being medically separated, a description of the compensation and rehabilitation benefits of the Department of Veterans Affairs.



Your command career counselor (CCC) will meet with you up to 180 days before separation but not later than 15 days after your command receives official notification of your separation.

The career counselor will have you sign the pre-separation counseling checklist (DD Form 2648) indicating which of the nine areas you desire counseling. The career counselor will file the DD Form 2648 in your service record and refer you to your family service center (FSC) for counseling.

Employment Assistance Program

The second major component of TAP is employment assistance. Employment assistance will be provided through the TAP seminar at the FSC. TAP workshops will be available at all major Navy installations by the end of FY92. Check with your FSC to determine availability of TAP in your area. TAP is a three to five-day workshop covering instructions on writing effective resumes, interviewing techniques, dressing for success and other job-finding skills. The seminar covers relocation factors, stress management and other topics.

The last day of the workshop covers military specific topics such as affiliation with the Naval Reserve, movement of household goods, TRI-CARE and dental coverage, Survivor Benefit Plan, separation documents and check-out procedures.

You may receive additional employment assistance at your local FSC. Counselors are available should you need them, and a number of job search computer programs. The Defense Outplacement Referral System (DORS) is available at the FSC and will make a mini resume of your Navy experience available to employers in the area to which you wish to relocate after separation.

Also available is the Transition Bulletin Board (TBB) that is a computerized listing of jobs; career workshops; job fairs; support services; education and training opportunities; and information on franchises and starting a business.

Relocation assistance overseas

FSCs will be responsible for providing relocation assistance overseas through the use of the Relocation Automated Information System (RAIS). The RAIS data base provides information on 86 Navy and 18 Marine Corps installations including



Photo by PHT Jim Hampshire

data on climate, geographic location, schools, housing, etc. If you receive orders to an overseas duty station, contact your local FSC for further information.

Involuntary separation benefits

If you are being involuntarily separated you may be eligible for additional benefits.

These benefits may include extended medical care, extended commissary and exchange privileges, excess leave/permissive temporary duty if the command allows, priority affiliation in the Selected Reserve, travel and transportation of household goods to home of selection and storage of household goods.

An extension in Department of Defense Dependent Schools to allow your child to complete the 12th grade is also available as well as an additional opportunity to enroll in the Montgomery GI Bill.

Contact your command career counselor for further information.

Voluntary Separation Incentive, Special Separation Benefit

Personnel and their eligible family members who elect the Voluntary Separation Incentive (VSI), also known as the annuity plan, lose their eligibility for medical care on the date of separation.

Personnel and their eligible dependents who elect the Special Separation Benefit (SSB), also known as the lump sum benefit, are eligible for medical and dental care in DOD medical treatment facilities for 120 days following the date of separation.

All beneficiaries under this entitlement have the same priority for care as family members of active duty in DOD medical treatment facilities.

Under TRICARE, all care is cost shared at the active-duty family member rate and all TRICARE rules apply.

Dental coverage under Dependent Dental Plan (DDP) ends on the day of separation. Remember, your premium deduction will normally stop the month prior to separation, covering your family members through the month of separation.

To avoid denied claims, you should ensure that any DDP dental treatment is



Photo by PH1 Jim Hampshire

performed prior to your separation date.

If you take the SSB, you and your family members may use dental treatment facilities on a space available basis, for the authorized 120 day period. DDP cannot be extended after the separation date.

Medical, dental benefits

DOD provides continued Military Treatment Facility (MTF)/and or TRICARE coverage for military members (and their dependents) separating from the military as directed by public law in Title 10, U.S.C., Chapter 58, Section 1145.

Temporary transitional health care coverage is made available to former members who are being either involuntary separated or are voluntarily separating with a separation bonus.

The length of continued MTF/and or TRICARE coverage is determined by the length of military service the former member has performed. Based on legislation, the following are the current periods of temporary coverage:

- Separating members who have served less than six years are entitled to 60 days of continued MTF/and or TRICARE coverage.

- Separating members who have served six or more years are entitled to 120 days of continued MTF/and or TRICARE coverage.

Members separating early or who are being involuntarily separated should obtain transitional

health care information from their personnel office.

They should also participate in Transition Assistance Program (TAP) counseling, made available by the services as required by public law, to learn about separation benefits.

Under TAP, members participate in a three-day transition course to educate them on a multitude

of important separation benefits, among these include: housing, education, medical, insurance, life insurance and job searching assistance.

Following the ending of either the 60 or 120 days of continued MTF/and or TRICARE coverage, separating members begin their eligibility to enroll in DOD's temporary, transitional health care program, the Continued Health Care Benefit Program (CHCBP).

Former members have 60 days to elect to enroll in the CHCBP following the loss of their Military Health Services System (MHSS) eligibility.

Authority extending the 60 or 120 days of MTF/and or TRICARE eligibility for separating mem-

bers, either involuntarily or voluntary separating, has been extended through Oct. 1, 1999.

For more information on TAMP benefits, contact your command career counselor, or the nearest family service center. †

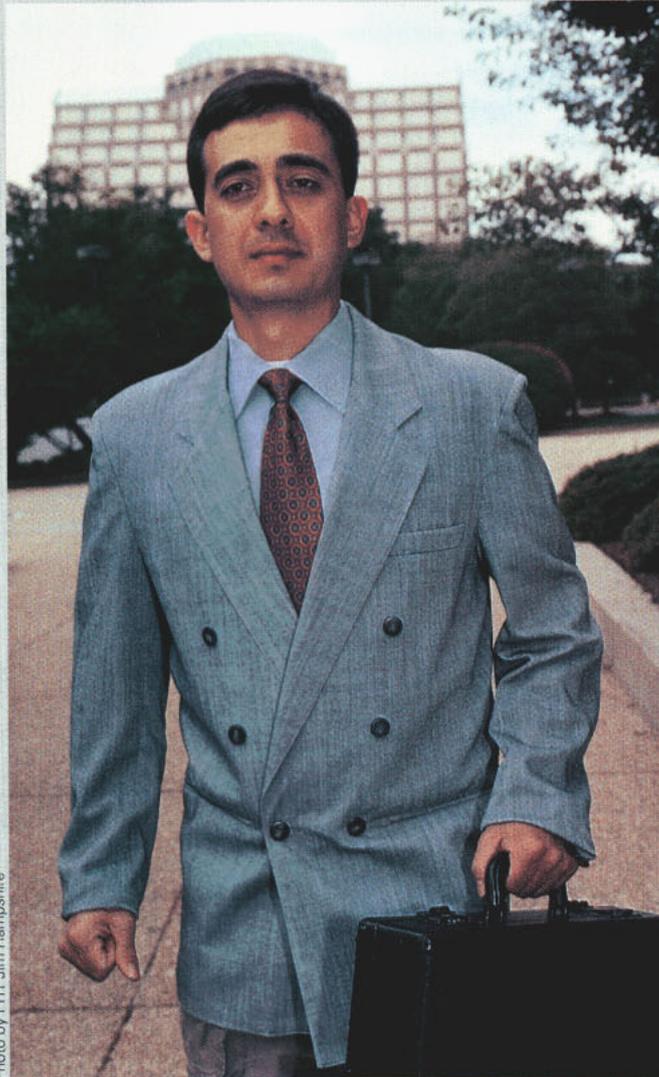


Photo by PH1 Jim Hampshire

Retirement

One of the major attractions of a military career has always been the retirement package. Most members become eligible for retirement after 20 years of service. It provides an element of security as well as a chance to embark on a second career, while still enjoying many benefits of the first.

In this article, we take a look at what the military requirement package includes, how to make sure you are able to take full advantage of these benefits and where to go if you need help or information.

Categories of retired personnel

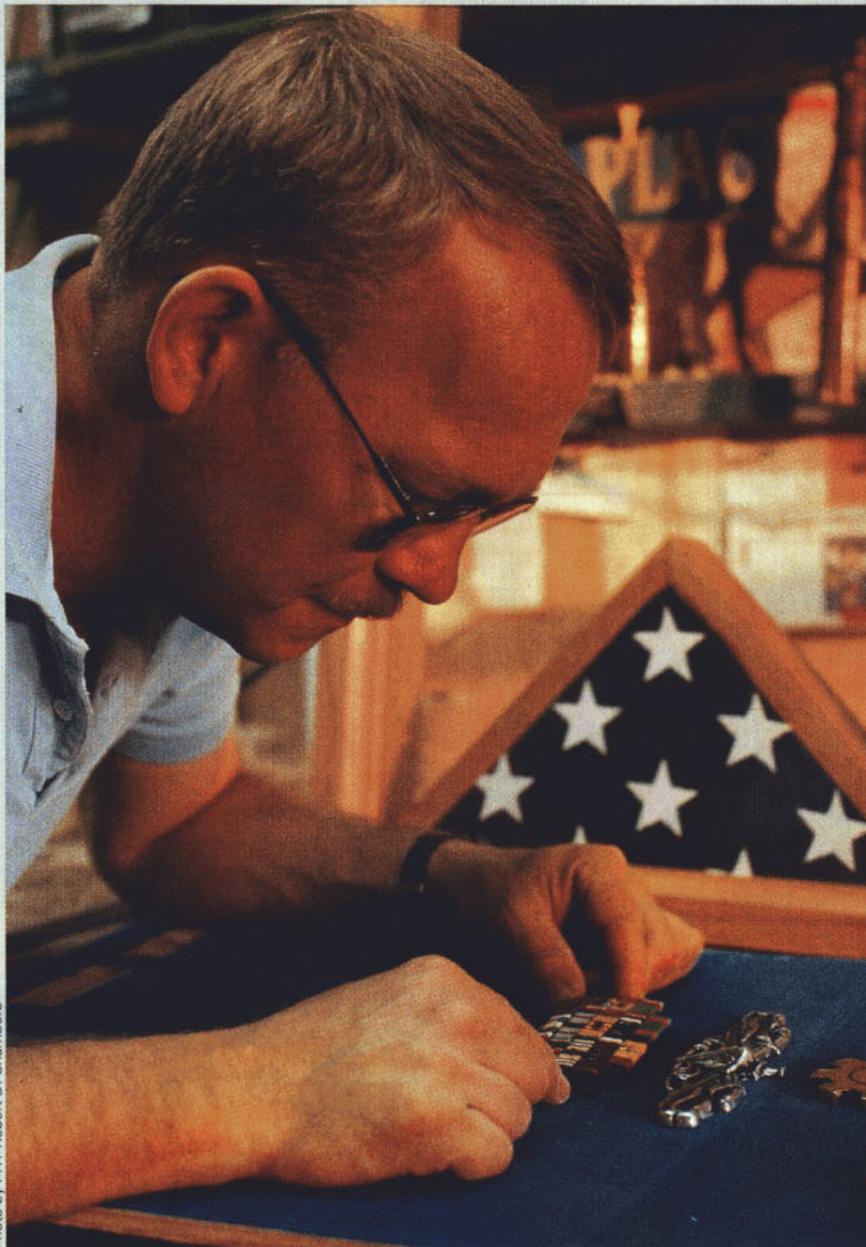
■ **Regular Navy Retired List.** This list consists of regular Navy officers and enlisted personnel who are entitled to retirement under any

provision of law. They are subject to the Uniform Code of Military Justice (UCMJ) and the orders and regulations of the Secretary of the Navy (SECNAV). They may be ordered to active duty at any time at SECNAV's discretion.

■ **Fleet Reserve.** Consists of former warrant and commissioned officers and enlisted personnel of the Navy and Naval Reserve who have been transferred to the Fleet Reserve upon completion of 20 years



Photo by PHAN Delphenia Lawrence



or more, but less than 30 years, of active service, including any constructive service earned through Dec. 31, 1977.

Members of the Fleet Reserve are entitled to receive retainer pay when they are released to inactive duty. They are subject to the UCMJ and to the orders and regulations of the SECNAV. They are also subject to active-duty recall at any time. Members are transferred to the retired list upon completion of 39 years active and Fleet Reserve service.

■ **Naval Reserve Retired List.** Composed of members of the Naval Reserve entitled to retired pay. This normally occurs at age 60 for most Naval Reserve retirees. Retired members of the

Naval Reserve may be ordered to active duty without their consent but only if the SECNAV, with the approval of the Secretary of Defense, determines that there are not enough qualified Reservists in an active status.

■ **Retired Reserves.** Consists of Reservists who have been transferred to the Retired Reserve without pay. Most Reservists who have completed 20 years of Reserve duty but have not reached age 60 are in this category.

■ **Temporary Disability Retired List (TDRL).** Consists of members who are temporarily unable to perform the duties of their rank or rate by reason of physical disability which may be of a permanent nature. For more details, see the Disability Evaluation Manual (SECNAVINST 1850.4A). TDRL lasts for a period of not more than five years.

■ **Permanent Disability Retired List.** Consists of members who have been found to be permanently unable to perform duties of their rank or rate by reason of physical disability. For more details, see the Disability Evaluation Manual (SECNAVINST 1850.4A).

Retired/retainer pay

Navy retired pay is computed under a variety of provisions of law. active-duty members who have questions about the formula to be used in computing retired pay should consult a career counselor. Retired members should submit questions in a letter to the Defense Finance and Accounting Service.

If you registered allotments while on active duty, most remain in effect when you transfer to the Fleet Reserve, as long as the total is less than the net retired or retainer pay.

Allotments from retired pay are allowed for life insurance premiums. You may also register U.S. Treasury allotments to repay indebtedness to another U.S. government agency, allotments for

U.S. Savings Bonds and allotments for the support of spouse, former spouses and/or your children not living with you.

Survivor Benefit Plan

Established in 1972, the Survivor Benefit Plan (SBP) replaced the Retired Servicemen's Family Protection Plan for all personnel retiring with pay on or after Sept. 21, 1972.

SBP complements the survivor benefits of Social Security and provides all career members of the uniformed services who reach retirement eligibility — including Reservists who qualify for retired pay at age 60 — an opportunity to leave a portion of their retired pay to their survivors at a reasonable cost. See Chapter 19, "Survivor Benefits."

Travel shipment and storage of household goods

A retiree may select a home location and receive travel allowances and shipment of personal property from the last duty station to a new location.

This includes a Navy member on active duty who is retired for physical disability, placed on the temporary disability retired list regardless of length of service, or, who, following at least eight years continuous active duty with no break in service of more than 90 days, is transferred to the Fleet Reserve, discharged or involuntarily released with readjustment or severance pay.

The home selected does not have to agree with the home of record. Once a member has selected a home and traveled to it, the selection is irrevocable as far as receipt of travel allowance is concerned.

Travel to the selected home and turnover of the personal property for shipment must, in general, be completed within one year after termination of active duty. For exceptions to the one-year time limit, see your command career counselor or personnel officer.

Travel of family members

Upon retirement, a Navy member is entitled to transport his or her family to the same location. This includes all officers and all enlisted personnel in pay grades E-5 to E-9, and E-4s with more than two years of service.

Family members must perform their travel within one year after termination of the member's active duty, with the same exceptions that apply to the member.

Base facilities and other privileges

Members retired with pay can use U.S. Armed Forces base facilities depending on the availability of space, facilities and capabilities of the activity. Reserve personnel retired in non-pay status are not entitled to these privileges.

The commanding officer of the service activity determines whether or not base facilities can accommodate retired personnel. The use of a base facility is a privilege that may be granted, not a right to which a retired member is automatically entitled.

The Armed Forces Retirement Home

The U.S. Naval Home in Gulfport, Miss., and the Soldiers' and Airmen's Home in Washington, D.C., were combined in 1991 to form the Armed Forces Retirement Home.

Regulations such as resident eligibility/resident fees, operating funds, oversight, etc., now are standardized for both homes. Both homes are model retirement centers, where residents can maintain an independent lifestyle in a safe, comfortable environment. They both accept retirees of the Armed Forces and certain Coast Guard members. Women are eligible for the home. Other criteria for residency are: a significant amount of enlisted time, 60 years of age or older, and the ability to care for themselves. For a more detailed explanation of admission eligibility, you may call the Naval Home at 1-800-332-3527.

TRICARE - health care for Retirees and their families

Rightsizing has put a strain on military treatment facilities (MTFs) and health care providers. Even as MTFs close and the



U.S. Navy photo

number of health care professionals in the military drop, the number of beneficiaries remains almost the same.

To ensure military retirees and their families have access to quality health care at a reasonable cost, DOD introduced TRICARE, a health care plan that brings together the resources of Army, Navy and Air Force and supplements them with networks of civilian health care professionals.

For retirees and their families, this means better access to medical care and more health services at a lower cost than what most retirees pay now. Retirees and their families are offered three options for health care:

- **TRICARE Prime**, requires a modest enrollment fee and a commitment to use Prime civilian or military health care providers, but *guarantees* timely access rather than hit-or-miss space- available care. It provides the lowest cost for each service.

- **TRICARE Standard** (equivalent of CHAMPUS), is available everywhere and provides the greatest flexibility when choosing health care professionals, but at a higher cost for services than Prime or Extra.

- **TRICARE Extra**, which offers more flexibility than Prime by allowing you to choose from a

network of health care professionals. It also saves money by discounting standard CHAMPUS rates.

Which one to choose depends on such factors as home location, health status and preference of health care providers. As Standard or Extra participants, another alternative open to retirees and their families is use of MTFs on a space available basis. But with rightsizing and limited space availability, the only way to ensure consistent quality care would be to consider enrolling in TRICARE Prime that provides the most comprehensive care at the lowest cost.

For more information about TRICARE and health care benefits, retirees and their families should contact their nearest MTF or TRICARE Service Center.

Veterans benefits for retirees

VA is the agency responsible for administering the federal veterans' programs authorized by Congress. Retirement is considered the same as discharge for the purpose of veterans benefits. Therefore, the benefits administered by VA which are available to personnel being separated or discharged from active duty are available under the same conditions to retirees.

Eligibility for individual retired members for specific veterans benefits must be determined by the VA. DON has no control over benefits authorized by law and payable by other government agencies. The percentage of disability determined by the Navy for retirement purposes does not affect the determination of percentage of disability determined by the VA for veterans benefits.

The VA has regional offices in each state, Puerto Rico and the Philippines. Questions concerning veterans benefits should be addressed to the nearest regional office. Toll-free telephone service is available in each state or nationwide at 1-800-827-1000. See Chapter 18 on Veterans Benefits.

Unemployment compensation

Your eligibility for unemployment compensation is determined by the law of the state in which you file a claim.

Contact your local office of the state employment service to determine eligibility. If there is no office in your locality, ask the local postmaster for the address of the nearest office. In applying, bring your DD Form 214N, Social Security card and record of civilian employment both before and after military service.

DVA education assistance

Education assistance benefits are available to spouses and children of members who died, or are permanently and totally disabled, as a result of a disability arising from service in the Armed Forces, or those who died while totally disabled from a service-connected disability.

Application and further information are available from any DVA regional office serving the state or area in which the child is living.

Veterans' and other organizations

Seventy organizations, including state agencies, have been authorized to present and prosecute claims to the DVA on behalf of veterans and their families. These are either chartered by Congress, designated by Congress or otherwise recognized by the DVA.

Only one organization may represent you at any one time. Contact the local chapters of veterans' organizations for further details.

Burial benefits

The Retired Activities Branch of the Bureau of Naval Personnel (PERS 662) will, at the request of survivors of retirees, provide information about benefits for which they may qualify through the Navy and other agencies by reason of the military service of the deceased. You can call toll free 1-800-255-8950.

This service is furnished in lieu of that provided through the Casualty Assistance Calls Program in the case of an active-duty member's death. Assistance may also be requested from the Retired Activities Office at the nearest naval activity. The surviving spouse or immediate survivor of the retired member may also receive advice and assistance from various local service and veterans' organizations. Representatives of these organizations can help in completing any required forms and give information concerning benefits.

There is no charge for grave sites or for the opening or closing of graves in a national cemetery but expenses for preparation, the cost of the casket or transportation of remains from the place of death to a national cemetery must be met from private funds.

VA may provide partial reimbursement of burial expenses under certain conditions, regardless of whether the burial is in a national cemetery. The Social Security Administration provides a small stipend for the surviving spouse.

A member or former member whose last active service terminated honorably is eligible for burial in any national cemetery in which grave space is available except Arlington National Cemetery.

If an individual — retiree or family member — wishes to be buried at sea or to have cremated remains scattered over the ocean, that request should be made in writing. Upon death of the former military member, the individual designated to make disposition of the remains should contact the Office of Medical Affairs through the nearest naval activity or the Retired Activities Branch at BUPERS for assistance.

A government-issued headstone or grave marker is available without charge for any

deceased veteran of wartime or peacetime service whose last period of active service was terminated honorably. Markers for private cemeteries are shipped free, but applicants are responsible for transportation to the private cemetery and placement at the grave.

An American flag to drape the casket of each retired member is furnished by a DVA office or a first-class post office. The flag is presented to the next of kin following interment.

The rendering of military honors or a military ceremony depends upon the status of the decedent and upon the availability of active-duty personnel for such purposes at an Armed Forces installation near the national cemetery or private cemetery. If it is determined by the commander of the installation that troops are not available, the next of kin or his representative may be able to arrange for the rendering of honors by members of local veterans organizations.

Check-off list

The head of a family can make things easier by having papers in order so family members know their rights and benefits.

Review information provided regularly in *Shift Colors*, a newsletter for retirees published by the BUPERS Public Affairs Office.

Keep your current address on file with the Naval Reserve Personnel Center, Defense Finance and Accounting Service-Cleveland Center and the DVA. Notify these agencies when changes occur. Also let them know when you have changed marital status, when there are births and deaths of family members, etc.

Safeguard your records. Keep copies of your naval records and retirement papers in a safe place. Consider recording your DD 214s at the Clerk of Courts office nearest your home. Be sure to let your next of kin know where they may be obtained. Members who elected participation under the Survivor Benefit Plan should include that information as well.

Correspondence. In all official correspondence to agencies concerning benefits, identify yourself completely by full name, rank/rate, service/file number, Social Security Number and branch of service. If corresponding with the DVA, include your claim number.

What survivors can do

Notification in the event of member's death. Immediately upon the death of a retired member who was retired with pay, the next of kin or the person designated should notify the Defense Finance and Accounting Service - Cleveland at 1-800-269-5170. Provide the current address for yourself or the executor of the estate. This will assist in expediting payment of survivor benefits.

The next-of-kin of a retired Reservist who was not receiving retired pay at the time of death should notify the Naval Reserve Personnel Center, Code 4-1, New Orleans, LA 70149-7800. Telephone (504) 678-1832. †



U.S. Navy photo

Veterans Benefits

A wide range of services and benefits are available to help veteran-eligible military members who leave the service after retirement or after their military obligations have been met. This is part of what you earn when you serve your country.

This chapter of rights and benefits contains general information about medical, education and other benefits, mostly available through the Department of Veterans Affairs (VA). For more specific information and requirements, you should call your nearest VA office, located in major cities throughout the country. Your state regional office can be reached at 1-800-827-1000.

If you are an active-duty service member, you can also get information on veterans benefits from your command career counselor, personnel officer or education officer.

Continued Health Benefits Program

The lack of medical coverage after a member's discharge, or family member's loss of eligibility, is a concern of military members and their families. The Continued Health Benefits Program (CHCBP) is designed to ease these concerns.

CHCBP was established under the 1993 Authorization Act for DOD beneficiaries who were losing their military health services system entitlement. The new program had to provide medical benefits comparable to those provided to former civilian employees under the Federal Employee Health Benefit Plan's (FEHBP) Temporary Continuation of Coverage. The 1995 Authorization Act extended this benefit to children placed for legal custody or for the purpose of adoption.

Four beneficiary groups are eligible for CHCBP coverage: former active-duty members and their family members; unremarried former spouses; emancipated children; and children placed for legal custody or for the purpose of adoption.

The CHCBP features two enrollment categories — Self or Family. Premiums cover 90 days of

coverage. For Self - \$933; Family - \$1,996. Premiums are paid entirely by enrollees (i.e., without government subsidy).

Medical coverage is for specific time periods. For separated members coverage is for a maximum of 18 months. Unremarried former spouses, emancipated children, children placed for adoption or legal custody each have a maximum 36 months of coverage.

Participation is voluntary, but written election of coverage is required within a 60-day period after separation or loss of eligibility. Coverage is provided through TRICARE Standard using the basic benefit, provider networks and fiscal intermediaries. Pre-existing conditions under the CHCBP are covered to the extent standard TRICARE covers certain conditions.

IM&I, Inc., Gaithersburg, Md., provides administrative support functions for the CHCBP (toll-free line, mailing of brochures or applications and eligibility verification). The toll-free number for IM&I is 1-800-809-6119.

VA medical/dental services

Veterans discharged or released from active military service under conditions other than dishonorable may be eligible for medical and dental care at VA health facilities.

Eligibility for VA hospitalization, outpatient and nursing home care is divided into two categories: mandatory and discretionary. Within these two categories, eligibility assessment procedures, based on income

levels, are used for determining whether non-service-connected veterans are eligible for free medical care. Veterans with service-connected disabilities and low-income veterans are in the mandatory care category. DVA must provide hospital and outpatient care and may provide nursing home care to veterans who are in the mandatory category.

For veterans in the discretionary category (nonservice-connected, higher-income veterans) hospital outpatient and nursing home care may be provided if space and resources are available. A co-payment is required.

Outpatient medical treatment includes home health services such as structural alterations and home improvements deemed necessary for treatment at home.

VA provides necessary dental treatment for veterans who were not able to receive a dental examination and treatment within 90 days of discharge or separation from military service. Different criteria apply for treatment of veterans who have dental disabilities resulting from either combat wounds or service-related injuries.

Alcohol and drug abuse treatment

Eligible veterans are admitted to any of the Department of Veterans Affairs (DVA) medical centers for the treatment of alcohol or drug dependence or associated medical conditions. If specialized care for the veteran's alcohol or drug dependence is required and not available at the admitting medical center, the veteran may be transferred to the nearest medical center which has these programs.

The DVA has approximately 94 alcohol dependence treatment programs (ADTP) and 42 drug dependence treatment programs (DDTP). Each ADTP and DDTP provides services that include intervention support activities, emergency medical services including detoxification, clinical and vocational assessment, consulting liaison, ambulatory/out-patient and after-care services.

Vocational rehabilitation

This program provides assistance to service-disabled veterans to live independently; become employable; and find and keep new jobs.

Evaluation and counseling services help plan a vocational rehabilitation program, or a program to improve the potential for independent living.

Eligible veterans may enroll in schools or colleges; train on the job or on a farm; or enter programs that combine school and job training. While enrolled in a rehabilitation program, veterans receive a monthly subsistence allowance in addition to compensation or retirement pay. The amount of subsistence is determined based on the number of family members and the type of training received.

Each program of rehabilitation is tailored to meet the rehabilitation needs of the individual veteran. Seriously disabled veterans may pursue comprehensive training in their own homes, in rehabilitation centers or in other training facilities.

Medical care and other supportive services, such as tutorial assistance, may be provided. Advancements from a revolving fund, work-study programs, counseling, job placement and post-placement services are also available.

Comprehensive training and rehabilitation services

Veterans are eligible for training and rehabilitation services if all the following conditions are met:

- They suffered a service-connected disability in active service which entitles them to a VA disability rating of at least 20 percent compensation or; would do so but for receipt of retirement pay. Veterans may also be eligible if they have a compensable rating of less than 20 percent and first applied for rehabilitation before Nov. 1, 1990, or have a serious employment handicap;
- They are hospitalized in a military hospital for a condition likely to be compensable;
- They were discharged or released under other than dishonorable conditions;
- The VA determines they need vocational rehabilitation services to achieve suitable employment because of an employment handicap. Their service-connected disabilities must contribute to this employment handicap.
- Programs of independent living services may be provided to the seriously disabled who cannot achieve suitable employment.

Employment services

Employment services may be provided to all veterans who are eligible for (or found to have an employment handicap who are current partici-

pants in) the Chapter 31 training and rehabilitation program if the VA determines they are job-ready.

Generally, a veteran must complete a rehabilitation program within 12 years of the date of VA notification of entitlement to compensation. Extensions may be granted for veterans with serious employment handicaps.

Eligible veterans may be provided training and rehabilitation services up to a total of 48 months although additional training may be authorized under certain conditions. Employment services may be provided for up to 18 months.

VA home loans

The VA home loan guaranty program offers advantages that other loan programs do not. The major advantage of the VA home loan program is that most VA loans are made with little or no down payment.

The exact amount of a veteran's entitlement is shown on the Certificate of Eligibility. Veterans who do not have this document should contact their nearest VA regional office.

Veterans can use their entitlement to purchase, build, alter, improve, refinance or repair a home. There is no requirement that the entitlement must be used within a certain period of time except for members of the Reserves and National Guard who must use their entitlement by Oct. 28, 1999. VA home loan eligibility remains available until used.

To be eligible for a VA home loan, a veteran must have been discharged under conditions other than dishonorable, after serving a minimum period of time on active duty, depending on the period of service. Active-duty-for-training does not qualify an individual for VA home loan benefits.

Memorial Affairs

Burial benefits in a VA national cemetery include the grave site, opening and closing of the grave and perpetual care. Many national cemeteries have columbaria or special grave sites for cremated remains. Headstones, markers and their



Photo by JO2 Robert Benson

placement are provided at government expense.

Veterans, service members and family members are eligible for burial in one of the VA's 114 national cemeteries. An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and have completed the required period of service. Persons entitled to retired pay as a result of 20 years creditable service with a Reserve component are eligible.

Spouses and minor children of eligible veterans and of service members also may be buried in a national cemetery. If a surviving spouse of an eligible veteran marries a non-veteran, and remarriage was terminated by death or divorce of the non-veteran, the spouse is eligible for burial in a national cemetery.

For more information call 1-800-827-1000.

A final word

The booklet, "Federal Benefits for Veterans and Dependents" gives up-to-date detailed information on all VA programs and is available free via the Internet.

It is sold for \$5.50 a copy through the U.S. Government Printing Office. Ask for GOP stock number 051-000-00212-1 from the Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250. To order with VISA or MasterCard, phone 202-512-1800. †

Veterans Benefits Timetable

Time You Have (after separation from service)	Benefits	Where to apply
10 years	VEAP: The VA provides financial assistance for education and training of participants under the voluntary contributory program.	Any VA office.
No time limit	GI Loans: The VA will guarantee your loan for the purchase of a home, manufactured home or condominium.	Any VA office.
No time limit	Disability Compensation: The VA pays compensation for disabilities incurred in or aggravated by military service.	Any VA office.
No time limit	Medical Care: VA provides a wide range of medical benefits including help for alcoholism and other drug dependency to veterans with a service-connected disability and to non-service-connected disabled veterans who qualify.	Any VA office.
90 days	Dental Care: VA provides necessary dental care for veterans who were not provided dental examination and treatment within 90 days of discharge or separation from . The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries.	Any VA office or medical center.
Two years (from date of notice for a VA disability rating)	GI Insurance: Standard priced life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies, and may be eligible for an additional \$20,000 of life insurance.	Any VA office.
120 days or up to one year if totally disabled	SGLI: SGLI may be converted to VGLI, a five-year, non-renewable term policy. VGLI may be converted to a policy with a participating insurance company, at any time.	Office of SGLI 213 Washington St. Newark, N.J. 07102-2996
No time limit	Employment: Assistance is available in finding employment in private industry, in federal service and in local government.	Local or state employment service, U.S. Office of Personnel Management.
Limited time	Unemployment compensation: The amount of benefit and payment period varies among states. Apply immediately after separation.	State employment service.
90 days	Re-employment: Apply to your former employer for employment.	Employer.
30 days	Selective Service: Male veterans born in 1960 or later.	Any U.S. Post Office; must register; overseas at any U.S. Embassy or consulate.

Survivor Benefits

Job security and your base pay aren't the only benefits of your Navy career. To determine the actual value of being in the service, you must consider a whole range of benefits available to active-duty Sailors, retired personnel and family members. Benefits for survivors form an important part of what you're entitled to as a Navy member.

This article outlines the Survivor Benefit Plan (SBP) and the new Supplemental Survivor Benefit Plan (SSBP) that became effective April 1, 1992. Space limitations prevent *All Hands* from including more complete details, so it is important that you contact the sources listed for further information.

Survivor Benefit Plan (SBP)

Sometimes the hardest things to talk about are also the most important. Death and the benefits available to our survivors are among these things.

When people retire from the Navy, they are often secure in the belief that a retirement check will arrive in the mail each month for the rest of their lives.

It is sobering to realize that the checks stop when the retiree dies. What about the family? How will the bills get paid? What about the children's education? A service member's family

may be financially secure now, but not necessarily later.

For many military retirees, the answers to these and other money questions can be found in the Uniformed Services Survivor Benefit Plan.

The SBP provides a source of income to a deceased retiree's beneficiaries. The amount of that income is determined by an election the member makes prior to retiring or transferring to the Fleet Reserve.

How much does SBP pay?

This monthly income is equal to 55 percent of any selected "base amount" of retired pay of between \$300 and full retired pay. After a surviving spouse reaches age 62, the monthly benefit is 35 percent of the selected base amount. SBP benefits are automatically adjusted with the same cost-

of-living adjustments applied to military retired pay.

If a surviving spouse (or former spouse) remarries before age 55, eligibility to receive SBP benefits is suspended. If that marriage later ends, eligibility is restored.

Military retirees are automatically enrolled in SBP at the maximum level for all eligible beneficiaries at the time

SBP Premium and Benefit Amounts

Base Amount (\$)	Premium (\$)	Monthly Annuity (\$)	
		Before/After Age 62	
300	7.50	165	105
434	10.85	208	132
930	60.45	446	284
1,000	65.00	550	350
1,500	97.50	825	525
2,000	130.00	1,100	700
3,000	195.00	1,650	1,050

of their retirement or transfer to the Fleet Reserve, unless they elect to decline coverage or to participate at less than the maximum level. (An election for less than maximum coverage requires the member's spouse's written consent.)

How much does SBP cost?

The cost to participate in SBP, referred to as a "premium," depends upon the base amount the member elects. An SBP participant's retired pay is reduced by the amount of the premium.

For members who entered military service before March 1, 1990, there are two methods to calculate premiums: 2.5 percent of the first \$434 of the elected base amount, plus 10 percent of the remaining base amount, or 6.5 percent of the base amount. Whichever method produces a lower premium is automatically used. For members who entered military service on or after March 1, 1990, the premium is simply 6.5 percent of the base amount.

The \$434 amount increases each year at the same rate as cost-of-living adjustments to active-duty pay. After a member retires, the premium will always remain a constant percentage of retired pay. For members retiring in 1992, the two-part method produces a lower premium than the 6.5 percent method for base amounts of less than \$930.

For example, if a member whose retired (or retainer) pay is \$1,000 per month, dies, the surviving spouse would receive \$550 per month ($\$1,000 \times 55$ percent). The monthly annuity after age 62 would be \$350 ($\$1,000 \times 35$ percent). The annuity would actually be much more than \$350 because of future cost-of-living adjustments.

The member's monthly cost to provide this benefit would be \$65 per month ($\$1,000 \times 6.5$ percent). Since SBP premiums come "off the top" of retired pay, they are not counted as taxable income. This member's actual cost, after considering taxes, is really only \$55.25 if he is in the 15 percent federal income tax bracket ($\$65 \times 85$ percent), or only \$46.80 if he is in the 28 percent tax bracket ($\$65 \times 72$ percent). The tax treatment of SBP premiums can result in a savings of thousands of dollars in taxes during a retiree's lifetime. (Survivors' annuities are taxable, but the survivors' taxes are usually lower than what the couple paid prior to the member's death.)

Suppose the same individual opted for \$300 (the minimum amount that may be elected). The

widow(er)'s monthly annuity would be \$165 ($\300×55 percent) until age 62, when it would be reduced to \$105 ($\300×35 percent) but adjusted for inflation. The monthly SBP premium would be \$7.50.

Insurance alternatives

Many retiring members examine life insurance alternatives to SBP. How much insurance would be enough to produce the same income stream as SBP?

In the first example, the member's widow would need approximately \$165,000 upon his death (if he died today) to invest at a 7 percent interest rate to produce a 5 percent inflation-adjusted income stream that is equal to the SBP benefits she would receive during her lifetime.

This figure assumes she is 38 years old when benefits begin and that she lives a normal life span. Term life insurance for this amount of coverage is generally available at a cost that is lower than the member's initial SBP premium. However, there is much more to consider.

While it might seem that the amount of insurance that would be needed would decrease with advancing age (because there would be fewer years of life remaining), this is not the case. Because of inflation, the amount actually increases. For example, if this member's spouse is age 75 when he dies, which is likely based upon normal life expectancies, she would need approximately \$275,000 at that time to produce the same income that SBP would provide. Because of inflation, the term life insurance policy for \$165,000 that this member might consider when he retires would have the purchasing power of only about \$27,000 at that time.

It is also likely that the member would let the term insurance policy lapse because his premiums would have become exorbitantly expensive by then.

Many types of permanent life insurance policies offer death benefits that increase by having the interest or dividends on cash values purchase additional insurance. Depending on the member's age, the premiums for these types of policies range from four to six times as much as the initial SBP premiums.

The projected cash values in these types of policies make them very attractive alternatives to SBP because it seems as if the cost of the insurance protection was free.

Cash values in commercial life insurance policies are the invested portion of the premium a person pays, less the cost of insurance, company expenses and profit. The actual cost of the insurance protection is much greater in a commercial life insurance policy than it is with SBP because SBP benefits are subsidized by the federal government at more than 40 percent.

SBP elections are permanent and irrevocable. However, unlike most civilian joint-and-survivor pension annuity plans (military retired pay is not technically a pension), SBP premiums are payable only while a retiree has an eligible beneficiary. If an SBP participant becomes divorced, or if the participant's spouse dies first, SBP premium reductions in retired pay are suspended. Also unlike most civilian plans, a subsequent spouse is automatically covered by SBP after one year of marriage, but the member may elect to withdraw from the program during the first year.

If a member declines to cover an eligible spouse or child upon retirement, he or she may not provide coverage for that category of beneficiary later. If a member is not married or does not have eligible children upon retirement, he or she may enroll in SBP within the first year after marrying or acquiring a child.

Survivors of retirement-eligible service members are automatically covered by SBP while the

member serves on active duty. This coverage is provided at no cost to the member.

Integration with Dependency and Indemnity Compensation (DIC)

The surviving spouse of a military retiree, or of a retirement-eligible member who dies on active duty, may be entitled to receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs.

DIC is paid to survivors of veterans who die of service-connected causes. The death of a member serving on active duty is presumed to be service-connected unless the member's death is due to misconduct. The amount of DIC for all servicemembers is \$833 (effective Jan. 1, 1977). This rate changes depending on the COLA.

SBP annuities are reduced or "offset" dollar-for-dollar by the amount of DIC received. If the survivor of a retired member whose death is service-connected receives DIC, the survivor receives a refund of the SBP premiums the member paid for the portion of the SBP annuity that is offset by DIC.



Photo by PHCS Joe Dorey

For example, the surviving spouse of a senior chief, either retired or retirement-eligible but still on active duty, who dies of a service-connected cause would be eligible to receive DIC in the amount of \$833. If the senior chief's retired pay was \$1,200 (or, if still on active duty, would be if he had retired), his survivor's SBP annuity would be \$660 ($\$1,200 \times 55$ percent).

Since his widow's DIC is greater than this amount, she would receive only DIC. If the senior chief had retired and had paid SBP premiums since retiring, his widow would also receive a complete refund of the premiums paid.

Available coverage under SBP

■ **Child(ren)-only coverage.** Members with eligible children, including stepchildren, adopted children, foster children or children born outside of marriage but who live with the member, may name their children as SBP beneficiaries. The spouse of a married member must concur with this type of election.

Children are eligible to receive benefits until age 18, or, if a full-time student, until age 22. If the child becomes incapable of self-support due to a mental or physical disability while an eligible beneficiary, the child may receive benefits for life.

Monthly benefits for children are 55 percent of the member's base amount. Only one 55 percent annuity is paid per service member. If the member has more than one child, the annuity is divided equally among all eligible children. Benefits are paid to a child's guardian until age 18 and directly to the child thereafter. There is no offset to a child's SBP annuity due to receipt of DIC.

The cost to provide SBP coverage for children is very inexpensive and depends upon the age difference between the member and the member's youngest child. For example, the premium for a 45-year-old member with retired pay of \$1,000 who has three children, the youngest of whom is 10 years of age, would be \$7.20 per month.

■ **Spouse-and-child(ren) coverage.** Under this type of coverage, a member may elect coverage for both a spouse and children. Children receive benefits only if the surviving spouse dies or loses eligibility to receive benefits by remarrying before age 55. Premiums for spouse-and-child(ren) coverage are calculated by adding a very small additional charge for the children to the normal premium for spouse-only coverage.

The additional charge is usually less than \$ 1 per month.

■ **Former-spouse coverage.** A member with a former spouse may name the former spouse as a beneficiary upon retirement. If divorced after retirement, a member may provide coverage for a former spouse only if the former spouse had been eligible to receive SBP benefits as a spouse.

To name a former spouse as a beneficiary after retirement, the retiree must change his or her election from spouse coverage to former-spouse coverage within one year from the date of divorce. If the member is required by a court order to provide coverage to a former spouse, the former spouse may have the election ordered on the member's behalf if the member fails to make the change voluntarily.

Premiums and benefits for former spouse coverage are identical to premiums and benefits for spouse coverage.

Children may be added to a former-spouse election at an identical cost to spouse-and-child(ren) coverage. Only children acquired (born, adopted, etc.) during the member's marriage to the former spouse may be covered.

■ **"Insurable interest" coverage.** This type of coverage is available only to a member who is unmarried at the time of retirement. If the member has only one dependent child, the member may name that child as an insurable interest beneficiary.

Insurable interest refers to someone who has a valid financial interest in the continued life of the member. An insurable interest is presumed for any blood relative. Premiums and benefits are calculated differently for this type of coverage. For more information about this type of coverage, see your command career counselor.

Supplemental Survivor Benefits Plan

Supplemental SBP (SSBP) is a program, effective April 1, 1992, in which a retiree who is participating in basic SBP at the maximum level may purchase additional coverage to increase a surviving spouse's or former spouse's monthly benefit after age 62 from 35 percent of retired pay to 40 percent, 45 percent, 50 percent or 55 percent of retired pay. SSBP coverage is not automatic; it must be deliberately elected.

Premiums for SSBP coverage are based upon a



Photo by PH3 Sam Dallal

member's age on his or her birthday nearest to the date of retirement and are paid in addition to the basic SBP premium.

For example, a 40-year-old member with retired pay of \$1,000 would pay a basic SBP premium of \$65 per month. For each 5 percent level of SSBP coverage (referred to as an "SSBP unit"), the member would pay an additional \$12.20 per month. For more information about SSBP coverage, see your command career counselor.

Supplemental SBP benefits are not subject to an offset due to a survivor's receipt of DIC. This is a

very important factor to consider by a service member who is retiring due to a physical disability.

Open enrollment season

SBP has undergone more than 16 changes in its more than 20-year history. All changes have been improvements.

Participants' premiums are lower than they have ever been, and benefits are higher.

To permit adjustments by retirees who retired before these changes were made, Congress authorized all retirees to enroll in SBP and SSBP during a one-year open enrollment season between April 1, 1992, and March 31, 1993.

Sources of information on retirement, including your SBP coverage, can be found in the following Navy publications:

Navy Guide For Retired Personnel and Their Families, NAVPERS 15891 series. This should be made available to the member during pre-retirement processing.

Shift Colors. Members who do not receive an issue within a reasonable time after retirement (six months) should contact the Commanding Officer, Naval Reserve Personnel Center, Code 40, New Orleans, La. 70149, and request that their name be placed on the *Shift Colors* mailing list.

Retired Military Almanac. Mail all orders to: Uniformed Services Almanac, Inc., P.O. Box 4144, Falls Church, Va. 22044.

Other supplemental benefits

There are other benefits for surviving family members of deceased active-duty members and retirees. Among these are:

Civil Service Employment Preference. Certain Civil Service preference benefits are granted to unremarried widow(ers) in connection with examinations, ratings, appointments and reinstatement if they apply for a civil service position. Call or write any Civil Service employment office for details.

Fraternal organization benefits. Check with the nearest affiliate of any fraternal or professional organization in which the deceased held membership to learn of any insurance, burial or other benefits which may be paid.

GI loans. Unremarried widow(ers) of deceased military personnel may be eligible for GI Bill home loans, when death is service-connected. Contact the Department of Veterans Affairs for further details.

State benefits. Many states provide benefits to survivors of veterans such as educational assistance, civil service preference, tax and license fee exemptions and employment assistance.

Most of the states maintain veterans' agencies which supervise veteran and survivor benefits. The member's survivors should contact the veterans' agency in the state in which they intend to reside or the state in which the retired member last claimed residence.

Any nationally recognized veterans' organization will also assist in providing information about veteran and survivor benefits.

Service academy appointments. Each year a limited number of appointments to the service academies are reserved for the sons and daughters of military members who died of war injuries.

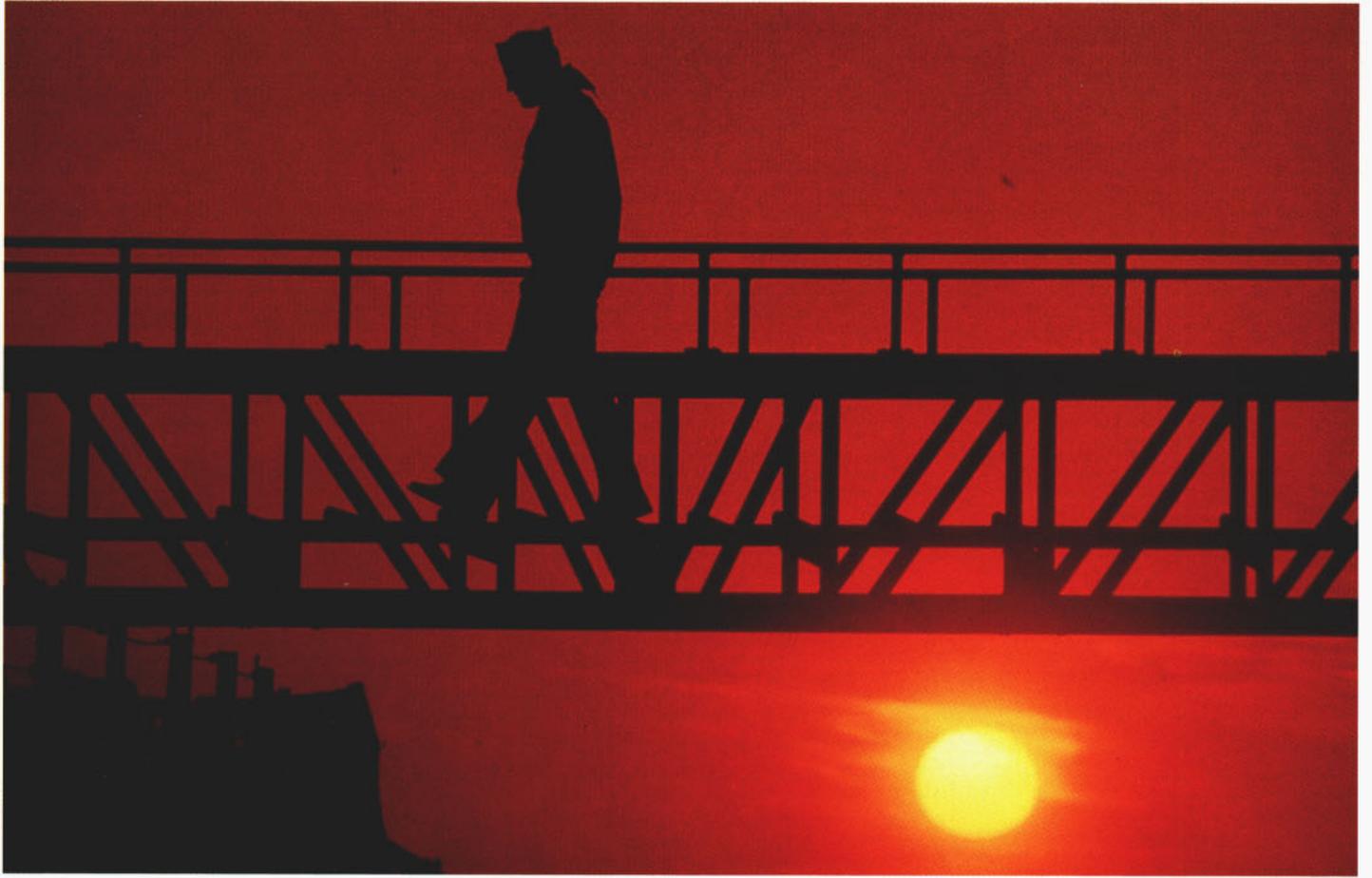
Inquiries should be sent to:

- Office of Candidate Guidance, U.S. Naval Academy, Annapolis, Md. 21402
- Registrar, U.S. Military Academy, West Point, N.Y. 10996
- Director of Admissions, U.S. Air Force Academy, Colorado Springs, Colo. 80840.

Mortgage guarantee. The mortgage guarantee provided as part of GI Bill loans does not pay off the mortgage upon the death of the homeowner. Those guarantees apply solely to the private lender who made the loan. The obligation to repay the loan falls to the deceased's estate and spouse. Only if the spouse defaults may the government pay the lender to the extent of the guarantee — but the government is then obligated to recover its loss from the family.

Tax Relief. The income of a member who dies of wounds, disease or injury sustained in a combat zone is exempt from federal income tax for the year in which death occurred.

Any tax liability outstanding against the member at time of death will be canceled or reduced. Refunds can be made if tax on such income has already been paid. Federal estate tax is not applicable in the settlement of estates of such combat veterans. †



U.S. Navy photo

