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Cycle of Service

This phase is the period the unit performs its monthly training assemblies and annual training in preparation for possible mobilization.

Training
&
Preparation

This phase is the period immediately prior to the unit's return through their release from active duty.

Reunion

This phase is the period the unit receives notification of mobilization.

Alert

This phase is the period the unit begins to complete its mission and pack up to come home.

DEMOB

This phase is the period the unit begins active duty at the Armed Forces Reserve Center and the mobilization station.

MOB

Deployment

This phase is the period the unit is on active duty and at their deployed location; be it stateside or overseas.







Veterans Affairs

Benefits and Eligibility

VBA - OEF/OIF

MVAD/American Legion







**VA Montana Healthcare System
Fort Harrison, MT 59636**

WELCOME HOME! We are proud of the service you gave to your country. Now, it's our turn to serve YOU!

Did you know that veterans who serve on active duty in a theater of combat operations during a period of war after November 11, 1998 or in combat against a hostile force during a period of hostilities are eligible for hospital care, medical services, and nursing home care for a period of five years from their date of discharge. NOTE that free care refers to all services related to the veteran's combat experience, even if there is insufficient medical evidence to conclude that such a condition is attributable to such service. Co-payments may be charged for treatment of non-combat related conditions.

If you have served 90 consecutive days of active military service and did not receive your dental exam, you may be eligible for a one time episode of care.

Remember it's five years from your date of discharge from active military service, so it's very important that you enroll for VA Health Care as soon as possible, especially if you have any service related health concerns.

How do I enroll to receive health benefits?

To register for health benefits go on line www.va.gov or by mail you will need to submit a VA Form 10-10EZ, application for health benefits, with a copy of your discharge document ie. DD214. Please send these to:

Department of Veterans Affairs
Attn: Patient Business Office
PO Box 168
Fort Harrison, MT 59636

To register in person please bring your discharge document ie. DD214 and visit the Business Office at Room S101 on the hospital side (we are located near the Outpatient area) of the VA Medical Center at Fort Harrison.

What needs to be completed on the Form 10-10EZ?

For proper completion you should answer all the questions. Please mark all boxes. If the information does not apply to you put N/A or Zero in those boxes. Be sure to sign and date the form. If the form is not signed and dated then the entire application will be returned to you.



How long does it take to process the application ? Your application will be expedited and you will be notified by mail when the application is completed.



VBA-OEF/OIF

Veterans Benefits Administration

Welcome home and *thank you* for your service to our country! VA is ready to provide health care and more to our newest veterans returning from the armed services. Here are some of the benefits VA provides that you need to know about:

Health Care Eligibility for 5 years – Enroll for health care at any VA Medical Center or clinic for 5 years following your military separation date. When you enroll, you may start receiving your health care at the VA right away, or not – the choice is yours! Once you enroll, the VA will be available to help serve your health care needs for years to come – but you must enroll within 5 years from separation!

Dental Benefits – We provide dental examinations and benefits to veterans with service related dental conditions. You may be eligible for one-time dental care but you must apply for a dental exam within the first 180 days of your separation date..

OEF/OIF Programs – every VA Medical Center has a team ready to welcome OEF/OIF service members and help coordinate their care.

Federal Recovery Coordination Program – assists severely wounded, ill or injured recovering service members, veterans, and their families in accessing the care, services, and benefits provided through the various programs in the Departments of Defense and Veterans Affairs, other federal agencies, states, as well as the private sector.

Primary Health Care for Veterans – We provide [general and specialized health care](#) to meet veterans' needs.

Additional Benefits – We provide additional, non-health related benefits which may include: financial benefits, home loans, vocational rehabilitation, education, and more.



Montana Veterans Affairs Division

www.mt.gov/dma/mvad

Mission:

- Establishing a statewide network of service for discharged veterans and their families.
- Providing services and assistance for all Montana veterans, and surviving spouses and dependents in coordination with associated federal and state agencies, veterans' services organizations, private organizations and individuals.
- Continuing education and assistance for the general public, governmental agencies and elected officials regarding veterans' services, programs, initiatives and policy.
- Administering, operating and maintaining Montana's state veterans' cemeteries.

Functions

Operate 11 statewide service offices: Belgrade, Billings, Butte, Great Falls, Havre, Helena, Kalispell, Lewistown, Miles City, Missoula, and Wolf Point.

- Prepare and file benefit claims for veterans and their families, and maintain veterans' claim files.
- Represent veterans and their families in the claims and appeals process of the Federal Department of Veterans Affairs.
- Provide regularly scheduled veterans outreach operations throughout the state.
- Advise veterans and their families on veterans' benefits, and assist in obtaining legal and medical documentation to support claims.
- Obtain military service records and awards.
- Coordinate assistance with other veterans' service organizations.
- Educate, advise and assist the general public and government agencies on veterans' affairs and issues.
- Administer, operate and maintain State Veterans Cemeteries,
- Receive donations for State Veterans Cemeteries.
- Provide information on State Veterans Homes.
- Represent the State of Montana as a member of the National Association of State Directors of Veterans Affairs.
- Participate in activities supporting veterans and their families.

http://dma.mt.gov/mvad/addresses/office_addresses.htm



The American Legion of Montana
<http://www.mtleion.org/index.php>

The American Legion of Montana is one of 55 departments of [The American Legion](#), the largest Wartime Veterans Service Organization. With over 2,700,000 members, The American Legion has four pillars of belief. They are Support of the Veteran, a Strong Defense, the Mentoring of Our Youth, and Patriotism.

Through its 134 posts and just under 13,000 members. The American Legion of Montana supports these pillars in the various programs of The American Legion. These include [American Legion Baseball](#), [American Legion Boys' State](#), [American Legion High School Oratorical Scholarship Program](#), [American Legion Junior Shooting Sports Program](#), and sponsoring of Boy Scout units. The Legion also participates in such Troop Support programs as Heroes to Hometown, Family Support Network, [Temporary Financial Assistance](#), The Blue Star Program, and, for the children of Fallen Heroes, The American Legion Legacy Fund

VA Special Programs:

[Operation Enduring Freedom / Operation Iraqi Freedom Veterans](#) - Information for returning Active Duty, National Guard and Reserve service members of Operations Enduring Freedom and Iraqi Freedom (OEF/OIF).

[Disabled Veterans](#) - Information for veterans, employers and the general public about benefits administered by VA's Vocational Rehabilitation and Employment Service.

[Homeless Veterans](#) - Information on programs and initiatives designed to help homeless veterans live as self-sufficiently and independently as possible.

[Military Services](#) - Information for separating service members as well as veterans

[Minority Veterans](#) - Information on VA programs, benefits and services for minority veterans.

[Survivor Benefits](#) - Information on VA programs, benefits and services for surviving spouses and dependents of military personnel who died while in active military service and for survivors of veterans who died after active service.

[Women Veterans](#) - Information on VA benefits, services and health care specifically for women veterans.

[Veterans in Business](#) - Information on business ownership and expansion opportunities, programs and resources for veterans, including service-connected disabled veterans.

[Accessibility](#) - Information on accessibility issues, programs and resources.

VETERANS BENEFITS TIMETABLE
Information for Veterans Recently Separated from Active Military Service

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
Disability Compensation: VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.		None	Any VA office or call 1-800-827-1000 or file at www.va.gov
Disability Pension: This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled due to nonservice-connected disabilities or who are 65 or older.		None	
Medical: VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.		None	
Combat Veterans: VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty	Any VA medical facility or call 1-877-222-8387 or file at www.va.gov
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011	
Dental: Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.		180 days from separation	
Education and Training: Up to 36 months of benefits for:	Montgomery GI Bill - Active Duty (Chapter 30) OR Veterans Educational Assistance Program (VEAP)	10 years from release from last period of active duty. Limited extensions available.	Any VA office or call 1-888-GIBILL-1 (1-888-442-4551) or file at www.gibill.va.gov
	OR Montgomery GI Bill - Selected Reserve (Chapter - 1606)	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard, whichever occurs first. Some extensions available if activated.	
	OR Reserve Educational Assistance Program (REAP/Chapter 1607)	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. There are exceptions for discharge due to disability or transfer from the IRR to the Selected Reserve. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are now eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.	
Vocational Rehabilitation and Employment: VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at www.va.gov
Home Loan: Veterans with qualifying service are eligible for VA home loan services including guaranteed loans for the purchase of a home, manufactured home, manufactured home and lot, certain types of condominiums, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.		None	Any VA office or call 1-800-827-1000

VETERANS BENEFITS TIMETABLE (Continued)

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY	
Life Insurance:	<p>SGLI (Servicemembers' Group Life Insurance) is low-cost life insurance for servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins when the servicemember enters service or changes duty status.</p>	Coverage continues for 120 days from date of separation, or up to one year if totally disabled at the time of separation from service.	<p>VA Insurance Center or call 1-800-419-1473</p>	
	<p>Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI) is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, in Operation Enduring Freedom or Operation Iraqi Freedom, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss directly resulting from the traumatic injury. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service.</p>	Coverage continues through midnight of the date of discharge, but member/veteran generally has up to two years from the date of the loss to apply for payment.		
	<p>VGLI (Veterans' Group Life Insurance) is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000 but cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service. Premiums are age-based.</p>	Must apply within 120 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.		
	<p>FGLI (Family Group Life Insurance) is life insurance that provides automatic coverage to the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost.</p>	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.		
	<p>SDVI (Service-Disabled Veterans' Insurance) also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.</p>	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.		<p>VA Insurance Center or call 1-800-669-8477</p>
	<p>VMLI (Veterans' Mortgage Life Insurance) is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$90,000.</p>	Must apply before age 70.		
<p>Reemployment: The Department of Labor's web site www.dol.gov contains information on employment and reemployment rights of members of the uniformed services.</p>		For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer	
<p>Unemployment Compensation: The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site www.dol.gov contains links for each State's benefits, including the District of Columbia and Puerto Rico.</p>		Limited time	<p>State Employment Office (bring your DD-214)</p>	

FOR ADDITIONAL INFORMATION VISIT THE VA WEB SITE AT WWW.VA.GOV

PROTECT YOUR IDENTITY

Your DD-214, *Certificate of Release or Discharge from Active Duty*, contains personal information. Keep it in a safe place. Protect yourself from identity theft. If you decide to file your DD-214 at a public records facility such as a court house or vital statistics agency, you may want to inquire about the level of security in place to limit public access to your document.



Department of Veterans Affairs Phone Numbers

Bereavement Counseling 1-202-461-6530
Education 1-888-442-4551
Headstones and Markers 1-800-697-6947
Health Care 1-877-222-8387
Homeless veterans 1-877-222-8387
Home Loans 1-877-827-3702
Life Insurance 1-800-669-8477
National Suicide Prevention Lifeline 1-800-273-8255
Pension Management Center 1-877-294-6380
Special Health Issues 1-800-749-8387
Telecommunication Device
for the Deaf (TDD) 1-800-829-4833
VA Benefits 1-800-827-1000

Toll Free Numbers for Contacting VA

VA Benefits: 1-800-827-1000

- Burial
- Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- Death Pension
- Dependency Indemnity Compensation
- Direct Deposit
- Directions to VA Benefits Regional Offices
- Disability Compensation
- Disability Pension
- Education
- Home Loan Guaranty
- Life Insurance
- Medical Care
- Vocational Rehabilitation and Employment

Beneficiaries in receipt of Pension Benefits: 1-877-294-6380

Education (GI Bill): 1-888-442-4551

Health Care Benefits: 1-877-222-8387

Income Verification and Means Testing: 1-800-929-8387

Life Insurance: 1-800-669-8477

Mammography Helpline: 1-888-492-7844



Special Issues – Gulf War/Agent Orange/Project Shad/Mustard Agents and Lewisite/Ionizing Radiation:
1-800-749-8387

Status of Headstones and Markers: 1-800-697-6947

Telecommunications Device for the Deaf (TDD): 1-800-829-4833

Web Sites

VA Home Pagewww.va.gov
Education Benefitswww.gibill.va.gov
Health Care Eligibilitywww.va.gov/healtheligibility
Burial and Memorial Benefitswww.cem.va.gov
Returning Servicemembers.....www.oefoif.va.gov
Home Loan Guarantywww.homeloans.va.gov
Recordswww.archives.gov/st-louis/military-personnel
VA Benefit Payment Rateswww.vba.va.gov/bln/21/rates
VA Formswww.va.gov/vaforms
Mental Health.....www.mentalhealth.va.gov
Federal Jobswww.usajobs.opm.gov
Veterans Preferencewww.opm.gov/veterans/index.asp
Employment Assistance.....www.vetsuccess.gov
Veterans Employment and Training.....www.dol.gov/vets





Health Insurance

TriCare

TriCare Dental - United Concordia







TRICARE Eligibility

Your key to TRICARE eligibility depends on your enrollment in the Defense Enrollment Eligibility Reporting System (DEERS). The DEERS record will indicate the dates of eligibility. All uniformed services sponsors (active, reserve or retired) should ensure that their family status (marriage, death, divorce, new child, etc.) and residential address are current in DEERS at all times. DEERS enrollment and/or updates are completed at uniformed services personnel offices, not TRICARE service centers. For more information about DEERS, contact the Defense Manpower Data Center Support Office (DSO) Telephone Center from 6 a.m. to 5 p.m., Pacific Time, Monday through Friday, at the following toll-free number: 1-800-538-9552.

Beneficiary Categories of Eligible Beneficiaries

Beneficiary Category	Description
Active duty and retired service members	From any of the seven Army, Air Force, Navy, Marine Corps, Coast Guard, Public Health Service, or the National Oceanic & Atmospheric Administration.
Spouses and unmarried children (including stepchildren) of active duty or retired service members <u>Note:</u> Stepchildren lose eligibility after a divorce unless adopted by the sponsor.	<ul style="list-style-type: none"> • Remain eligible even if parents divorce or remarry. • Eligibility ends at age 21 unless the child is a full-time student (validation of student status required) then eligibility ends at age 23 or when the full-time student status ends, which ever comes first. • Eligibility may extend past age 21 if the child is incapable of self-support because of a mental or physical incapacity and the condition existed prior to age 21, or if the condition occurred between the ages of 21 and 23 while the child was a full-time student. • Illegitimate children of current or former service members or their spouses may be eligible under certain conditions. • Children placed in the custody of a service member or former member, either by a court or by a recognized adoption agency, in anticipation of legal adoption by the member.
Reserve Component members on active duty for more than 30 days – under Federal orders	From any of the seven uniformed services Reserve Component Army, Air Force, Navy, Marine Corps, Coast Guard, Public Health Service, or the National Oceanic & Atmospheric Administration.
Spouses and unmarried children of reserve component service members	<ul style="list-style-type: none"> • Covered while reserve component sponsor is on active duty for more than 30 consecutive days. • Covered if reserve sponsor was injured or dies during, or on the way to or from, active-duty training for a period of 30 days or less.
Retired reserve component service members and their family members	When the retired reserve component service member is eligible for retirement pay (usually at age 60), the member and his/her eligible family members become TRICARE eligible.
Widows or widowers and unmarried children of deceased active duty or retired service members*	<ul style="list-style-type: none"> • Are eligible as family members of deceased member if sponsor was serving or was ordered to active duty for more than 30 days at time of death. • Claims will be cost-shared at the active duty family member rate for three years after death of active duty sponsor, and thereafter at the retiree rate. • Widows or widowers remain eligible until they remarry (loss of benefits remains applicable even if remarriage ends in death or divorce). • Children remain eligible until age 21, unless they meet the exceptions



	above.
Medal of Honor recipients and their family members	Any service member who has been awarded the Medal of Honor, his/her eligible family members and widows are eligible for medical and dental benefits under TRICARE.
Certain eligible former spouses of active duty or retired service members	<ul style="list-style-type: none"> • Must not have remarried. (If they remarry, the loss of benefits remains applicable even if remarriage ends in death or divorce) • Starting Oct. 1, 2003, eligibility and medical records will be listed under former spouse's own Social Security Number – not their sponsor's. • Must not be covered by an employer-sponsored health plan. • Must not be the former spouse of a North Atlantic Treaty Organization (NATO) or "Partners for Peace" (PFP) nation member. • Must meet the requirements of one of the following three situations:
Situation 1	<ul style="list-style-type: none"> • Must have been married to the SAME member or former member for at least 20 years, and at least 20 of those years must have been creditable in determining the member's eligibility for retirement pay. • If the date of the final decree of divorce or annulment was on or after Feb. 1, 1983, the former spouse is eligible for TRICARE coverage of health care that is received after the date of the divorce or annulment. • If the date of the final decree is before Feb. 1, 1983, the former spouse is eligible for TRICARE coverage of health care received on or after Jan. 1, 1985. • Eligibility continues as long as the preceding requirements continue to be met.
Situation 2	<ul style="list-style-type: none"> • Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member's eligibility for retirement pay. • If the date of the final decree of divorce or annulment is before April 1, 1985, the former spouse is eligible only for care received on or after Jan. 1, 1985, or the date of the decree, whichever is later. • Eligibility continues as long as the preceding requirements continue to be met. However, if the date of the final divorce decree or annulment is on or after April 1, 1985, but before Sept. 29, 1988, the former spouse is eligible for care received from the date of the decree until Dec. 31, 1988, or two years from the date of the decree, whichever is later.
Situation 3	<ul style="list-style-type: none"> • Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member's eligibility for retirement pay. • If the date of the final decree of divorce or annulment is on or after Sept. 29, 1988, the former spouse is eligible only for care received for one year from the date of the decree.

Special Circumstances for TRICARE Eligibility

Check with your local ID card issuing facility or unit personnel office about eligibility requirements for the following beneficiary categories:

- Certain family members of active duty service members who were discharged as a result of a court-martial conviction or separated for spouse or child abuse.
- Certain abused spouses, former spouses and dependent children of service members who were eligible for retirement, but were revoked as a result of abuse of the spouse or child.
- Spouses and children of representatives of North Atlantic Treaty Organization (NATO) and "Partners for Peace" (PFP) nations that are signatories to the respective Status of Forces Agreements (SOFAs) with the
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- United States, while stationed in or passing through the U.S. on official business. These family members are eligible for outpatient benefits only.

Dependent Parents and Parents-in-law

Dependent parents and parents-in-law are eligible for care in a military treatment facility (MTF) and may enroll in TRICARE Plus* based on space/resource availability. TRICARE Plus is a local MTF-based primary care enrollment program that may provide TRICARE-eligible beneficiaries, who are not enrolled in Prime, an opportunity to enroll with their local MTF for primary care services. Dependent parents and parents-in-law are not eligible for TRICARE Prime, Standard, Extra or TRICARE For Life. They may be eligible for the Senior Pharmacy Program if they meet all of the requirements.

Medicare-eligibility and TRICARE

Attaining Medicare eligibility does not mean beneficiaries lose eligibility for TRICARE. See the three examples below of dual Medicare/TRICARE eligibility:

1. Beneficiaries, who become eligible for Medicare Part A on the basis of age and purchase in Medicare Part B, continue to be eligible for TRICARE, secondary to Medicare.
2. Family members of active duty service members who are also eligible for Medicare for any reason retain eligibility for TRICARE Prime, Extra or Standard whether or not they purchase Medicare Part B. However, the purchase of Medicare Part B in this instance is recommended. If they do not enroll in Medicare Part B as soon as they are eligible, the cost of Medicare Part B may increase 10% for each 12-month period that they could have been enrolled but were not. Please contact Medicare for more information on Part B enrollment.
3. Beneficiaries under age 65 who are entitled to Medicare Part A because of disability or end stage renal disease and have purchased in Medicare Part B retain their eligibility for TRICARE Prime, Extra or Standard until they turn 65, when they become only eligible for TRICARE For Life. Beneficiaries should notify their MTF or military personnel office if they become eligible for Medicare due to a disability or end stage renal disease.

Medicare coverage begins on the first day of the month in which beneficiaries become eligible. However, if the 65th birthday falls on the first day of the month, then Medicare Part A eligibility begins on the first day of the preceding month—and eligibility for TRICARE Prime, Extra or Standard ends. If beneficiaries are not eligible for Medicare Part A when they turn 65, a Social Security Administration “Notice of Disallowance” must be submitted to the uniformed services responsible for issuance of identification cards so that a new ID card showing TRICARE eligibility can be issued. Please visit www.medicare.gov or call the Social Security Administration at 1-800-772-1213 (TTY/TDD: 1-800-325-0778) for more information about Medicare Parts A and B.

CHAMPVA

Families of veterans who have a 100 percent, permanent disability, or of veterans who died from a service-connected disability, may be covered by CHAMPVA as long as they are not eligible for TRICARE. Eligible former spouses who when they remarried lost their TRICARE eligibility and whose marriage ended in divorce or death may also be entitled to CHAMPVA. CHAMPVA is administered by the Department of Veterans Affairs. Veterans may contact the Department of Veterans Affairs toll-free, 1-800-827-1000, for information. Details on possible CHAMPVA eligibility for family members are available from the Veterans Affairs Health Administration Center toll-free at 1-800-733-8387.

Program for Persons With Disabilities

ECHO, a supplemental TRICARE program, provides financial assistance to eligible active duty family members (ADFM) who have a qualifying mental or physical disability. The program offers services and supplies beyond the basic TRICARE benefits covered in Prime, Extra and Standard. The ECHO benefit also provides a monthly government cost share of \$2,500 per eligible family member, a \$1,500 increase over the Program for Persons with Disabilities’ cost share. Additionally, some beneficiaries may qualify for ECHO Home Health Care (EHHC). **EHHC** provides medically-necessary skilled services to eligible homebound beneficiaries.

For more information about TRICARE eligibility, beneficiaries may contact their local health benefits adviser or TRICARE service center. You can also visit the TRICARE Web site at www.tricare.mil.





TRICARE Dental Program

The TRICARE Dental Program (TDP), administered by United Concordia, is a voluntary, high quality, cost-effective dental care plan for eligible active duty family members, National Guard and Reserve members and their families. The TDP is offered worldwide.

Retirees and their families are not eligible for the TDP; however, if you are a retiree, you and your eligible family members may enroll in the [TRICARE Retiree Dental Program \(TRDP\)](#) which is currently administered by Delta Dental.

Eligibility

Eligibility is based on the sponsor's information in the Defense Enrollment Eligibility Reporting System (DEERS). The sponsor should ensure that DEERS contains accurate and up-to-date information at all times.

Active Duty service members are not eligible for the TDP. National Guard and Reserve members are eligible for the TDP while in reserve status. However if you are a National Guard or Reserve member with active duty orders for more than 30 consecutive days, you are not eligible for the TDP. Active Duty and activated Guard and Reserve members must receive dental care through the active duty military dental care system. Upon deactivation, National Guard and Reserve members are once again eligible for the program. For more information about dental benefits for National Guard and Reserve members and your families please see www.tricare.mil/reserve/dental.cfm and www.tricare dental program.com.

If you are a former spouse, parent, parent-in-law, disabled veteran, or foreign military personnel, you are not eligible for the TDP.

Enrollment

United Concordia coordinates enrollment for the TDP. There are three ways you can enroll in the TDP:

- Online: The sponsor may complete the [TDP Online Enrollment/Change Form](#) online using a credit card for the initial premium payment. You will receive a transaction number when you have completed the enrollment process.
- Mail: The sponsor may complete the [TDP Enrollment/Change Form](#) and mail it along with your initial premium payment to United Concordia at the following address:

United Concordia/TDP
P.O. Box 827583
Philadelphia, PA 19182-7583

If the sponsor is not available to sign the enrollment/change form, an individual with a valid Power of Attorney (POA) may complete the form. A copy of the POA must be submitted with the form.

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- Fax: The sponsor (or individual with a valid POA) may complete the [TDP Enrollment/Change Form](#) and fax with the initial payment (credit card only) to 1-888-734-1944.

Enrollment applications and initial premium payment must be received by United Concordia no later than the 20th day of the month for coverage to begin on the first day of the next month. Dental coverage may not begin until the first day of the second month if United Concordia receives the application after the 20th day of the month. If you have enrollment questions, call United Concordia at 1-888-622-2256.

Your first month’s premium is due with your enrollment application. Payments thereafter, must be made through a monthly payroll allotment or, in some cases, United Concordia may bill you or your sponsor directly.

Your application may be denied if you have incorrect eligibility information in DEERS. The sponsor should review their DEERS information prior to submitting the enrollment application.

Once enrolled, you must remain enrolled in the TDP for at least 12 months (with certain exceptions, such as loss of DEERS eligibility because of divorce, marriage of a child, etc.). After 12 months, enrollment continues on a month-to-month basis. Your sponsor (or individual with a valid POA) must contact United Concordia to disenroll from the TDP.

If you are a National Guard or Reserve family member, your monthly premium will be reduced while your sponsor is on active duty. Family member enrollment is not dependent on your sponsor’s enrollment so you may enroll in the TDP at any time. Your sponsor must have at least 12 months remaining on their service commitment at the time you enroll.

If you are an eligible family member of a National Guard or Reserve member called to active duty for certain contingency operations, TRICARE waives your 12-month enrollment commitment if you apply within 30 days of your sponsor’s activation.

Costs to the Enrollee

Feb. 1, 2009 - Jan. 31, 2010	
Active Duty	Monthly Premium
Active Duty/AGR Single Family Member	\$12.12
Active Duty/AGR Family Premium (more than one family member)	\$30.29
Active Duty/AGR Survivor (three year benefit)	\$0.00
Selected Reserve & Individual Ready Reserve (Mobilization Category)	Monthly Premium



Selected Reserve Sponsor	\$12.12
Selected Reserve (one family member - excluding Sponsor)	\$30.29
Selected Reserve Family Premium (more than one family member, excluding sponsor)	\$75.73
Sponsor & Family Premium	\$87.85
Selected Reserve Survivor (three year benefit)	\$0.00
Individual Ready Reserve (IRR) (Other than Special Mobilization Category)	Monthly Premium
IRR Non-Mobilized Sponsor	\$30.29
IRR Non-Mobilized Single Premium (one family member - excluding sponsor)	\$30.29
IRR Non-Mobilized Family Premium (more than one family member - excluding sponsor)	\$75.73
Sponsor & Family Premium	\$106.02

For complete benefits and cost-share percentages, please visit the United Concordia Web site at www.TRICAREdentalprogram.com.

Dental Coverage

The TDP provides 100 percent coverage for diagnostic and preventive services, except for sealants.

The following services are covered under the TDP with member cost-shares:

- Fillings
- Root canals
- Crowns
- Implants
- Extractions
- Orthodontics
- Periodontics
- General anesthesia

If you are an enlisted member in pay grades E-1 to E-4, you pay reduced cost-shares for endodontic (root canal), periodontic (gum and bone treatment), and oral surgery procedures.

The TDP pays a maximum annual benefit coverage of \$1,200 per enrollee per contract year for non-orthodontic services. Each contract year begins February 1 and ends January 31 of the following year.



There is a \$1,500 lifetime maximum benefit per enrollee for orthodontic treatment. The TDP offers orthodontic services for children up to, but not including, age 21. If enrolled as a full-time student at an accredited college or university, the orthodontic age restriction is extended for

children up to, but not including, age 23. For spouses and National Guard and Reserve members, the TDP offers orthodontic services up to, but not including, age 23.

National Guard and Reserve members are encouraged to consult with their commanders before receiving orthodontic care to ensure compliance with Service policies, as orthodontic appliances could affect dental readiness.

Allowance for Posterior (Back Teeth) Fillings

Under the TDP, basic restorative procedures and fillings have a cost-share of 20 percent for the member with the contractor paying the remaining 80 percent when getting care from a TDP network provider. The most common materials used for fillings are amalgam (silver) and composite resin (tooth-colored). Under the TDP, silver is the covered benefit for back teeth fillings. If you choose tooth-color for back teeth fillings, you must pay the difference between the cost of silver fillings and the cost of tooth-colored fillings. Tooth-colored fillings are covered for front teeth only.

For example, suppose you need a filling on a back tooth and your dentist places a silver filling and the allowable reimbursement rate is \$100. Under the TDP, the contractor (United Concordia) pays 80 percent or \$80 cost-share and you pay 20 percent or \$20 cost-share. If your dentist places a tooth-colored filling on a back tooth at your request and bills \$140, the contractor still pays \$80 (the 80 percent cost-share for a silver filling allowable reimbursement rate of \$100). You now pay \$60 (the \$20 silver filling cost-share plus the additional \$40 difference in billed charges).

According to the American Dental Association, both silver and tooth-colored materials are safe and effective options for filling back teeth. Silver fillings are affordable and durable with a long history of safe and effective use. Tooth-colored fillings offer a more natural appearance, but are more expensive. You should discuss filling materials with your dentist prior to receiving treatment.

Survivor Benefit

The TDP offers a three-year benefit to eligible surviving family members who were enrolled in the TDP when the sponsor died. Certain other surviving family members may also be eligible for the survivor benefit. For more information please see the [TRICARE Dental Program Survivor Benefit fact sheet](#).

Contact Information



For more information on the TDP, you may visit www.TRICAREdentalprogram.com, or call United Concordia's 24-hour line at 1-800-866-8499.

From outside the continental United States you can call United Concordia toll-free by, dialing your country code followed by 888-418-0466.. Representatives are available to help you in English, German, Italian, Spanish, Korean and Japanese. This number is available 24-hours a day, Monday through Friday.





Reintegration

Reconnecting with Spouse

Reconnecting with Family

Reconnecting with Children

Reverse Culture Shock







Reintegration and Marriage

Anticipation

We've discussed in other parts of this booklet how during the deployment you've changed in subtle ways, as have your family and friends. If you are the deployed person, you've functioned in living and working environments that may be very different than anything you'd previously experienced. Perhaps you've taken up diving, weightlifting, or jogging. You've rubbed shoulders with a "different world" and stretched your comfort zone. As a result, you'll go home an enriched, but a somewhat changed person.

If you are the "stay behind" spouse, you have also probably grown during the deployment. You have taken on new responsibilities and developed confidence that you can "keep the ship afloat" in your spouse's absence. Out of necessity, you have learned to cope without your spouse. Now that your partner is coming home, you may be engaged in such activities as dieting, exercising, trying a new hairstyle, buying groceries to prepare your spouse's favorite meal, redecorating the house, and preparing the children, if any, for your spouse's return. At the same time, you are probably looking forward once again to the familiar pattern of sharing family and household responsibilities with your spouse.

Both you and your spouse are probably thinking a lot about what it will be like to get home. Maybe you're finding it more difficult to concentrate on work as your thoughts continue to drift to reunion. While you're excited about reunion, perhaps you're also a bit worried about some "unfinished business" in your relationship. After all, whatever challenges existed in your relationship before the deployment will not have magically resolved them during the deployment. Maybe there are other lingering doubts and fears. Sometimes, for example, as partners prepare to reunite they both wonder about the possibility of infidelity. Over all, though, you're probably very excited about once again spending time together as a family and sharing private time with your spouse.

Changes at Home

Although you'll be excited about reunion, and the whole family will probably be thrilled with the return of the deployed person, everyone may experience a range of thoughts and feelings. Perhaps the deployed person will be a bit worried about how well he or she will fit back in. At the same time, family members might also be concerned about how the deployed person will treat them. They may wonder if their accomplishments will be appreciated or resented. They may be concerned that the deployed person will violate the "go slow" principle and attempt to immediately "take over" everything. These concerns are a normal part of the reunion process and typically require little more than some time and patience to sort out. The "stay behind" spouse probably had to change some procedures while the deployed person was gone. If it was the deployed person's responsibility to mow the lawn, take out the trash, vacuum the carpet, or pay the bills, someone else in the family had to temporarily assume those responsibilities. Other changes in



family procedures may have taken place in response to evolving family needs. In any event, the deployed

person should remember to go slow when adjusting to reunion with their family. Integrating back into the family is a process, not an event that can simply happen at the front door of your home by your announcing, in essence, “I’m home and I’m in charge.” To take that approach is to invite arguments and hurt feelings.

One of the first changes that the newly returned person is likely to notice is that their partner has become more confident in his/her ability to cope with whatever hand life deals. Notice how this makes you feel. Are you proud of him/her? Hopefully so. Be sure to express your appreciation for his/her valiant efforts to independently cope with the complexities of family life in your absence. Do you feel a little threatened? Not sure exactly where and how you fit into the family now? These are very normal concerns.

Trust / Fidelity

How would you characterize the trust level in your relationship when the deployment occurred? To what extent did you trust your partner to handle finances? What was your trust level in terms of your partner maintaining sexual fidelity? What do you think his/her trust level in you was in these and other key areas? Worries about a partner’s unfaithfulness are much more common than the occurrence of infidelity. It is wise to assume you’ve both been faithful to one another unless you have strong evidence, not merely suspicion, to indicate your spouse has been unfaithful. After all, accusations of infidelity are very serious and strike at the very core of a relationship.

If your marital relationship was an overall respectively satisfactory one before the deployment, it’s unlikely that any infidelity has taken place. When infidelity does occur, deployment notwithstanding, it is almost always a sign of much deeper relationship problems. Accordingly, these underlying issues must be addressed, perhaps with the help of a professional counselor, for the marriage to become healthier. If problems are left unresolved, acts of infidelity may become a devastating pattern in the relationship.

Communication

Homecoming is the time we resume communicating “face to face” again. What will you and your partner talk about? Are you open to talking about changes that have occurred in each of your lives as positive experiences that can promote growth in your relationship? Are you willing to really listen? Your partner may want to tell you many things that happened while you were away. Even though you may have been fortunate enough to have frequent phone contact, letters, and perhaps e-mail and video teleconferences, your partner needs your undivided attention, face to face.

If you are the military member, how will you respond to the way your partner has handled things in your absence? What about decisions he/she made that you question? Will you second-guess your partner, or will you recognize that he/she was operating in a stressful environment and made the best decisions he/she was capable of making? It is helpful to remember that you were not there and you do not know all the factors that went into decision-making. If you choose to criticize your



spouse, what do you hope to accomplish? Anyone can criticize. But remember, no one ever erected a statue to a critic! If you choose to criticize of your partner's judgment, you'll be doing

damage to your spouse's self-esteem and ultimately to your relationship. So, it's in everyone's best interest for you to accept the decisions your spouse made, acknowledge that he/she made them under difficult circumstances, and move on.

As we've previously discussed, you can expect your partner has developed heightened self-confidence, especially in the area of operating the household. Hopefully you're proud of him/her and will openly express that. In any event, although your partner may be anxious to return many responsibilities to you, this is area that you'll need to negotiate, and maybe transition some roles and responsibilities gradually. As an example, if you usually managed the family finances before, but your partner has been doing so in your absence, you'll need to get a thorough understanding of what has transpired. As finances can be an emotionally laden area, communication will shut down if you become critical, judgmental, or angry. In short, you and your spouse will need to negotiate a mutually satisfactory "transition plan" for you to reassume your roles within the household. Also, remain open to the possibility that the previous "division of labor" may need to be modified. Use the reunion as an opportunity to take a fresh look at things and make a fresh start in those areas where it makes sense.

You, as the military member, have received ribbons, medals and awards for doing a good job in the military. The only appreciation you spouse receives for supporting your decision to be in the military is the appreciation she or he receives from you. Many military spouses feel that without that emotional payoff, going through deployments and other military-related disruptions of family life is just not worth it.

Avoid getting into the "who had it worse" game. The truth of the matter is that the separation was difficult for both of you. But, it was probably more difficult for the family member who stayed at home, shouldering responsibility for the entire household and often worrying about the safety of the deployed member.

Intimacy / Sexuality

Intimacy and sex are not the same thing. Hopefully you and your partner have maintained a solid sense of intimacy, or "emotional connection", during the deployment through frequent communications. What you have not been able to maintain, as you and your partner are no doubt acutely aware, is the sexual component of your relationship. Since sex tends to be prominent in the thinking of both spouses during deployment, it tends to become a key focus of reunion. Given sexuality is a highly personal aspect of your personal and marital lives, you need to deal with this area with patience.

Although sexual intimacy can resume instantly, and this may well be your mutual desire, the level of overall emotional intimacy and comfort with one another that you experienced before the deployment may take awhile to regain. Keep in mind that for over several months you've only been able to communicate with each other, at best, a few minutes a day, and that you've had no face-to-face contact. Again, go slow.



Considering you've both experienced personal growth while separated, it makes sense to take some

time to get to know each other again, not unlike two friends who haven't seen each other for awhile. Build upon the intimacy you shared. Recognize you and your partner are "out of practice" in terms of sexual contact. As a result, it's not highly unusual after lengthy separations for temporary awkwardness to arise. Also, you may feel a bit uncomfortable together initially. If you have such experiences, do not make too much of them, as doing so only heightens anxiety, which in turn can set you up for a negative cycle of sexual problems. Simply relax, take your time, and let your sexual relationship resume in a way that is gratifying for both of you.

COURAGE TO CARE



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BECOMING A COUPLE AGAIN

How to Create a Shared Sense of Purpose After Deployment

Coming together as a couple after war deployment isn't always easy or something that happens naturally. It requires effort, and an understanding that each person has grown and changed during the separation. A positive way to think about this is that both of you, service person and spouse, have developed your own sense of purpose coping with new experiences while apart. What's important now is to come together and create a "shared sense of purpose", that is essential for your well being as a couple, that of your children and your life in the community. This won't happen overnight; it will take time, mutual compassion and a desire to do so. Here are four steps to help you create a "shared sense of purpose".



STEP#1: Understand Each Other's Sense of Purpose During Separation

The returning service member's sense of purpose has been shaped by:

- Traumatic events that can be difficult to process and talk about.
- Identification and closeness with their military unit and comrades who have shared similar experiences.
- Regimentation in the form of highly structured and efficient routines.
- Heightened sensory experiences including sights, sounds and smells.
- Expanded self-importance and identity shaped by war.

The spouse's sense of purpose has been shaped by:

- New roles and responsibilities.* Many spouses have assumed new or more taxing employment, oversight of finances and child rearing.
- Community support trade-offs.* Some spouses and children left the military base to stay with parents and in-laws for various reasons, but will have experienced loss of connection with their military community, its familiarity and support.

- Emotional changes.* Some spouses may have experienced growing independence and thrived on it; others may have found this a difficult time leading to depression, anxiety, increased alcohol or substance use and abuse, and other symptoms of stress.

STEP #2: Recognize that the following concerns upon return are common, often shared or felt indirectly, and will require mutual adjustments and time:

- Home.* Life at home does not have the edge and adrenaline associated with wartime duty, which often leads to let down, disappointment and difficulty shifting gears.
- Children.* Reconnecting with one's children is an anticipated event by service member and spouse. Children react differently depending upon their age, and can be shy, angry, or jealous as new bonds are reestablished. Discipline will now be shared, often resulting in conflicting opinions and styles.
- Relationship.* Concern about having grown apart, growing close again without giving up individual growth and viewpoints, issues of fidelity, and being able to discuss these issues without raising more anxiety or anger challenge many couples.
- Public.* While there has been widespread support of the service member, the public has mixed views of the war. Protracted deployment and an upcoming election may polarize the public, promoting media coverage that can undermine the pride and purpose military families feel about their involvement.

STEP #3: Relationship Breakers: Most couples argue about three things: sex, money and children.

Understanding the potential of these issues to divide rather than unite is key to reestablishing a shared sense of purpose. These issues involve:

- Intimacy.* Intimacy is a combination of emotional and physical togetherness. It is not easily reestablished after stressful separations creating an emotional disconnect.

Partners may also experience high or low sexual interest causing disappointment, friction or a sense of rejection. In due time, this may pass, but present concerns may include hoping one is still loved, dealing with rumors or concern about faithfulness, concern about medications that can affect desire and performance, and expected fatigue and alterations in sleep cycles.



- ❑ *Finances.* During the deployment, most service members and families received additional income from tax breaks and combat duty pay, as much as \$1,000 extra/month. Some families may have been able to set aside appreciable savings; other families may have spent some or all of the money on justifiable expenses and adjusted family budgets. This may create disagreement that can hamper the important work of building *shared trust* and financial planning as a couple essential to moving forward.
- ❑ *Children.* Children have grown and changed during deployment. Some returning soldiers will see children for the first time. It is important to build upon the positive changes in your children, and work as a couple to address issues of concern that need improvement or attention. Discipline of children will now be shared and should be viewed as something that can be built together rather than criticized or ignored.

Step#4: Relationship Makers. Here are some thoughts and tips for building a shared sense of purpose and stronger family.

- ❑ *Expectations.* Remember that fatigue, confusion and worry, common during this transition, often lead to short tempers. In that frame of mind, it is easy to revert to the relationship breaker issues listed above. If this happens, suggest taking time out and return to discussions when both parties feel more relaxed.
- ❑ *Enjoy life.* Find and do activities that are pleasurable such as a movie, a family picnic, bowling or shopping. Create time in your weekly schedule to do something as a couple, as a family, and one-on-one activity that is shared between returning service member and his/her child or children.
- ❑ *Give thanks.* Together, thank those people, family, friends, co-workers and new service member buddies, who have helped you and your family during this deployment. Showing appreciation through writing notes together, calling people or visiting them will bring a sense of fulfillment that reunites each other's experiences.

- ❑ *Communicate.* Talking together builds a shared sense of purpose. Desire to communicate is more important than details. Service members often prefer to discuss war stories with military buddies to protect their spouse and family from traumatic memories. Spouses should not be offended. Other ways to communicate involve physical activity. Take walks, work out together or engage in a sport. Healthy communication involves processing feelings, new information and relieving stress. Read, draw, paint, dance, sing, play an instrument, volunteer at church or in the community to keep a sense of perspective and individuality as you grow together as a couple.
- ❑ *Let time be your friend.* Time may not mend everything, but it is often one of the most important factors in healing and solving problems.
- ❑ *Be positive.* A positive attitude is one of the most important gifts you can bring to each other and your family during this time. Appreciating what one has gives strength and energy to a family and a couple. Special circumstances such as physical injury and psychological problems are not addressed in this fact sheet, and require additional support, information and resources.
- ❑ *Know when to seek help.* Both service member and spouse have endured a level of stress, uncertainty, worry and loneliness that can affect one's health and mental health. If either spouse or service member suspects they may be suffering from a health or mental health problem, it is essential to seek help. Many service members do not want to seek help for mental health problems from the military for fear of damaging their career. However, the consequences of letting a problem linger untreated can be much more damaging. There are excellent treatments including medications that can help people reclaim their lives and enjoy their families, as they should. You owe it to yourself and your family to be in good health.

We hope this fact sheet is helpful and something you will hold onto and refer to in the months ahead. Service members and spouses should feel proud of the important contributions both have made to our nation. Now it is time to reunite with loved ones and enjoy a shared sense of purpose and togetherness.

COURAGE TO CARE is a new health promotion campaign of Uniformed Services University. Its purpose is two-fold: to provide quality health information reflecting our University's excellence in military medicine and to present it in a friendly, appealing format for immediate distribution for the health promotion needs in your community.

Local contact information



Reintegration Challenges of a
Single Service Member

COMMON PROBLEMS

- **Risky behaviors:**
 - Excessive use of alcohol or drugs
 - Reckless Driving
 - Obsessive use of websites
 - Misuse of Firearms

OTHER COMMON PROBLEMS

- Flashbacks
- Lack of support as a single service member
- Missing camaraderie
- Aggression
- Finances
- Low tolerance for those who have not experienced deployment
- Adjusting to civilian responsibilities/lifestyle

PHASES OF REINTEGRATION

- **Changes in Behavior**
 - Swearing
 - Giving orders
 - Personal hygiene
 - Manners
 - Tobacco use
- **Exploration**
 - Local area
 - Relationships
 - Previous hangouts
 - Friendships
 - Workplace



- **Living Situation**

- **Celebration**
 - Celebrating by partying and reconnecting
 - Becomes problematic if carried on too long
- **Projects**
 - Going back to school
 - Hobbies
 - Remodeling
 - Planning a wedding
 - Vacation
 - Moving
- **Reality Check**
 - Reintegrate back to society
 - Resumes life
 - Return to work/school

- **SUMMARY**
 - Reintegration can present challenges
 - Each service member is unique, adjustment varies
 - Most service members will have a successful reintegration
 - Keep communication open
 - Seek help when needed

RESOURCES

- Military Family Consultants (406)696-5202
 - Chaplain and local Clergy
 - Military OneSource (800)342-9647
- Behavioral Health Services



Reintegration/Reunion and the Single Service Member

Coming home after a deployment can feel great, but it is also a time of adjustment. When you're single, you face a different set of re-entry challenges than married service members do. You don't have a spouse or, in many cases, nearby family members to support you through the process. Here is information about what to expect following a deployment and ways to find support to make the adjustment easier.

What to expect

It's important to think of your return to single life following deployment as a process rather than a single event. Just as it took time to adjust to your deployment, it will now take time to adjust to being home. You may have to get used to different foods again and a different time zone. You'll also have to make some emotional adjustments. Here are some ways you may feel:

- *Tired, less motivated than usual, or discouraged.* There may be no single reason for these feelings. You may feel sad about the things you missed while you were gone. You may feel out-of-step or out-of-place. These feelings are a normal part of the adjustment process.
- *Lonely.* Once you've been back for a few days or weeks, you may start to feel like you can't relate to your friends or relatives. Or you may feel that no one understands what you've gone through. This might make you feel isolated and make it harder to adjust. Try to reach out to friends and family members even if you feel awkward or uncomfortable about doing so. Chances are they may be feeling awkward, too. If you still feel lonely, you may want to talk with a counselor or therapist.
- *Angry.* It's normal to feel angry because others were able to stay home while you were on duty or because things have changed while you were gone. Anger can be another part of the process of adjusting to being home. It might help to talk with members of your unit, a trusted member of the clergy, or a professional counselor.
- *Culture shock.* Even parts of your life that you thought would feel familiar and comfortable may feel foreign to you at first. Give yourself time to adjust to all of these changes.

Settling back in

Many service members feel different after returning from deployment -- as though they have changed and don't fit into their old lives anymore. Old routines and ways of doing things may not seem to work -- at least at first. Here are some ways to make this adjustment period easier:

- *Try to establish a new living situation as soon as possible.* Many service members move out of an apartment or dormitory before a deployment, and need to find housing again when they return. Try to take care of this as soon as you can so that you feel more settled.



- *Sort out your finances.* It can be tempting to spend extra money when you first return from a deployment -- by going out with friends, shopping, or setting up a new home. But it's important to take a realistic look at your budget as soon as possible, especially if your rate of pay has changed.
- *Limit your use of alcohol.* For many people, celebrating means drinking with friends and family. Overuse of alcohol can increase feelings of depression and loneliness. It can also lead to impulsive and risky behaviors. Go easy.
- *Think about the next steps in your career.* If your prior work history was good, chances are your previous employer will welcome you back. Or perhaps you've learned new skills during your military service that are applicable to a new career. Be sure to discuss your interests with your employer or any potential employer.

Reconnecting with friends and family

It can be hard to reconnect with friends and family after a deployment. You may not know how to describe your experiences or you may not want to talk about them at all. It also can be hard to accept that life has gone on for friends and family while you were gone. Things may not return to normal right away.

- *Try to avoid a tightly scheduled reunion, with lots of visits with friends and family.* You may find that you'd prefer to take some time to yourself or that you're just not ready to visit with everyone you know as soon as you get back. Give yourself time to relax and to return to your life at your own pace. It's also a good idea to let friends and relatives know how you'd like to celebrate your return. For example, if you would prefer a quiet family dinner instead of a big party, gently let people know that you're not ready for a large gathering yet.
- *Realize that different people may react differently to your deployment.* Some people may want to know all about your experiences while others may not want to talk about them at all. The same might be true about your travels to other countries or areas. Try to be respectful of other people's feelings and ask that they respect yours if they want more information than you would like to give.
- *Understand that people or circumstances may have changed while you were away.* It's important to take the time to understand how things may have changed while you were away and to be open to these changes.
- *Be prepared for some awkwardness in your personal relationships.* Remember that you are not the only person who has to adjust to life following a deployment -- your friends and relatives are adjusting, too. It's common for couples or family members to feel awkward with each other after being separated for a significant period of time. People may wonder how you've changed and what you've gone through, but they may hesitate to ask you. And you might not know what to talk about because you're not caught up on the local news or what's going on in everyone's lives. Talk about how you're feeling and encourage friends and family to do the same.
-



- *Be patient with yourself and with others.* Give yourself and others time to adjust to your return instead of trying to make up for lost time as soon as you get back. The adjustment to being back home doesn't happen overnight; it may take days, weeks, or months. Eventually you will settle back into your life -- it just may not be exactly the same life that you had before the deployment.

Finding support

If you are having trouble adjusting, there are places to turn for help. These include:

- *Trusted friends.* Talk with other service members who were deployed with you or talk with other close friends. Sometimes just talking about how you are feeling and what you are experiencing can help you feel better. It's especially helpful to talk with someone who has been through it or is going through the same process.
- *Religious or spiritual communities.* Many people find support through religious or spiritual communities.
- *Military sources of support.* The military offers many sources of support for service members both before and after a deployment. One helpful Web site is the Army site www.hooah4health.com (click on "Deployment" and then on "Family Matters").

A professional counselor. A professional counselor or therapist can help you cope with stress, feelings of sadness or confusion, and other issues related to your adjustment back home. You can find a counselor by talking with your health care provider or by contacting your employee assistance or employee resource program.



Reintegrating with Children As A Single Parent

If you're a single parent and in the military, you may be experiencing some unique concerns about reuniting with your children. More specifically, if you're a custodial parent, have you thought about how your children have bonded with their caregiver during your absence and how that will impact your relationship with your children as well as with the caregiver? If, on the other hand, someone else has primary custody of your child, you may wonder how your child will respond to you since you have likely missed "regular" visits with him/her.

Strategies for coping with these situations are very similar to those described in the Reunion and Children section. There are however, a few additional issues to consider. If you're a custodial parent, then your children probably have been living with someone else for several months. Accordingly, to the extent this has been a fulfilling relationship, the bond between this caregiver and your children has strengthened. Your children's increased loyalty to their caregiver may be painful for you in that you may initially feel unneeded or even jealous. Again, go slow.

Focus on communicating both with the caregiver and your children, and recognize that you and your children will need to adapt to living with each other again. Your children have been living with someone else who probably had different rules and procedures compared to your own household. Give yourself and your children adequate time to "shift gears". The adjustment period, which may take several weeks, can at times be awkward. You can smooth the transition process by first of all actively involving the caregiver with the transition. To force young children to suddenly separate from the caregiver can be emotionally traumatic. Secondly, since your children have lived with different family rules and procedures, take time to compare with them the rules of your home. As you're doing this, seek your children's inputs regarding how they would prefer life at home to be. They need to feel included in the process of reestablishing the structure and "flavor" of your home environment.

If you are a non-custodial parent, your children's living conditions were probably not impacted by your deployment. Your visits with your children have, however, been curtailed. As you reestablish these visits, remember you and your children have grown and you will need to take time to get reacquainted.



Reintegration and Work

Like other areas of your life, your work environment may be somewhat different when you return. You may be worried about changes that have taken place and how you'll fit back into the organizational picture. Someone else has assumed your role, or at least "taken up the slack," in your absence. If you were a supervisor, decisions have been made by whomever fulfilled your role that you now will have to "live with." You'll also experience a change of pace and activity in your workday. That is, you'll be required to shift from your deployment schedule and activities back into "business as usual."

If you'll apply the same ideas we've discussed throughout this booklet to your work situation, your readjustment should go relatively smooth. Once again, focus on going slow. Specifically, talk with colleagues and supervisors to learn of changes and the rationale for those changes. Just as you were encouraged not to question your spouse's judgment in the decisions she or he reached, do not be overly critical of your fellow workers and your supervisory chain. Just as in the situation in your family environment, you were not there at the time, and you do not know everything that went into the decision-making process. In any event, what can you realistically do other than accept decisions that have been made and move on? You can't change the past.

In addition to coming to grips with decisions which have been made in your work environment, be prepared for the possibility that some colleagues may harbor a degree of resentment. Why? One reason could be that from their perspective, they've assumed an arduous workload due to your absence. Now that you've been gone for several weeks or months, perhaps you're going to take at least a couple of weeks off work just when they want you to come back and start "pulling your weight" again! From your perspective it makes perfect sense that you're entitled to some time off. You've worked long hours, to include weekends and holidays. You've endured the challenges associated with functioning in a deployed environment, and you've been away from your family and friends. The issue here is not whose perception is "right" and whose perception is "wrong." The issue is simply that you need to be prepared for the possibility that you may encounter some resentment when you return to work.

If you encounter resentment, how will you deal with it? One response, and a very tempting one, would be to "give them a piece of your mind" about how unfair they are being. This might temporarily relieve your hurt and anger as you "set them straight". However, the impact on your audience, I think you'll agree, would probably be an increase in resentment. Remember that your co-workers' perception and experience of your deployment is very different than yours. At any rate, a more helpful response could be something like this: "You're entitled to your point of view. If I were in your position, I might see it that way too. I appreciate the work you did to cover for all of us who were deployed. I'm glad to get back into a familiar daily work routine and to be able to have dinner with my family each night and sleep in my own bed again."

There is another potential source of co-worker resentment, or at least irritation, amongst your



colleagues you would be wise to avoid. Specifically, you may be tempted to entertain your co-workers with "deployment war stories." To a point, your colleagues will likely be interested in hearing about your experiences, especially if they ask. Once they've reached their "saturation point," however, and that point will be different for each individual, it's time to shift the conversation to another topic. Make sure you are just as interested in hearing about what interesting things they have been doing during your deployment.

Even though there's a limit to how much your colleagues want to hear about your deployment experiences, you'll no doubt want to reflect on your experiences for awhile. When you're sitting in your duty section perhaps feeling a little "underwhelmed" as you look back on the "good old days," remember your deployment was another time and place, and you need to live in the "here and now." Your challenge, in short, is to size up the post deployment work environment and develop a way to smoothly transition back into your work environment.

And finally, another work environment challenge you may encounter when you return to the workplace is staff turnover. As you know, in any period of several weeks or months, some folks in a military unit will PCS away and others will arrive. In terms of the newcomers, you and they are an "unknown quantity" to each other. For that reason, you'll need to establish your credibility with them, and vice versa. This is especially true if you are in a supervisory role. Also, you'll need to learn to work together effectively as a new team.



Reintegration with Children

Expectations

Change is at least as stressful for children as it is for adults. The homecoming of the military member is a major change for the children in the household. They have grown physically, emotionally, socially, and spiritually during the deployment. Children are not skilled at coping with their stress in large part because they have little life experience. As a result, they may temporarily act out or regress to a less mature stage of behavior as a part of their reaction. In any event, there will be a readjustment period-- typically 4 to 6 weeks--for the entire family. You can greatly enhance your family's reunion by developing realistic expectations of how your child will respond to the military parent's return based upon the child's age. So let's discuss what you can generally expect of different age children, and how you can facilitate the reunion process with your children. As you know, children are not "miniature adults," but rather developing individuals who change rapidly in their thought and behavior patterns. So, a 1 year-old and a 5 year-old will respond very differently to your returning.

Infants (Birth to 1 year)

An infant has not yet developed much of an ability to remember people and events. Accordingly, as painful as this might be for you to consider, do not expect baby to recognize the parent who has returned from a long deployment. Instead, expect him/her to initially react as if the military parent were a stranger. The infant will likely cry when held by the military parent, pull away, fuss, and cling to the person who was his/her primary caregiver during the deployment. Once again, "go slow." The baby will "warm up" to the military parent at his/her own pace. The newly returned parent should gently get involved in holding, hugging, bathing, feeding, playing with, and otherwise caring for the baby. The key is to be patient and let your baby's reactions be your guide in terms of what pace to proceed in getting acquainted.

Toddlers (1 - 3 years)

A typical toddler response would be to hide from the newly returned parent, to cling to his/her primary caregiver, cry, and perhaps regress to soiling if he/she is potty trained. Again, give your child space and time to warm up to the military parent. It helps for the military parent to sit at eye level with your child (to look less intimidating) and talk with him/her. A gentle offer by the military parent to play with the toddler may be helpful, but do not force the issue. Doing so will only intensify your child's discomfort and resistance. Also, it may have helped the child to more clearly remember the deployed parent if the stay behind caregiver frequently showed him/her pictures of the military member and said "Daddy" or "Mommy," as the case may be. This is true because for children at this age, the old adage "out of sight, out of mind" aptly applies.

Preschoolers (3 - 5 years)

Children in this age range tend to think as though the world revolved around them (egocentric



thinking). Keeping that in mind, it's not surprising that your preschooler may think he/she somehow made the military parent go away. Or that the military parent left because he or she no longer cared about the child. If this is the case with your preschooler, he or she may feel guilty or abandoned. As a result, your child may express intense anger as a way of keeping the military parent at a distance, thereby "protecting" himself/herself from further disappointment. Your preschooler is also likely to do some limit testing (see if familiar rules still apply). To promote the reunion process, wise parents will accept the child's feelings, not act overly concerned, and focus on rewarding positive behaviors. It is good for the military parent to talk with the toddler about his or her areas of interest, be it storybooks, toys, or whatever and give the preschooler some undivided attention. Meanwhile, the military parent should support the other parent's enforcement of family rules but be careful about too quickly stepping into an authoritative role. The toddler needs time to adjust to the military parent once again being an active participant in his/her life.

School Age (5 - 12 years)

Children in this age range are likely to give returning parents a very warm reception if the parent-child relationship was strong before the separation. The school age child may excitedly run to the military parent as soon as the parent gets off the plane. He/she will be inclined to try to monopolize the military parent's attention and "talk your ear off" during the drive home and then want to showoff scrapbooks, hobby items, or school projects when the military parent gets home. If, on the other hand, the military parent's relationship with the school age child was strained, the child may fear the military parent will punish him/her for all the child's misbehavior during the deployment. Such a thought process may lead the child to at first be shy or withdrawn around the newly returned parent. At any rate, it is best for the military parent to have friendly interest in what the child has done during the time of deployment and praise him/her for his/her efforts and accomplishments.

Adolescent (13 - 18 years)

As you already know if you're the parent of an adolescent, they can have mood swings that go up and down like a roller coaster. One moment they are solving problems in a reasonable and logical way and the next may be reacting in a purely emotional and childlike fashion. So, your adolescent's reaction to your return may be characterized by mixed emotions. Like the school age child, your adolescent will likely be very excited to see the military parent again, if the relationship was amicable prior to the deployment. Sometimes, however, adolescents are reticent to publicly express their emotions and may be more concerned about acting "cool" in front of their peers. Adolescents tend to be very sensitive about being unfavorably judged or criticized. With this in mind, be sure to make time to discuss with your adolescent what is going on in his/her life as well as what you've experienced. As with sons and daughters of any age, it's critical to give your adolescent some of each parent's undivided pleasant attention.



Reverse Culture Shock

Presented by Military & Family Life Consultants

SYMPTOMS

- Anger
- Depression
- Anxiety
- Homesickness
- Disorientation
- Denial
- Apathy
- Excitement
- Frustration

REASONS FOR CULTURE SHOCK

- Grief Reaction
- Fatalistic Belief System
- Expectations

RE-Entry Themes

- Consumer society
- Social Interaction
- Media
- Time
- Work
- Friendships
- Family
- Expectations

MANAGING CULTURE SHOCK

- Stress Reduction
- Time Management
- Psychological Outlook
- Effective Communication



RESOURCES

- **Military Family Life Consultant (406)696-5202**
- **Chaplain and local clergy**
- **Behavioral Health Services**
- www.militaryonesource.com **1-800-342-9647**
- **Tricare** www.tricare.osd.mil
- **Military Family Support Services**



Successful Homecoming Tips

The following are tips for returning service members:

1. Plan on spending some time with the entire family doing family things, but be flexible if teens have other plans.
2. Show interest and pleasure in how your family members have grown and mastered new skills in your absence and let them know you are proud of them. Comment on positive changes.
3. Expect it will take a little time to become re-acquainted with your spouse. Be sure to tell them just how much you care about them. Make an effort to do the little romantic things--a single rose, a card, etc. shows them they are in your thoughts.
4. Resist the temptation to criticize. Remember that your spouse has been doing her or his best to run the household single-handedly and care for the children while you were gone. Give them credit for their efforts, even if their way of doing things is different from yours.
5. Take time to understand how your family may have changed during the separation. Go easy on child discipline--get to know what new rules your spouse may have set before you jump into enforcing the household rules.
6. Don't be surprised if some family members are a bit resentful of your deployment. Others often think of the deployment as more fun and exciting than staying at home-- even if you know otherwise.
7. Infants and small children may be shy or even fearful around you at first. Be patient and give them time to become reacquainted.
8. Resist the temptation to go on a spending spree to celebrate your return. The extra money saved during deployment may be needed later for unexpected household expenses.
9. Most importantly, make time to talk with your loved ones. Your spouse and each child need individual time and attention from you. Remember, focus on the positives and avoid criticism.

The following are tips for military spouses:

1. Do something special to welcome your spouse home--help the children make a welcome banner, make your spouse's favorite dessert, etc., but be understanding and flexible if your spouse is too tired to notice.
2. Give your spouse time to adjust to being home. Don't tightly schedule activities for them. Don't expect them to take on all their old chores right away. Understand that your spouse may need time to adjust to a different time zone, a change in food, etc.
3. Plan on some family togetherness time. Suggest a picnic or a special family meal. Time together helps the returning spouse to get back into the rhythm of family life.
4. Be patient and tolerant with your spouse. He or she may not do things exactly as before. New experiences during deployment may bring changes to attitude and outlook. Your spouse may have some initial discomfort adjusting, but this doesn't mean your spouse is unhappy with you or the family.



5. Stick to your household budget. Don't spend money you don't have on celebrating your spouse's return. Show you care through your time and effort, not by how much you spend.
6. Don't be surprised if your spouse is a little hurt by how well you were able to run the household and manage the children without them. Let them know that your preference is to share family and household responsibilities with them no matter how well you did on your own.
7. Stay involved with your children's school activities and interests. Don't neglect the children's need for attention as you are becoming reacquainted with your spouse.
8. Stay involved in your own activities and interests, but be flexible about making time for your spouse.

Don't be surprised if children test the limits of the family rules when your spouse returns. It's normal for children to want to find out how things may have changed by acting up a bit. Consistent enforcement of family rules and even-handed discipline are key to dealing with acting-out.



10 Tips for Healthy Relationships

Healthy relationships bring happiness and health to our lives. Studies show that people with healthy relationships really do have more happiness and less stress. There are basic ways to make relationships healthy, even though each one is different – parents, siblings, friends, spouses of a significant other. Here are ten tips for healthy relationships.

1. **Keep expectations realistic.** No one can be everything we might want them to be. Sometimes people disappoint us. It's not all-or-nothing, though. Healthy relationships mean accepting people as they are and not trying to change them.

2. **Talk with each other.** It can't be said enough: communication is essential in healthy relationships.

- **Take the time.** Really be there.
- **Genuinely listen.** Don't plan what to say next while you're trying to listen. Don't interrupt.
- **Ask questions.** Ask if you think you may have missed the point. Ask friendly (and appropriate) questions. Ask for opinions. Show your interest. Open the communication door.
- **Share information.** Be generous in sharing yourself. Sharing information especially helps relationships begin and continue growing.

3. **Be flexible.** Most of us try to keep people and situations just the way we like them to be. It's natural to feel apprehensive, even sad or angry, when people or things change and we're not ready for it. Healthy relationships mean change and growth are allowed.

4. **Take care of YOU.** You probably hope those around you like you so you may try to please them. Don't forget to please yourself. Healthy relationships are mutual.

5. **Be dependable.** If you make plans with someone, follow through. Healthy relationships are trustworthy.

6. **Fight fair.** Most relationships have some conflict. It only means you disagree about something, it doesn't have to mean you don't like each other. When you have a problem:

- **Negotiate a time to talk about it.** Don't have difficult conversations when you are very angry or tired. Ask "When is a good time to talk about something that is bothering me"? Healthy relationships are based on respect and have room for both.
- **Don't criticize.** Attack a problem, not each other. Avoid blaming the other person for your thoughts and feelings. Healthy relationships don't blame.
- **Don't assign feelings or motives.** Let others speak for themselves. Healthy relationships recognize each person's right to explain themselves.
- **Stay with the topic.** Don't use a current concern as a reason to jump into everything that bothers you. Healthy relationships don't use ammunition from the past to fuel the present.



- **Say, “I’m sorry” when you’re wrong.** It goes a long way in making things right again. Healthy relationships can admit mistakes.
- **Don’t assume things.** When we feel close to someone it’s easy to think we know how he or she thinks and feels. We can be very wrong. Healthy relationships check things out.
- **Ask for help if you need it.** Talk with someone who can help you find resolution – like your friends, a counselor or a minister. Check the phone book for individuals who provide counseling services. Healthy relationships aren’t afraid to ask for help.
- **There may not be a resolved ending.** Be prepared to compromise or to disagree about some things. Healthy relationships don’t demand conformity or perfect agreement.
- **Don’t hold grudges.** You don’t have to accept anything and everything, but don’t hold grudges – they just drain your energy. The more we see the best in others, the better healthy relationships get.
- **The goal is for everyone to be a winner.** Relationships with winners and losers don’t last. Healthy relationships are between winners who seek answers to problems together.
- **You can leave a relationship.** You can choose to move out of a relationship. Loyalty is very important in good relationships, but healthy relationships are NOW, not some hoped-for future development.

7. **Show your warmth.** Warmth is highly valued by most people in their relationships.

8. **Keep your life balanced.** Other people help make our lives satisfying but they can’t create that satisfaction for us. Only you can fill your life. Don’t overload on activities, but do use your time wisely and try new things. You’ll have more opportunities to meet people and more to share with them. Healthy relationships aren’t dependent.

9. **It’s a process.** Sometimes it looks like everyone else is confident and connected. Most people feel just like you feel and are trying to fit in and have good relationships. It takes time to meet people and get to know them... so, make “small talk”... respond to others... smile... keep trying. Healthy relationships can be learned and practiced and keep getting better.

10. **Be yourself!** It’s much easier and much more fun to be you than to pretend to be something or someone else. Sooner or later, it catches up anyway. Healthy relationships are made of real people, not images.

For additional information please use any or all of the following resources:

www.militaryonesource.com
www.triwest.com
www.healthymarriageinfo.org



Reconnecting with children after a long absence

Parents leave their children for extended periods of time for many reasons. Wartime deployment away from families is a fact of military life for service men and women. Likewise, work demands may require a parent to leave on a lengthy trip. Many of these families are headed by single parents or couples who are both deployed or must travel. These parents, the infants and young children they leave behind, and the substitute caregivers who provide interim care for the children must all cope with multiple issues related to attachment and separation.

Although each family situation is unique, there are ways to think about the complex emotions and behaviors involved that can help parents and children return to family life more quickly.

Single parents and families in which both parents are deployed or must travel for an extended period have the difficult task of identifying interim caregivers for their children. They should know that even very young infants, as well as toddlers, are stressed by separations and transitions to new caregivers. Ideally, interim caregivers will already have a relationship with the child. They should be encouraged to enable the infant or toddler to develop a strong, focused attachment to them and not worry that by “getting too close” they will be compromising the child’s connection with the parent. In fact, just the opposite is the case. Research has shown that separated infants and toddlers who have a strong attachment with a sensitive interim caregiver do better following reunion than infants who had multiple caregivers who provided very appropriate physical care but did not allow a focused attachment to develop.

Infants develop and thrive in the context of close, nurturing relationships, and serial or simultaneous nurturing relationships increase the likelihood that they will be resilient to separation from parents. Interim caregivers need to understand that infants and toddlers can show signs of grief for days and weeks after separation. Anger, protest, searching and calling for the missing parent are to be expected, but will eventually fade as the child increasingly gets emotional needs met by the new caregiver. It is important to remember, however, that the young child may still be fearful of new separations and develops behaviors (clinging, crying, sleep disturbances, refusal to go to day care or behaviors such as hoarding at day care) that can signal continuing distress. It may be possible to help the child keep the parent in mind by using pictures, audio and videotape, or even live video conferencing, but we don’t know enough about how very young children respond to these activities. Some may turn away from these activities because they are too stressful. Interim caregivers need to follow the child’s cues and provide lots of physical comfort while attempting these strategies.

Similarly, when toddlers and young children are reunited with a parent after separation, they may seem not to remember the returning parent. Instead, they may actively turn away, cry, and cling to the interim caregiver. It is important that the returning parent not push the child for hugs and kisses, instead following the child’s cues and, with the support of the interim caregiver, gently re-establish the relationship with their child. The parent should allow the interim caregiver to remain the primary attachment figure for a time. As the parent gradually resumes their role, it is ideal if the interim caregiver remains in the picture.

Although at some point the toddler’s attachment to the returning parent will be re-established, it is typical for children to switch between actively turning away from the returning parent and clinging desperately to them. They may be unable to tolerate even brief, everyday separations. They also may display anger, act out and develop other challenging behaviors directed to either the returning



parent or the interim caregiver. It is important for everyone to understand that these behaviors are the toddler's "language of distress". The actions indicate that the child needs consistent comfort, reassurance, and the attentive presence of both parent and caregiver. If the child's distress becomes extreme and persistent, however, caregivers or parents should seek help from a therapist with expertise in parent-infant psychotherapy.

In all cases, it is important that the child's lead is followed, and that parent and caregiver don't compete for the child's attention or love. The most supportive thing the interim caregiver can do is maintain a calm expectation that the child will regain a primary attachment with the returning parent.



Resources

Vet Centers

Family Programs

Military OneSource

Transition Program

ESGR

MFLC

FWP







Montana Vet Centers

Veteran Readjustment Services

Mission Statement

Vet Centers serve veterans and their families by providing a continuum of quality care that adds value for veterans, families, and communities. Care includes professional readjustment counseling, community education, outreach to special populations, the brokering of services with community agencies, and provides a key access link between the veteran and other services in the U.S. Department of Veteran Affairs.

Confidentiality and Privacy

The Vet Center Staff respects the privacy of all veterans, and we hold in strictest confidence all information disclosed in the counseling process. No information will be communicated to any person or agency without written consent from the veterans.

Eligibility for Services

- All veterans who served in a War Zone
- Any veteran who has experience sexual trauma while in the military

Services Provided

- Individual Counseling
 - Group Counseling
 - Marital/Family Counseling
 - Alcohol/Drug and Referral Counseling
 - Benefits Referral
 - Job Referral
 - Employment counseling and Referral
 - Community Education
-
- Liason with VA Facilities
 - Referral to Community Agencies
 - Contract with selected local/community agencies or counselors



Where You Can Find Us

Missoula

500 N. Higgins Street

(406) 721-4918

1-800-626-8686

Billings

1234 Avenue C

(406) 657-6071



Fact Sheet

Montana National Guard Family Programs

The Montana National Guard Family Program consists of a network of trained volunteers allied with Active and Reserve components; government agencies; employers; Veteran & Volunteer Service Organizations, and private businesses in support of all military service members and their families.

Our goal is to establish and facilitate ongoing communication, involvement, support, and recognition between National Guard families and the National Guard in a partnership that promotes the best in both.

In order to help facilitate Family Readiness the National Guard promotes proactive education by providing continuous training to you and the service member throughout the service member's military career. These trainings are meant to help introduce you to the military life as well as helping you to adjust to the military lifestyle.

The Guard also offers several support programs, such as your State Family Program Office, which can help you and your service member with this integration into the guard family. These programs provide education, as well as a basis of support that can help assist you in becoming more self-reliant. With self-reliance and knowledge comes a feeling of increased self-confidence. This in turn can lead to stronger individual and family well being.

Programs available to provide a better understanding of military life:

The Guard Family Training Modules program is designed for everyone: Guard members, spouses, parents, children, retirees, civilian employees, and interested community members. It helps the Guard "family" by teaching all aspects of life associated with the military, specifically the National Guard.

The Army Family Team Building (AFTB) program is a volunteer-led organization with a central tenet: provide training and knowledge to spouses and family members to support the total Army effort. It is AFTB's mission to educate and train all of the Army in knowledge, skills, and behaviors designed to prepare our Army families to move successfully into the future.

The Air Force Family Readiness Edge is a total force community resource directory designed to assist members of the Integrated Delivery System to support family members whose sponsors are involved in deployment and mobilization.

In addition, your State Family Program Office offers local training that can assist with everything from legal questions to life organizational skills to helping you set up an Army Knowledge Online (AKO) email account.



Military OneSource

What does Military OneSource do?

Military OneSource, which supplements existing installation services, provides free help and information, by phone with a professionally trained consultant or online, on a wide range of issues that affect you and your family -- from budgeting and investing to relationships and deployment. It's available 24 hours a day, 365 days a year.

Whether you're single or married, a parent or not a parent, Military OneSource can help with the issues that are important to you. For service members and families who live far from military installations, Military OneSource is especially useful. Military OneSource also provides free counseling services (up to 12 sessions per person, per issue), face-to-face in the local community, by telephone, and online.

Why should I call Military OneSource?

Military OneSource helps you save time and money by researching your questions; supplying solid, reliable information; and providing valuable services. Use Military OneSource to seek help early, before a minor problem turns into a major one. answer the telephone "live" and can also respond to e-mail questions. They also follow up to make sure you've received the help you need. Here are just a few of the issues Military OneSource can help you with:

- Counseling services for personal and relationship issues.
- Child care and parenting issues.
- Deployment and reunion issues.
- Education.
- K-12.
- College.
- Special needs.
- Spouse training, education, and career.
- Elder care issues.
- Money matters.
- Legal issues. Violence and trauma issues
- Relocation.
- Transition to civilian life..
- Consumer issues and travel.
- Translation assistance
- www.militaryonesource.com





MTNG Transition Program: Transition Assistance Advisor

Do you need help with:

Feelings of Anxiety – Depression –
Can't Sleep at Night?

TRICARE issues?



Traumatic SGLI applications?

Feeling that your issues are not
being dealt with?

How to file a VA Disability
Claim?



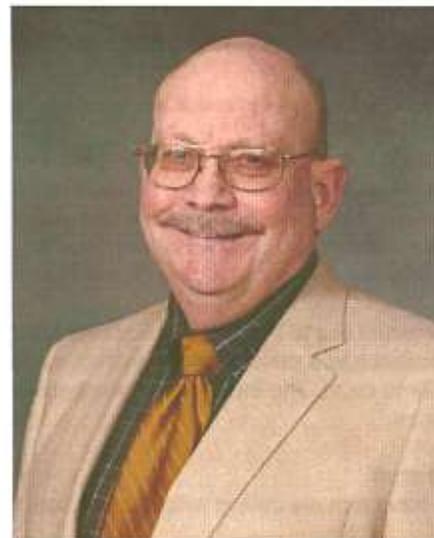
Background:

The MTNG Benefits Advisor serves as the statewide Point of Contact (POC) to assist members in accessing Veterans Affairs benefits and healthcare services. The Benefits Advisor also provides assistance in obtaining entitlements through TRICARE as well as other community resources.

What can I do for you?

I help you navigate through the numerous benefits and entitlements in the DoD and VA system. I have a tremendous amount of referral information available to assist you with your need. For example:

- Guard Entitlements for DoD and VA health care.
- TRICARE Benefits.
- Dental care programs (time sensitive).
- Referrals for Counseling Services.
- Compensation Referrals for injuries or illness sustained in OEF and OIF.
- SGLI and TSGLI Insurance Information
- Rehabilitative Care Management.
- Assistance with job search and connection with ESGR for rights of employment.
- Veterans Benefits Administration and Veteran Service Organizations to file disability claims.
- Financial hardship, healthcare issues, or unemployment needs assistance.
- Locating Medical Records, DD 214s and other needed documents.



CONTACT

Dave Lake

DoD Contractor / ARROWPOINT

Phone 324-3257

Toll Free 888-763-0344

Transition Assistance Advisors:

Who we are: The purpose of the Transition Assistance Advisor (TAA) program is to provide a person in each state/territory to serve as the statewide point of contact to assist members in accessing Veterans Affairs benefits and healthcare services. Each TAA also provides assistance in obtaining entitlements through the TRICARE Military Health System and access to community resources. The TAA initiative began in May 2005 when the National Guard Bureau signed a memorandum of agreement with the Department of Veterans Affairs. The TAA program is staffed by 55 contract positions and two federal technicians.

Who we serve: The program is primarily designed to serve the members of the National Guard and their families. Additionally, we gladly provide services to members in all of the Active and Reserve components.

Why we will be successful in meeting your needs: •We care about you and your family. • Over 90% of us are veterans or spouses of military members. •Many TAAs have worked through the disability process and receive disability compensation. •We have built strong partnerships and coalitions within the Department of Defense (TRICARE), Department of Veterans Affairs, State Directors of VA, Veterans Services Organizations, and State Headquarters groups, such as Family Support, Chaplains Offices, Department of Labor, and Employer Support for the Guard and Reserve (ESGR).

What we can do for you as an individual service member: We help you navigate through the numerous benefits and entitlements in the DoD and VA system. We take the time to assist you and not toss you into the "800 number desert!" We will educate you so you will understand the benefits you have earned, such as: Guard entitlements and access for health care in both the DoD and Veteran Affairs medical facilities. •TRICARE benefits while you are on active duty and when you return as an OIF/OEF veteran. Important deadlines that require your action while still on active duty and as a veteran so you do not miss these time sensitive opportunities •Dental care programs (time sensitive). •Referral for counseling services for you and your family that will not affect your career. •Referral for possible compensation for injuries or illness sustained in OEF and OIF. Insurance information such as SGLI and TSGLI •Rehabilitative care management needed to help you return to a normal lifestyle.-Assistance with job search and connection with ESGR for rights of employment. •Assistance in connecting you to the Veterans Benefits Administration and Veteran Service Organizations to file disability claims. •Assistance in the event of financial hardship, healthcare issues, or unemployment needs. •Assistance with locating your medical records, DD 214s and other needed documents.

Where we may travel to ensure that you, your family members, your leadership, and the local state and federal agencies understand these benefits:-Mobilization and demobilization sites-Reintegration meetings-Unit weekend drill gatherings-Sponsored Guard leadership conferences at the national and state levels to the specialized organizational agency meetings-Post Deployment Health Reassessment sites-Guard Fairs.

AND ANYWHERE ELSE YOU WANT US TO BE!

What you mean to us: You served your country; now let us serve you and your family.

How we helped others:"... He (Bruce Smith, PA TAA) was caring, compassionate, and very efficient. Mr. Smith was able to piece together the entire puzzle for us. Having him as our point of contact was a tremendous help to my husband and me ... The information I received from Mr. Smith was a blessing, and took a huge burden off my shoulders ... This type of contact is of vital importance to the Soldier and family. He has done an outstanding job. His experience and knowledge is truly an asset to families and to those who serve our country..." -Army Guard spouse"

My family and I would like to thank Kerry Gehring for taking her time to help us through a personal and financial crisis. By submitting a request for assistance to a private fund, she obtained approval for \$1500.00 for our housing needs and legal expenses to take a fraudulent lender to court. The interest and compassion she has shown to us helps us to be encouraged even more.
"-Army Guardsman"

Our dedicated staff:

"... I feel like I have met my calling with this position. I found my purpose in life!"-Lisa Lindskog, NH TAA

"... I love the fact that I am helping out our war heroes!"-Terry Dean, OH TAA,Disabled Veteran

"The willingness with which our young people are likely to serve in any war...shall be directly proportional to how they perceive the veterans of earlier wars were treated and appreciated by their nation."

President George Washington



We will gain and maintain employer support for Guard and Reserve service by recognizing outstanding support, increasing awareness of the law, and resolving conflicts through mediation

Reemployment Time Schedule

<u>Service Time</u>	<u>Requirement</u>
1-30 Days	Report Next Work Day
31-180 Days	Apply Within 14 Days
1 81+ Days	Apply Within 90 Days





Contact Info

National: 1-800-336-4590
www.esgr.mil

Montana
FT Harrison, Bldg 220
Toll Free: 1-866-615-4439
or
406-324-3128 / 324-3021

An illustration showing three hands shaking in a firm grip. The top hand is wearing a blue sleeve with white stars and stripes, reminiscent of the American flag. The middle hand is wearing a dark suit sleeve. The bottom hand is wearing a green military-style sleeve. Below the illustration, the text reads: **TOGETHER WE WIN** **GET BEHIND THE NATIONAL GUARD AND RESERVE.** Below this is the logo for the Employer Support of the Guard and Reserve (ESGR), which includes the text "EMPLOYER SUPPORT OF THE GUARD AND RESERVE". To the right of the logo, it says: "National Guard and Reserve forces are an indispensable part of our Nation's effort to promote democracy, peace and freedom." At the bottom of the graphic, a black banner with white text reads: "For more information on your rights and responsibilities as an employer, visit WWW.ESGR.COM."



License Discount Opportunities

Montana resident members of the Montana National Guard, Federal Reserve or Active Duty, who participated after September 11, 2001 in a contingency operation outside the state for at least two months and have been released from active duty or discharged, are entitled to a free conservation license OR a sportsman w/out bear license for a fee of \$2. These licenses will be issued only at FWP offices. A DD 214 and other supporting documentation are required. Reduced fees are in effect for 5 years from active duty service.

A veteran with certain combat-connected injuries may be entitled to half-priced licenses for deer and antelope. Up to 50 licenses will be issued annually. Contact the FWP License Bureau Chief for details at (406) 444-2663.







Index

Creeds

Acronyms



The Soldier's Creed

I am an American Soldier.
I am a Warrior and a member of a team. I serve
the people of the United States and live the Army
Values.

I will always place the mission first.
I will never accept defeat.
I will never quit.
I will never leave a fallen comrade.

I am disciplined, physically and mentally tough,
trained and proficient in my warrior tasks and
drills. I always maintain my arms, my equipment
and myself.

I am an expert and I am a professional.
I stand ready to deploy, engage, and destroy the
enemies of the United States of America in close
combat.

I am a guardian of freedom and the American way
of life.

I am an American Soldier.



The Airman's Creed

**I am an American Airman.
I am a Warrior.
I have answered my Nation's call.
I am an American Airman.
My mission is to Fly, Fight, and Win.
I am faithful to a Proud Heritage,
A Tradition of Honor,
And a Legacy of Valor.
I am an American Airman.
Guardian of Freedom and Justice,
My Nation's Sword and Shield,
Its Sentry and Avenger.
I defend my Country with my Life.
I am an American Airman.
Wingman, Leader, Warrior.
I will never leave an Airman behind,
I will never falter,
And I will not fail.**



Air Acronyms

AAFES - Army and Air Force Exchange Service.
AC - Active component. The active duty forces of the military, including the Army, Navy, Air Force and Marines
ACS - Army Community Service. This is the name of the family service program of the Army.
AD - Active Duty. Full-time duty in the active Armed Forces
ADT - Active Duty Training. Full time duty for training.
ALLOTMENT - A specified amount of money the National Guard member designates to be paid to a particular place or person each month.
ANG - Abbreviation for Air National Guard
ARNG - Abbreviation for Army National Guard
AT - Annual Training. The 2 week period Reserve and National Guard members must spend in active duty training each year.
AWOL - Absent without leave. When a National Guard or Reserve member is away from the military without authorization.
BAQ - Basic Allowance for Quarters. The monthly housing assistance provided to National Guard or Reserve members who live off the military installation when government housing is not available.
BAS - Abbreviation for basic allowance for subsistence. The monthly food assistance provided to National Guard and Reserve members who do not eat at military facilities.
BAQ - Basic allowance for quarters
CC - Commander
CHAPLAIN - Military minister
COLORS - National and unit flags
CONUS - Continental United States
CQ - Charge of quarters (duty required after hours)
DEERS - Defense Enrollment Eligibility System
DEROS - Date of estimated return from overseas
DFAS - Defense Finance and Accounting System
DINING IN - Formal social gathering for Guardsmen only
DINING OUT - Formal social gathering of Guardsmen with spouses
DOB - Date of birth
DOD - Department of Defense
DOR - Date of rank
DPP - Deferred payment plan
DSN - Defense switch network
EEO - Equal opportunity employer
ETS - Estimated time of separation
FAC - Family assistance center



FAMILY CARE PLAN - Written instructions for care of family members while sponsor is away from duty station (finances, wills, guardianship etc)
FPC - Family Program Coordinator
FRG - Family Readiness Group
FY - Fiscal year
GI Bill - Education entitlement
GS - General schedule (government civilian employee pay grades)
HAZARDOUS DUTY PAY - Extra pay for duty in hostile area
HOR - Home of record
HQ - Headquarters
HS - Home station
IADT - Initial active duty for training
IG - Inspector General
IRR - Individual Ready Reserve
JAG - Judge Advocate General
JUMPS - Joint Uniform Military Pay System
LEAVE - Approved time away from duty
LES - Leave and earnings statement
MRE - Meals ready to eat
MWR - Morale, welfare and recreation
NAF - Non appropriated funds
NATO - North Atlantic Treaty Organization
NCO - Noncommissioned Officer
NCOA - Noncommissioned Officer Academy
NCOIC - Noncommissioned Office in Charge
NGB - National Guard Bureau
NLT - Not later than
OIC - Officer in charge
OJT - On the job training
ORDERLY ROOM - Squadron office
ORDERS - Spoken or written instructions to guardsmen
PA - Public affairs
POA - Power of attorney
POC - Point of contact
POV - Privately owned vehicle
QTRS - Quarters (living area)
RC - Reserve Component
REG - Regulation
RETREAT - Flag ceremony at end of day
REVEILLE - Flag ceremony at beginning of day
ROTC - Reserve Officer's Training Corps
SEPARATION PAY - Pay for unaccompanied duty
SGLI - Servicemen's Group Life Insurance
SJA - Staff Judge Advocate
SOP - Standard operating procedure



SPACE A - Space available
TAG - The Adjutant General
TAPS - Last bugle call for the day
TDY - Temporary duty
UCMJ - Uniform Code of Military Justice
USC - United States Code
USO - United Service Organization
VA - Department of Veteran's Affairs
VHA - Variable housing allowance
XO - Executive Officer



Army ACRONYMS

ABCS - *Army Battle Command System*

AC - *Active Component*

ADDS - *Army Data Distribution System*

ADO - *Army Digitization Office*

ADRS - *Army National Guard Division Redesign Study*

AIAP - *Army International Activities Plan*

APL - *Anti-Personnel Land Mine*

AQF - *Advanced Quickfix*

ARL - *Airborne Reconnaissance Low*

ARNG - *Army National Guard*

ATACMS - *Army Tactical Missile System*

AWE - *Advanced Warfighting Experiment*

BAT - *Brilliant Anti-Armor Submunitions*

BCTP - *Battle Command Training Program*

BRAC - *Base Realignment and Closure*

CA - *Civil Affairs*

CDS - *Child Development Services*

CFO - *Chief Financial Officer*



C4I - *Command, Control, Communications, Computer, and Intelligence*

CHAMPUS - *Civilian Health and Medical Program of the Uniformed Services*

CMTC - *Combat Maneuver Training Center*

CS - *Combat Service*

CSS - *Combat Service Support*

CTC - *Combat Training Center*

C2V - *Command and Control Vehicle*

DLEA - *Drug Law Enforcement Agency*

DoD - *Department of Defense*

EXFOR - *Experimental Force*

FLIR - *Forward Looking Infrared Radar*

FMTV - *Family of Medium Tactical Vehicles*

FY - *Fiscal Year*

GBCS - *Ground Based Common Sensor*

GPS - *Global Positioning System*

GRCS - *Guardrail Common Sensor*

GSU - *Garrison Support Unit*



HTI - *Horizontal Technology Integration*

ITAS - *Improved Target Acquisition System*

JRTC - *Joint Readiness Training Center*

JSTARS - *Joint Surveillance Target Attack Radar System*

JTAGS - *Joint Tactical Ground Stations*

JTF - *Joint Task Force*

LMSR - *Large Medium-Speed Roll-on Roll-off Vessel*

MEADS - *Medium Extended Air Defense System*

MFO - *Multinational Force and Observer*

MSE - *Mobile Subscriber Equipment*

MWR - *Morale, Welfare, and Recreation*

NATO - *North Atlantic Treaty Organization*

NEO - *Noncombatant Evacuation Operation*

NSD APL - *Non Self-Destructing Anti-Personnel Land Mine*

NTC - *National Training Center*

OMA - *Operations and Maintenance, Army*

OPFOR - *Opposing Force*



OPRED - *Operational Readiness*

OPTEMPO - *Operating Tempo*

PAC-3 - *Patriot Advanced Capability - 3*

PFP - *Partnership for Peace*

PREPO - *Pre-positioned*

PSYOP - *Psychological Operations*

RC - *Reserve Component*

RDA - *Research, Development, and Acquisition*

RO/RO - *Roll-on Roll-off Vessel*

SMART-T - *Secure, Mobile, Anti-Jam, Reliable, Tactical Terminal*

STAMIS - *Standard Army Management Information System*

SWA - *Southwest Asia*

TASS - *Total Army School System*

TAV - *Total Asset Visibility*

TENCAP - *Tactical Exploitation of National Capabilities*

THAAD - *Theater High Altitude Area Defense*

TMD - *Theater Missile Defense*



TRADOC - *Training and Doctrine Command*

UAV - *Unmanned Aerial Vehicle*

UN - *United Nations*

UNISOM II - *United Nations in Somalia II*

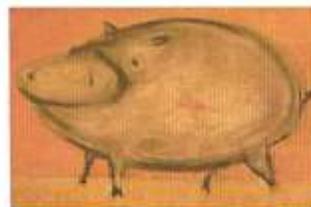
USAR - *United States Army Reserve*

WAM - *Wide Area Munition*



MyHELPList

Information and Assistance for Military Service
and Family Members During Tough Economic Times



Part I

MILITARY RESOURCES *Our Best Online Portals, Call Centers and Locator Services!*

Military OneSource

24/7 Call Center

You name it. We can help!

1-800-342-9647

www.MilitaryOneSource.com

MilitaryHOMEFRONT

DoD programs, policies, news and events.

www.MilitaryHOMEFRONT.dod.mil

www.MilitaryINSTALLATIONS.dod.mil

Joint Family Resource Center (JFRC)

On-demand counseling, educational materials and programs provided to support command sponsored deployment, personal finance and transition programs at no cost to commands.

Command leaders should call:

1-888-256-9920

<http://jfsap.mhf.dod.mil/request>

Joint Family Support Assistance Programs (JFSAP) for Guard and Reserve

For state JFSAP staffs, regional coordinators and other key points of contact, call:

1-800-342-9647

www.GuardFamily.org

www.defenselink/ra

Transition Assistance Advisors (TAAs)

Veterans benefits counseling, information, assistance and community referrals.

See full listing of TAAs in Resource Section of www.TurboTAP.org

TurboTAP.org

Personal finance, transition assistance and benefits information for active duty, National Guard and Reserve service and family members.

www.TurboTAP.org

Deployment Health & Family Readiness Library

Online family readiness resources, deployment cycle support articles, and physical, environmental, occupational, and mental health fact sheets for deployers written in "plain English."

<http://deploymenthealthlibrary.fhp.osd.mil>

Wounded Warrior Resource Center

Specialized support for wounded, ill and injured servicemembers and their families.

1-800-342-9647

www.MilitaryOneSource.com

MyArmyBenefits

Online calculators and comprehensive military benefits information of value to all military servicemembers.

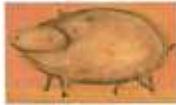
1-888-721-2769

www.myarmybenefits.us.army.mil

Military Chapels and Chaplains

Call Military OneSource: 1-800-342-9647 for referrals or visit DoD's locator service:

www.MilitaryINSTALLATIONS.dod.mil



ADDITIONAL MILITARY RESOURCES

Military Relief Societies

Personal and family financial counseling, emergency loans, consumer advice and basic assistance. Active duty, National Guard and Reserve are eligible to use these programs.

For the office nearest you, visit:
www.MilitaryINSTALLATION.dod.mil
or call **Military OneSource:**
1-800-342-9647

Army Emergency Relief (AER)
www.aerhq.org
1-800-769-8951 or 1-866-878-6378

Air Force Aide Society (AFSC)
www.afas.org

Navy/Marine Corps Relief Society (NMCRS)
www.nmcrs.org
703-696-1481

Coast Guard Mutual Assistance
www.cgmahq.org
1-800-881-2462

Family Service Centers

Local and regional information and referral services, counseling, skills for living educational programs, family advocacy, support for parents, children and youth, deployment support, relocation, personal finance, transition and spouse employment assistance.

For immediate 24/7/365 assistance, confidential referrals and additional information about family support services, contact:

Military OneSource
1-800-342-9647

For the family support center nearest you:
www.MilitaryINSTALLATION.dod.mil

Army Community Services (ACS)
www.MyArmyLifeToo.org

Airman and Family Readiness Flights
www.AFCrossroads.com

Navy Fleet and Family Services (FFSC)
www.nffsp.org
www.LIFELines.navy.mil

Marine Corps Community Service (MCCS)
www.usmc-mccs.org/installation

Joint Family Support Assistance Program
supporting the National Guard and Reserve

National Guard
www.GuardFamily.org
Reserve Components
www.Defenselink/ra
1-888-777-7731

Coast Guard Work Life Program
www.uscg.mil/worklife
202-475-3654

National Suicide Prevention Lifeline
Support and assistance for military personnel, veterans and their families
1-800-273-TALK (8255)
www.suicidepreventionlifeline.org

Military Pay, Compensation & Benefits

Information about military pay, compensation, benefits, sources of assistance and easy-to-use online calculators.

Compensation & Benefits Handbook
www.TurboTAP.org

Defense Finance and Accounting Service (DFAS)
www.defenselink.mil/militarypay/pay/calc/index.html

DoD Pay and Compensation
www.defenselink.mil/militarypay/index

Military Pay Calculator
www.MyPay.gov

MyArmyBenefits Calculators
<http://MyArmyBenefits.army.mil>

Retirement Calculator
www.defenselink.mil/militarypay/retirement/calc/index.html

Survivors Benefit Plan
www.defenselink.mil/militarypay/survivor

WarriorCare/National Resource Directory
www.WarriorCare.mil
<https://www.nationalresourcedirectory.org>



GOVERNMENT RESOURCES

Federal Government Organizations

Financial education materials, free publications, online calculators, counseling services, savings and investing programs, and consumer protection.

See Housing Assistance Section for Housing and Urban Development (HUD) information and services.

Department of Treasury
Financial Literacy and Education
Commission information and resources.
www.MyMoney.gov
1-800-MYMONEY

Federal Deposit Insurance Corporation (FDIC)
Money Smart curriculum materials and computer-based instruction.
www.fdic.gov/consumers/consumer/moneysmart
1-877- ASK-FDIC

Federal Reserve Board
Savings, home foreclosure and related educational resources.
www.federalreserve.gov/consumerinfo

Federal Trade Commission (FTC)
Identity theft information, consumer complaints reports and filing, and consumer financial education.
<http://www.ftc.gov/bcp/edu/microsites/idtheft>
<http://www.ftc.gov/bcp/index.shtml>

General Services Administration (GSA) Federal Citizen Information Center
Call Center and free publications.
www.pueblo.gsa.gov
<http://www.consumeraction.gov>
1-800-FED-INFO

Securities and Exchange Commission (SEC)
Investment information for military personnel and their families.
www.sec.gov/investor/military.shtml

Small Business Administration (SBA)
Military Reservist Economic Injury
Disaster Loan Program, Patriot (cont)

Express Loans for military spouses,
Veteran Business Outreach Centers,
Small Business Development Centers.
www.sba.gov

Social Security Administration (SSA)
Military Service and Social Security
fact sheets.
<http://www.ssa.gov/pubs/10017.html>

Thrift Savings Plan (TSP)
Retirement savings plan for military
personnel offers tax-free investments
prior to withdrawal of funds.
www.tsp.gov
I-TSP-YOU-FRST

**US Department of Agriculture
(USDA)**
Cooperative State Research Education and
Extension Service (CSREES),
financial education research, resources,
online tools and scheduled events.
www.csrees.usda.gov/financialsecurity

US Savings Bond Program
www.savingsbonds.gov



ORGANIZATIONS BY TYPE OF ASSISTANCE

Banking

**Association of Military Banks
of America (AMBA)**
Financial education materials,
resources and links.
www.ambahq.org/resources.htm
540-347-3305

Defense Credit Union Council
Directory of Local Credit Union Branches,
financial resources, links and financial
policy information.
www.dccuc.org
202-638-3950

Charitable Organizations

American Legion
Heroes to Hometowns program,
veteran affairs services, family
support centers, general assistance, reunions
and awards.
www.legion.org/homepage.php
www.legion.org/national/contact

American Supports You (Website)
Connects military servicemembers and
families to organizations that provide a wide
range of support, assistance, adaptive
equipment, scholarships and other helpful
resources.
www.americasupportsyou.mil

Angels of Mercy Program
Clothing and supplies for wounded
servicemembers.
www.supportourwounded.org
703-938-8930

Children of Fallen Heroes
Housing, college grants and scholarships for
children and spouses of fallen heroes.
www.cfsrf.org
301-865-6327

United Services Organizations (USO)
USO Centers, Internet and email access,
libraries, reading rooms, recreational
activities, regional veterans services, and
family services.
www.uso.org
703-908-6400

Yellow Ribbon Program

Food, clothing, shelter, medical assistance and education for veterans.

www.yellowribbonfoundation.com

1-888-99-4VETS



Children and Youth Services

Armed Services YMCA (ASYMCA)

Child care, hospital assistance, military spouse support, food services, computer training, health and wellness support and holiday meals.

www.asymca.org

1-800-597-1260

703-313-9600

Boys & Girls Clubs of America

Youth centers provide educational, recreational, cultural, and social activities for military youth.

www.bgca.org

Junior Achievement

Financial education and resources that encourage young people on such concepts as work readiness, entrepreneurship and financial literacy.

www.ja.org

JumpStart Coalition for Financial Literacy

Financial literacy publications, websites and links to improve the personal financial education of children, teens and young adults.

<http://www.jumpstart.org/states.cfm>

Consumer Information

Consumer Federation of America (CFA)

Support provided through CFA website includes a newsletter, publications, resource center and promotion of special events.

www.consumerfed.gov

202-387-6121

Council of Better Business Bureaus (BBB)

Information that protects servicemembers from unscrupulous businesses, BBB reliability reports, BBB Auto Line, BBB MilitaryLine, and dispute resolution services.

703-276-0100

www.bbb.org

Military Sentinel (FTC)

Identifies and reports on consumer protection issues.

<http://www.consumer.gov/military/>

Consumer Credit Counseling

Center for Responsible Lending

Credit counselor locator service, home foreclosure and legal assistance, payday loan calculator, policy and technical assistance, coalition building and research

www.responsiblelending.org

202-349-1850

InCharge Institute of America

Military Money Magazine, no-cost/reduced-fee debt elimination programs and "Military Money Minute" radio broadcasts.

www.inchargefoundation.org

www.militarymoney.com

1-800-565-8953

National Foundation for Credit Counseling (NFCC)

Consumer credit counseling services including homeowner, money and credit, bankruptcy education and counseling, debt management planning assistance, and free and low cost general assistance.
www.nfcc.org
1-800-388-2227

Financial Education

American Financial Services Association (AFSA) Education Foundation

Responsible money management tools, advice for understanding credit, credit management support, free MoneySkill online course.
www.afsaef.org
www.moneyskill.org

American Institute of Certified Public Accountants (AICPA)

Financial calculators, tips, recommendations and personal finance referrals.
www.feedthepig.org

Employee Benefit Research Institute/ American Savings Education Council (EBRI/ASEC)

National Educational Savings Resource Center, calculators, educational materials, Choose To Save Public Service Campaign and retirement planning resources.
www.ebri.org
www.choosetosave.org
202-659-0670

Freddie Mac

Works with mortgage lenders to help people get lower housing costs and better access to home financing. CreditSmart curriculum materials help consumers build and maintain

better credit, make sound financial decisions, and understand homeownership.
www.freddiemac.com/creditsmart

Institute of Consumer Financial Education

Online educational programs and printed materials that promote savings, provide tips for better spending, and advice for credit use.
www.financial-education-icfe.org
619-239-1401

National Endowment for Financial Education

Military Family, Money and Mobility Pamphlet, web-based training for DoD financial educators, Project Financial Independence for mobilized members of the National Guard and Reserve and enlisted members of active duty forces, and free financial counseling from certified professionals.
www.nefe.org
www.smartaboutmoney.org
303-741-NEFE

Women's Institute of Financial Education

Money Club tools and resources, personal finance calculators, and publications.
www.wife.org
760-736-1660



Financial Planning

Certified Financial Planner Board of Standards (CFP Board)

Recommends how to choose a financial planner, set financial goals and get started on a financial plan. CFP maintains a financial planner database.

<http://www.cfp.net/learn>

<http://www.cfp.net/search>

Financial Planning Association (FPA)

Helps consumers find a financial planner and financial educational materials.

www.fpaforfinancialplanning.org

www.plannersearch.org

National Association of Personal Financial Advisors (NAPFA)

Maintains a financial planner search service for "Fee-Only" comprehensive financial advisors nearest you.

<http://www.napfa.org/consumer/index.asp>

<http://www.napfa.org/consumer/planners/index.asp>

Employment Assistance

Association for Financial Counseling & Planning Education (AFCPE)

Offers fellowships for military spouses to attain the Accredited Financial Counselor (AFC) certification.

www.afcpe.org

(614) 485-9650

Career One-Stop Centers (Dept of Labor)

Local Veterans' Employment Representatives (LVER) and Disabled Veterans Outreach Program (DVOP) counselors provide career and employment support for military service and family members at state employment offices.

www.careeronestop.org

1-877-348-0502



MILSpouse (Department of Defense)

Comprehensive resources that provide support, information and referrals for Military spouses seeking portable careers and employment opportunities.

www.MILSpouse.org

REALifelines (Department of Labor)

Offers support for wounded, ill, injured and disabled servicemembers, search engine for civilian careers, an online resume-writer, and a military-to-civilian skills translator.

www.hirevetsfirst.gov/REALifelines

202-693-4700

1-800-USA-JOBS

TurboTAP.org (Department of Defense)

Employment hub, military friendly employers, transition assistance guides, checklists, decision support planning tools and benefit email alerts.

www.TurboTAP.org

Military Spouse Career Advancement Accounts (CAA) (Department of Defense)

Provides funding for licensing and credentialing training programs that provide portable careers for military spouses.

www.CAA.MILSpouse.org

Warriors to Work Program

Job search assistance for wounded warriors transitioning to civilian jobs.

<https://wtow.woundedwarriorproject.org>

1-877-TEAM-WWP

Wallstreet Warfighters Foundation

Paid training for Wall Street Careers.

info@wallstreetwarfighters.org

1-888-439-3935



Healthcare

Army Wounded Warrior Program

Support programs for wounded soldiers who incurred an injury or illness after 10 September 2001 or in support of the Global War on Terror (GWOT)
<http://aw2portal.com/Default.aspx>

Blinded Veterans Association

Field Service Program, Volunteer Service Program and Scholarship Program.
www.bva.org
1-800-669-7079

Caring Bridge

Free online service that allows military families to remain updated on their service-member's medical condition while in a military hospital or major medical center.
www.fisherhouse.org/caring/aboutCaring.shtml

Veterans Affairs Health Care Program

Primary care, specialized care and related medical and social support services.
<http://www1.va.gov/HEALTH/index.asp>

Wounded Warrior Project (WWP)

WWP Solider Ride Program, TRACK Operation Outreach, Warriors to Work, WWP Outdoors, Patient and Family Support WWP Packs, and WWP Peer Mentoring.
www.woundedwarriorproject.org

Yellow Ribbon Fund

Volunteers of Walter Reed and Bethesda Medical Centers help injured servicemembers enjoy their community through outreach activities and services.
www.yellowribbonfund.com
240-223-1180

Housing Assistance

Fisher Houses and Programs

Temporary housing on the grounds of major military or VA medical centers for families and caregivers of individuals admitted to the hospital, Caring Bridge Program status updates, scholarships for children and spouses, Hero Miles (free airline tickets for family members of an OIF/OEF ill or injured servicemember), and Newman's Own organizational grants.
www.fisherhouses.org

Homes for Our Troops

Builds or adapts homes for handicapped accessibility at no cost to veterans.
www.homesforourtroops.org
508-823-3300
1-866-7 TROOPS

Hope NOW

Hope NOW is an alliance between HUD approved counseling agents, servicers, investors and other mortgage market participants that provide free foreclosure prevention assistance.
www.hopenow.com
1-800-995-HOPE

HUD (Housing and Urban Development)

Hope for Homeowners Assistance Program
Provides help for homeowners at risk for foreclosure and housing educational materials.
www.hud.gov
1-800-225-5342



Insurance

National Association of Insurance Commissioners

Military Sales Online Reporting System, oversight for state and local insurance companies, and insurance company rankings.

www.naic.org/government_relations.htm
1-866-470-NAIC

Department of Veterans Affairs (VA)

Insurance programs that specifically provide insurance benefits for veterans and service members who may not be able to get insurance from private companies because of the extra risks involved in military service or a service connected disability.

www.insurance.va.gov

Investments

Financial Industry Regulatory Authority (FINRA)

The largest independent regulatory authority in the US. Provides information on investing and how to build financial knowledge. Offers articles, interactive tools, alerts and other resources that can help you protect yourself.

www.finra.org

Call Center: 301-590-6500

Investor Education Foundation

Information that increases investor literacy and promotes savings and investing.

www.saveandinvest.org

North American Securities Administrators Association (NASAA)

Investor Awareness Quiz, NASAA Fraud Center, Investor Bill of Rights, Investing Online Resource Center, and investor alerts and tips.

www.nasaa.org

202-737-0900

Legal Assistance

Services On Military Installations

Trained legal professionals provide wills, powers of attorney, advanced medical directives and legal assistance services to military servicemembers and their families free of charge. For the office nearest you: call Military OneSource 1-800-342-9647 or visit DoD's locator service:

www.MilitaryINSTALLATIONS.dod.mil

Savings

Military Saves & America Saves

A social marketing campaign aimed at persuading, motivating, and encouraging military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings.

<http://www.militarysaves.org>

<http://www.americasaves.org>

Servicemember Organizations

Navy League of the United States

Scholarships, youth mentoring programs, awards, Navy League Hiring Center for veterans, employment opportunities, educational programs, and outreach.

www.navyleague.org

703-528-1775

1-800-356-1560



Marine Corp League

Help for wounded Marines, scholarships, awards, health and comfort items, youth programs, and veterans medical center activities .

www.mcleague.org

703-207-9588

1-800-625-1775

Scholarships

Financial Aid for Military Spouse Education

Scholarships, grants and assistance programs for higher education for spouses of servicemembers.

http://www.dantes.doded.mil/Dantes_web/library/docs/counselorsupport/FOSSM.pdf

National Military Family Association (NMFA)

Scholarships, rights and benefits education, deployment and family support, camps, retreats.

www.nmfa.org

Scholarships for Military Children

Scholarships for military children regardless of servicemember's status.

www.militaryscholar.org

Tax Services

Military One Source

Free income tax filing, tax calculators, tax advisors and counseling services, and income tax preparation course.

www.militaryonesource.com

1-800-342-9647

Internal Revenue Service (IRS)

Tax information for military members and their families.

<http://www.irs.gov/newsroom/article/0,,id=97273,00.html>

Travel

Operation Hero Miles

Allows troops and servicemembers stationed in Iraq or Afghanistan to visit their loved ones on leave at no cost; allows family members and spouses to visit their wounded servicemembers in military hospitals across the country at no cost.

www.heromiles.org



MY COMMAND RESOURCES

A series of horizontal lines for writing, intended for users to list their command resources.



*MyHelpList is a publication of the Office of the Deputy Under Secretary of Defense (Military Community and Family Policy), Personal Finance and Transition Directorate.
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Montana National Guard Inspector General (IG) Info Paper



Mission Statement: To provide The Adjutant General (TAG), as directed, with assessment of the economy, efficiency, discipline, morale, esprit de corps and readiness of the National Guard. This is accomplished through an agenda of *assistance*, investigations, training and inspections, thus assuring the Montana National Guard can successfully accomplish its mission.

Who can file a complaint or ask for assistance from the IG: ***ANYBODY CAN!***

Give your chain of command a chance to solve the problem first!

Keep in mind that IGs can only recommend, not order resolution of a problem or issue.

Don't expect instant action...Be patient. Investigations and issues resolution take time.

Be prepared to take "No" for the answer. In any case "Yes" or "No" the IG will explain why.

"What happens in theater stays in theater." Local IGs can usually get the issue into the right hands for resolution.

NOTE: IGs should be used as a last resort. Use all other resolution agencies and options first. If all else fails we can reenergize the system on your behalf.

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