



JOAG | JUNIOR
OFFICER
ADVISORY
GROUP



MWR FAMILY READINESS GUIDE

Essential resources to address the needs of U.S. Public Health Service (USPHS) Officers and their families as they face deployment, permanent change of station, bereavement, and retirement

**Public Health & Community Service
(PHCS) Committee
Morale, Welfare, and Recreation (MWR)
Subcommittee**

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ABOUT THIS GUIDE

This MWR Family Readiness Guide (FRG) was created to make PHS resources and information more widely available to officers and their families regarding deployment, permanent change of station, bereavement and retirement.

The FRG outlines the most common PHS resources for officers and their families, while also providing quick links and tools that will connect officers to additional information.

The information provided in this guide is expected to achieve the following:

- Accentuate and preserve our four core values: leadership, service, integrity, and excellence.
- Investigate and find no-cost or low-cost services and programs that increase officers' morale.
- Ensure real-time access to quality of life information and resources.
- Encourage and expand activities that promote individual growth and group development, while fostering recruitment and retention for those serving our nation.

DISCLAIMER: *JOAG researches, compiles, and provides resources for informational purposes only and does not advocate for MWR benefits with specific private companies/businesses. The appearance of external hyperlinks does not constitute endorsement by the United States Public Health Service of the linked websites, or the information, products, or services contained therein. Such links are provided consistent with the stated purpose of this guide. Additionally, the FRG does not promote or solely endorse any particular offerings through the resource links.*

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DEPLOYMENT RESOURCES

PHS Resources

- [Readiness and Deployment Operations Group \(RedDOG\)](#)
- [Response Team Fact Sheets](#)
- [APAOC Deployment Package/Check list \(example\)](#)
- [JOAG Readiness and Deployment Work Group Information](#)

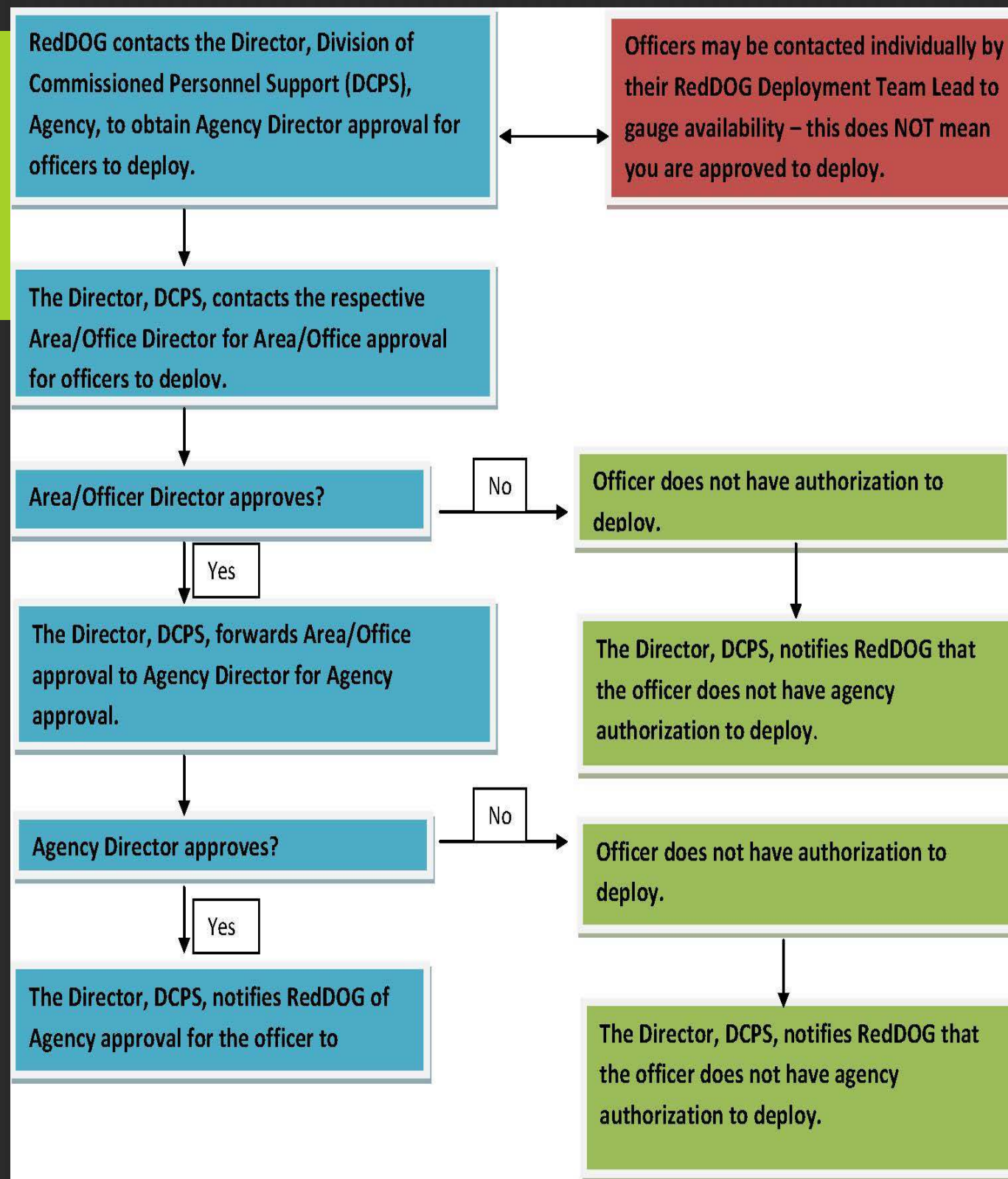
Non-PHS Resources

- [DOD Deployment Guide](#)
- [Pre-Deployment Guide for Civilian DOD workers](#)
- [Military Family Association](#)
- [Preparing Children for Deployment](#)
- [Tricare](#)
- [Deployment and Transition-Military One Source](#)

***Click on each underlined resource for further information**

DEPLOYMENT RESOURCES

- The flow chart to the right is an example of a generic deployment authorization process. It depicts how and who can authorize an officer to be deployed through PHS.
 - Note: There are variations between the different agencies within PHS.
- Availability to deploy does NOT equal authorized to deploy.
- Deployment within/for your home agency may be different.
- Contact by/from RedDOG does NOT guarantee deployment.



PCS RESOURCES

[Travel and transportation information, including links to official travel forms, moving tips, regulations and the process for contacting the Agency/OpDiv shipping officer](#)

[Tips to help prepare for a move](#)

[PCS Checklist](#)

[Allowances and responsibilities involving the shipment and or storage of Household Goods \(HHG\) and Unaccompanied Baggage \(UB\)](#)

[Programs that can benefit military homeowners](#)

[Planning tool that provides access to information about entitlements and benefits, as well as points of contact, checklists, and information on education and employment](#)

***Click on each resource for further information**

PCS RESOURCES

List of all military installations in the US and overseas, including local area and military information, apartment/housing and school search assistance, and utility service assistance

Deductible PCS Taxes

How to save money and avoid financial mishaps by planning a move early

Shipping household goods

Transportation Management Office (TMO) move versus Do It Yourself Move (DIY): Differences and Cost Savings (Financial tips)

***Click on each underlined resource for further information**

PCS RESOURCES

[Things you need to do to prepare for PCS with a pet \(particularly for duty stations overseas\)](#)

[Different types of moves \(e.g., deployment, PCS, PPM, local, overseas\) and basic entitlements \(e.g., retirement, separation\) an active member can receive](#)

[Military Spouses Residency Relief Act \(MSRRA\) \(allows military spouses to keep residency in their home state if the service-member receives PCS orders\)](#)

[PCS-Selling – Five ways to prepare your home for the market](#)

[PCS-Buying, How much can I afford?](#)

***Click on each underlined resource for further information**

BEREAVEMENT RESOURCES

Active Duty Death Entitlements*

Death Gratuity

The death gratuity is a one time lump sum payment of \$12,420 (tax exempt) for a member, who dies on active duty. If the death occurred as a result of hazardous duty, the payment is \$100,000.

Unpaid pay and Allowances

The beneficiary payment may include unpaid basic pay, payment for up to 60 days of accumulated leave, payment for travel, per diem expenses, transportation of eligible family members to funeral, and final shipment of household goods.

Family Housing

The agency can allow family members to stay in government housing for up to 365 days if the death occurred in the line of duty. If the family moves out of government housing, Basic Allowance for Housing (BAH) is paid for the remaining unused days.

BEREAVEMENT RESOURCES

Servicemembers' Group Life Insurance (SGLI)

The SGLI payment is \$400,000, unless the coverage was declined or the coverage was reduced by the member. Payments to the beneficiary are tax exempt.

Survivor Benefit Plan (SBP)*

A monthly annuity payment will be made to the beneficiary of a member who dies on active duty. The initial payment is equal to 55% of the retired pay. When the surviving spouse reaches age 62, the payment is reduced to 35%. The payment is suspended if spouse remarries before age 55.

Montgomery GI Bill Death Benefit

The VA will pay the death benefit if the member dies on active duty and in the line of duty. The member must have been entitled to the educational assistance under the GI Bill. The amount paid will be equal to the member's actual military pay reduction minus any education benefits paid.

BEREAVEMENT RESOURCES

Social Security Payments

Payments may be collected by a spouse or a divorced spouse at age 60 or over. A spouse or divorced spouse, regardless of age, with children of the member under age 16 or disabled may meet the requirement for social security payments. Retroactive payments of 12 months may be permitted.

Dependency and Indemnity Compensation (DIC) Offset

DIC payments are made to the surviving spouse. This offsets Survivor Benefit Plan (SBP) dollar for dollar. The amount paid will increase per child. Child payments are not offset by Survivor Benefit Plan (SBP).

Social Security Lump Sum Death Payment

Social Security Administration will pay up to a \$255 lump sum death payment to the surviving beneficiary. Visit the nearest Social Security office for more details on death benefits.

BEREAVEMENT RESOURCES

TRICARE Survivor Benefits

A surviving spouse may be eligible for three years of active duty Tricare coverage following the sponsor's death. After three years, they transition to retiree family member coverage. Surviving children remain eligible under active duty family coverage until they age out of TRICARE or lose eligibility for other reasons.

TRICARE Dental

A surviving spouse may be eligible for three years of Tricare Dental coverage at the active duty rate following the sponsor's death. After three years, the spouse transitions to TRICARE retiree dental plan at retiree costs.

RETIREMENT RESOURCES

Transitioning from Commissioned Corps active duty to retirement is not always an easy task, but successful planning can be a big help. It is recommended that you begin planning at least five years prior to your target retirement date.

So where do you start? Begin the preliminary planning process by asking yourself these three key questions:

1. “Do I meet the minimum retirement eligibility?”

2. “Do I have enough years of creditable service?”

3. “Can I *afford* to retire?”

RETIREMENT RESOURCES

1. “Do I meet the minimum retirement eligibility?”

You may retire voluntarily from the Corps after completing 20 years of active service but less than 30 years of active service.

[CCMIS Retirement Info Page*](#)

2. “Do I have enough years of creditable service?”

To be eligible for consideration for retirement after 20 years of service, you must have had at least 10 years of active service with the Corps unless approved by the Assistant Secretary of Health.

3. “Can I afford to retire?”

Retiring from a uniformed service can have a major financial impact if you’re not prepared. For example, did you know that once you retire you will have to pay for [TRICARE*](#) health benefits and that your former spouse may be entitled to some part of your retirement pay? If you want your spouse and dependents to receive an annuity upon your death, you will also need to pay a premium under the [Survivor Benefit Plan \(SBP\)*](#). Today may be a good day for you to start planning a new budget based on all your estimated income sources and expenses. (Continued on next slide)

***Click on each resource for further information**

RETIREMENT RESOURCES

3. “Can I afford to retire?” continued

The following links offer some information to assist officers in making this critical decision. However, they are just helpful guidance and each officer will have to answer this question on their own.

Planning

[Career Development Retirement](#)

[Checklist](#)

[Commissioned Corps Retirement](#)

[Processing](#)

[Voluntary Retirement](#)

[Resignation](#)

[DOD Military Compensation](#)

Taxes

[State Taxes on Military](#)

[Retirement](#)

***Click on each resource for further information**

Medical

[TRICARE Transitioning from Active to Retirement](#)

[TRICARE Retiree Dental Program](#)

[TRICARE Pharmacy Benefit](#)

[VA Benefits - After Retirement](#)

Additional Links

[Vets First Military Separation Guide](#)

[Military Survivor's Benefits](#)

[The Military Retirement](#)

[System](#)

Retirement Income

[Computing Retired Military Pay](#)

[Financial Field Manual and Military Finances Special](#)

[Report](#)

[Military Compensation](#)

[Thrift Savings Plan](#)

[Social Security](#)

[New Blended Retirement](#)

[System](#)

[New Blended Retirement FAQ](#)

SEPARATION RESOURCES

Other separation resources can be found at the [PHS Assignments separations*](#) website.

These can include any situation where an officer separates from the Commissioned Corps before their retirement eligibility date.

See VA benefits link on previous slide for further details.

***Click on each resource for further information**

ACKNOWLEDGMENTS

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