

United States Public Health Service (USPHS) Commissioned Corps

Resource Guide for USPHS Officers Getting Married or Divorced, and for Dependents Surviving the Death of a USPHS Officer

Prepared by the Junior Officer Advisory Group (JOAG) in collaboration with the
Commissioned Corps Women's Issues Advisory Board (CCWIAB)

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At the time of publication, this information is current but must be considered in light of governing statutes and regulations.

Table of Contents

Introduction	3
I. Information for Officers Getting Married	3
A. Incorporating Military Traditions into Wedding Ceremonies	3
B. Changing your Name (if applicable)	4
C. Enrolling Your Spouse/Dependent(s) in Benefits:	8
D. Update Contact Information in Officer Secure Area.....	12
E. Other Changes:	12
1. Basic Allowance for Housing (BAH)	12
2. Life Insurance	13
3. Tax Considerations.....	15
4. Department of Veterans Affairs (VA) Loan Process	16
5. Transferring Educational Benefits	17
6. Family Care Considerations.....	18
II. Information for Officers Getting Divorced	23
A. Steps to Follow After a Divorce:	23
B. Additional Information	23
III. Information for Dependents Surviving the Death of a USPHS Officer	24

Introduction

This document, developed by the Junior Officers Advisory Group (JOAG), in collaboration with the Commissioned Corps Women's Issues Advisory Board (CCWIAB), is designed to serve as an unofficial guide to assist officers in the United States Public Health Service (USPHS) Commissioned Corps who are getting married or divorced, and for dependents who have survived the death of a USPHS officer. The information is current as of the date of publication. However, changes may occur and readers should research individual policies for additional information.

I. Information for Officers Getting Married

A. Incorporating Military Traditions into Wedding Ceremonies

The information below discusses principle features of a military wedding applicable to USPHS officers. It provides a brief overview of military wedding traditions but is not a comprehensive guide. For further information, please consult the references listed below.

1. Uniforms

The officer may wear his/her uniform. If marrying another uniformed service member, both individuals may wear uniforms. Ceremonial or dinner dress uniforms are worn for weddings.

Members of different service branches may be included in the wedding party, but all should wear the equivalent level of uniform as the groom(s) and/or bride(s) (e.g., if the groom wears the dinner dress uniform of the USPHS, then any attendants from other service branches would wear dinner dress uniforms as well.)

Boutonnieres are NOT worn on any uniforms.

2. Arch of Swords

At the end of the ceremony, the newly married couple may choose to pass under an arch of swords. The arch is formed only by properly uniformed service members wearing gloves. Customarily, six or eight service members take part in the ceremony.

Swords can be purchased by the officer, or borrowed through the USPHS Surgeon General's Honor Guard (SGHG). For more information, please refer to the SGHG page on the Commissioned Corps Management Information System (CCMIS) at https://dcp.psc.gov/ccmis/sghg_m.aspx. The USPHS SGHG Drill and Ceremonies Manual is available at https://dcp.psc.gov/ccmis/bulletin/sghg_manual.aspx.

3. Reception

The national colors and distinguishing flags may be displayed at the reception venue. Service member guests are seated together by rank at formal receptions; however, it is also acceptable to have service members sit with family members rather than together at one table.

4. Cutting the Wedding Cake

The USPHS sword may be used to cut the cake at the reception.

5. References

- Knobon, J. E., CAPT (Ret), & Knobon, A. D., CAPT. (2014). *U.S. Public Health Service Officer's Guide: Leadership, Protocol, & Service Standards* (2nd Edition), Landover, MD: Commissioned Officers Association of the USPHS.
- Swartz, Oretha D. (1998) *Service Etiquette* (4th Edition).

B. Changing your Name (if applicable)

Information on changing your name can be found on the Commissioned Corps Management Information System (CCMIS) website:

https://dcp.psc.gov/ccmis/bulletin/legal_name_01_29_2015.aspx. The required steps are listed below and should be followed in the order that they are listed.

1. Get Your Marriage License

To change your name, you will need the original or *certified* marriage license with a raised seal. Call the clerk's office in the jurisdiction where your license was filed to request copies.

2. Update Your Social Security Card

Visit the Social Security Administration's website (<http://www.ssa.gov>) and fill out an application for a new Social Security card. Form SS-5 is available at:

<http://www.socialsecurity.gov/ssnumber/ss5.htm>.

You need your marriage license to change your name because it identifies both your old and new names. For information on what additional documents are needed, please refer to the application. You may either take or mail your application to the local Social Security Administration office (<https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>).

3. Change Your Driver's License

Each state's Department of Motor Vehicles (DMV) has its own requirements regarding how to change your name on your license. Check with your local DMV for this information.

4. Update Your Name

Update your name with the Division of Commissioned Corps Personnel and Readiness (DCCPR) and the Defense Enrollment Eligibility Reporting System (DEERS).

Information about DEERS and a list of identification (ID) card offices can be found online at: <http://www.tricare.mil/Plans/Eligibility/DEERS.aspx>.

Follow the steps below to notify DCCPR of a legal name change:

- a. Request a name change by contacting the Assignments Section via email at:
PHSCCAssignments@hhs.gov
- b. Attach the following scanned documents in the email:
 - Marriage certificate or divorce decree
 - Two forms of state or government ID reflecting your new name
 - A memorandum stating exactly how you would like your name to appear
- c. Go to your local DEERS ID Card office to replace your military ID also known as Common Access Card (CAC) after you receive the name change Personnel Order.
 - Check the Real-Time Automated Personnel Identification System (RAPIDS) Site Locator to find the ID card office in your area and to schedule an appointment.
 - The RAPIDS Site Locator is available at:
<https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s11>
 - A list of ID card offices can also be found online at:
<http://www.tricare.mil/Plans/Eligibility/DEERS.aspx>.
 - Bring all required documents as specified on the RAPIDS Site Locator to your appointment:
 - A completed and signed DD Form 1172-2 available at:
<http://www.cac.mil/Portals/53/Documents/dd1172-2.pdf>
 - Supporting eligibility documentation (i.e., marriage certificate or divorce decree and Personnel Order)
 - Two forms of ID

5. TRICARE

Once you have updated DEERS, TRICARE should automatically update with your new information within a few days. It is recommended that you call to ensure the update was completed. New TRICARE enrollment cards may be viewed and printed on the milConnect website. Visit

<https://www.tricare.mil/Resources/GoPaperless/NewTRICARECard> for more information.

Please note that even if DEERS, TRICARE, and your CAC reflect your new name, you may still need to contact Patient Administration at your local military treatment facility (or doctor's office) directly to update your information there.

6. Pre-nuptial Agreements and other legal assistance

Legal assistance/advice from a Department of Defense Lawyer can be obtained for a wide range of services including and not limited to the following:

- Wills with and without testamentary trusts.
- General estate planning advice.
- Domestic relations advice, including divorce, legal separation, annulment, custody, and paternity.
- Adoption and name changes advice.

See the following link for more information:

http://www.jag.navy.mil/legal_services/legal_services_faq.htm#lq22

7. Employment

Update employee badge: To update your employee badge, speak to your Operating Division (OPDIV) and/or Staff Division (STAFFDIV) point of contact for badges. If you are not sure who this is, speak to your supervisor.

Update work email address: This is dependent upon your agency. Contact your information technology department/office for instructions. Be sure to ask how emails sent to your old email address will be forwarded to your new email address.

Update professional documents: Remember to update your USPHS Curriculum Vitae, professional licenses, certifications, etc. with any name changes. Consider how to identify publications and presentations that are cited under another name.

8. Other Changes to Remember

Once you have updated your Social Security card and driver's license, make a list of all other companies, organizations, etc. to inform of your name change. These include, but are not limited to, bank accounts, credit card companies, insurance companies, vehicle registration and utility companies.

9. Additional Tips

- Contact all of the agency and Commissioned Corps associations, committees, and workgroups with which you are involved to inform them of your name change and email address change. You should ensure that future letters of appreciation and certificates of participation reflect your new name.

- Update your email signature with your new name, and include an acknowledgment to your maiden name so that people recognize the name change. For example, your email signature line may include: “LCDR Sally Rainbow (formerly, Purple).”
- Order new nametags for your uniforms. Name tags can be ordered at U.S. Navy Uniform Support Center – “Navy Nex,” phone number: 1-800-368-4088.

C. Enrolling Your Spouse/Dependent(s) in Benefits

1. Update DEERS with Spouse/Dependent(s) Information

Sponsors are automatically registered in DEERS. All other eligible family members must be added by the sponsor. Eligible family members include, but are not limited to, the following:

- Active duty spouses
- Retired spouses
- Guard/Reserve spouses
- Same-sex spouses
- Unmarried biological and adopted children until age 21 (or age 23 if the child is in college)
- Step-children are eligible as long as the parent of the child and sponsor are married (see website for more information:

<http://www.tricare.mil/Plans/Eligibility/Children.aspx>)

For detailed information about eligibility and enrollment, please see:

https://dcp.psc.gov/ccmis/PDF_docs/DEERS_cover_memo.pdf

Register your spouse and/or dependent(s) in the DEERS and get them a dependent ID card. Information about DEERS and a list of ID card offices can be found online at:

<http://www.tricare.mil/Plans/Eligibility/DEERS.aspx>.

Please note that registering a dependent in DEERS does not automatically enroll him/her in any TRICARE health plan option. See Section I.2.C below for steps to enroll spouses/dependents in TRICARE.

The following documents are needed to add a spouse to DEERS (originals or *certified* copies):

- Marriage certificate
- Spouse's birth certificate
- Spouse's Social Security card
- Spouse's photo ID
- Application for Identification Card, PHS Form 1172, is available at:

<http://www.dtic.mil/whs/directives/forms/eforms/dd1172-2.pdf>.

Please see the link below for a list of required documents when adding other dependents:

<http://www.tricare.mil/Plans/Eligibility/DEERS/RequiredDocuments.aspx>.

NOTE: Married Active Duty Couples

When two active duty service members get married, they will each have their own DEERS record. If they have children, only one parent will be the “official sponsor” in DEERS. For more information, call 1-800-538-9552 or log in to milConnect at:

<http://www.tricare.mil/Plans/Eligibility/DEERS.aspx>.

2. Enroll Spouse/Dependent(s) in TRICARE

Spouses and dependents of service members are eligible for health insurance coverage through TRICARE. This includes, but may not be limited to, the following:

- Active duty spouses
- Retired spouses

- Guard/Reserve spouses
- Same-sex spouses
- Unmarried biological and adopted children until age 21 (or age 23 if the child is in college)
- Step-children are eligible as long as the parent of the child and sponsor are married (see website for more information:
<http://www.tricare.mil/Plans/Eligibility/Children.aspx>)

Information about TRICARE can be found online at: <https://tricare.mil/LifeEvents/Marriage>

NOTE: Identification cards for children

Adult dependents registered in DEERS will be issued a uniformed services identification (ID) card. Children under age 10 can usually use a parent's or guardian's ID card. At age 10, the sponsor must get an ID card for the child. For more information about ID cards for children, visit <https://tricare.mil/Plans/Eligibility/IDCards>

3. Spouse and Family Health Care Options

Your spouse's and dependent's choice of TRICARE plans will depend on where you live and your active duty status. To learn more about your options, click on the links below:

- TRICARE Prime*: <http://www.tricare.mil/Plans/HealthPlans/Prime.aspx>
- TRICARE Standard and Extra: <https://tricare.mil/Plans/HealthPlans/TSE.aspx>
- US Family Health Plan*: <http://www.tricare.mil/Plans/HealthPlans/USFHP.aspx>
- TRICARE Standard Overseas: <http://www.tricare.mil/Plans/HealthPlans/TSO.aspx>
- TRICARE For Life: <http://www.tricare.mil/Plans/HealthPlans/TFL.aspx>

Active duty spouses may also be able to enroll in one of these Prime plans with their active duty sponsors:

- TRICARE Prime Remote*: <http://www.tricare.mil/Plans/HealthPlans/TPR.aspx>
- TRICARE Prime Overseas*: <http://www.tricare.mil/Plans/HealthPlans/TPO.aspx>
- TRICARE Prime Remote Overseas*:
<http://www.tricare.mil/Plans/HealthPlans/TPRO.aspx>

*You must enroll. More information is available online at:

<http://www.tricare.mil/Plans/Enroll.aspx>. If overseas, eligible family members must be command-sponsored.

NOTE: Officers Detailed to the Coast Guard

Officers detailed to the Coast Guard have different requirements for TRICARE and should verify procedures with the USPHS Liaison.

4. Dental Options

Active duty service members receive dental care through the Active Duty Dental Program (ADDP) which is administered by Delta Dental. For more information about active duty dental benefits, visit <https://tricare.mil/CoveredServices/Dental/ADDental> and <http://phsaddp.com>.

Eligible family members may receive dental care through the TRICARE Dental Program (TDP) which is a voluntary, premium-based dental insurance plan administered by United Concordia. Information can be found at:

<https://www.uccitdp.com/dtwdws/member/landing.xhtml>.

For more information on eligibility and premium costs, visit:

<https://tricare.mil/CoveredServices/Dental/TDP>.

TRICARE offers two dental plans that may be purchased for eligible family members. These dental plans are separate from TRICARE's health plans.

- TRICARE Dental Program: For eligible family members of active duty and Guard/Reserve service members. Information is available at:
<http://www.tricare.mil/CoveredServices/Dental/TDP.aspx>
- TRICARE Retiree Dental Program: For eligible family members of retired service members. Information is available at:
<http://www.tricare.mil/CoveredServices/Dental/TRDP.aspx>

NOTE: Officers Detailed to the Coast Guard

Officers detailed to the Coast Guard have different requirements for dental coverage and should verify procedures with the PHS Liaison.

5. Pharmacy Coverage

TRICARE provides a robust pharmacy benefit. For more information, visit:

<http://www.tricare.mil/CoveredServices/Pharmacy>

6. Costs

Health care costs depend on the health plan selected and the sponsor's active duty status.

For more information, visit: <http://www.tricare.mil/Costs/HealthPlanCosts.aspx>.

D. Update contact information through Officer Secure Area

Direct Access previously housed address and emergency contact information. The Readiness and Deployment Operations Group (RedDOG) section of Officer Secure Area is now serving this purpose. Use the RedDOG link in the Officer Secure Area to update address changes and emergency contact information that may change when getting married. This can be accessed through the Commissioned Corps Information Management website at: <https://dcp.psc.gov/ccmis/>

E. Other Changes

1. Basic Allowance for Housing (BAH)

BAH compensates service members for housing costs based on the housing costs in local civilian housing markets. BAH is issued within the United States when government quarters are not provided. A service member stationed outside the U.S. who is not given government housing is eligible for Overseas Housing Allowance (OHA).

BAH is determined based on your rank, duty station, and whether or not you have at least one dependent. An officer with one or more dependents receives the same rate regardless

of the total number of dependents. The Compensation Branch determines if the officer will receive BAH with or without dependents. Complete form PHS-1637-1 (“PHS Commissioned Officer’s Request for Dependency Determination”) once you are married and fax it to the Compensation Branch to add your spouse and/or children as your dependent(s). The form is available at: https://dcp.psc.gov/ccmis/PDF_docs/805PHS-1637-1.pdf.

Annual BAH Recertification is necessary to ensure the officer still has dependents. The Military Pay Technician from the Compensation Branch sends an email to let officers know when it is time to recertify. Recertification months are based on the last digit of your social security number (SSN). For example, SSN 123-45-6789 would recertify in September (the 9th month).

The Compensation Branch handles all issues regarding pay. Contact the branch for specific questions or concerns: https://dcp.psc.gov/ccmis/DCCPR_compensation_m.aspx.

More information about BAH can be found online at:
<http://www.defensetravel.dod.mil/site/faqbah.cfm>.

2. Life Insurance

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI is a program that provides term life insurance coverage to the spouses and dependent children of service members insured under Servicemembers’ Group Life Insurance (SGLI). The service member pays the premium for spousal coverage. Dependent children are insured at no cost. More information about SGLI can be found online at: <http://www.benefits.va.gov/INSURANCE/sgli.asp>.

Eligibility

Spouses and dependent children of the following are eligible for FSGLI:

- Active duty service members covered by full-time SGLI

- Eligible family members of active duty service members insured under the SGLI program
 - If the service member is covered under full-time SGLI, he/she can insure a spouse, regardless of whether your spouse is on active duty, is retired, or is a civilian.

Coverage

FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses and \$10,000 for dependent children.

If you are insured under full-time SGLI, spousal coverage may or may not be automatic. Please review the table below to determine if your spouse is covered.

If your spouse is...	and...	then...
not a member of the uniformed services		your spouse is automatically covered for the maximum spouse coverage unless you reduce or cancel this coverage. More information is available at: http://www.benefits.va.gov/insurance/fsgli.asp#reduce
a member of the uniformed services	you married on or after January 2, 2013	you and your spouse are not automatically covered under spouse coverage. You and/or your spouse must apply if you want coverage for your spouse.

Visit <http://www.benefits.va.gov/insurance/fsgli.asp#apply> for more information about spouse and dependent coverage and rates. The FSGLI Procedural Guide also provides information about dependent coverage and can be found at:

http://www.benefits.va.gov/INSURANCE/fsgli_guide_toc.asp.

How to Apply

If you are covered under full time SGLI and your spouse is not automatically covered, complete SGLV Form 8286A and submit it to your uniformed service. Information and forms can be found online at: <http://www.benefits.va.gov/insurance/fsgli.asp>.

How to Reduce, Decline, or Cancel Coverage

To reduce, decline, or cancel coverage for your spouse, complete SGLV Form 8286A and submit it to the Compensation Branch. Dependent child coverage is free until the child is 18 years old and cannot be reduced, declined, or canceled. Information and forms can be found online at: <http://www.benefits.va.gov/insurance/fsgli.asp>.

FSGLI coverage is available in increments of \$10,000. You pay a premium for your spouse's coverage, which increases with age. Coverage for your child is free until age 18, unless the child is a full-time student or becomes permanently and totally disabled and incapable of self-support prior to age 18.

To assess your life insurance needs and determine if you have enough coverage, you may use the Insurance Needs Calculator available at:

<http://www.benefits.va.gov/INSURANCE/introCalc.asp>.

Premium Deductions

FSGLI premiums are automatically deducted from your pay. More information about these deductions is available online at: <http://www.benefits.va.gov/insurance/fsgli.asp>.

3. Tax Considerations

Refer to the Internal Revenue Service (IRS) link below to determine who to claim as allowances on W-4 forms and who to claim as dependents for tax purposes. To claim your spouse and/or any other family member as a dependent, you will need to file form PHS 1637-1. All official forms can be found online by visiting:

https://dcp.psc.gov/ccmis/forms/FORMS_payroll_m.aspx.

If both you and your spouse are employed and plan to file a joint return, calculate your withholding allowances using your combined income, adjustments, deductions, exemptions, and credits. Use only one set of worksheets. You can divide your total allowances any way, but each allowance may be claimed only once by either you or your spouse.

If you and your spouse plan to file separate returns, calculate your allowances using separate worksheets based on your individual income, adjustments, and deductions.

Please note: The BAH is not calculated based on whether officers file taxes as “married” or “married but filed separate.” BAH determination is made when the officer fills out, signs, and submits form PHS-1637-1. Please see the BAH recertification section (Section I.E.1) for more information.

Additional notes for spouses with official residency in different states: Tax regulations may differ across states. Spouses of service members are encouraged to review procedures with the taxation department of their home state prior to making any decision to change their legal residence or for state tax purposes.

For additional up-to-date information about taxes, visit the IRS homepage:

<http://www.irs.gov/>.

4. Department of Veterans Affairs (VA) Loan Process

VA sponsors a mortgage loan program (typically called a “VA loan”) for eligible members of the uniformed services or their surviving spouses. Although the VA sponsors the program, they do not issue the loan. The loan must be obtained from a mortgage lender.

The VA allows spouses, both uniformed and civilian, to cosign for loans. The process for applying for a VA loan is the same, regardless if your spouse is uniformed or civilian, but his/her credit score and income may impact your ability to secure a VA loan.

Required Documentation

- Copies of your W2 statements for the past two years
- Copies of your pay stubs for the past 2-3 months
- Documentation of other assets, including all bank accounts
- Copies of your last two years of tax returns
- A Certificate of Eligibility (COE)*

* The COE confirms that you are eligible for a VA loan. A Statement of Service is required to obtain the COE. To get a Statement of Service for the Commissioned Corps, call 240-453-6000, the Division of Commissioned Corps Personnel and Readiness (DCCPR), Human Resources Team Military Specialist. The Statement of Service can then be sent to the VA to obtain the COE. If the cosigner is also uniformed, he or she does **not** need to seek a separate Statement of Service in addition to his or her spouse. For more information on obtaining a COE, see: http://www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp.

Adding a Spouse to an Existing VA mortgage

Refinancing is required if you are adding a spouse to an existing VA mortgage. This process is referred to as a VA Streamline Refinance Loan process. It is occasionally referred to as a VA Interest Rate Reduction Refinancing Loan (IRRRL). To remain in compliance with the VA, check with your lending institution to determine what documentation is required to add your spouse to your Streamline mortgage loan.

Note: The information above is provided as a brief overview of the VA Home Loan Program and may change periodically. Therefore, for up-to-date information on VA Loan programs, visit: <http://www.benefits.va.gov/homeloans/>.

5. Transferring Educational Benefits

You are eligible to transfer educational benefits under the Post-9/11 GI Bill if you were active duty in the USPHS on 1 August 2011 or joined after that date. You must also meet one or more of the following requirements:

- You have at least six years of service in the uniformed services on the date you elect to transfer the Post-9/11 GI Bill program and agree to serve an additional four years in the uniformed services from that date.
- You have at least ten cumulative years of service in the uniformed services (active duty and/or Selected Reserve) on the date of election, are precluded by either standard policy (service or Department of Defense) or statute from committing to four additional years and agree to serve for the maximum amount of time allowed by such policy or statute.

Follow the steps in the order listed below to transfer education benefits to your dependent(s):

- Sign in to the milConnect portal application: <http://milconnect.dmdc.mil>
- When the milConnect Home page displays, select **Education** → **Transfer of Education Benefits (TEB)** from the menu bar.
- When the TEB portal page displays, your eligible family members are listed in the table under the **List of Family Members** section.

For more information, see the “Education Benefits” FAQ available at:

<https://www.dmdc.osd.mil/milconnect/faces/faqs>.

6. Family Care Considerations

Deployments

After getting married or divorced, it is especially important to review your deployment information. Below are topics that every officer’s family should discuss when preparing for deployment. All of the uniformed services, including the Commissioned Corps’ Readiness and Deployment Operations Group (RedDOG), have checklists or other resources that can help you prepare for a deployment. For more information, visit the RedDOG website: https://dcp.psc.gov/ccmis/ReDDOG/REDDOG_essentials_m.aspx

Below are a few additional items to consider before you are deployed:

- ❑ **Power of Attorney (POA):** This allows another person (e.g., your spouse) to conduct business on your behalf. *Note: For more information, please see the Power of Attorney section below.*
- ❑ **Family Care Plan:** A specific plan to designate care during your absence is especially important if you have minor children or a disabled family member. Make sure your spouse and/or other designated caretakers are aware of the plan.
- ❑ **Family Budget:** Be aware of what bills need to be paid every month. Bills and bank accounts should have both your name and your spouse's name or other dependents, as appropriate. Spouses and/or other dependents should have the account numbers, log-ins, passwords, and access to important financial accounts.
- ❑ **Life Insurance:** Assess whether you have adequate coverage. *Note: Please see Life Insurance section for more information in Section II.E.2.*
- ❑ **Will:** Each adult family member should have a current will. Judge Advocate General (JAG) offices may be able to help create one.
- ❑ **Last Wishes:** Discuss any preferences prior to a deployment, including topics such as life support, funeral wishes, and preferred burial location. This can help ensure your wishes are met and that your spouse and/or other dependents do not need to make these decisions during a tragic time.
- ❑ **Communication Plan:** Encourage your spouse and children to communicate with you in a variety of ways in addition to letter writing, such as recording/video exchanges, photographs, pictures drawn by young children, etc.
- ❑ **Important Documents:** Make sure your spouse knows where important documents are located. These include real estate documents, birth and marriage certificates, passports, social security cards, stocks and bonds, medical and immunization records, powers of attorney, insurance policies, automobile titles and registrations, etc. Ensure your spouse is in DEERS (see Section I.C.1) and has a military ID card.
- ❑ **Emergency Contacts:** Develop a list of names and telephone numbers. This can be helpful to ensure that neighbors, friends, and family are able to assist your spouse and/or other dependents with an emergency while you are away.
- ❑ **Plans for home and car care, repairs, and maintenance:** Discuss what tasks may need to be addressed during deployment.

Power of Attorney

A POA is a person who takes care of your legal and financial decisions when you are unable to do so yourself. Examples include bill payments, bank account management, investment management, contract signing, tax filing, medical decisions, care of children, etc.

How long does it last?

The duration depends on the type of POA, but in short, the legal powers over your estate are no longer in effect after you die.

Types of POAs

Type of POA	Goes into effect When	Expires When	Example
Durable	The paperwork is signed	You choose to change the POA	-
Springing	You become seriously ill or injured	You are no longer seriously ill or injured	-
Non-Durable	You need someone to take care of a specific financial or legal goal	You are declared mentally incompetent	If you are out of the country and need someone to stand in for you on the closing of a house
Special	Specific authority for a person to act on your behalf for a limited amount of time	-	-
General	Broad and provides extensive power for a person and/or organization to act on your behalf.	-	-

For more information on POA, please see the following references:

Everplans. "Power Of Attorney." Everplans: End-of-life Planning Made Easy. Beyondly, Inc., N.d. Web. 30 July 2015.

Williams, Joshua C. "Preparing for a Deployment: What Power of Attorney Is Right for You?" Spangdahlem Air Base. U.S. Air Force, 19 Mar. 2008. Web. 30 July 2015.

Marriage Counseling and Family Therapy

Marriage Counseling

A behavioral health diagnosis must exist for behavioral health and psychotherapy benefits (including marriage counseling) to be covered by a provider outside the military treatment facility. Marriage counseling is covered at military treatment facilities that offer these services.

Marriage counseling may also be a covered benefit of the Employee Assistance Program (EAP). EAPs are agency/OPDIV counseling referral services. Contact the EAP within your agency/OPDIV for more information about available services.

Also, please see the Federal Occupational Health EAP website for more information related to family therapy: <https://foh.psc.gov/services/EAP/Eapwebsite.asp>.

Family Therapy

Family therapy is different than marriage counseling. Family therapy is considered outpatient psychotherapy and is a covered benefit when determined to be medically or psychologically necessary for treatment of a diagnosed behavioral health disorder. Family therapy may involve all or a portion of the family. Family therapy may also be a covered benefit of the EAP. See the Federal Occupation Health EAP website for more information: <https://foh.psc.gov/services/EAP/Eapwebsite.asp>.

Additional EAPs may exist within each agency/OPDIV. Contact the EAP within your agency/OPDIV for more information about available services.

Note: Active duty service members must have a referral from their primary care provider for all civilian behavioral health services prior to receiving services from a TRICARE-authorized provider.

Therapy Resources

Below is a list of some resources available to USPHS officers.

1. The Online Behavioral Health Resource Center

The Online Behavioral Health Resource Center is designed to help balance work, family, and other aspects of life. The Online Behavioral Health Resource Center is available in both English and Spanish, and offers comprehensive articles, information sheets, quick tips, calculators, and much more in the following categories: Emotional Health; Family and Work; Health and Fitness; and Financial and Legal

The Online Behavioral Health Resource Center is offered by MHN Behavioral Health Plan Resources: <https://members.mhn.com/external/public/default/homepage> or call (800) 322-9707 for TDD: (800) 327-0801

2. Local military treatment facility

Check with your local military treatment facility to see if marriage counseling is a benefit offered through the facility

3. Community-based services

Check in your community to see if any city, county, or state sponsored behavioral health services, social service agencies, community groups, or church-based couples/family services are available

For additional information on behavioral health, please visit the links below:

- <https://members.mhn.com/external/public/default/homepage>
- <https://www.opm.gov/policy-data-oversight/worklife/employee-assistance-programs/>

II. Information for Officers Getting Divorced

A. Steps to Follow After a Divorce

1. Update DEERS to remove your spouse as a dependent. You will need to bring a copy of the divorce decree to the DEERS office.
2. Update form PHS-1637-1. The form is available at: https://dcp.psc.gov/ccmis/PDF_docs/805PHS-1637-1.pdf. If there are no other dependents, BAH rates will revert to the “without dependents” rate effective to the date of the divorce.
3. Submit all divorce documents to the Compensation Branch. Documents must include Divorce Decree, Settlement Agreements, Pension Order, or Qualified Domestic Relations Order (QDRO). If there are children, the child custody information is needed to determine DEERS eligibility after the divorce.
4. Update beneficiary information with the Compensation Branch regarding life insurance (SGLI), Thrift Savings Plan (TSP), etc. as necessary.
5. Update your W-4 with the Compensation Branch, if necessary.
6. If there is a name change as a result of the divorce, follow the steps outlined above in Section I.B., “Changing Your Name.”

B. Obtaining Legal Assistance from a Department of Defense Lawyer (JAG)

1. Legal assistance/advice is available to members of the armed forces on active duty and for a period after release from active duty, reserve members, retired personnel, dependents, and civilian employees and contractors deployed outside of the United States and their dependents.
 - a. Specifically, officers of the commissioned corps of the Public Health Service who are on active duty or entitled to retired or equivalent pay. For more information, the link for link to 10 USC 1044: Legal Assistance: [http://uscode.house.gov/view.xhtml?req=\(title:10%20section:1044%20edition:prelim\)](http://uscode.house.gov/view.xhtml?req=(title:10%20section:1044%20edition:prelim))

2. Legal assistance/advice can be obtained for a wide range of services including relations advice, divorce, legal separation, annulment, custody, and paternity, among many others.
 - a. However, the Navy will not represent an individual in a divorce case as divorce is considered a state matter, not a military or federal matter. You will need to seek local counsel in the jurisdiction where you intend to file your divorce.
 - b. The Navy attorney can provide general advice about separation and divorce procedures, about custody and visitation rights and obligations, and how to find an attorney who can represent you. If you meet income eligibility requirements, the Navy may be able to help active duty personnel to locate a free attorney.

For more detail regarding legal assistance services, see the FAQ link below:

http://www.jag.navy.mil/legal_services/legal_services_faq.htm

C. Additional Information

1. The Uniformed Services Former Spouses' Protection Act (USFSPA), Title 10, United States Code, Section 1408, authorizes State courts to divide military retired pay as a marital asset or as community property in a divorce proceeding. It also provides a mechanism for a former spouse to enforce a retired pay as property award by direct payments from the member's retired pay. Retired pay as property payments are prospective only. Retired pay arrears cannot be collected under the USFSPA. See the following link for more information: <https://www.dfas.mil/garnishment/usfspa/faqs.html>
2. Former spouses may be entitled to TRICARE, commissary, and exchange privileges, depending on the length of the marriage, years of service, and overlap. See the following link for more information: <http://www.military.com/benefits/military-legal-matters/uniformed-services-former-spouse-protection-overview.html>

III. Information for Dependents Surviving the Death of a USPHS Officer

Survivors of an active duty officer continue the same coverage as "transitional survivors" for the first three years after an active duty sponsor dies. Children remain covered as active duty family members until they age out of TRICARE or lose eligibility for another reason. Surviving spouses may continue coverage for three years. After three years, coverage for surviving spouses changes to that of a retired family member. More information can be found online at: http://www.tricare.mil/Plans/Eligibility/Survivors/Surv_ADSM.

Please refer to the USPHS document, "Information on Commissioned Officer Survivor Benefits: A Guide for Commissioned Officers of the Public Health Service." The guide is available here: <https://dcp.psc.gov/ccmis/ccis/documents/PAM63.pdf>

The Survivor Assistance Office is divided between the Compensation Branch and Separations. If you have any questions about the information contained in this document, please contact one or both of the following:

Compensation Branch: Email: compensationbranch@psc.hhs.gov
Main Telephone: (240) 276-8799
Fax: (240) 453-6030 or (240) 453-6127

Separations: Email: phscseparations2@hhs.gov
Main Telephone: (240) 453-6125
Fax: (240) 453-6127

Mailing address: 1101 Wootton Parkway, Plaza Level, Suite 100
Rockville, MD 20852

Active duty officers may also obtain information and assistance through their Commissioned Corps Liaison.

Other Suggested Guides:

1. Veterans Benefits Administration, “I am a Dependent or Survivor” page:
https://www.va.gov/opa/persona/dependent_survivor.asp
2. Department of Veterans Administration “Federal Benefits for Veterans, Dependents and Survivors”:
https://www.va.gov/opa/publications/benefits_book/2016_Federal_Benefits_for_Veterans.pdf
3. Federal Occupational Health: <http://www.foh4you.com/>