

ALLHANDS

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 Publisher (*Name and Complete Mailing Address*)
 COMMANDING OFFICER, NAVY INTERNAL RELATIONS ACTIVITY (NIRA), NAVAL STATION ANACOSTIA BLDG 168
 2701 SOUTH CAPITOL STREET SW, WASHINGTON, DC 20374-5077

Editor (*Name and Complete Mailing Address*)
 MARIE G. JOHNSTON, NIRA PRINT MEDIA DIVISION, NAVAL STATION ANACOSTIA BLDG 168
 2701 SOUTH CAPITOL STREET SW, WASHINGTON, DC 20374-5077

Managing Editor (*Name and Complete Mailing Address*)
 ENS. BARBARA BURFEIND, NIRA PRINT MEDIA DIVISION, NAVAL STATION ANACOSTIA BLDG 168
 2701 SOUTH CAPITOL STREET SW, WASHINGTON, DC 20374-5077

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NIRA Staff
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 Ken Mumford; Plans and Policy: LCDR
 Rob Raine, J.D. Leopold; Budget: Betty
 Williams; Editorial: Jan Kemp Brandon,
 Catherine Bird; Administration: SK1
 Jeff Bryan, Gwen Hawkins, Sandra
 Gray and YN3 Michelle Schaefer.

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ALL HANDS

SPECIAL ISSUE NAVY RIGHTS & BENEFITS

MAGAZINE OF THE U.S. NAVY
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Cover by Michael David Tuffli

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Pay and Allowances

Military compensation is composed of pay, allowances, retired or retainer pay, and benefits such as medical care, commissary and exchange privileges and leave. This article will cover only active-duty pay and allowances which consist of regular military compensation, special and incentive pay and other allowances.



Each element of the entire military compensation package is authorized by specific legal authority, generally found in Titles 37 and 10 of the United States Code. These elements are either legal "entitlements" earned by the member or are discretionary under the law, meaning the Secretary of the Navy has the option of payment. Most bonuses, because they are usually designed to address specific manning or retention and incentive pay, are discretionary.

Regular military compensation (RMC) is important for two reasons. First, RMC is considered the equivalent of a military salary, applicable to all members of the uniformed services.

Secondly, RMC is the basis for comparing the levels and adequacy of military pay with civilian pay levels. The elements of RMC are basic pay, basic allowance for quarters (BAQ) including the variable housing allowance (VHA) authorized for members living in high-cost locations, basic allowance for subsistence (BAS) and the tax advantage that results because BAQ, VHA and BAS are not taxable. Whereas all

elements of pay are fully taxable, most allowances are not because they are treated as reimbursements for certain expenses. Whenever possible, the government provides service members with quarters and subsistence. When quarters and subsistence are not provided, a monthly allowance may be paid to the service member to help meet the cost of those needs.

Basic pay

Basic pay varies according to a member's paygrade and time in service. The amount is prescribed by law. Naval personnel receive longevity increases at various times throughout their careers. Each member's annual salary is divided into 12 equal installments, one-half of each installment payable on the 1st and the 15th of every month. Each installment represents the pay for one calendar month. The daily rate is one-thirtieth of the monthly rate.

In almost all cases, eligibility for allowances and special and incentive pay is first contingent upon eligibility for basic pay. Thus, a member not entitled to basic pay is generally not entitled to any other pay or allowances.

Allowances

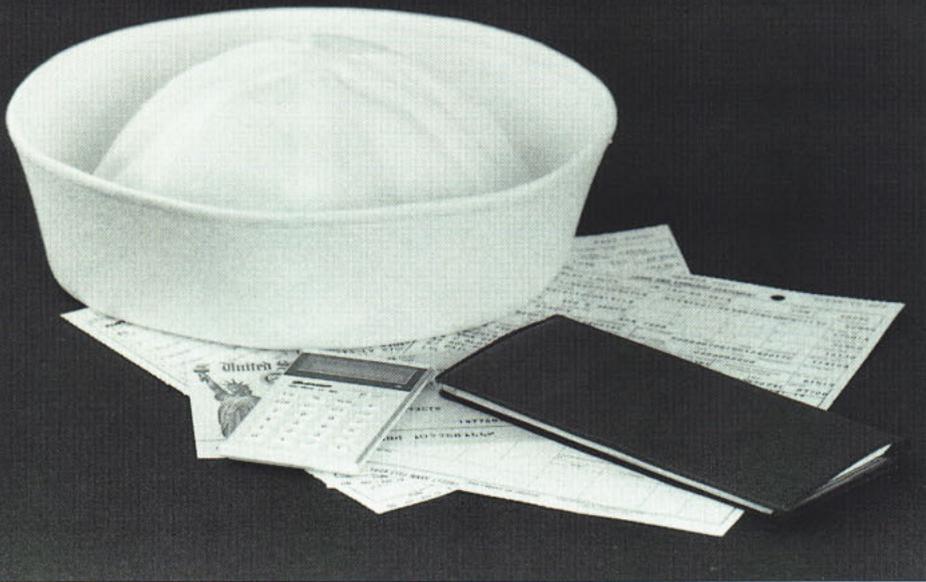
Basic allowance for quarters (BAQ). A member is entitled to BAQ when adequate government quarters are not available or not assigned. The amount of BAQ varies with paygrade and dependency status. The BAQ entitlement for two service members married to each other is

extremely complex. The law prohibits a service member from being considered a family member for allowance purposes. Therefore, each member of a service-married couple is considered "single" for BAQ purposes, in the absence of other qualifying family members such as children or parents. In this case, each member is entitled to BAQ at the 'without dependents' rate in his or her own right.

For service-married couples with children, whether by the current or a former marriage, the comptroller general of the United States has ruled that, unless separated by military orders, only one member may receive BAQ at the "with-dependents" rate. The other is considered a member without dependents for BAQ purposes.

The rationale behind this decision is that the natural children of one member of a service member marriage are also eligible as stepchildren to be considered dependents of the other member; hence, the comptroller general has determined that all children are considered the dependents of only one member of the service-married couple. This applies regardless of the location of the family members.

However, when the two service members are separated by military orders, each member may be eligible for BAQ at the "with-dependents" rate in his or her own right, if he or she has dependent children from a former marriage. The law also permits a member without family members who is in pay grade E-7 or above to elect not to occupy government quarters appropriate for his or



her grade and receive BAQ and VHA, as applicable. This includes shipboard quarters. Eligible members who elect not to occupy shipboard quarters can now retain private quarters and receive BAQ for the entire duration of deployments.

Members in paygrades E-6 and below, assigned to shipboard sea duty and without dependents, are presumed to be assigned to adequate quarters and are not entitled to BAQ. The Navy has established a legislative proposal which would allow sailors E-4 and above to elect not to occupy government quarters and to receive BAQ and VHA when assigned to a ship.

A partial rate of BAQ is payable to members without dependents when assigned to government quarters.

Variable Housing Allowance (VHA). VHA is paid to service members residing in high-cost housing areas in the United States. VHA is usually based upon the service member's paygrade, dependency status and duty station location. The Secretary of the Navy has the authority to pay VHA based on the location of family members in certain circumstances.

VHA rates are established based upon service members' reported housing expenses in the VHA survey. These expenses include rent (or rental equivalency for homeowners),

insurance, utilities and maintenance expenses. The accuracy of the rates for VHA depends upon the data received from service members in the VHA survey. VHA is paid in a locality when the local median housing cost exceeds 80 percent of national median housing costs (NMHC). VHA plus BAQ was designed to provide 85 percent of the NMHC, while the member paid an out-of-pocket amount equal to 15 percent of NMHC. However, BAQ rate changes tied to base pay increases have caused housing allowances to lag behind housing cost increases, enlarging the member's share to slightly more than 20 percent of NMHC.

VHA offset. On March 1, 1986, the VHA offset program became effective. As directed in the FY86 Authorization Act, the member's housing allowances for BAQ and VHA are compared to the member's housing expenses. If the allowances exceed the expenses, the member's VHA is reduced by an amount equal to one-half of the difference not to exceed the total VHA. All VHA may be lost but no BAQ can be lost.

Special and incentive pay

Special and incentive pay is in addition to RMC to compensate members for acquiring and/or pos-

sessing certain skills or performing duties considered unusually arduous or hazardous. Special and incentive pay is taxable, and normally paid monthly. A rundown for the more common types of special and incentive pay follows.

Optometrists: These officers receive special pay of \$100 monthly, provided they are on full-time active duty for a period of at least one year.

Medical Corps Officers:

- **Variable Special Pay.** An entitlement for medical corps officers who are serving on active duty for periods of at least one year. Annual rates begin at \$10,000 depending on years of creditable service.

- **Additional Special Pay.** An entitlement for medical corps officers who agree to remain on active duty not less than one year. Annual rate is \$9,000 for less than 10 years of creditable service and \$10,000 for 10 years of creditable service.

- **Board Certified Pay.** An entitlement for medical corps officers who are board certified in a medical field. Annual rates range from \$2,000 to \$5,000, depending on years of creditable service.

- **Incentive Special Pay:** An award to medical corps officers to alleviate shortages of medical officers. Members must agree to remain on active duty for one year. Annual payments vary by specialty and range from \$2,000 to \$22,000.

Nurse Corps Officers:

- **Incentive Special Pay for Certified Registered Nurse Anesthetists (CRNAs):** Pay is intended for eligible CRNAs who agree to remain on active duty for a minimum of one year. Annual payment is \$6,000.

- **Accession Bonus for Registered Nurses:** An accession bonus is paid to registered nurses who agree to accept a commission as an officer in the Nurse Corps and remain on active duty not less than four years. Amount of bonus is \$5,000 payable at time of appointment.

Dentists: All dental officers are entitled to receive monthly variable special pay at rates from \$1,000 to \$6,000 per year depending on their years of creditable service. If they possess a specialty in which they are board-certified, an additional monthly payment at annual rates from \$2,000 to \$4,000 is authorized. A dental officer who executes an agreement to extend for at least one year is entitled to a lump-sum payment of additional special pay in amounts ranging from \$6,000 to \$10,000, depending on years of creditable service.

Foreign duty pay: Foreign duty pay is payable to enlisted members assigned to duty at specified places OCONUS. The list of such duty stations is in the *Military Pay and Allowances Entitlement Manual*. Foreign duty pay is not authorized for personnel who are residents of Alaska, Hawaii, U.S. possessions or foreign countries during any period they are serving within their home state or country. The current monthly rates of payment for foreign duty are: E-9 — \$22.50; E-8 — \$22.50; E-7 — \$22.50; E-6 — \$20.00; E-5 — \$16.00; E-4 — \$13.00; E-3 — \$9.00; E-2 — \$8.00; E-1 — \$8.00.

Career Sea Pay (CSP): This pay is designed to compensate eligible members for the arduous nature of shipboard sea duty. As such, it is payable to enlisted members in pay grade E-4 and above and officers who have accumulated more than three years of sea duty at monthly rates ranging from \$50 to \$520, depending on paygrade and years of cumulative sea duty.

Cumulative sea duty only applies to shipboard sea duty and should not be confused with sea duty for rotational purposes. The rules and regulations for payment of career sea pay are contained in SecNavInst 7220.77B.

In general, CSP is paid to eligible members on a continuous basis



when they are assigned to and serve in ships whose primary mission is accomplished under way (Category A). It is payable to crew members of ships whose primary mission is accomplished in port (Category B) only when those vessels are at sea or at a port at least 50 miles from the ship's home port. In determining the years of consecutive sea duty, time in service prior to Oct. 1, 1978, in units whose enlisted crew members were eligible for the former sea pay, is creditable. After Oct. 1, 1978, only time actually served in Category A or CSP-qualifying Category B ships may be counted. For members assigned to the off-crews of two-crewed submarines, off-crew time is fully credible from Oct. 14, 1981.

Special Duty Assignment Pay (SDAP): This pay replaced proficiency pay in FY85. It is monthly pay used first to help obtain high-quality personnel for designated special-duty assignments involving demanding duties or an unusual degree of responsibility, and then to sustain adequate manning levels. People serving in the designated skills may

receive an additional \$55 to \$275 per month. Details of the SDAP program are contained in OpNavInst 1160.2 series and OpNavNote 1160.

Selective Reenlistment Bonus (SRB): SRB is a retention incentive special pay awarded to members serving in certain selected ratings or Navy Enlisted Classifications (NECs) who reenlist or extend their enlistment for at least three years. The purpose of the bonus is to increase the number of reenlistments in those ratings or NECs having insufficient retention. SRB amounts of up to \$45,000 per bonus may be paid to enlisted members who are serving in critically undermanned ratings. A member may receive up to three bonuses, one for each eligibility zone:

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

Details of the SRB program are contained in BuPersInst 1160.1.

Hostile fire/imminent danger pay:

All members serving ashore, aboard a ship or in an aircraft within an area designated as a hostile fire or imminent danger zone are eligible to receive this pay at a rate of \$150 per month. Designated areas are specified in the DoD *Military Pay and Allowances Entitlement Manual*.

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

- Nuclear officer accession bonus. Naval officers or prospective naval officers, accepted for training for duty in connection with the supervision, operation and maintenance of naval nuclear propulsion plants, are entitled to an accession bonus of \$4,000 when they meet all requirements listed in the entitlement manual and SecNavInst 7220.65 series. Upon completion of training the nuclear career accession bonus payment is an additional \$2,000.

- Nuclear officer continuation pay. Nuclear-qualified naval officers are entitled to continuation pay when they elect to remain on active duty after completion of their initial obligated service. They receive \$10,000 for each year of additional obligated service. Multiple agreements for three, four or five years (not to exceed 26 years commissioned service) are available.

- Nuclear career annual incentive bonus. Nuclear-qualified officers who have completed initial obligated service and who are not serving under a continuation pay agreement, receive an annual incentive bonus of \$7,200 for unrestricted line officers and \$3,600 for limited duty officers and warrant officers.

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

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

Submarine career screening gates are established at the 12th and 18th year of submarine service to verify members are still eligible for continuous sub pay based on total years of service. The monthly rate for enlisted members ranges from \$75 to \$355, for warrant officers, \$235 to \$355; and for officers, \$175 to \$595. Each pay rate is determined by grade and years of service based upon pay entry base date.

Command responsibility pay: To recognize the unusual responsibilities of operational commanders relative to their peers of the same grade, the Navy pays \$50 to \$150 per month responsibility pay to officers in operational command of fleet units in pay grades O-3 through O-6.

Aviation Career Incentive Pay (ACIP): This pay is for aeronautically rated/designated officers and warrant officers (pilots/naval flight officers). Rates range from \$125 to \$650 monthly and are based on years of aviation service, until the 18th year of commissioned service. At that point, rates begin decreasing for officers only, to \$250 per month during the 25th year of commissioned service. Rates for warrant officers remain at \$400 per month. ACIP may be paid on a continuous basis if the aviator passes certain milestones at the 12th and 18th years of aviation service.

To receive ACIP on a continuous basis, through the 25th year of commissioned service, the aviator must have served 11 of the first 18 years of aviation service in operational flying billets. Aviators not eligible for continuous ACIP (and flight surgeons) may receive conditional ACIP if they are assigned to an operational flying billet and fly at least four hours per month. All aviators and flight surgeons must be physically

qualified to receive ACIP and are required to undergo annual flight physicals within 30 days of their birthdays. Failure to take an annual flight physical within the prescribed period may cause suspension of ACIP, regardless of primary duty.

Aviation Continuation Pay (ACP): ACP is a continuation pay payable to certain naval aviators, in critically undermanned aviation communities, who execute extension agreements for two or more years of additional service. Eligibility criteria for ACP are announced annually and are based on a minimum number of years of aviation service, a maximum number of years on active duty and specific aviator qualification designator codes determined by the Secretary of the Navy.

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

Hazardous Duty Incentive Pay (HDIP): There are six different types of arduous duty incentive pay. HDIP is paid at the rate of \$110 per month to both officers and enlisted members who participate in duties considered unusually hazardous.

- Non-crew member flight pay. Payable to members required to fly to perform their duties (not as passengers), but who are not designated as crew members.

- Parachute duty pay. Payable to members when parachute jumping is required as an essential portion of their duties. An additional \$55 per month is payable to members required to perform high altitude,

low opening parachute jumps as an essential part of their duties.

- Demolition duty pay.** Payable to members required to perform demolition using live explosives, including during training, as a primary duty.

- Flight deck duty pay.** Payable to members required to participate in flight deck operations, from an air-capable ship. A member who receives flight deck duty pay may not receive any other hazardous duty incentive pay.

- Experimental stress pay.** Payable to members required to perform any of the following duties: as the subject in thermal stress experiments; duty in high- or low-pressure chambers; as a human test subject in thermal stress experiments; or inside instructor, observer or research technician.

- Toxic material pay.** Payable to members performing primary duties involving frequent and regular exposure to highly toxic pesticides, live dangerous viruses and bacteria in laboratory work, certain highly toxic fuels or propellants used in aircraft or missile systems and certain chemical munitions.

An additional type of hazardous duty incentive pay for Navy members is crew member flight pay. This is for both officer and enlisted personnel, designated as crew members, who are required to fly on a frequent and regular basis. Rates vary by paygrade and range from \$110 to \$250 per month.

- Overseas duty extension pay:** Enlisted personnel who agree to extend their tours of duty at certain overseas locations may be eligible to receive special pay at the rate of up to \$80 per month. Instead of this pay, the member may elect to receive a rest and recuperation absence or transportation at government expense during the extension period. Details are found in OpNavInst 1306.1.

Other allowances

Allowances are paid to help Navy people meet expenses incurred while on active duty. Allowances may be paid monthly or on an occasional basis, or in a one-time lump sum. Some are paid automatically; others must be applied for. Allowances are not taxable.

Enlisted clothing allowances. Members receive an initial clothing allowance when they enter the service or are recalled to active duty; after six months of active duty, they receive a replacement allowance. There are several types of clothing allowances, based on the actual cost of clothing and situations in which special clothing may be needed. Clothing allowances are usually revised on an annual basis, with new allowances effective Oct. 1 of each year. The amounts of the allowances are listed in the annual update to DoD Directive 1338.5.

Partial Initial Clothing Monetary Allowance (ICMA). ICMA generally reflects the cost of a complete sea bag for recruits and for enlisted men and women, and is usually paid "in kind" in the form of a full sea bag issued at recruit training commands.

Partial initial clothing monetary allowance for enlisted members of the Naval Reserve below E-7 (male and female). This allowance reflects the cost of completing a sea bag for reservists reporting for active duty.

Basic replacement allowance. This is an annual allowance paid in a lump sum on the member's anniversary after six months of active duty and until completion of three years of active duty.

Standard replacement allowance. This annual allowance is paid after three years of active service, in a lump sum, on the member's anniversary month.

Special initial clothing monetary allowance. This allowance is for those who must wear clothing of a

type not required by the majority of Navy men and women. It goes to men and women upon advancement to chief petty officer, for instance. Rates vary depending on the situation, and payment is made in a one-time lump sum.

Civilian clothing monetary allowance. Certain Navy people who are required to wear civilian clothing in performance of their duties, such as people serving in politically sensitive areas overseas where the appearance of a military uniform could be a source of disruption, receive this allowance. The lump sum payment depends on the seasonal civilian clothing involved. Additional payments may be made for extended tours of duty.

Special enlisted supplementary clothing allowance. This allowance is paid to certain enlisted members whose duties require the purchase of additional uniform items. The amount of this allowance and the duties for which it is payable are specified in the DoD *Military Pay and Allowances Entitlement Manual*.

Officers' uniform and equipment allowance. Initial uniform allowances for officers range from \$100 to \$300 depending on source of procurement (Officer Candidate School, Navy Reserve Officers Training Corps, etc.) and are payable: upon first reporting for active duty — other than training — for a period of more than 90 days; upon completing 14 days active duty or active training; or, when an officer is commissioned in a regular component upon Navy ROTC graduation or enters active duty as a regular naval officer. Officers are also authorized a clothing allowance to offset the expenses of mandatory civilian clothes when they are permanently stationed in certain overseas locations.

Family Separation Allowance (FSA). This allowance is payable only to service members with fami-

lies. There are two types of FSA — Type I and Type II. A member may be entitled to both types simultaneously. FSA Type I is designed to pay a member for added housing expenses caused by enforced separation from their families. It applies when naval personnel must maintain a home for their families and another home for themselves when on permanent OCONUS duty. It is not payable to a member permanently assigned to a duty station in Hawaii (but is payable to members serving in Alaska) or to any duty station under permissive orders (orders taken at no cost to the government).

To qualify for this allowance which is equal to one month's BAQ at the without dependents rate for the affected paygrade, the following general conditions must be met: transportation of family members to the permanent duty station is not authorized at government expense; family members do not live at or near the permanent duty station; adequate government quarters are not available for assignment to the member and the member is not assigned to inadequate government quarters or housing facilities.

FSA Type II is designed to compensate Navy people for added expenses incurred because of enforced separation from their families due to permanent change of station, duty aboard ship or temporary duty away from the permanent command.

Any member may receive \$75 per month when any one of the following general requirements is met: transportation of family members is not authorized at government expense and family members do not live at or near the new permanent duty station or home port; the member is on duty aboard a ship which has been away from its home port for more than 30 consecutive days; the member is on temporary additional

duty (TAD) away from his or her permanent station for more than 30 consecutive days and family members do not live at or near the temporary duty station.

Dislocation Allowance (DLA). Navy members may be entitled to a dislocation allowance equal to two months BAQ when transferred under PCS orders. To receive DLA, members with families must actually relocate their families with the intention of establishing a bona fide permanent residence to receive the BAQ rate for members with dependents. Members without families, or members who do not relocate their families, are entitled to this allowance at the without-dependents rate if they are not assigned government quarters at the new permanent duty station. Dislocation allowances are not automatically paid — members must apply at the disbursing office.

Station allowances. When assigned to duty overseas, members may become eligible for station allowances, depending on a variety of factors such as location of assignment, nature of orders, dependency status, overseas housing and the cost-of-living situation. Station allowances are paid to those on OCONUS duty to offset any loss of purchasing power that occurs when stationed overseas.

Station allowances are authorized by the Per Diem, Travel and Transportation Allowance Committee, based on costs reported in overseas areas as compared to costs in CONUS. *Joint Federal Travel Regulations*, Volume 1, contains specific instructions concerning the payment of these allowances. Application for station allowances is required, and, in view of varying conditions and rates, members should check with their disbursing office to determine entitlement. Station allowances are reviewed at least yearly and are subject to change at any time. Generally, the station

allowances are as follows:

- Overseas Housing Allowance (OHA) and Cost of Living Allowances (COLA). These help with the excess housing cost members face while on permanent duty overseas or serve to maintain the purchasing power of military discretionary income. OHA provides an allowance based on the difference between the member's BAQ or the family separation allowance (Type I), whichever is applicable, and the actual rent established for each area. In addition, there is a supplemental payment, consisting of average utility and initial/terminal occupancy costs for each area concerned. The monthly utility costs are determined by averaging the utility expenses for members in a particular location.

- Monthly Initial/Terminal Occupancy Allowance (ITOA). ITOA is determined by prorating the average "moving in" and "moving out" expenses for members in a particular location over the average length of time they reside in civilian housing at their location. Members who became entitled to COLA on or after Sept. 1, 1990, are covered by a lump sum Move-in Housing Allowance (MIHA), rather than monthly ITOA. In most cases, members who were entitled to ITOA prior to Sept. 1, 1990, continue to receive ITOA rather than MIHA. MIHA covers expenditures to make a dwelling habitable, one-time rent related expenses and modifications to reduce exposure to a terrorist threat — but does not defray moving-out costs.

COLA is based upon the location of the member's permanent duty station, the member's rank and years of service and the number of family members authorized to be present at the overseas duty station.

- Interim Housing Allowance (IHA). An IHA may be paid when members assigned overseas are required to contract for non-govern-

ment, family-type housing before family members arrive. IHA is an amount determined by location, which may be paid for 60 days or until the member's family arrives in the vicinity of the member's permanent duty station, whichever is earlier.

• **Temporary Lodging Allowance (TLA).** TLA partially reimburses members for expenses incurred when living in hotel-type accommodations while awaiting permanent housing after reporting overseas. It may be paid to members awaiting transportation back to the United States after receipt of permanent change of station (PCS) orders. Although there are provisions for TLA extensions, the allowance is not usually paid for periods of more than 60 days after reporting to a foreign duty station or for more than 10 days when leaving an overseas station.

Daily TLA rates are determined by multiplying a given area's travel per diem allowance by a percentage factor based on the number of family members accompanying a member to the overseas station.

TLA is also designed to partially reimburse lodging and subsistence expenses of the members and/or family members in connection with moving out of permanent quarters in CONUS, before detaching from the old station and before moving into permanent quarters after relocating to the new station. TLA pays up to \$110 per day for up to four days. Specific rules are contained in the *Joint Federal Travel Regulations*, Volume 1.

Travel allowances. There are a number of travel situations a member might face while on active duty for which the Navy pays expenses or will, in most cases, reimburse the member with travel allowances up to the limits permitted by law. Generally, any time a member travels under orders (other than leave), the

Navy pays for transportation. If a member has a family, they may travel at government expense when under PCS orders. Family members may also travel at government expense when a member receives orders in connection with schooling for more than 20 weeks.

The member's family, while traveling in connection with a PCS move, is entitled to per diem. The member's spouse is entitled to per diem payable to the member if the spouse travels separately, or three-fourths of the member's amount if traveling with the member. Other family members 12 years and older receive per diem of three-quarters the amount a service member would



receive per day, while children under 12 receive one-half of the service member's amount per day.

A PCS mileage allowance is available for the member and/or family members traveling in a privately owned vehicle (POV) on a PCS move. The rate is 15 cents per mile for one person traveling in the POV, 17 cents for two persons, 19 cents for three persons and 20 cents for four or more persons. Because travel allowance computations are complex and the number of allowances authorized varies with each situation, Navy people should check with their personnel and disbursing offices each time they receive transfer or travel orders.

Personnelmen and disbursing

clerks are experts in the computation of travel allowances and will help members file their travel claims.

Lump sum leave payments. Upon discharge, transfer to the Fleet Reserve or retirement, members may receive cash for accumulated leave, up to 60 days. Settlement for leave accrued before Aug. 31, 1976, commonly referred to as "saved leave," includes basic pay, BAQ, BAS and personal money allowance as appropriate. Settlement for leave accrued after that date includes basic pay only. Effective Feb. 10, 1976, a military member can be paid no more than 60 days' accrued leave during an entire military career.

Payment for accrued leave made before Feb. 10, 1976, is excluded from this limitation. A member eligible for accrued leave settlement may elect to receive payment for a portion of the accrued leave, not to exceed 60 days, and have the remaining accrued leave carried forward to a new or extended enlistment.

Personal Statement of Military Compensation (PSMC). At congressional direction, each service member should receive a PSMC annually. The PSMC details the value of the entire military compensation package accruing to the member. In addition to regular military compensation, the PSMC includes special incentive pay and allowances, and provides the member with the ability to estimate the value of certain non-monetary benefits.

In addition to providing a clearer picture of the entire military compensation package, the PSMC provides the member with a document to assist in establishing eligibility for loans or mortgages, and in comparing his or her compensation to private sector wages. The PSMC is developed for each member at the command level by the command career counselor (CCC). Each command receives BuPersNote 7220

annually. This notice contains a computer floppy disk containing the PSMC program and instructions on its use. The CCC sits down with each member, and using the member's current pay information, develops the personalized PSMC. This document can be generated at any time.

Allotments of pay. Allotments are big business in the Navy today. Thousands of civilian and Navy disbursing clerks around the world ensure that Navy members' allotments do what they're designed to do. Currently, there are 12 types of allotments in general use.

It is important for Navy people to realize that their family members, or others to whom allotments have been made, do not receive allotments immediately after application has been made. The allotment is not sent until the end of the month in which it is payable. When requesting an allotment, members should ask their disbursing clerks when the allotment takes effect.

In March 1987, the Navy changed the method of delivery for savings and family member allotments sent to financial institutions. All savings and family member allotments are sent via electronic fund transfers on the direct deposit system (DDS).

A Navy member who wishes to start an allotment to a financial institution must provide the disbursing office with a DDS Standard Form 1199A.

Each month the Defense Finance and Accounting Service Center (DFASC) in Cleveland receives a number of letters from family members who report they did not receive a scheduled allotment check.

In almost every instance, failure to receive an allotment check on schedule can be traced to the failure of an active-duty member to notify the center of a change of address. Navy men and women should remember that when they transfer or

move and wish to receive a check at the new address, they must notify DFASC before the 16th of the month.

The center suggests members use the regular change of address cards sent periodically to allotment payees for this purpose. To be on the safe side, it is also suggested that a change of address notice be filed at the local post office so the allotment check will be forwarded.

Adoption Expense Reimbursement Program. The FY92/93 National Defense Authorization Act established a program under which a member of the armed forces may be reimbursed for qualifying adoption expenses incurred by the member in the adoption of a child less than 18 years of age.

Members can be reimbursed not more than \$2,000 for adoption of a child; not more than \$5,000 for two or more adoptions per year. DoD policy has not been written yet for this program, nor has the Navy promulgated any guidance about this program. Office of the Secretary of Defense lawyers are looking at the law, and will provide interpretation.

Joint Uniform Military Pay System (JUMPS)

JUMPS has been in operation fleetwide since 1977. It provides accurate and timely fiscal information with which to better manage the military personnel pay appropriation.

Before JUMPS, forecasting pay and obligations for the pay appropriation was only a historically based "guesstimate," since pay was calculated and paid by more than 500 disbursing offices afloat and ashore. Because many Navy people who are deployed prefer to let their pay accumulate "on the books" and pay records were closed out only twice a year, it took months for the Navy to determine how much it was actually

spending on personnel costs.

Under JUMPS, the Navy's 500 field disbursing offices still hold pay day twice a month, but everyone's pay is calculated in Cleveland in advance of actual payment. This accrual approach permits the service to obligate military personnel appropriations on a more timely basis. Disbursing offices in the field continue to make pay record changes to reflect promotions and other pay entitlement changes occurring between Cleveland's calculation and the actual pay day, but the next DFASC calculation reflects those changes in each member's new leave and earnings statement (LES).

The LES is issued monthly to each Navy member and is an up-to-date tool for managing personal finances. The LES provides complete information concerning pay entitlements, taxes, allotments and other deductions to pay, as well as the status of the member's leave account. A recent redesign of the LES gives pay information in a more easily understood format. All entries are simplified, eliminating complicated codes and remarks. Each statement reflects the sailor's master pay account at the DFASC at the time the LES is produced.

On the LES, earnings and deductions are presented in columns. The net pay for the month is displayed as the difference between the total earnings and total deductions. In addition, the LES shows all payments made to the sailor that were posted to the master pay account since the last LES. The LES also includes a forecast for the next month's pay period. This forecast reflects longevity increases, allotment starts or stops or any other entitlement changes expected in the following month.

Forecast amounts are rounded off to the nearest dollar and may occasionally differ from the actual pay received. The "remarks" section of

MEMBER COPY
1046/D7D

U S NAVY
LEAVE AND EARNINGS STATEMENT

PERIOD COVERED
01-30JUN92

SN 0104-LF-702-080

NAME (LAST, FIRST, MI)	SSN	PAY GRADE	YRS	BEG LV BAL	LV EARNED	LV USED	END LV BAL	BAL TO EAOS	PAID LV
		E6	14	0085225	0200	290062	00300		

EARNINGS	AMOUNT	DEDUCTIONS	AMOUNT
BASIC PAY	1697.40	DEPENDENT DENTAL	
BAG WITH DEPENDENTS	436.20	STOP DATE 30JUN92	
BAS	216.90	DEERS INPUT	4.57
VHA WITH DEPENDENTS	406.18	NAVY HOME ASSESSMENT	.50
		SGLI FOR 100,000	8.00
		FEDERAL TAX	179.70
		FICA TAX	129.85
TOTAL EARNINGS	2756.68	TOTAL DEDUCTIONS	322.62

NET PAY (2756.68 - 322.62) 2434.06

PAYMENTS POSTED SINCE LAST LES:
15JUN92 7216.95, DDS, DSSN 8522, NPR 00786
01JUL92 1217.71, DDS, DSSN 8522, NPR 00867

BASED ON CURRENT INFORMATION AT DEFENSE FINANCE AND ACCOUNTING SERVICE CLEVELAND CENTER (DFAS-CL) YOUR PAY IS EXPECTED TO BE:
JUL92 MID-MONTH PAYMENT AMOUNT 1216.65
JUL92 END-OF-MONTH PAYMENT AMOUNT 1223.88

REMARKS:
VHA ZIP CODE: 22314, RENT AMOUNT: 0775, BAG CODE: C,
NUMBER OF SHARERS: 1
DEPENDENT DENTAL PREMIUM CODE 1 DEDUCTED THRU JUN92
BENEFITS COVERAGE EFFECTIVE THRU JUL92
TO CONTINUE RECEIVING BAG/VHA ENTITLEMENT YOU MUST CERTIFY YOUR ELIGIBILITY IN JUL 1992. SEE YOUR PERSONNEL OFFICER.
SEE YOUR PERSONNEL OFFICER WHENEVER YOU EXPERIENCE A CHANGE IN DEPENDENCY, DEPENDENTS LOCATIONS OR WHEN A DEPENDENT CHILD ATTAINS THE AGE OF 21 YEARS
FORECAST MONTH: DEPENDENT DENTAL FROM 01JUL92 -5.20
DAILY NORM EFFECTIVE 01JUL92 IS 81.11

PERSONNEL AND PAY INFORMATION									
AMT DUE END OF LAST MO BROT FWD	TOTAL EARNINGS (A)	TOTAL DEDUCTIONS (B)	PAYMENTS SINCE LAST LES (C)	AMT DUE END OF CURRENT MOOF (D)	METHOD	DEBT TO U.S. GOVERNMENT	MEMBER UIC	DATE PREPARED	IC
00	275668	32262	243406	00	DDS		006804223	JUN92	00MI
EXEM WAGE THIS PERIOD	FEDERAL TAX WAGE YEAR TO DATE	FEDERAL TAX WAGE YEAR TO DATE	FICA TAX WAGE THIS PERIOD	FICA TAX WAGE YEAR TO DATE	FICA TAX YEAR TO DATE	STATE WAGE YTD (CURRENT STATE)	STATE TAX YTD (CURRENT STATE)	SEA SERVICE COUNTER YES	MOB
M00	169740	1018440	113580	169740	1018440	77911		00	00
PAY ENTRY BASE DATE	END ACTIVE ORUG SERVICE	OTHER PAY ENTRY DATE (OPED)	OPED	SEA SERVICE COUNTER YES	MOB	DAYS	IC		
14JUL77	01AUG92	19AUG77	CM	30JUN90	AC		1105		

FIELD USE ONLY	PMTS		AMOUNT	
	PR NO	DATE	AMOUNT	AMOUNT
NOTATION OF AMOUNT DUE				

NAVCOMP FORM 2285 (7-87) (IF YOU HAVE ANY QUESTIONS - SEE YOUR DISBURSING OFFICER) FOR OFFICIAL USE ONLY

the LES provides information on any change in pay, as well as periodic administrative remarks (such as listing allotment addresses).

Direct Deposit System (DDS)

DDS is a pay delivery method that allows Navy members to voluntarily elect to have their net pay deposited electronically into a checking or savings account at a financial institution. Available Navywide, two enhancements to DDS make this pay delivery method more attractive than ever to sailors.

"No-surprise" DDS eliminates deductions of greater than \$100 from a member's next net pay, when those deductions go to pay a Navy debt. The system delays collection of a retroactive adjustment for two months and enables the sailor to work out a payback arrangement.

"Dual advisory" allows a deployed sailor to have a copy of his monthly DDS statement sent to his home address. This enables sailors in deployed units to provide payment data to their spouses back home.

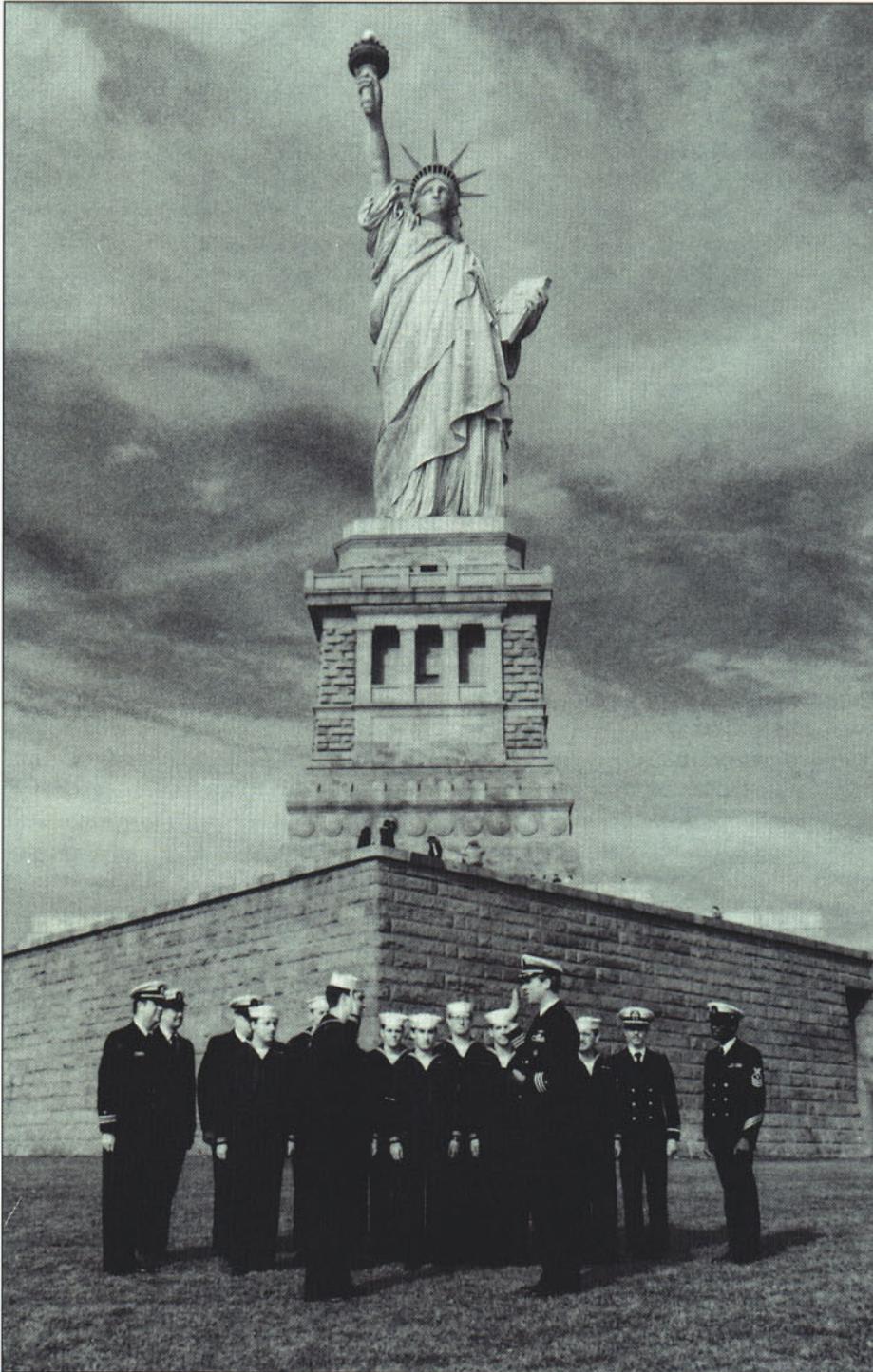
Personnel who use DDS have a number of additional benefits, including accurate, timely pay regardless of whether the member is on leave, deployed or TAD. The DDS participant doesn't have to stand in line to cash paychecks or make bank deposits, which eliminates the potential for lost or stolen paychecks and reduces the threat of cash theft.

Also, a toll-free number, (800) 346-3374 provides sailors with DDS deposit information while TAD or between duty stations.

To start DDS, a "Direct Deposit Sign-up" (Form 1199A) must be completed by the member and the financial institution that will receive the deposit and returned to the disbursing office. Sign-up forms are available at most financial institutions and at all disbursing offices. □

2

Your Obligations



U.S. Navy photo

Along with the many rights and benefits that are an integral part of your Navy career, there are others that you enjoy as an American citizen. Most of these are basic guarantees set forth in the Bill of Rights that deal with your right to privacy, to speak freely, to assemble and to worship. This rights and benefits article discusses some of the obligations and responsibilities that go hand-in-hand with the rights and benefits we all enjoy.



Your responsibilities

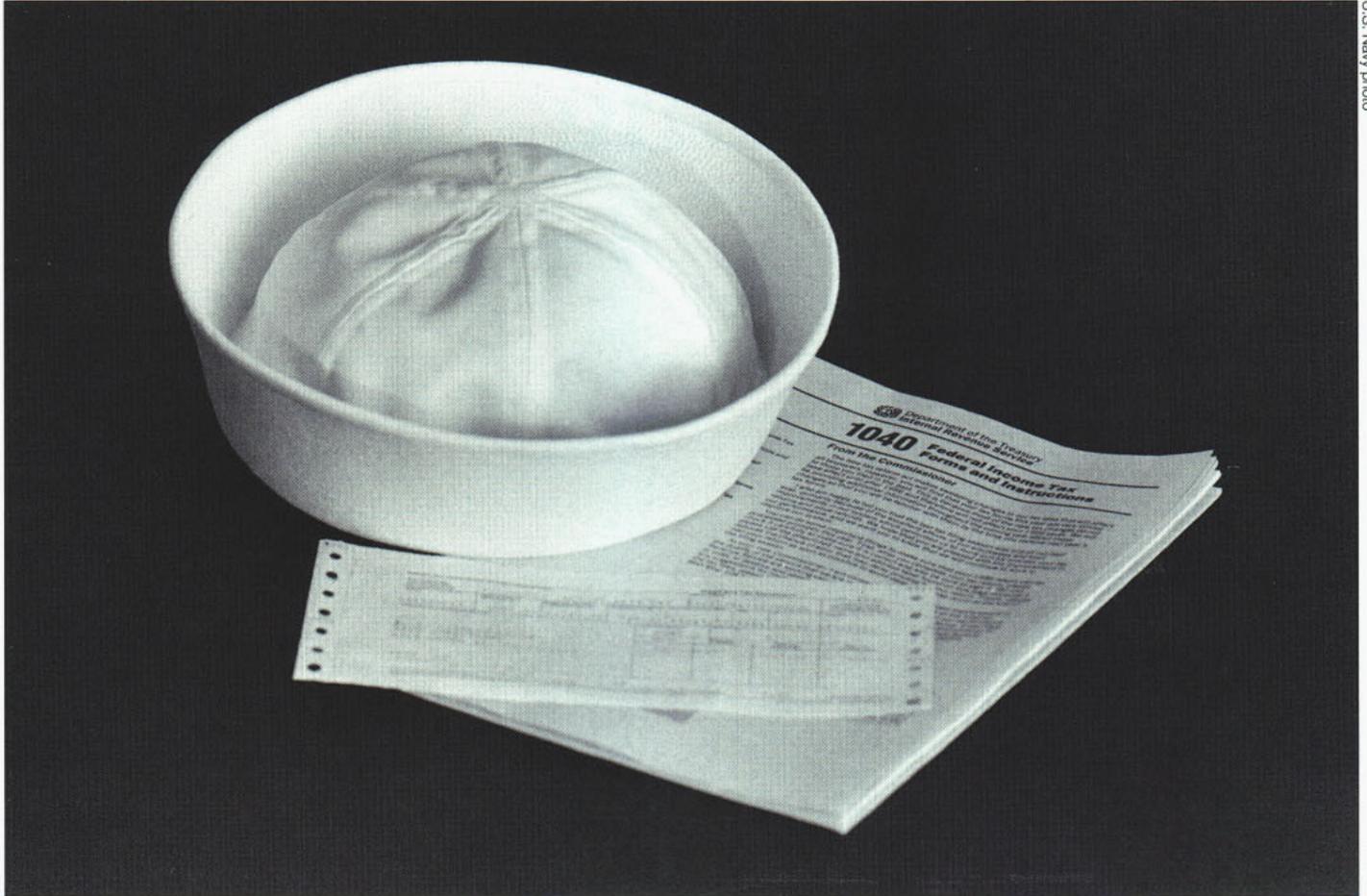
Your rights and benefits carry implicit obligations and moral responsibilities which you owe to yourself, to members of your family and to your country.

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

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

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

Your right to vote is especially important, because this vital right is also one of your most important obligations. In most instances, special privileges have been granted to



military personnel to enable them to exercise their right to vote.

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

Taxes

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

You are obligated to file federal, state and local income tax returns as are all residents and citizens of the United States. However, like other federal employees, you cannot exclude amounts received from any agency of the United States for services rendered in a foreign country or within U.S. possessions. This means no matter where you are, your basic

military pay is taxable by the federal government and your own state and local governments.

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

As with most requirements, there are exceptions, so you should check with the Internal Revenue Service (IRS) or with a legal assistance attorney if you are not sure whether you must file.

If net earnings from self-employment are \$400 or more, you must file a return with respect to self-employment tax, even if you are not liable for federal income tax. Also, if you are not liable for filing but had tax withheld for wages or made payments on a declaration of estimated tax, you should file a return to recover the withheld amount.

Navy personnel (both military and civilian) are often affected by establishing residences overseas. For complete information on how living abroad affects your taxes, consult IRS Publication 54.

If you actually reside and have your "tax home" outside the 50 states and Puerto Rico on April 15, you are allowed an extension for filing until June 15, but you must explain why you took advantage of the extension and pay interest on the unpaid tax, if any, from the original due date of April 15.

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

If you start or end an overseas assignment April 15, you are not

eligible for the extension. If you are on an overseas assignment April 15, you qualify for the extension even if you are on leave in the United States April 15.

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

All taxpayers, whether or not assigned or deployed OCONUS, can obtain an automatic four-month extension (until August 15) of the time to file a return. You must file Form 4868 by April 15 and pay the tax which you reasonably estimate will be due.

You can request an additional extension of time to file your tax return by filing IRS Form 2688 or by sending a letter to IRS on or before the extended due date (which will usually be August 15). This type of extension will only be approved if you previously filed Form 4868, or in cases of undue hardship. If you are requesting an additional extension of time to file Form 1040, you must indicate whether you have filed an income tax return on time for each of the last three years, and if not, why not; and whether you were required to file an estimated tax return during the tax year, and if yes, whether it was filed on time.

Generally, you may use short Form 1040-A if all of your income was from wages, tips, taxable scholarships, unemployment compensation, dividends and interest; your taxable income was less than \$50,000; you do not itemize deductions; and you claim no credits except the child care credit, the credit for the elderly or disabled or the earned income credit.

Any deviations from the simplified form such as itemizing deductions, claiming alimony, business,

travel or moving expenses, requires the use of IRS Form 1040. IRS Form 1040-EZ can be used by single individuals (with no dependents) who have taxable income under \$50,000 from only wages, salaries, tips, taxable scholarships and less than \$400 in interest income and do not itemize deductions or claim any adjustments to income (including deductions for contributions to Individual Retirement Accounts) or tax credits. If you have dividend income, you may not use Form 1040-EZ.

Note that "dividends" include interest from money market mutual funds and bond mutual funds but *not* credit union dividends, which are actually considered interest income. To determine which form you should use, consult the guidelines in the instruction manual that accompanies your tax return form or IRS Publication 17.

Navy members who are, or are related to, non-resident aliens, often have special tax considerations. For more information, non-resident aliens should obtain IRS Publication 519, "U.S. Tax Guide for Aliens."

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

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

Your spouse or children are not protected by the act and may be subject to income tax by two or more states. If this occurs, contact your local legal assistance office to aid in resolving the matter.

Federal law requires withholding for state income taxes upon the state's request. All income-taxing

states are making a concerted effort to locate delinquent taxpayers and are imposing penalties and interest for failure to file and pay appropriate state taxes.

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

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

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

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

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

To change your state of legal residence, certain actions should be taken. You will actually have to live in the new state. You show your intentions to become a legal resident by registering to vote in the new state, by titling and registering your car in the new state (notifying your old state of the change), by preparing a new last will and testament (indicating your new state as your legal residence and by paying taxes to the

new state. Buying real property in the new state will also reinforce your claim. It is a good idea to write a letter to the tax authorities in the old state informing them that you are changing your residence and have moved to a new state.

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

Also, you may find that *both* states want to tax your pay.

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

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

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

Financial responsibilities

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

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

The armed forces do not have legal authority to make you pay private debts, nor can they act as a collection agency by taking part of your pay to settle a debt (Under Public Law 93-647, part of your wages can be garnished for court-ordered alimony and child support payment). Yet DoD is required by law to provide to your creditors certain information about you that may aid in locating you for purposes of collecting the debt.

For example, information that must be made available to anyone who requests it includes your name, rank, date of rank, salary, present and past duty assignments, future assignments (that are final), military phone number and address.

If you find you can't meet payments, go to your legal assistance attorney right away. The legal assistance attorney normally can't represent you in court, but he or she can tell you what your legal rights are and may be able to suggest a workable plan for saving your credit standing and your military career.



U.S. Navy photo

Also, don't fail to take advantage of the personal financial management and budgeting information you can obtain through family service centers. The Navy-Marine Corps Relief Society also provides budgeting assistance and financial counseling, and may be able to grant you an interest-free loan.

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

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

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

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

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

When you take out a second mortgage on a home, usually you must make payments on both the first and second mortgages at the same time.

Before deciding on this move, be sure you can make the double payment. A hastily arranged second mortgage you can't handle can cost you the home in which you already have a substantial investment.

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

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

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

Under the Fair Debt Collection Practices Act, debt collectors are defined as those collecting debts other than debts owed to them personally and are not permitted to contact third parties, including your commanding officer, other than to ask about your identity and whereabouts.

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

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

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

formal legal actions that are being brought against you.

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

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

If you don't feel that you owe the debt, you should immediately tell the debt collector, *in writing*, that you dispute the debt.

You may be able to dispute the amount even if the promissory note you signed is sold to somebody else. If your new car is defective, you may be able to dispute the debt, even if the dealer you purchased the car from sold your note to a bank.

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

Legal obligations

When you change duty stations, more than likely you will change states or even countries. Being in the Navy does not excuse you from obeying the laws of that state or country. It is your responsibility to learn the laws of the area in which you are stationed.

If you bring your car to your new duty station, you must inquire about regulations regarding registration, licensing, taxes, title fees, inspection and insurance. Usually, your welcome aboard package will contain

such information. If it doesn't, find out for yourself.

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

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

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

Voting

Congress determines salary levels, benefits and the very nature of life in the military, but you have a fundamental right to choose those who will represent you and make the decisions that affect your life and career. That right does not diminish as the distance from the voting booth increases.

Congress passed The Uniformed and Overseas Citizens Absentee Voting Act Aug. 15, 1986. This bill consolidated previous federal acts affecting U.S. military personnel and civilians overseas and provides for a federal write-in absentee ballot for use in general elections for federal offices only. To be eligible to use the federal write-in ballot, voters must be overseas (all FPO addresses are

eligible) and must have made timely application for their state absentee ballot.

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

Most states allow 17-year-olds to register and request an absentee ballot if they will be 18 years of age on or before the election date.

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

The timely receipt of absentee ballots continues to be a major problem among military members, their family members and overseas civilians attempting to vote. Ideally, election officials should mail absentee ballots to overseas addresses 45 days before the election to insure the ballot's timely return, or 45 days before the deadline for the receipt of voted absentee ballots if the deadline is other than election day. This 45-day transit time derives from information obtained from the U.S. Postal Service, military postal authorities and post-election surveys conducted by the Federal Voting Assistance Program office.

Some states have enacted legislation that allows ballots to be mailed earlier; others have extended the deadlines for the receipt of voted ballots to a specified number of days after the election. Check the *Voting Assistance Guide* to see if your state is one of these. Whenever possible, voters are advised to have the voting

envelope hand stamped to ensure a date appears on the envelope.

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

A Federal Write-in Absentee Ballot (FWAB) has been authorized to provide an alternative to overseas voters, civilian and military, who do not receive the regular state absentee ballot. To be eligible for this ballot, voters must have made timely application for the regular absentee ballot. The FWAB would be submitted and processed in the manner provided by law for absentee ballots in the state involved. A voter must apply for a regular absentee ballot which must be received by local election officials not less than 30 days before the general election. If overseas voters don't receive the regular state ballot in time, they may use the FWAB and write in the name of the candidate or write in the name of a political party (in which case the ballot shall be counted for the candidate of that political party).

An overseas voter who submits an FWAB and later receives a state absentee ballot may submit the state ballot, but will have the responsibility for informing the appropriate local election official that he or she has submitted more than one ballot. Contact your voting assistance officer if you have questions about voting. □

3

Health Care

Two of the most important benefits the Navy provides sailors and their families are medical and dental care through uniformed services medical treatment facilities (USMTF) operated by the Navy, Army and Air Force. Active-duty members, retirees and their families receive quality care that they otherwise could not enjoy except at great cost. Naval hospitals and clinics, as well as military medical treatment facilities (MTFs), provide most of this care. However, when care is not available in an MTF, health care is available through civilian providers. This rights and benefits article reviews the health care programs available in the Navy.



Health Benefits Adviser

Almost every MTF has a Health Benefits Adviser (HBA) to provide information and guidance about your health care benefits and help you get the care you need.

HBAs have access to information concerning all aspects of your health care benefits, and they can help you understand your benefits under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). However, health benefits advisers aren't responsible for CHAMPUS policies and procedures and have no authority to make benefit determinations, or to obligate government funds. They are there to provide information and assistance to you. For a handy reference, ask

your HBA for the new booklet, "Your Navy/Marine Corps Medical Benefits" and a CHAMPUS Handbook.

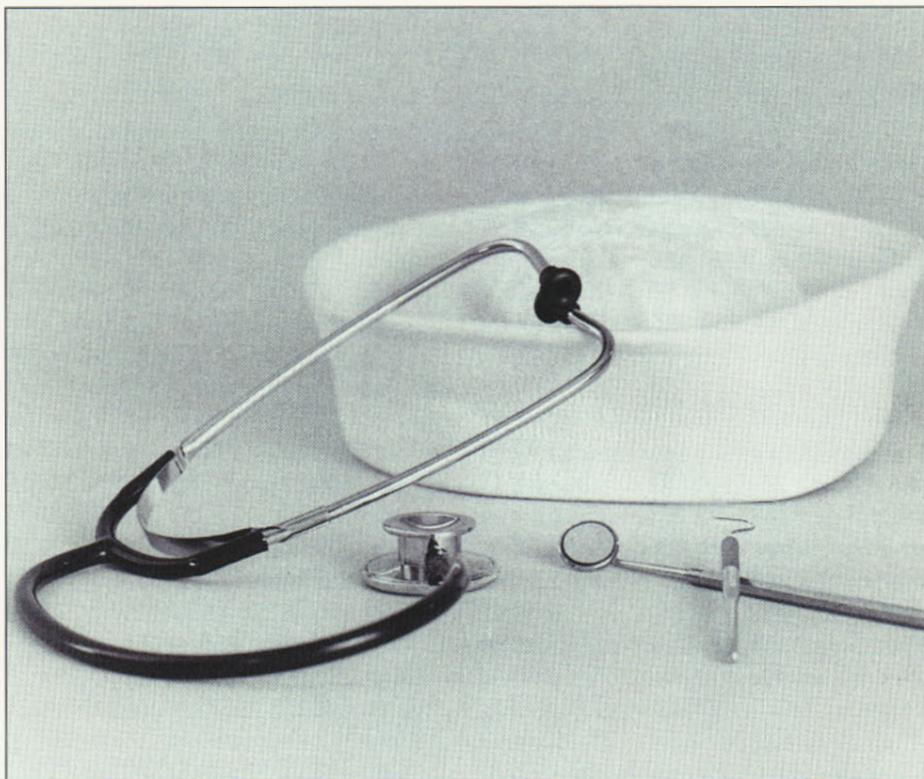
Active-duty members receive the major portion of their health care through Uniformed Services Medical Treatment Facilities (USMTF) that are operated by the Navy, Army and Air Force. They may also utilize the services of 10 former U.S. Public Health Service facilities that are designated as uniformed services treatment facilities (USTF) (names, addresses and telephone numbers listed on Page 18), as well as two hospitals still operated by the U.S. Coast Guard. Entry into the system is usually through sick call, by appointment to a general medical

clinic or through the emergency room (in the event of a serious injury or life-threatening illness).

Under the Non-naval Medical and Dental Care Program, active-duty, active-duty-for-training and inactive-duty-for-training members may receive emergency and pre-authorized care from civilian sources. All claims for care are processed by an Office of Medical/Dental Affairs (OMDA). Send your claims to: Officer in Charge, Naval Office of Medical/Dental Affairs, Great Lakes, Ill. 60088-5200 or call toll free at 1-800-876-1131.

Civilian claims

Active-duty Navy and Marine



U.S. Navy photo

Table 1. Uniformed Services Treatment Facilities

The following former U.S. Public Health Service facilities operate as "designated USTFs" for the purpose of rendering medical and dental care to active-duty members and all CHAMPUS-eligible individuals.

Outpatient services only

Martin's Point Health Care Center, 331 Veranda St., Portland, Maine 04103,
POC: HBA (207) 828-2429

Lutheran Medical Center, 2609 Franklin Blvd., Cleveland, Ohio 44113,
POC: HBA (216) 363-2429

St. Joseph Hospital, 1919 LaBranch St., Houston, Texas 77002,
POC: HBA (713) 757-7455

St. Mary's Hospital, 404 St. Mary Blvd., Galveston, Texas 77550,
POC: HBA (409) 766-4302/4317

St. Mary's Hospital, 3600 Gates Blvd., P.O. Box 3696, Port Arthur, Texas 77643-3696,
POC: HBA (409) 893-2040, Ext. 118

Inpatient and outpatient services (active-duty only, outpatient for all others)

Brighton Marine Public Health Center, 77 Warren St., Boston, Mass. 02135,
POC: HBA (617) 782-6136

Bayley Seton Hospital, Bay St. and Vanderbilt Ave., Staten Island, N.Y. 10304,
POC: HBA (718) 390-6111

Inpatient and outpatient services

Homewood Hospital Center, 3100 Wyman Park Dr., Baltimore, Md. 21211,
POC: HBA (301) 338-3361

Hospital of St. John, 18100 Hospital Blvd., Suite 100, Nassau Bay, Texas 77058,
POC: HBA (713) 333-9188

Full services retirees/family members only

Pacific Medical Center, 1200 12th Ave. South, Room 100, Seattle, Wash. 98144,
POC: HBA (206) 326-4082

formed Services Health Benefits Plan (USHBP) provides access to health care services worldwide on a space available basis at all UMTFs, USTFs or through CHAMPUS.

CHAMPUS (Basic Program)

CHAMPUS is a cost-sharing program designed to supplement MTF resources when care is not available through an MTF, a USTF, or when it would be medically inappropriate to require the beneficiary to use an MTF.

By law, CHAMPUS pays only for medically necessary care and services that are provided at an appropriate level of care. Claims for services that don't meet this definition may be denied. That is why it is important to check with your HBA before seeking non-emergency care in the civilian community.

Eligibility under CHAMPUS. The active-duty member is never entitled to CHAMPUS benefits. Those covered are:

- Husbands, wives and unmarried children of active-duty service members.

- Retirees, their husbands or wives and unmarried children.

- Unremarried husbands and wives and unmarried children of active-duty or retired service members who have died.

- Husbands, wives and unmarried children of reservists who are ordered to active duty for more than 30 days (they are only covered during the reservist's active-duty tour) or reservists who die on active duty.

- Certain former spouses of active or retired military who were married to a service member or former member who had performed at least 20 years of creditable service for retirement purposes at the time the divorce or annulment occurred. Please call or visit your local Personnel Support Detachment if you think you may qualify as a former spouse.

Corps members who obtain emergency medical or dental care from a civilian provider in the 50 United States, the District of Columbia, Puerto Rico and the U.S. Virgin Islands can process their claims through the offices listed on Page 19 within the United States (less Hawaii).

For the 48 continental United States, the District of Columbia and Alaska, the Naval Office of Medical/Dental Affairs (MedDen Affairs) is responsible for care rendered or to be rendered within those areas.

Because the government is responsible for all medically necessary care for each member performing active-duty and inactive-duty training, there is little need to expand upon the benefits that may be rendered.

However, if a person receives care under the Non-naval Medical/Dental Care Program and payment is denied, the member has the right to appeal.

When an active-duty member's civilian medical claim has been initially denied by MedDen Affairs, it can be submitted again for reconsideration to MedDen Affairs. After the second denial, the next level of appeal is the Chief, Bureau of Medicine and Surgery (BuMed), Washington, D.C. 20372-5120. If BuMed denies the claim, the last level of appeal would be the Surgeon General of the Navy at BuMed.

Dependent Care — If eligibility as a dependent is established through Defense Enrollment Eligibility Reporting System (DEERS), the Uni-

Dependent parents and parents-in-law are not eligible for CHAMPUS benefits, although they may receive care in military hospitals and clinics. If you think you are eligible for CHAMPUS benefits, contact your HBA.

Loss of CHAMPUS Eligibility

All CHAMPUS-eligible persons, except family members of active-duty members, lose their CHAMPUS eligibility when Medicare coverage becomes available to them if they suffer from the final stages of renal (kidney) disease. Medicare coverage begins the first day of the third month after the month in which a course of maintenance kidney dialysis (blood cleansing) begins (coverage may start sooner if the patient participates in a self-care training program in expectation of beginning self-dialysis). Or, it begins the month in which a patient enters the hospital to prepare to receive a kidney transplant.

Medicare eligibility ends for chronic kidney disease patients with the 36th month after the month in which they receive a successful kidney transplant, or with the 12th month after the month in which the course of maintenance dialysis ends. When this happens, CHAMPUS eligibility of such patients is reinstated if they are otherwise still eligible. These patients must take action to be reinstated as CHAMPUS beneficiaries and must obtain a new ID card.

All CHAMPUS-eligible persons, except family members of active-duty members, also lose their CHAMPUS eligibility when they become eligible for Medicare coverage because they are drawing Social Security disability monthly benefits. When the disability ends and Medicare eligibility ceases, CHAMPUS eligibility resumes if such persons are otherwise still eligible for

CHAMPUS. As with kidney disease patients, these persons must ask to be reinstated as CHAMPUS beneficiaries, and must obtain a new ID card.

If you are the widow or widower of a service member, and remarry someone outside the uniformed services, you are no longer covered by CHAMPUS.

Retired reservists and their families are covered by CHAMPUS after the reservist reaches age 60. Check with your HBA.

Families of veterans with 100 percent permanent disability, or of veterans who died from a service-connected disability may be covered by CHAMPVA (See Page 23) as long as they are not eligible for CHAMPUS.

DEERS. You must be enrolled in DEERS in order to receive non-emergency care in service hospitals or to have claims for civilian health care processed by CHAMPUS. Both active-duty and retired military

sponsors, and all of their eligible family members, must be entered in the DEERS network. If you're not signed up with DEERS, contact the nearest military personnel office and find out how to do so.

Participating provider. Not every civilian provider participates in CHAMPUS. "Participate" means that a provider submits claims directly to the CHAMPUS claims processor and agrees to accept as full payment the allowable charge. Other than your cost-share obligations and deductible (for outpatient care), a participating provider can't collect any additional amount from either the government or you.

Preferred provider. A preferred provider agrees, at a minimum to "participate" and in addition, usually offers a discount.

Non-participating provider. When a provider does not participate and charges more than that determined by CHAMPUS to be allowable, you

Table 2. Offices of Medical Affairs and Offices of Dental Affairs

The following Offices of Medical Affairs (OMAs) and Offices of Dental Affairs (ODAs) have responsibility for medical cognizance of the sick and injured; claims processing and adjudication of pre-authorized non-naval care; and before or after-the-fact approval or disapproval of requests for non-emergency medical, dental or maternity care within their areas of responsibility. The areas and the OMA and/or ODA are:

For medical care within CONUS and Alaska

Officer in Charge, Naval Office of Medical/Dental Affairs, Great Lakes, Ill. 60088-5200, Tel: 1-800-876-1131.

For medical care rendered in Hawaii

Commanding Officer, Naval Medical Clinic, Box 121, Pearl Harbor, Hawaii 96860-5080, Tel: (808) 474-4410.

For dental care rendered in Hawaii

Commanding Officer, Naval Dental Clinic, Box 111, Pearl Harbor, Hawaii 96860-5000.

For medical and dental care rendered in Puerto Rico, Virgin Islands and other Caribbean Islands

Commanding Officer, U.S. Naval Hospital, FPO Miami 34051, Tel: (DSN) 831-4406 or (809) 865-6211.

For medical and dental care rendered in Mexico and Canada

Chief Bureau of Medicine and Surgery, Code (Med-334), Washington, D.C. 20372-5120, Tel: (DSN) 294-1081 or (202) 653-1081.

are liable not only for your share of the allowable charge as described above, but also any amount in excess. Participation is voluntary but encouraged— an independent civilian provider is not bound to accept every CHAMPUS beneficiary. Before you receive care, make sure the provider participates in CHAMPUS. Providers may agree to participate on a claim-by-claim basis. Your HBA can provide you with a list of local physicians who have agreed to participate in the CHAMPUS program.

Family members of active-duty service members pay \$8.95 a day or \$25 for the entire hospital stay, whichever is greater. The daily rate may change each year.

When there are less than 60 days between successive admissions, CHAMPUS considers it as one confinement in computing charges, with two exceptions:

- Successive inpatient admissions related to a single maternity episode are counted as one confinement regardless of the number of days that elapse between admissions.
- A maternity admission and an admission related to an injury are considered separate admissions and cost-shared accordingly.

CHAMPUS outpatient deductible and cost-sharing

If an active-duty family member receives outpatient care, he or she pays the deductible plus 20 percent of the CHAMPUS-determined allowable charge. For other beneficiaries (retirees, their dependents, etc.), CHAMPUS pays 75 percent of the allowable charge after the same deductible has been met. If services and supplies are not covered by CHAMPUS, the beneficiary pays the provider directly.

For services CHAMPUS patients receive from Oct. 1, 1991, through Sept. 30, 1992, most will pay the first

\$150 (for one person) or the first \$300 (for a family) of allowable outpatient medical bills.

The only exception is eligible family members of active-duty military sponsors in the pay grade of E-4 or below who pays an annual outpatient deductible of \$50 for one person or \$100 for the whole family.

Non-availability statements

If you live within the "catchment area" of an MTF (determined by the zip code of your place of residence), and have no other primary health insurance, you must seek non-emergency inpatient care from that MTF before receiving care in the civilian community. Effective Oct. 1, 1991, this policy also applies to the selected outpatient procedures listed below.

If the MTF can't provide the care you require, the HBA will issue an automatic non-availability statement (NAS) which lets the CHAMPUS claims processor know that care was not available at the MTF. This is very important because the CHAMPUS claims processor will deny your claim(s) without this statement.

Please be sure to see your HBA prior to receiving non-emergency inpatient care or ambulatory surgery from a civilian provider if you live within the zip code catchment area of an MTF.

Non-availability statements for CHAMPUS outpatients

In the past, NASs were needed only for non-emergency inpatient care from civilian sources of people who lived within the zip code service area of the nearest military hospital.

Effective Oct. 1, 1991, some CHAMPUS-eligible persons require NASs from nearby military medical facilities before CHAMPUS will

share the cost of certain outpatient treatments that they receive from civilian health care providers.

There are 14 outpatient procedure categories for which NASs will be required. They include: Certain hernia repairs; Breast mass or tumor removal; Nose repair (rhinoplasty, changing the shape of the nose); Removal of tonsils or adenoids; Cataract removal; Strabismus repair (surgery to lengthen or shorten muscles that help eyes to function together); Dilation and curettage (widening of the cervical canal and scraping of the uterine cavity); Upper GI endoscopy (visual examination of the interior of the upper gastrointestinal tract); Myringotomy or tympanostomy (incision of the tympanic membrane in the ear to relieve pressure and drain the middle ear. Includes placement of tubes in the ear to aid drainage); Tubal Ligation or transection of the fallopian tubes (severing the fallopian tubes to prevent fertilization); Arthroscopy (use of an instrument to visually examine the interior of a joint); Gynecological laparoscopy (use of a laparoscope to examine female reproductive organs in the abdomen); Cystoscopy (use of an instrument to examine the interior of the bladder); and Neuroplasty (decompression or freeing of nerves from scar tissue).

NASs must be entered electronically in the DEERS computer by the service hospital or the CHAMPUS claim will be denied. Beneficiaries are no longer required to attach a copy of the NAS to the claim form.

Maternity cost-sharing

A maternity care episode starts when a woman becomes pregnant and continues through the end of the 42nd day following the termination of the pregnancy. Special maternity care cost-sharing provisions cover this period of time only. Thereafter,

regular cost-sharing rules apply.

When an expectant mother plans to have her baby at a civilian hospital or similar facility, CHAMPUS will generally share the cost on an inpatient basis. If she resides within the zip code catchment area of a USMTF or USTF, a non-availability statement must first be obtained for claims to be paid.

If an expectant mother intends to have a home delivery, the entire maternity episode is cost-shared on an outpatient basis, including any inpatient admissions which may occur in connection with the pregnancy.

The key to how the episode is cost-shared by CHAMPUS is based upon the intent of the delivery site. Expectant mothers are encouraged to obtain a non-availability statement as soon as their pregnancy is established if they live within the zip code catchment area of one of the prescribed military medical treatment facilities.

Obtaining this statement will protect the expectant mother from the charges connected with unforeseen

Patients are routinely tested at allergy/immunization clinics.

inpatient care in a civilian hospital.

CHAMPUS pre-authorization

Before CHAMPUS will share the cost of certain services and supplies, prior approval must be obtained in writing before the care is received. Pre-authorization protects you financially in those areas of CHAMPUS with program limitations.

All benefits under the Program for the Handicapped require pre-authorization from the CHAMPUS claims processor.

Adjunctive dental care, hospitalization for a medical or surgical condition in excess of 90 days and certain mental health services in excess of 60 days require pre-authorization.

CHAMPUS double coverage

Double coverage occurs when beneficiaries have any other coverage from health insurance or a health plan which they are entitled to by law, such as worker's compensation or an employer-sponsored plan, group coverage or privately-purchased insurance.

Public Law 97-377 requires that if

there is any other duplicate coverage, the other plan must pay first. Exceptions to this are maternal and child health programs, Indian health programs, CHAMPUS-specific and financial supplemental plans.

When the dependent of an active-duty member is entitled to Medicare, that program's benefits must be used before CHAMPUS payment can be considered.

When worker's compensation is involved, CHAMPUS will consider benefits for payment only after other benefits available are exhausted. Documentation must show this is the case and there is no option to waive other benefits in favor of CHAMPUS.

Basic program benefits

The CHAMPUS basic program is similar to the fee for service health insurance plans. It covers medically necessary inpatient and outpatient services, durable medical equipment, medical supplies, prescription drugs and mental health services. Benefits fall into three categories:

- Institutional benefits — services and supplies provided by hospitals or skilled nursing, residential treatment and certain specialized treatment facilities.
- Professional benefits — services rendered by physicians, dentists, clinical psychologists, podiatrists, certified nurses, midwives and other CHAMPUS authorized providers.
- Other benefits — ambulance services, prescription drugs, medical supplies and durable medical equipment such as wheelchairs, etc.

Program for the handicapped

The second part of CHAMPUS is a special program to assist active-duty members with handicapped dependents who can't obtain state-funded services because they don't meet residency requirements. Only the



U.S. Navy photo

seriously physically handicapped or moderately to severely retarded qualify for assistance. Dependents of active-duty members and those receiving care in the program at the time of a sponsor's death are eligible only if the sponsor was receiving hostile-fire pay at the time of death and the dependent was enrolled.

Before an individual receives benefits, he or she must meet certain general criteria. The condition must be expected to last for at least 12 months. Because of the condition, the impaired individual can't engage in activities of daily living expected of individuals in the same age group. CHAMPUS then determines whether the situation warrants participation in the Program for the Handicapped.

Benefits include diagnostic services, rehabilitation, training, special education, institutional care, durable medical equipment, certain transportation costs to and from the places of treatment and hearing aids in certain cases. Benefits don't include payment for custodial care, dental care or alterations to living spaces or motor vehicles.

Under the Program for the Handicapped, the beneficiary pays a portion of the costs of each month's care according to a sliding scale (ranges from \$25 to \$250) based on paygrade. CHAMPUS then pays its share up to a maximum of \$1,000 per month for the first family member. The sponsor pays any additional amount. If additional family members are placed into the program, the cost share for the family remains as if only one family member were in the program.

Filing a CHAMPUS claim

The two basic categories for submitting claims under the basic program are institutional and non-institutional. Non-institutional claims (care from civilian providers such as

physicians, pharmacies or ambulance companies) account for about 70 percent of all claims.

Because of errors, CHAMPUS returns three out of every 10 claims. This slows payment to you and to the providers submitting claims. CHAMPUS personnel can't fill in items that are omitted; they must mail the claim back for completion if they are unable to complete the form by phone.

CHAMPUS forms

For claims involving services or supplies provided by civilian hospitals or institutions in the United States, the form UB-82 is used. Non-institutional services or supplies can be claimed on CHAMPUS Form 500 for outpatient care.

For CHAMPUS Form 500, fill out the "Patient/Sponsor" section, items 1 through 18, and be sure to sign the form.

Block 14 of CHAMPUS Form 500 requires other insurance information. CHAMPUS-specific supplemental insurance should be entered in this block, but has no impact on your CHAMPUS coverage. Indicate "yes" and fill out the remaining portion of the block. Be sure to indicate "other" in the "Type of Coverage" Block 14a, and write in "CHAMPUS Supplemental" in 14d if applicable.

Block 18 of CHAMPUS Form 500 requires a signature. For family members 17 years of age or less, the sponsor or other responsible family member can sign. All patients 18 years of age or older, unless incapacitated, must sign the form. The signature block information is a major cause of rejection for CHAMPUS claims. A common error is made when the sponsor signs for his/her spouse.

If you received care from a participating provider, the provider completes and sends the form to the

CHAMPUS claims processor who handles claims for the area in which you received care.

If you use a non-participating provider, the CHAMPUS claims processor sends the CHAMPUS portion directly to you. Payment of the entire cost then becomes your responsibility.

When a non-participating provider is involved, fill out Section I, attach legible copies of itemized paid or unpaid bills or itemized receipts to the form, and mail to the claims processor serving the area where care was rendered.

The most important thing to remember when filing claims for prescription drugs is to carefully follow the directions attached to the claim form. You will need to identify, by name and dosage, drugs and injections dispensed or administered by providers.

Bills or receipts for prescription drugs must show the name and address of the pharmacy, prescription numbers, dates prescriptions were filled, drug name, dosage, strength, name of patient, amount charged, name and address of prescribing physician and the diagnosis.

As you meet your annual outpatient deductible, CHAMPUS will indicate the amount paid to date on the Explanation of Benefits form sent to the beneficiary. If a beneficiary receives care in different areas of the country, causing claims to be paid by two different claims processors, you should send a copy of the Explanation of Benefits to the other claims processor to show that the deductible has been paid. This will avoid the payment of two deductibles.

Submit all claims to the appropriate CHAMPUS claims processor no later than Dec. 31 of the calendar year immediately following the calendar year in which care was received. For example, a claim filed for services during calendar year

Field surgical team doctors prepare to operate.

1992 must be filed no later than Dec. 31, 1993.

CHAMPUS appeals and hearings procedures

You and participating providers can appeal CHAMPUS claim decisions. This administrative process doesn't replace a beneficiary's right to initiate legal action. However, a court rarely agrees to consider such a case until all other remedies have been exhausted.

Your health benefits adviser has details on how to appeal a CHAMPUS claim decision.

Dependent Dental Plan

Dependents of active-duty service members can receive basic diagnostic and preventive dental services for a small monthly deduction from the military person's pay under the Dependent's Dental Plan. The dental services are provided by participating civilian dentists.

The deductions are \$5.20 per month if one family member is enrolled, and \$10 per month if two or more family members are enrolled in the DDP program. The monthly deductions are low because the government covers the majority of the cost.

In addition to basic services covered by the plan, certain restorative services can be obtained with 80 percent coverage — the military member pays only 20 percent of the cost.

Such services include fillings, repairs to dentures and stainless steel or plastic crowns for baby teeth. Services not covered by the plan must be paid in full by the military member.

Your HBA can answer questions concerning these dental benefits.

OCTOBER/NOVEMBER 1992



CHAMPVA

Through the Civilian Health and Medical Program of the Veterans Administration, the VA shares the medical bills of families and survivors of certain veterans.

Once a person's eligibility is decided by the VA, benefits are cost-shared the same way that CHAMPUS covers families of retirees.

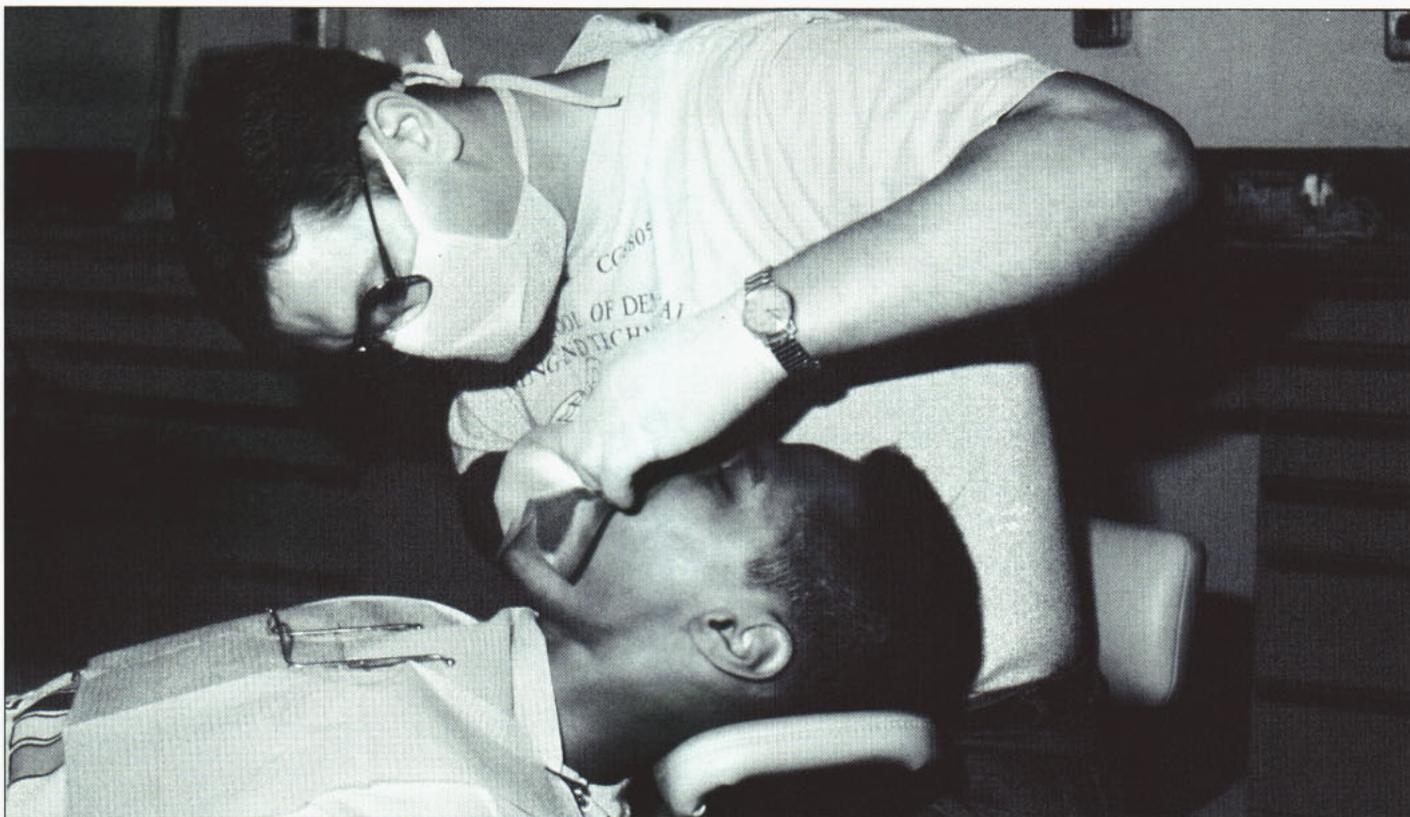
CHAMPVA policies are not determined by CHAMPUS. CHAMPUS only processes claims for CHAMPVA.

For more information on CHAMPVA, contact your local HBA or VA office.

Supplemental insurance

Many military-oriented groups offer supplemental insurance that pays the deductible and the patient's cost-share (based on CHAMPUS allowable charges). For further information about these plans, contact your HBA or call the plan direct.

Retirees and active-duty families who reside a distance from a USMTF or USTF should certainly consider



buying supplemental insurance. The beneficiary's share of medical bills can be financially devastating, especially if a family is living on a fixed income. The HBA has a list of supplemental insurance carriers available upon request.

Late in 1991, Congress re-established CHAMPUS eligibility until age 65 for persons who lost CHAMPUS eligibility when a disability (not end-stage kidney disease) entitles them to Medicare Part A and if they are enrolled in Medicare Part B.

New laws making CHAMPUS second-pay to Medicare for these eligible persons, restored eligibility on Oct. 1, 1991, for military retirees and their dependents. For all other CHAMPUS-eligible persons, the date of restored CHAMPUS eligibility was Dec. 5, 1991. The above eligibility limitations don't apply to the family members of active-duty service members; they do not lose CHAMPUS benefits if they become Medicare-eligible.

What CHAMPUS pays persons with restored eligibility will depend on whether care received is a benefit under both Medicare and CHAMPUS. If the care is covered by

CHAMPUS but not covered by Medicare, CHAMPUS will cost-share the care as a routine claim.

If care is also a benefit under Medicare, a claim will first have to be submitted for payment under Medicare Part A or B. When Medicare, and an individual's Medicare supplemental insurance policy has paid, a CHAMPUS claim may be submitted. CHAMPUS payment will be determined using unique procedures required by the new laws.

CHAMPUS claims processing contractors receive and process claims for people who have had their eligibility restored under the laws.

Under interim guidelines for handling CHAMPUS claims for these persons, the CHAMPUS claims processing contractor must verify the person's eligibility as well as determine the payment amount.

The following must be submitted to the CHAMPUS claims processor along with the CHAMPUS claim: A copy of Medicare explanation of benefits (EOB); a copy of the Medicare supplemental insurance policy's EOB (if the patient has such a policy); a copy of the award letter for

Medicare Part A on the patient, based on disability; and a copy of the patient's Medicare card.

The Medicare EOB will show how much Medicare paid, and will also indicate the patient's Medicare deductible, co-payment, and the remaining charge owed by the patient are greater than the cost he or she must pay under CHAMPUS.

The new eligibility provisions are being put into effect as CHAMPUS contractors modify their processing systems to accept claims from persons with restored eligibility.

Under the interim guidelines, CHAMPUS claims processors will furnish eligibility information to DEERs when the required documentation listed earlier is received along with claims.

When final rules are published on procedures for determining eligibility and filing claims, the new rules will be publicized by CHAMPUS headquarters.

For persons with restored eligibility, CHAMPUS will cost-share covered care received at any time since the eligibility began anew, in October or December of 1991. For further information, contact your HBA. □

4

Moves and Housing

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



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

Getting started

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

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

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

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

you select. Planning your move at least 30 days in advance normally provides the best results.

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

After reviewing your orders, the personal property counselor can advise you of the number of shipments you are authorized and entitled to ship to and from an area other than your next duty station. If your orders give you the entitlement, the counselor can allow you to make different types of shipments.

You need 12 copies of orders (and amendments, if any) to assure having enough copies to cover each type of shipment you may have. You are also required to fill out the proper forms for each type of shipment you make. These are very important forms. Read them and make sure they are filled out correctly. If they are incorrect, it could delay your shipment.

If you can't personally visit the transportation office, you may appoint someone to act on your behalf. This appointment must be in writing and a copy of it must be furnished to the PPTO arranging your move along with copies of your orders. A letter of authorization signed by you will suffice, however



U.S. Navy photo



the preferred method is a power of attorney, which your legal assistance office can help draw up and sign. Spouses are also required to have a power of attorney when making moving arrangements.

What can I ship?

You may ship household furnishings; appliances; boats; clothing and personal effects; professional books, papers and equipment; spare parts for a privately-owned vehicle; a motorcycle, moped or golf cart. You may consult your local PPTO on other items that may qualify for shipment.

Certain items such as live plants, perishable foods, aerosol cans, flammables and acids are not authorized. Your personal property counselor will provide you with a complete list of unauthorized items.

Weight limitations

Two factors govern the weight allowance for household goods you can ship at government expense: your paygrade and the location of your new duty station. You may separate professional items and authorized consumables from the rest of your property so they may be

packed, marked and weighed separately. When these items are properly listed on the inventory, their weight is not counted as part of your weight allowance.

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

Unaccompanied baggage consists of items you need immediately on arrival at your destination, pending receipt of your household goods. It is packed and shipped separately from your household goods.

Items most often included are seasonal clothing, essential linens, cooking utensils and dishes, baby cribs and infant care articles, a small radio or portable TV and items required for health and comfort. This shipment is charged against your total prescribed weight allowance.

The government pays for two different types of storage — temporary (short-term) and non-temporary (long-term) storage. Counselors at your PPTO can tell you which type of storage applies to your situation. The total weight of all your shipments shipped or stored should not exceed your authorized weight allowance.

Boats and boat trailers are included in your weight allowance. By definition, this means canoes, skiffs, sailboats, light rowboats, kayaks and dinghies or sculls of any size, may be shipped as household goods. You are responsible for paying all additional services which include special packing, crating and handling services. It is also your responsibility to pay for any additional transportation costs above what it would have cost the government to ship a like weight of household goods. It is almost impossible to move a boat without additional charges.

You are allowed to ship one privately owned vehicle (POV) at government expense to or from an overseas area when permitted (some overseas areas restrict shipment of POVs). For the purpose of this shipment, a POV is a vehicle owned by the member or a family member (member must show proof of ownership/registration or lease agreement). Your PPTO counselor will advise you about documents needed for shipping a POV. The counselor will tell you which ocean ports serve the duty station you are leaving and the one you are reporting to overseas. The counselor will also provide a copy of the booklet, "Shipping

Your POV", which provides general information of value and specific information on the various ports.

After receiving your orders, you may ship household goods or a mobile home between permanent duty stations within CONUS and Alaska. You can also move a mobile home to a designated place if it will be used as a residence by your family members. You should receive a booklet, "Moving Your Mobile Home" from the counselor at the PPTO. Moving a mobile home can be very expensive, the average excess cost exceeded \$1,000 in 1991 per move. Don't move a mobile home without first contacting a PPTO for all the latest entitlements.

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

The DITY move allows you to rent a vehicle, packing equipment, purchase boxes, etc., and allows for an advance to pay for gas and tolls. You must go into a PPTO prior to making the move and to receive and fill out the proper paperwork for your cash advance. You must follow all the rules and send all the paperwork to Navy Material Transportation Office, Norfolk, Va., for your complete incentive payment. The average incentive per move for 1991 was \$540. You can do a commercial move and also have a DITY move for personal items you do not want the carrier to handle, the most important thing is to contact the PPTO for assistance prior to making the move.

You and the packers

After your interview, the PPTO makes all the arrangements with the moving company to pack, load and move your property. After arrangements have been made, they should not be changed. Changing moving dates, especially during summer

months, can mean a lengthy delay in getting your move rescheduled. Your job doesn't end with the interview — it's important that you know your own and the carrier's responsibilities in handling and moving your property.

You are responsible for dismantling TV antennas; emptying, defrosting and thoroughly washing the inside of a refrigerator and/or freezer; draining water from hot tubs and water beds; removing window air conditioners; disconnecting all electric items from power supplies; disposing of foods that could spill or might spoil in transit; disposing of worn out and unneeded items; removing pictures, curtain rods and mirrors from walls; dismantling outdoor play equipment and outdoor structures; and removing all things from the attic, crawl space or similar storage areas within the residence. Carriers are not required to go into areas that are not accessible by permanent stairway, not adequately lighted, do not have a finished floor or do not allow a person to stand erect. The list doesn't end here, you need to read the "It's Your Move" booklet for additional information.

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

If you have any problems during your move either at origin or destination, please do not argue with the carrier — call the quality control

section of the PPTO and let the experts handle the problem. As the government's representative, the PPTO has the expertise and the legal authority to identify and solve any problems that may arise during the move.

Contact the PPTO at your new duty station as soon as possible after arrival even though you may not know the delivery address for your household goods. The transportation office needs a telephone number and address where you can be reached on short notice. As soon as you have a delivery address for your household goods, call the transportation office again and provide this information. If at all possible, be prepared to accept delivery of your property as soon as it arrives. This prevents additional handling and thus reduces the possibility of loss or damage. It also reduces or eliminates storage expenses.

Unless you release your shipment at a higher valuation, such as lump sum valuation or full replacement value, the carrier's liability for loss or damage occurring during transit within CONUS and Alaska is limited to \$1.25 times the net weight of the entire shipment. For international shipments, the carrier's standard liability is 60 cents per pound, per article. For items placed in non-temporary storage the warehouse is liable for no more than \$50 for each item listed on the inventory. Make sure you discuss the valuation of your household goods with the PPTO counselor so additional insurance can be purchased by you if your household goods exceed the government's coverage.

On delivery, the carrier is required to provide you with DD Form 1840/1840R. You are required to annotate the DD Form 1840, to show all the damage and loss that you observe at that time. If you do not list missing inventory line items or obvious damage on this form at delivery, you may

forfeit your chance of getting paid for this loss/damage.

If you discover additional damage or loss after delivery, you must complete the DD Form 1840R, the reverse side of the DD Form 1840, and submit these documents within 70 days of delivery to your local claims office.

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

recover from the carrier for items not reported within 70 days.

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

Housing program

Housing always has been a pri-

mary concern of Navy people regardless of duty assignment.

The principle objective of the military housing program is to ensure that all military personnel, their spouses and family members have adequate quarters. To do this, members are provided with either a basic allowance for quarters (BAQ) in the civilian community or are assigned to adequate government housing.

The basic policy is to rely on the local civilian housing market in communities near military installations as the primary source of family housing. New construction is programmed for military personnel only when community support is limited or inadequate due to cost, distance or quality.

Each year, certain military installations conduct surveys to determine whether a local community's housing market can meet the Navy's needs. All existing units occupied by military families and considered adequate, including owned and rental housing, are included as adequate assets on this survey. Additionally, military housing units, units under construction and congressionally approved construction programs are included. Vacant rental units in the area are also evaluated for suitability.

Several criteria are used to evaluate the rental units before they are determined suitable and usable by military members.

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

**Table 1. Joint Federal Travel Regulations
Weight Allowances (Pounds)**

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

* Two years or less
**More than two years

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

Secretary of Defense has determined a member can absorb "out of pocket."

If a unit is suitable for occupancy by a military family, then it is considered in the overall supply of available housing. If the number of military families exceeds the available supply of housing, then a housing deficit exists. A market analysis is then performed to determine whether the private sector can produce additional housing to satisfy that deficit. If not, then military construction or leasing may be considered.

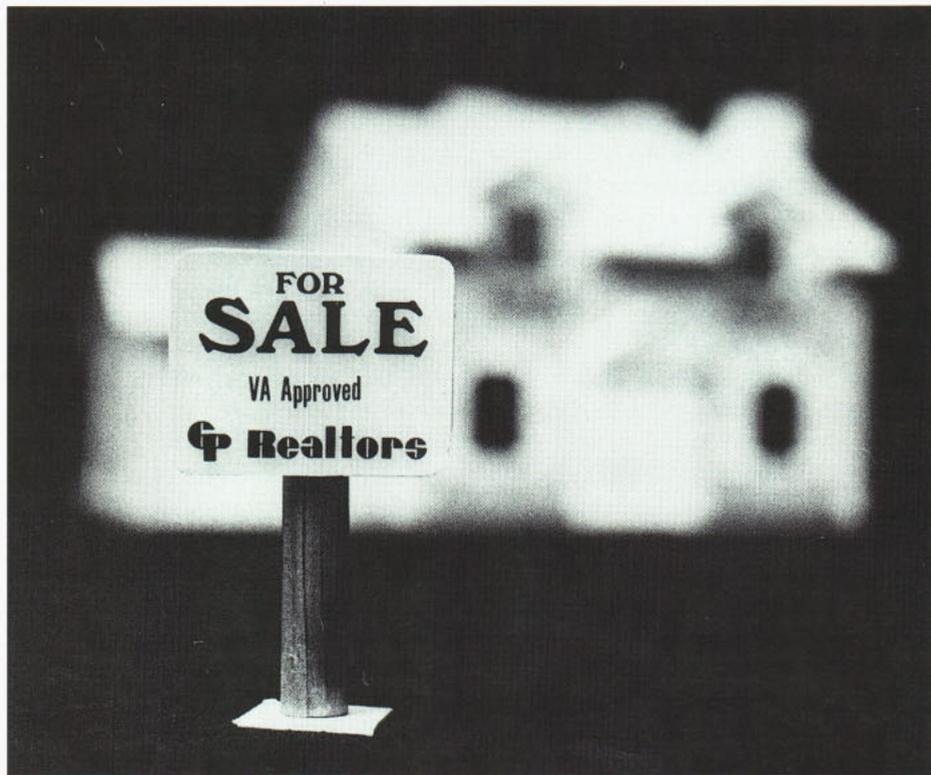
Construction or leasing projects must be approved by Congress through the normal programming and budgeting cycle. It normally takes between five and seven years from the time of the identification of the housing need to the actual delivery of housing, acquired through military construction, to the Navy family.

Military family housing

As popular as living in the civilian community is, base housing still is the choice of many, as evidenced by long waiting lists. There are several reasons for this: perceived savings (residential heating costs for gas, fuel oil and electricity are constantly increasing); convenience to commissaries, exchanges and maintenance facilities; and sharing the military experience with neighbors.

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

The Navy currently manages about 73,000 adequate family housing units, which are available to service members in lieu of the housing allowance. These quarters normally are unfurnished, with the exception of a stove and refrigerator, and all the utilities — except the telephone — are paid for by the Navy.



U.S. Navy photo

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

- All Navy personnel with accompanying dependents, whether assigned afloat or ashore, are eligible to obtain housing.
- There is to be no discrimination because of race, color, religion, age, handicap, national origin or sex.
- No more than 25 percent of the public quarters at any installation may be designated for officers without the specific approval of the CNO.
- Assignment shall be made to units with specific numbers of bedrooms, based on family composition, for personnel O-3 and below. For personnel in paygrades O-4 and above, assignment is made based on grade.

Navy families usually are assigned to military family housing that was built for the respective paygrade. However, sometimes local conditions permit assignment of a family

to housing formerly designated for sponsors one grade senior or junior.

Adequate family housing is designated as:

- Junior enlisted quarters (E-6 and below),
- Senior enlisted quarters (E-7 to E-9),
- Company grade officer quarters (O-3 and junior),
- Field grade officer quarters (O-4 and O-5),
- Senior officer quarters (O-6),
- Flag quarters.

Installation commanders may assign all enlisted personnel on an equal priority basis. COs retain the authority to plan, program and determine the best use of resources so that all eligible members can compete equitably for available quarters.

The Navy manages approximately 3,700 substandard quarters, which are available to all Navy members and eligible civilians, with priority given to junior enlisted personnel.

These substandard units are similar to adequate units except that

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

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

Accommodations for transient families

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

Naval shore installations authorized to operate TFAs and the number of units at each are: Norfolk Naval Shipyard (73), Puget Sound Naval Shipyard (347), Naval Station Mare Island (240) and Naval Station Long Beach (142).

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

Bachelor quarters

There are two ways in which the Navy satisfies the housing needs for personnel without families and for transients. Bachelor quarters (BQs) have been constructed at 176 installations around the world. When adequate housing for unaccompanied

personnel is not available, service members normally are eligible for compensation, either with their housing allowance or per diem. Permanent party members without families are entitled to BAQ at the without-dependent rate, and transients are entitled to the quarters portion of per diem.

Navy installation commanders plan the usage of on-base BQs so that housing requirements of each group listed in Table 1 are fulfilled in order. This ensures that service members with a greater need for Navy BQs are accommodated on base. Of course, in areas with housing shortages, all eligible groups cannot always be accommodated. To provide adequate housing to as many residents as possible, assignment priorities have been established and implemented by OpNavInst 11103.3.

Once unaccompanied personnel are assigned to quarters, or a reservation for personnel in any of the first eight priority categories are confirmed, the accommodations are committed. Normally, residents are not directed to involuntarily vacate quarters in favor of a resident in a higher priority category, except when directed by the installation commander for reasons of military necessity.

For each paygrade, DoD has defined what is adequate housing for involuntary assignment. Residents should receive no less than what is specified when assignment to a BQ is mandatory, except in cases of military necessity. At some commands with housing shortages, housing may be fully assigned to residents in higher priority categories.

When there are not adequate BQs available for assignment, Navy members may volunteer to live in substandard BQs.

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

In addition to providing base housing or housing allowances, the Navy

Table 2. BQ Standards

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

Grade	Minimum Standards
O-3 and above	400 sq. feet net living area. Living room, bedroom, private bath, access to kitchen or officers dining facility receiving appropriated funds.
W-1 to O-2	270 sq. feet, net living area. Combination sleeping/ living room with private bath.
E-7 to E-9	200 sq. feet, net living area. Private room with private bath.
E-5 to E-6	90 sq. feet, net living area. Room with no more than two people and central bath facilities.
E-1 to E-4, except E-1 recruits and trainees	90 sq. feet, net living area. Room with no more than four people and central bath facilities.
E-1 recruits and trainees	72 sq. feet, net living area. Open bay and central bath facilities.

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

All officers and warrant officers	250 sq. feet, net living area. Private room with bath shared by no more than one other.
E-7 to E-9	250 sq. feet, net living area. Private room with bath shared by no more than one other.
E-5 to E-6	90 sq. feet, net living area. Room with no more than four people and central bath facilities.
E-1 to E-4, except E-1 recruits and trainees	85 sq. feet, net living area. Open bay (minimum) and central bath facilities.
E-1 recruits and trainees	72 sq. feet, net living area. Open bay and central bath facilities.

also helps members find a place to live in the civilian community.

Housing referral services

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

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

- Maintaining non-discriminatory rental and sales listings for housing within commuting distance of the installation;
- Assisting in determining the vacancy/availability of specific units before the service member leaves the office;
- Investigating all complaints of discrimination;
- Maintaining a restricted sanction list of all landlords/housing complexes practicing discrimination;
- Acting as a mediator in tenant/landlord disputes when requested.

The HRS is available to all Navy members and can save time and money as well as cut down on some of the inconvenience of relocation.

Renting

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

Leasing process

When you've found the place you want, you may be asked to sign an

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

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

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

Every military tenant should insist that a military clause be included in the lease. This clause generally states that the member can terminate the lease if PCS orders are received. The clause may not allow the termination of the lease just because on-base housing becomes available.

There is no standard military clause. The wording is a matter of

negotiation between you and your prospective landlord.

Most leases are for 12 months, but if you receive PCS orders prior to the end of the term, you may exercise the military clause. However, you still may be required to give a proper notice to vacate, usually 30 days. In any case, any payments you would be required to make for early termination should be spelled out in the lease.

Laws and customs regarding the landlord/tenant relationship may vary widely from state to state. So, before you sign any lease, you should consult the legal assistance office or your housing referral officer.

Buying

Since buying a home requires a considerable outlay of money, there must be an advantage to buying rather than renting. Those who pay rent only have the use of the premises they occupy. Those who buy, however, have the potential increase in equity, as the market value of their home increases during the years.

In addition, the portion of your house payment that is applied to interest can be claimed as a deduction on your income tax return. If you itemize your deductions, you may save money this way.

Mortgages

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

Unless the seller is willing to loan you the money at or below the interest rate you can get elsewhere, you must take out a loan with a commercial bank, credit union, savings and loan association, life insurance company, mortgage company or some other financial institution



that specializes in lending money for the purchase of real estate. The amount these organizations are willing to lend depends on the location, the current interest rate on mortgage loans, the appraised value of the property you want to buy and your ability to repay the loan.

The standard types of mortgages involve conventional mortgage loans, mortgage loans guaranteed by the Federal Housing Administration (FHA) and mortgage loans guaranteed by the VA.

During the past several years, new types of "creative financing" have been developed as alternatives to traditional mortgages. Some of these may involve variable rate mortgages, where the interest rate constantly changes to keep pace with the market place, thereby requiring either the monthly payment or the duration of the loan to change. Another

choice involves reduced monthly payments during the first few years of the mortgage when a young couple is least able to afford high payments. Some mortgages may require a large "balloon" payment around the fifth year to make up for the smaller initial payments, while other types may recoup the difference through higher payments after the fifth year. Be alert for still other forms of creative financing that may become available.

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

The VA has been guaranteeing home loans for veterans and service members for years. The benefit of the guarantee program is that it meets the requirements for investment protection demanded by commercial lending institutions through substantial down payments.

Because VA-guaranteed loans require no down payments (because VA protects the lender), it's easier for young couples, and those who have been unable to save enough for a conventional mortgage loan, to purchase their first home through the VA.

If you are an eligible veteran or an active-duty member seeking to enter the housing market, contact the nearest VA office, commercial lending institution or a service representative of any national veteran's organization for more information and applications. □

5

Overseas Duty

You've talked over the duty station possibilities with your family, weighed the affects of different assignments on your career and negotiated with your detailer. Finally, the orders to an exotic overseas duty station arrive.



Have orders, now what?

The Navy's Command Sponsor Program is meant to help you, and a transfer overseas is the best time to use the program. Request a sponsor; he or she will have information about your overseas duty station and can help guide you through much of your transfer process.

Your sponsor will send you the command's welcome aboard pack-

age with information about your new command and a list of what to take with you to make your in-country living comfortable.

Your personnel support office will handle the paperwork for official passports and will work with the Navy passenger transportation office on arrangements for Military Airlift Command (MAC) flights for you and your family. The personnel office will notify you of the time, date and terminal to which you'll report for your flight.

You'll be screened for overseas duty by your detailer, by medical and by someone at your command. This screening is a very important evaluation of your past record and any special problems you or your family members may have that could affect your adjustment and performance overseas.

Shipping household goods. Sched-

ule an interview with your base personal property office.

Special allowances. Check with your disbursing office on any special pay and allowances you may receive at your new duty station. Special pay could include cost of living allowance, "rent plus," a housing allowance, a station allowance, foreign pay or isolated duty pay. Another source of information about allowances is the *Joint Federal Travel Regulations* manual.

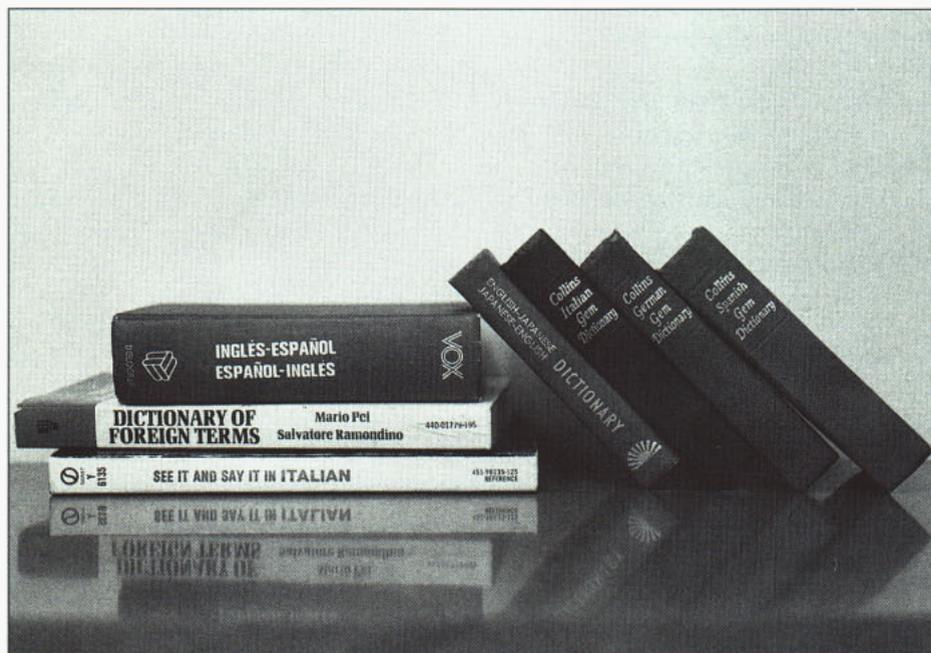
Housing. With the information your sponsor provides on available housing, you can have a place waiting for you if you give your sponsor a limited power of attorney to sign a lease or make a deposit for you. For unaccompanied housing, you may elect to live on the local economy and will receive basic allowance for quarters, but you may need permission. A few overseas duty stations do not allow service people to live off base. Check with your sponsor for more information.

Will you need a car? The country you're going to may have good public transportation and you may not need your own vehicle.

If you do decide to take a car, the government generally will pay for the shipment of a privately owned vehicle — be sure you have all the ownership papers before shipping.

The government will ship your vehicle overseas, providing it meets all requirements. Each country sets its own restrictions on importation. It's your responsibility to make the necessary modifications to your automobile to meet those restrictions.

If you have a car loan, you won't



U.S. Navy photo

need a note from the bank giving permission to take the car outside CONUS, but you may want to start an allotment to cover the payments.

Your insurance agent may be able to help you extend insurance to cover the country you're going to. If it's not valid outside CONUS, ask your sponsor about companies operating in the country.

Cars which use unleaded gasoline are sometimes prohibited overseas because unleaded gas is not available. If you take your car, you may need to make adjustments to the gas tank opening and the catalytic converter may need to be removed and then reinstalled when you return the car to the states. Check with the passenger transportation office or the personal property office about what you need to do to ship your car.

Pets. It may be nice to think of taking your pet with you to the new duty station, however, some overseas countries don't allow animal importation. Those that do may require a quarantine period. The U.S. Department of Agriculture, the country's American Embassy or any veterinary service on base can tell you what the quarantine period is, which can be from a few months to almost a year.

You will need an international health certificate and a rabies vaccination certification from a veterinarian and an import license from an American consul or Embassy. You will need to pay all quarantine costs.

You also may need to make and pay for transportation arrangements since pets are allowed on very few MAC flights. Check with your transportation office for more information on transporting your pet.

The Overseas Transfer Information Service (OTIS) recommends that you leave your pet with a friend, relative or a boarding kennel until you can send for your pet.

Place the shipping of the pet with a firm that specializes in shipping

animals; they will know what papers are necessary and what rules must be observed.

For further information on the regulations governing the shipment of animals overseas, call OTIS.

Schools. DoD operates a school system in most overseas areas where American forces are stationed. Your sponsor, your new command, the host nation embassy or OTIS can help you with information about Department of Defense Dependent Schools.

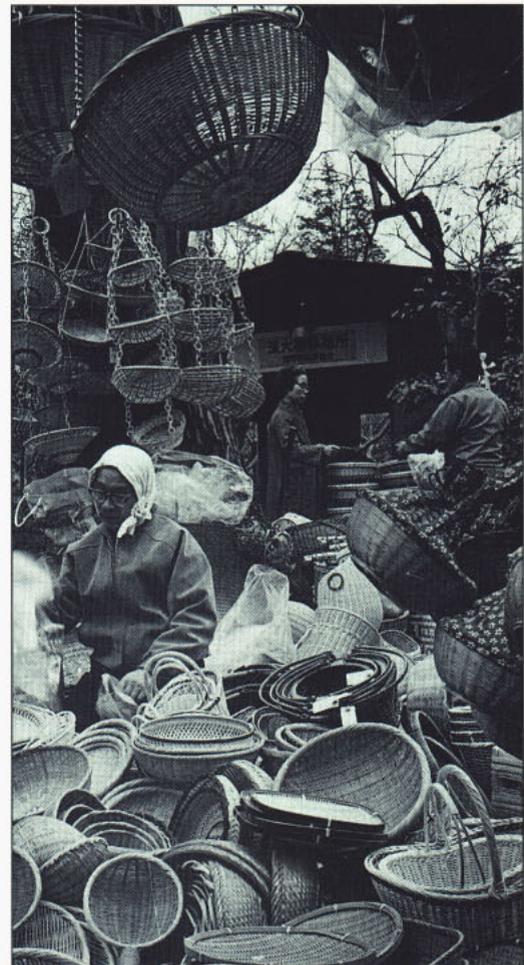
In other areas, there are private schools devoted to the education of foreign students. Find out the rules and customs of these schools. The school atmosphere in many foreign countries is more formal than in the United States. Uniforms may be required or special dress codes may be in effect. Also, discipline may be more severe, and the learning-teaching process may be more structured than in the United States.

Whatever the school situation, be sure to take copies of school transcripts and records with you.

Driver's licenses. Some countries will issue you a driver's license, but it's wise to have a current stateside license and an international driver's license, especially for family members who will be driving in the host country. Check with the American Automobile Association or the Department of Motor Vehicles in your area about getting an international license.

Adult education. Most U.S. overseas stations have continuing education programs through college and community college extensions. Check with your base's Navy Campus for Achievement office for the college sponsored in your assigned overseas duty station. Bring transcripts of past courses with you for placement.

Overseas Transfer Information Service. OTIS has up-to-date information on overseas Navy duty sta-



U.S. Navy photo

Many bargains are available overseas for the careful shopper.

tions plus information on overseas life. It also has sources and contacts for unusual problems.

As part of the Overseas Duty Support Program, OTIS is organized to answer questions from sailors and their families.

Call OTIS toll free at 1-800-327-8197, at Autovon 227-6621/34, or collect (703) 697-6621/34. The office is open from 7 a.m. to 4:30 p.m., Eastern Time, with a recording device to receive your call after hours.

Once you're there

Your new base will conduct orientation programs for incoming active-

duty members and their families. Through a program coordinator or the base's family service center, you can learn about the country and its culture, politics, history, customs and language. There's also training in dealing with culture shock, coping skills and instructional field trips.

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

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

If you have a special diet, take an emergency stock with you. If you need an irregular size in shoes or clothing, take along mail order catalogs.

American appliances may not adapt to the host country's electrical outlets or operate on the same current. Commissaries and Navy exchanges can provide equivalent appliances configured for the country's current, but usually transformers or adaptors are required.

Duty-free goods. On base you can buy items without tax. Off base, you can generally purchase an item tax free by showing your ID card. Some private businesses don't charge tax on expensive items such as cars and cameras, but you will have to ask the merchant.

Marriages to foreign nationals. Paperwork will need to be filled out to marry and bring back a foreign national as your dependent. Check with your command's legal services



U.S. Navy photo

office on regulations governing marriage to a person from another country.

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

Medical care. Check with your present base clinic about overseas facilities if you have special needs. Routine dental care is available at most overseas commands on a space-available basis, but orthodontic care is available only at major dental centers.

Take care of known and treatable conditions before you transfer. Make sure your dental records are up to date.

If you get sick and aren't near American doctors or facilities, seek advice from the embassy or consulate. They will recommend a reliable doctor.

Returning home

Shipping household goods. Household goods that are shipped back to the United States are duty-free, but any hand-carried items will need to be declared.

Customs declaration forms can be obtained from the air terminal on base or your personnel support detachment.

School records. Get a full record of overseas schoolwork for you and your dependents. These records are essential to college entrance.

Vehicle. You may be entitled to ship a vehicle back to the states, whether or not you shipped one overseas. However, the government will not ship certain foreign-made vehicles.

Check with your personal property office or Navy passenger transportation office before you purchase a car overseas. □

6

ID Cards, Exchanges and Commissaries

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

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



Four ID cards

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

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

medical care, commissary, exchange and special services privileges.

• The U.S. Armed Forces Identification Card, DD Form 2 (Reserve), is the primary source of identification for reserve military on inactive duty or retired without pay. DD Form 2 (Reserve) has the same format as the DD Form 2 (Active) thus meeting the requirements of Article 17 of the Geneva Convention. This card, when presented with other appropriate identification (i.e., orders or drill statements), gives the holder certain privileges and benefits while on active duty.

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

• The Uniformed Services Identification and Privilege (USIP) card, DD Form 1173, is used to identify persons such as a sailor's family members, eligible for benefits and privileges administered by the uniformed services not otherwise covered by the first three categories.

This article discusses only the USIP card. It also explains the Navy commissary and exchange systems which, as part of the Navy family's total benefit package, helps boost your purchasing power.

The USIP card

The USIP card is the standard identification and privilege card for

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

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

The USIP is recognized by all activities of the uniformed services. Privileges may be modified in areas with limited facilities. In general, facilities are open to card holders depending on the availability and adequacy of the facilities. In certain overseas areas, treaties, Status of Forces Agreements (SOFAs) and

other military base agreements may place limitations on who can use local commissaries and exchanges.

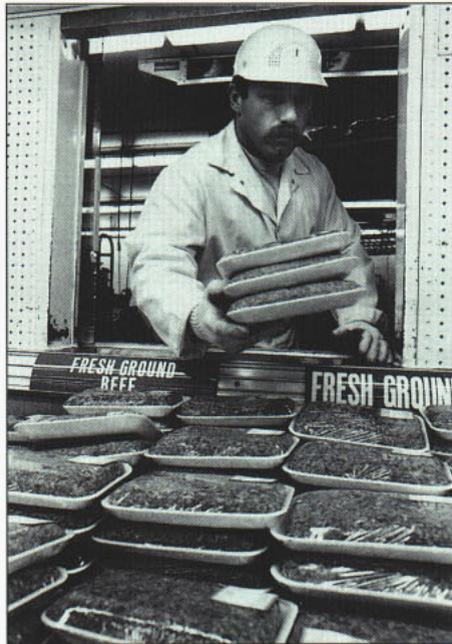
How and when to apply

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

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

Application for a new ID card must be made when there is a change in status that would affect entitlement, or when the card expires, is mutilated, lost or stolen. If you are on active duty, apply on behalf of your family members by submitting DD Form 1172 to the command having custody of your service record. The application is filed in your record after the card has been issued. You must apply for a new USIP for your dependents before you retire or transfer to the Fleet Reserve. Your command will make every effort to issue the new card before you leave active duty, but if it cannot be issued in time, you will be provided with a verified DD Form 1172, which your dependents may take to any ID card issuing activity.

Eligible dependents of deceased Navy members apply for their cards at the nearest ID card-issuing activity. Survivors of deceased active-duty personnel must have their applications verified by the commanding officer or the casualty assistance calls officer. It may not always be possible for your command to issue the USIP. This would be the case, for example, if you are not in the same locality as your dependents. In such circumstances, you should submit an application to the command maintaining your service record to have your dependent's eligibility determined. The form is then returned to you with instruc-



tions that it will be presented by your family members to any military activity equipped to issue the card. The issuing activity then returns the completed application to your command for filing in your service record. Each time an ID card is issued or renewed, the dependent's record with the Defense Enrollment Eligibility Reporting System must be updated to ensure continuation of medical privileges.

Verification

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

If the eligibility of a claimed family member is questionable, the matter is referred to the Bureau of Naval Personnel (BuPers) for ruling. (You should note that any determination made by the Navy Family Allowance Activity is done under BuPers

policy, and should not be considered "questionable.") If your family member's eligibility hinges on the validity of a decree of divorce obtained by either you or your spouse from a foreign country, the case must be forwarded to the Family Allowance Activity for a ruling. Any documents you submit to support your application will be returned to you.

Expiration

Although expiration dates for the USIP vary, cards are not issued for eligibility periods of less than 30 days. The current expiration date is four years from the date of issue. If your family member loses his or her USIP, or if it is stolen, report the matter promptly to your command and resubmit the DD Form 1172 with a statement regarding all circumstances of the loss. The USIP must be surrendered:

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

Change in paygrade

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

Commissaries

Commissaries are military super-



U.S. Navy photo

coded shelf labels. The program will be expanded in the near future.

Commissaries are also participating in a program co-sponsored by the National Cancer Institute and the Produce for Better Health Foundation to focus on the need to eat fruits and vegetables. Called "5-a-Day — For Better Health," the program offers consumers a clear message about nutrition, and will complement DeCA's program to improve produce in commissaries worldwide.

Customer service

Customer Service Support Teams at all commissaries work on the sales floor to provide one-on-one assistance to commissary patrons, making certain they are getting the best service possible.

DeCA commissaries continue to improve operations so that customers will find it easier to shop. Electronic scanners at the check-out aisles ring up products and print a description and price on the customer's receipt. Scanning eliminates the need to mark the price on each item and allows groceries to be checked out faster and more accurately.

DeCA's goal remains providing the best in terms of a full-range shopping service for all customers.

Navy Exchange System

The Navy Exchange System operates Navy exchanges, uniform shops, navy lodges and ships stores to improve the quality of life for Navy men and women and their families. These activities provide high-quality merchandise and services. Each of these activities operates independently of the others, but all of them offer an average of 20 percent savings compared to commercial retailers.

Navy exchange (NEX) facilities are located at most major Navy bases in

markets that sell food and household items to military members, retirees and their families. When shopping in the commissary, customers buy products at cost and pay no sales tax. They average a 25 percent savings on prices at retail food stores.

As a result of a 1989 DoD study, the Defense Commissary Agency (DeCA) was established at Fort Lee, Va., to operate more than 400 military commissaries, of which 80 are former Navy commissaries. Commissaries stock from 2,000 to 10,000 different items depending on the number of customers served and the size of the store.

Products offered are based on the authorized commodity list approved by Congress. Each of DeCA's seven regions has established a stock list of top selling brand name products considered essential to a full-service shopping environment. The list includes products popular or unique to the local area.

Customers' desires play a major role in adding new products to commissary shelves. If you have a suggestion, bring it to the officer or store manager's attention. Another option

is to work through the installation commissary council. The council is set up to consider comments and suggestions from customers and representatives of installation organizations.

New and renovated stores

New commissaries and renovations are paid for by funds from a 5 percent surcharge added on to each shopper's bill. The surcharge was approved by Congress as a means to offset the need for additional appropriated funds, and to pay for the costs of daily supplies, equipment purchases and other operating expenses in addition to construction.

Food for the health conscious

DeCA is making a special effort to provide customers with nutritional information about groceries, fruits and vegetables. "Nutri-guide," a program in commissaries at Navy and Air Force installations, provides customers with information about sodium, fat and cholesterol by color-

CONUS and OCONUS. These stores offer a broad selection of products and services, and the savings offered by exchanges helps extend the sailor's paycheck. Exchange shoppers also have the satisfaction of knowing that a portion of every dollar spent is returned to them in the form of support to Navy Morale, Welfare and Recreation (MWR) activities.

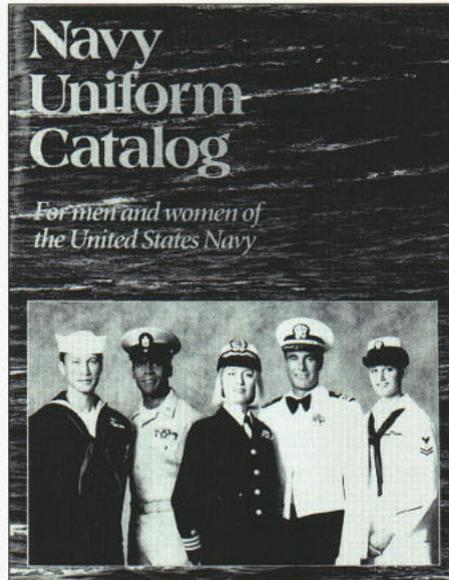
Navy Exchanges

The 138 Navy exchange locations currently in operation offer more than 400 retail outlets ranging from full-size department stores to small garden shops and package stores. Navy exchanges also operate a wide-range of service outlets including barber and beauty shops, dry cleaners and food outlets.

The exchange offers brand name fashions, stereo equipment and electronics, health and beauty aids as well as other products, at approximately 20 percent below regular retail prices. Customers can also save by using other Navy exchange programs designed to deliver value. Exchange private label products are available exclusively for the exchange shopper. These high-quality items, which currently number more than 500, range from health and beauty aids to color film to a new line of soft drinks. Private label products are discounted an average of 35 percent and sometimes as high as 80 percent. Customer satisfaction is guaranteed because the Navy exchange stands behind every item it sells.

Exchanges also offer exclusive brands of fashion apparel. Recently introduced fashions include clothing for young men and women, men's traditional clothing and ladies' intimate apparel.

Other in-house lines are designed for children's wear, and for men and women. The NEX conducts quality



assurance testing on all these brands to guarantee that manufacturers meet their high standards and specifications.

Customers can also save money by looking for "Super Value" items. Super Value is high-quality merchandise offered at prices too good to resist. Super Value is available on clothing items for the whole family and selected household necessities. Another money saver is "Value Pricing." These items give shoppers the opportunity to compare NEX prices and those of local retailers on selected items without leaving the exchange. Under this savings program, each exchange regularly conducts price comparison surveys in their areas and adjusts their prices accordingly.

NEX backs all its merchandise and services with a satisfaction guaranteed policy which includes "no hassle refunds." Any item may be returned or exchanged with the cash register receipt up to 45 days after purchase.

Purchases at Navy exchanges may be paid for by cash, personal check or by one of several major credit cards. Visa and MasterCard are accepted at Navy exchanges worldwide, and the Discover Card is accepted in

CONUS and at selected OCONUS locations.

Customers can cash personal checks at exchanges for no more than \$150 per day, subject to the availability of funds. Checks written for up to \$25 more than the cost of your purchase are accepted.

Other NEX services

The Navy Exchange System operates more than 1,000 individual shops and businesses dedicated to providing convenience and total customer service to sailors and their families. Currently the array of services includes 520 food outlets, 138 auto service/gas stations, 284 barber and beauty shops, 350 optical, flower, personalized services shops and 77 laundry/dry cleaning outlets.

The Navy exchange also offers brand name fast food concession operations. U-Haul truck and trailer rental is also available at many NEX locations.

Supporting leisure time activities

Profits generated by exchange facilities help support the Morale, Welfare and Recreation (MWR) programs of the Navy. The exchange mission requires that all profit remaining, after expenses have been paid, are contributed to MWR. Navy exchanges are non-appropriated fund activities and therefore must be fully self-supporting. In other words, all expenses — cost of merchandise, employee salaries and renovation or construction of exchange facilities — are paid from funds received through exchange operations.

The remaining net profit is turned over to base recreation programs and to the Navy's central recreation fund, which is administered by the Bureau of Naval Personnel.

Money received from exchanges helps support the cost of local sports

programs, swimming pools, bowling centers, physical fitness centers, hobby shops, tennis and racquetball facilities and many other special services available at Navy bases around the world.

In FY91, Navy exchanges contributed more than \$81 million to MWR. During the past five years the exchange contribution has totaled more than \$420 million.

Shopping at the Navy exchange benefits customers in three ways: reliable, quality products and services, savings compared to commercial prices and support of leisure time programs that make Navy life more enjoyable.

Uniform shops

Navy Uniform Shops operate at 132 locations around the world. These shops are the primary local source for uniform items and accessories.

Additionally, the Navy Exchange System operates a central source for all Navy uniform purchases — the Navy Uniform Mail Order Center in Chesapeake, Va. The center operates toll-free phone lines to ensure customer access to uniforms, 24-hours-a-day, seven-days-a-week.

Most orders are mailed the same day of order, a valuable service for customers at smaller outlets with limited uniform availability.

Customers around the world may use the toll-free numbers to order merchandise from the June '92 Navy Uniform Catalog.

The numbers are as follows: CONUS, Hawaii, Virgin Islands and Puerto Rico - 1-800-368-4088; Local Virginia - 1-804-420-7348; Singapore - 800-1398; Alaska - 1-800-368-4089; South Korea - 008-1-800-958-8272; Bahrain - 800-447; Spain - 900-98-129-2; Bermuda - 800-626-0485; United Kingdom - 0800-89-43-72; Canada - 1-800-231-6289; Overseas Autovon 680-8586; Guam - 01800-

164-6703; Fax (CONUS only) 1-800-551-NAVY; Japan - 0031-11-4026; Fax (worldwide) - 1-804-420-7987.

Navy Lodges

Navy Lodges offer clean, comfortable, temporary lodgings at room rates approximately 20 percent below comparable local hotel/motel rates. Most rooms can accommodate up to five family members and include kitchens with stove and/or microwave cooking facilities, a television and telephone. Room cost is per unit, not per person.

There are 41 Navy Lodges in operation worldwide. Reservations for all Navy lodges in CONUS are accepted through a 24-hour-a-day, seven-days-a-week, toll-free number, 1-800-NAVY INN. Reservations are accepted on an as-received basis.

Service members with permanent change of station orders may make reservations as far in advance as desired, once orders have been received. Other active-duty personnel may make reservations up to 60 days in advance. Reservists, retirees and other authorized guests may reserve lodge rooms 30 days in advance. Reservations and room assignments are made without regard to rank or rate. Once a reservation is made it will not be pre-empted by other reservations.

Ships' stores

For afloat personnel, the ship's store is the local department/discount store, the stereo center, the gift shop and the snack shop. For almost 200 years, stores of one sort or another have operated aboard Navy ships. Today the basic mission of ships stores remains the same — to serve the needs of sailors afloat.

Popular merchandise is usually stocked along with a selection of new items for variety. When a ship deploys, the store normally takes

along a 90-day supply of merchandise. For extended deployments, basic items are resupplied at sea. Ranging in size from small, over-the-counter operations to full-size, walk-in stores such as those aboard aircraft carriers, ships stores provide merchandise, operate shipboard vending machines and electronic amusement machines and sell Navy uniform items.

Recently, a two-tier pricing structure has been introduced to ensure lower prices on basic necessities such as toiletries, sundries and uniform items while other retail items are priced to generate moderate profits. Other changes include automating ships stores inventory and accounting functions and implementing a new model stock plan to ensure the most popular products and a variety of other merchandise are stocked. During FY91 ships stores generated \$22 million in profits which were used to support shipboard MWR programs.

Policies

Policies, procedures and technical assistance for all of the activities of the Navy Exchange System are developed by its headquarters, the Navy Exchange Service Command (NExCom). Located at Naval Station New York, NExCom provides overall coordination for all components of the Navy Exchange System. Navy exchanges, Navy lodges, uniform shops and ships stores are under the command of the base, station or ship commanding officer. Local commands and NExCom headquarters work to ensure all exchange activities are responsive to the needs of Navy men and women.

Navy exchanges worldwide strive to provide the best possible products and services, values and savings. The Navy Exchange System is dedicated to improving the quality of life for sailors and their families. □

7

Family Assistance

Out of concern for the total welfare of Navy members and their families, the Navy has gone beyond the primary considerations of medical and health care, housing and survivor's benefits to offer assistance in many other areas. This section of Navy rights and benefits has information on where Navy family members can receive family-related assistance. From guaranteed student loans available through the Navy Marine Corps Relief Society, to the free care provided under the alcohol and drug abuse treatment programs, Navy

people can go to a variety of Navy-sponsored and Navy-related organizations for assistance.



Navy family service centers

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

FSCs provide a comprehensive information and referral service on a wide range of programs and services,

including resources available in both the military and local civilian communities. FSC staff members and volunteers work to coordinate people-oriented support and assistance programs, and assist with personal or family problems.

Each FSC offers assistance and support to existing efforts such as command sponsor programs, command ombudsmen and pre-deployment and deployment support serv-

The Norfolk Welcome Center offers military personnel, DoD employees and their families help in finding housing when they transfer.



Photo by JOT Steve Or

ices. FSCs have information to ease the relocation process and offer educational programs to military families, such as budgeting, finding a new job after a family move, parenting classes, helping families improve their communication skills and many others.

FSCs also offer hospitality kits and information about recreational facilities, child care centers, Navy Lodges and how to get a passport before going overseas. They are ready to help in obtaining legal aid, voting registration information or help with a "special needs" child. They have reference libraries about stateside and overseas duty stations, or will refer individuals to the Overseas Duty Support Program for more detailed information about overseas duty stations. They also help individuals and families by referring them to chaplains.

There are currently 75 FSCs throughout the United States and overseas providing services to more than 85 percent of all Navy personnel and their families. Each FSC is staffed with military and civilian personnel who will do their best to provide any kind of information or help needed — and if they don't have it, they know where to find it.

Ombudsman program

The Navy family ombudsman program is designed to provide better communication between Navy families and Navy officials. Commanding officers select ombudsmen from among the Navy spouses in their commands. The ombudsman is the official representative of the command's families and serves as liaison to command officials.

Spouses should become acquainted with the local ombudsman. They should understand that the ombudsman is not a counselor or a social welfare worker. The ombudsman does, however, take a

direct route to find solutions by bringing problems to the attention of the proper officials.

In addition to the ombudsman program, communication between the Navy family and the parent command or base is available through familygrams, telephone trees and CO action lines.

The familygram is a regular newsletter from the CO to family and friends of crew members, offering information and news about the command and its people.

The telephone tree is an informal network of family members who pass on important information such as last-minute changes to a ship's operating schedule.

The CO's action line is a two-way communication line which may appear as a column in the command newspaper. Family members can address questions and opinions directly to the CO, whose reply can benefit the entire command.

Relocation assistance

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

One of the tools used to provide relocation and pre-departure infor-

mation is the Navy-Marine Corps Relocation Automated Information System (RAIS), which consists of 27 categories of installation-specific information on 104 Navy and Marine Corps bases. The RAIS categories of information include a telephone directory of the most frequently called numbers at each installation, availability of temporary and permanent housing, spouse employment opportunities, medical, school information, etc.

Overseas Duty Support program

This program helps Navy members and families going overseas through intercultural training and area orientation workshops as well as formal training courses such as the overseas deployer coordinator course. The support program also offers pocket guides, language cards, and "survival kits" for overseas living. In addition, it offers the overseas transfer information service described below.

The specific programs and procedures are outlined in OpNavInst 5352.1 and 1300.14.

Overseas Transfer Information Service (OTIS)

OTIS has information on living conditions overseas; shipping household goods, automobiles and pets; clothing needs; and base facilities. It also provides information about the availability of on-base housing, cost of off-base housing, passport requirements and much more.

Call OTIS toll free at 1-800-327-8197; DSN 224-8392/3 or (703) 697-6621/34 (Collect calls from within CONUS are accepted.) OTIS is open weekdays from 7 a.m. to 4:30 p.m. est. After hours and on weekends, calls are recorded on an answering machine and will be returned the next business day.



Photo by Joz Steve Hansen

Chaplain candidate Bernie Lattner gets his first chance to distribute communion after his ordination.

facilitation for ministry to other faith communities, but also the care of all sea service personnel and their families. They are professional assets to the command in responding to human needs.

Alcohol and drug abuse treatment

The objectives of the Navy Alcohol and Drug Abuse Program (NADAP) are to prevent abuse and to return eligible former abusers to full duty status as soon as possible. A major element of NADAP is detection and deterrence of drug and alcohol abuse at all levels. This approach emphasizes firm, constructive use of discipline, the rehabilitation of men and women who are responsive and the expeditious processing for separation of those abusing individuals clearly possessing no potential for future service. Treatment is offered at one of three levels, depending on the severity of abuse or dependency.

Level I involves local command programs coordinated by the command drug and alcohol program adviser. Programs involve awareness and education (such as general military training) and the more formal Navy alcohol and drug safety action program (NADSAP). Thirty-four primary NADSAP offices with more than 100 other classroom sites offer a 36-hour course. Participants may attend voluntarily for their own education, or may be referred by their command because of a drug or alcohol abuse incident. All convicted driving while intoxicated (DWI) offenders are required to attend NADSAP.

Counseling and Assistance Centers (CAACs) are Level II non-residential treatment facilities. There are 85 CAACs — 26 of these aboard

Spouse Employment Assistance Program (SEAP)

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

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

SEAP helps with general job-search information, tips on education opportunities, career guidance, employment workshops, resume and SF-171 government employment application assistance and computerized job listings for your local area.

The computer can be linked with other FSC locations worldwide so that spouses will be able to review job possibilities at the next duty station before they move.

Also eligible for SEAP services are other Navy family members, retirees and their spouses and active-duty personnel preparing for retirement. For more information on the SEAP, contact your local FSC.

Sponsor program

Knowing what to expect at your new duty station and having a specific person to contact can make the

difference between a good or bad move. The Navy sponsor program can help make that difference.

When you receive permanent change-of-station (PCS) orders, you can request assignment of a sponsor. Your commanding officer will forward the request to the receiving commanding officer for action. (See MilPers Manual 1810580.)

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

Chaplains

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

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

Chaplains not only have responsibilities for the spiritual welfare of their own faith community and

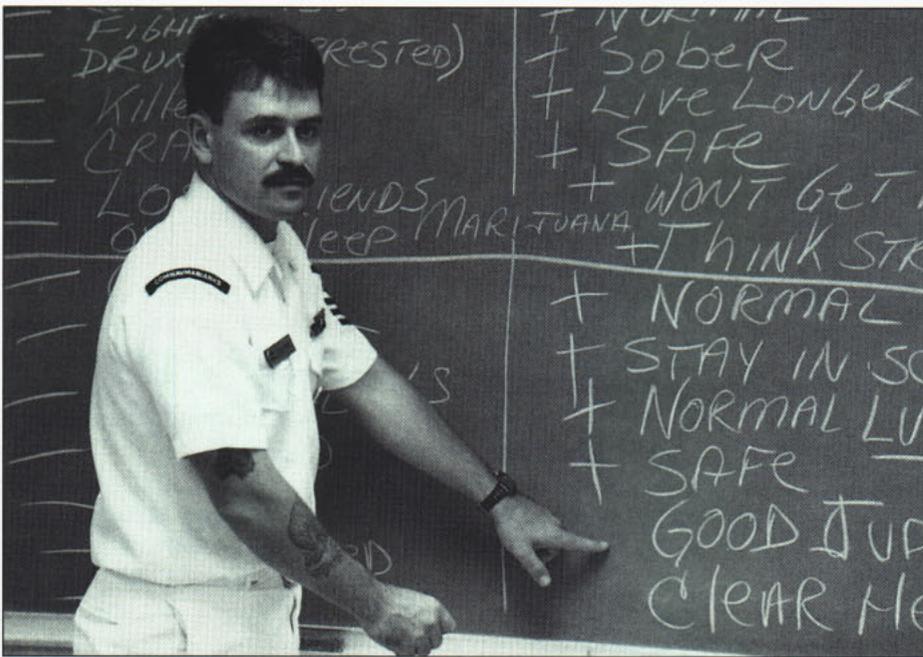


Photo by PH1 Jon H. Hockersmith

DARE instructor MA1 Barry Gardner emphasizes the advantages of not using drugs to fifth-graders at Agat Elementary School.

ships. CAACs perform screenings, individual, group and family counseling education programs and community outreach.

Level III treatment is performed at Naval Alcohol Rehabilitation Centers in Norfolk; Jacksonville, Fla.; San Diego; and Pearl Harbor. Treatment is also performed at 21 alcohol rehabilitation departments located in naval hospitals. Counseling and individual, group and family therapy are part of the residential program offered at alcohol rehabilitation centers and departments.

Both Level II and III facilities are staffed with Navy-trained counselors.

OpNavInst 5350.4 series gives complete information about Navy drug and alcohol abuse policy, treatment availability and eligibility procedures.

Uniformed services health benefits program beneficiaries (dependents, retirees, dependents and survivors of retirees, etc.) can enter any of the Navy rehabilitation programs on a space-available basis. However, a backlog of active-duty patients forces most facilities to refer applicants eligible for CHAMPUS or VA benefits to other programs.

CHAMPUS shares the cost for up to seven days of inpatient hospital care required for detoxification during acute stages of alcoholism.

Detoxification usually takes from three to seven days. Other benefits include inpatient rehabilitation in authorized institutions.

Eligible veterans are admitted to any of the Department of Veterans Affairs (DVA) medical centers for the treatment of alcohol or drug dependence or associated medical conditions. If specialized care for the veteran's alcohol or drug dependence is required and not available at the admitting medical center, the veteran may be transferred to the nearest medical center which has these programs.

The DVA has approximately 94 alcohol dependence treatment programs (ADTP) and 42 drug dependence treatment programs (DDTP). Each ADTP and DDTP provides services that include intervention support activities, emergency medical services including detoxification, clinical and vocational assessment, consulting liaison, ambulatory/outpatient and after-care services.

Exceptional Family Member (EFM) program

The EFM program identifies family members who have long-term disabilities, chronic illnesses or who require special education needs. The program assists Navy detailers and service members in assignment

planning to areas where special medical and special education needs will be met.

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

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

To assist families with assignment planning, a resource database has been developed to identify medical facilities, special education points of contact, early intervention programs and civilian assistance agencies. This database can be accessed by modem by service members, family service centers and others to assist with relocation information. For information on how to access the database call toll free 1-800-527-8830

Family Advocacy Program (FAP)

The FAP addresses Navy family problems such as physical or emotional abuse and sexual assault. Through intervention, the program minimizes the incidence of family violence and its affect on the Navy and Navy families.

Efforts such as parent education and family support services help prevent child and spouse abuse. But when violence occurs, the FAP responds through problem identification, crisis intervention, treatment and follow-up.

Under OpNavInst 1752.2, the base commanding officer ensures that FAP services are provided through

the cooperative efforts of the medical treatment facility and base FSC. The treatment and case management components of FAP are handled by the family advocacy representative appointed at each medical treatment facility while the FSC can provide limited counseling.

Navy-Marine Corps Relief Society (NMCRS)

The NMCRS is a private, non-profit organization. Its primary purpose is to provide active and retired service members, their family members and survivors with financial assistance, a way to meet emergency needs and budget counseling.

In addition, it sponsors an education program, a visiting nurse program, thrift shops and provides layettes to new parents.

NMCRS financial assistance may be provided for a variety of valid needs ranging from overdue rent or utilities to disaster relief. However, it does not assist with the purchase of non-essentials, nor does it supplement income of persons who habitually live beyond their means.

Details on NMCRS' assistance policy are in the pamphlets, "Real Solutions to Real Problems" and "Fundamentals of NMCRS Assistance." If not available on your ship or station, you can get them at the closest NMCRS field activity.

Application for NMCRS assistance may be made to any auxiliary, branch or office of the Society or through the American Red Cross, Army Emergency Relief, Air Force Aid Society or Coast Guard Mutual Assistance.

Financial assistance is provided for family members solely because of their relationship to service members. Therefore, whenever possible, the service member should present his or her family's request for assistance at an NMCRS office or through one of the other offices

listed. When the service member can afford it, financial assistance is provided as an interest-free loan, which is normally repaid by allotment. If repayment is a hardship, assistance may be provided as a grant or as a loan/grant combination.

Those who are interested in helping the Society carry on its work can do so by contributing to the Department of the Navy's annual fund drive, which is one of the Society's major sources of funds, or by serving as a volunteer.

Navy Mutual Aid Association

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

The association's purpose is to provide a substantial monetary sum through low-cost insurance plans to designated survivors of members. The staff helps families of deceased members to secure all federal benefits and allowances to which they are entitled and settle insurance claims from all other insurers.

In case of an unfavorable decision by the VA against a member's survivors, the Navy Mutual Aid Association will provide an accredited representative to assist in an appeal and follow through until an equitable decision has been made.

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

Navy Mutual Aid is designated an approved financial counselor by SecNavInst 1740.2 and can provide commanding officers with informa-

tive presentations on government programs for the survivors of military personnel, such as the integration of Social Security benefits, DVA dependency indemnity compensation and the Survivor Benefits Plan.

Regular or reserve officer and enlisted personnel of the Navy, Marine Corps and Coast Guard, and officers of the U.S. Public Health Service and National Oceanic and Atmospheric Administration may apply for membership in the association at any time while serving on active duty.

Membership privileges are not affected by subsequent separation or retirement from active duty.

For further information, call toll free 1-800-628-6011. In Virginia, call collect (703) 614-1638, or write Navy Mutual Aid Association, Arlington Annex, Rm. G-070, Washington, D.C. 20370-0001.

Fleet Reserve Association (FRA)

The FRA is an organization of active-duty and retired members of the U.S. Navy, Marine Corps and Coast Guard.

FRA conducts briefings on board ships and at military installations across the country to inform active-duty personnel about legislative issues and the importance of voting, and publishes a free, bi-monthly publication, "On Watch," that is available to all sea service personnel and families upon request.

The association offers a CHAMPUS supplemental health insurance plan, annual college scholarships for dependent children and spouses, resume/career planning and job referral database services and other programs to help members personally and professionally.

Membership in the FRA is open to all enlisted personnel in the Navy, Marine Corps, or Coast Guard (active duty, retired and reserve), and commissioned officers of the sea

service who have at least one day of prior enlisted service. About 150,000 members belong to FRA's 325 branches worldwide or are carried on the membership-at-large roll.

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

For more information, write FRA, 125 N. West St., Alexandria, Va. 22314-2754 or call 1-703-683-1400.

Department of Veterans Affairs (DVA)

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

The American Red Cross

The American Red Cross provides a total program of assistance to members of the armed forces and their families. Through its worldwide communications network, available 24 hours-a-day, 365 days-a-year, the Red Cross can help with emergency leave requests and other emergency messages on behalf of Navy and Marine Corps personnel and their families. Also, when regular communication is disrupted, the Red Cross can help by obtaining reports on the welfare of individuals.

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

A reciprocal agreement with the Navy-Marine Corps Relief Society

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

Navy Wives Club of America (NWCA)

NWCA is a national federation of spouses of Navy, Marine Corps and Coast Guard enlisted personnel. It recognizes the importance of the sea service spouse. The organization is dedicated to improving Navy in the Navy.

Active clubs throughout the United States and overseas promote supportive relationships among spouses.

The clubs extend assistance to needy members; Navy, Marine Corps and Coast Guard families; assist Navy chaplains; participate in blood donor programs and in Navy-Marine Corps Relief Society projects.

The NWCA also sponsors a special scholarship program for children of enlisted personnel.

Navy Wifeline Association (NWA)

This organization, consisting of Navy spouses from around the fleet, offers information and assistance to Navy and Marine Corps spouses. Every spouse is automatically a member of NWA with no registration requirement or membership fee.

NWA solicits views, shares solutions and information about military life to help spouses cope with separations from loved ones, shifting roles of responsibility and changing environments.

By serving as a point of contact for spouses, the association enables them to help each other, fostering a sense of belonging.

The organization is deeply involved in supporting the ombudsman program, and can help spouses find the right source of help in time of need. NWA also has a variety of informational pamphlets available to spouses.

For information, write NWA, Washington Navy Yard, Bldg. 72, Washington, D.C. 20374, or call DSN 288-2333 or (202) 433-2333.

Other Organizations

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

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

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

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

Decedent Affairs Branch, Bureau of Naval Personnel. Decedent affairs provides for interment of deceased members and the transport and escort of the remains to the burial site. This service is usually coordinated through Navy regional medical centers.

Casualty Assistance Branch, Bureau of Naval Personnel. This branch coordinates the casualty assistance calls officer (CACO) program which notifies the next-of-kin of service members reported missing or deceased; provides assistance, guidance and counseling on matters relating to survivor benefits; arranges travel for immediate family members to and from the funeral, and also arranges for immediate funeral assistance to the surviving spouse or eligible parent(s).

DoD Dependent Schools. The Department of Defense Dependent Schools (DoDDS) are the only U.S. school system with schools located around the world.

Although the schools are located in many parts of the world, the quality of education exceeds standards set by the North Central Association of Colleges (NCAC). All 68 DoDDS high schools are NCAC-accredited.

Elementary and middle schools with an enrollment of 100 students are certified by NCAC.

The NCAC accreditation of DoDD schools and a standard curriculum plan permit students a much easier transition period when they return to stateside schools. Most DoDD schools offer special education programs for children with disabilities.

After they have been found eligible, the students are provided a free and appropriate education. Many disabled children are mainstreamed into the regular programs.

Dormitory facilities are available at three of the secondary schools. When a student's home is more than one hour's commuting distance from the school, the student lives in the dormitory.

Dormitory counselors, who are fully-qualified instructors; offer substitute-parent supervision to the high school students.

Dependents' scholarship programs. More than 75 Navy-oriented organizations currently sponsor scholarships or offer aid for study beyond the high school level. Dependent children of Navy, Marine Corps and Coast Guard members and former members are eligible.

Need A Lift publication. The Navy has made arrangements with the American Legion to absorb the scholarship information in its manual.

You may receive a copy by mailing your \$2.00 check or money order to: The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, Ind. 46206. You may receive your application forms by writing to each scholarship sponsor listed in the publication.

NMCRS Education Program. Another source for educational assistance is the Navy-Marine Corps Relief Society. The Society's Education Program helps families pursue college by providing financial aid in the form of grants and loans. Primary emphasis is on the educational needs of dependent children, but there are also programs for spouses and for "fleet input" students in commissioning programs.

In addition, there are programs for families of deceased active and retired service members. Information, eligibility requirements and applications are available from the Society.

For further information, see Mil-Pers Manual 6210110. □

Where Navy People Can Get Help

Navy Family Support Prog.
OP-156 / Pers 66
Department of the Navy
Washington, D.C. 20370-5000
DSN: 227-6550
(703) 697-6550

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

Casualty Assistance Branch
Bureau of Naval Personnel
Department of the Navy
Washington, D.C. 20370-5122
DSN: 224-2926
(703) 614-2926

Decedent Affairs Branch
Bureau of Naval Medicine
23rd & E St., N.W.
Washington, D.C. 20372-5120
DSN: 294-1345
(202) 653-1345

Navy Wifeline Association
Washington Navy Yard, Bldg. 172
Washington, D.C. 20374
DSN: 288-2333
(202) 433-1721

Navy Family Ombudsman Prog.
OP-156 / Pers 66
Department of the Navy
Washington, D.C. 20370-5066
DSN: 227-6550
(703) 697-6550

Navy/Marine Corps Relief
801 N. Randolph St. Rm. 1228
Arlington, Va. 22203
DSN: 226-4904
(703) 696-4904

Fleet Reserve Association
125 N. West St.
Alexandria, Va. 22314-2754

Chief of Chaplains (OP-097)
Department of the Navy
Washington, D.C. 20370
DSN: 224-4043
(703) 614-4043

DoD Dependent Schools
Hoffman I, Rm. 152
2461 Eisenhower Ave.
Alexandria, Va. 22331

American Red Cross
National Headquarters
17th & D St., N.W.
Washington, D.C. 20006
(202) 737-8300

Navy Mutual Aid Society
Department of the Navy
Washington, D.C. 20370
(703) 694-1638

8

Morale, Welfare and Recreation

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



Navy MWR programs

Appropriated and non-appropriated funds form the financial base for the Navy's MWR programs. Congress appropriates funds as part of the annual federal budget for the basic MWR needs of the military community.

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

Every time you purchase an item at the exchange or ship's store, you not only save money, you help pay for your MWR programs.

MWR operations are financed substantially (74 percent) with non-appropriated funds. All earnings of the Navy Exchange System that are not required to finance exchange operations are used to help fund recreation programs. Approximately 50 cents of each local exchange profit dollar is retained for the funding of local recreation programs.

Navy club system

Navy clubs provide unique benefits to members. Unlike civilian clubs, they must meet the social needs of Navy personnel and their families. And you, the patron, influence the type of services and pro-

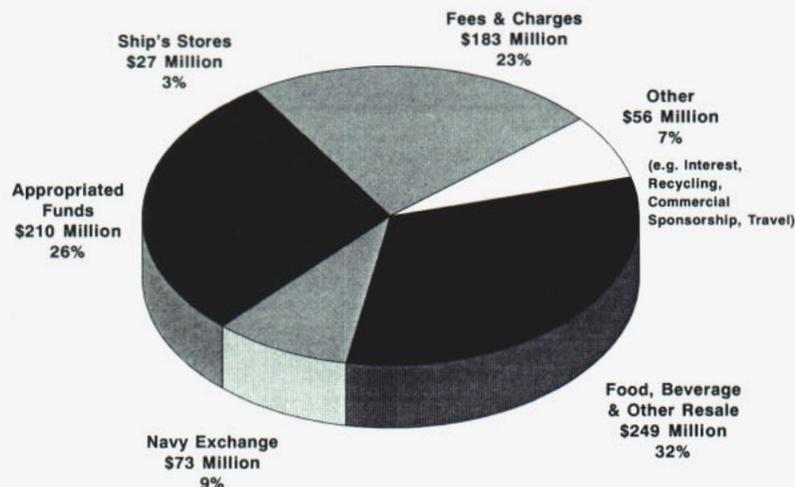
grams being provided in these clubs and whether or not military clubs continue to operate.

Navy clubs provide social and recreational facilities, food, beverage and entertainment for officer and enlisted personnel and their families. Navy clubs are designed to foster camaraderie and friendship in a relaxed atmosphere. Patrons can enjoy a variety of programs ranging from a family night at "Parcheezi's Pizza, Pasta and Plus" restaurant to an evening at a "high-energy nightclub."

Clubs are revenue-generating activities. They must meet all operating costs, buy new equipment and make improvements from the sale of

FY91 MWR REVENUES

\$798 Million





food, beverages and other services to authorized customers.

The Navy is very pleased and proud of the progress made within the club system. However, it is vitally clear that your continued support is necessary to maintain military club operations.

Recreation

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

While it would be impossible to list every recreation program or service offered, some of the most popular programs (many of them are collectively referred to as the Navy's "core recreation programs") are listed here. Local Navy MWR staffs can provide more information about the

specific programs offered at their installation.

Sports and physical fitness

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

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

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

- Instructional sports provide the foundation for all sports enjoyment. The sailor can experience "hands-on" instruction in lifetime sports and fitness activities that enhance his or her physical readiness. Individual expression through participation in sports activities is the intent of the Navy sports and fitness program.

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

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

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

Youth recreation

Providing youth, ages 6 to 17, with recreation activities and teaching positive lifestyles is the goal of the Navy Youth Recreation Program. Most installations offer structured programs in sports and physical fitness, social and recreational activities/skills, personal development, day camps and teen programs. Every element of the youth recreation program has been developed to provide Navy youth with constructive leisure opportunities.

Before and after school program

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

Single Sailor Program

Single active-duty personnel between the ages of 18 and 25 make up one-third of the Navy. The Single Sailor Program bridges the gap between the MWR department and

the barracks or ship by actively involving sailors in the planning of recreation activities to meet their specific needs.

MWR staffs ensure that a variety of special events, classes, trips and outdoor activities are designed to meet these needs. Periodic focus group sessions conducted with single sailors keep MWR staffs around the globe attuned to their likes and dislikes.

Outdoor recreation

Whatever the climate, wherever the installation, the great outdoors is there to be enjoyed. A wide range of recreation programs, adapted to each locale, are available.

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

Many installations also rent recreation equipment for activities such as fishing, water and snow skiing and

camping. They also offer classes in outdoor recreation skills such as hiking, canoeing and camping.

Information, Tickets and Tours (ITT)

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

Community recreation

Like any other "neighborhood," the Navy community often gets together for recreation activities. Ship homecoming parties, picnics, flea markets, carnivals, festivals and holiday programs are just a few of the events offered. Hobbyists can share their interests in riding clubs, ski clubs and many other groups.

Also available are a variety of leisure learning classes such as aerobics, oil painting and cooking.

Fleet recreation

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

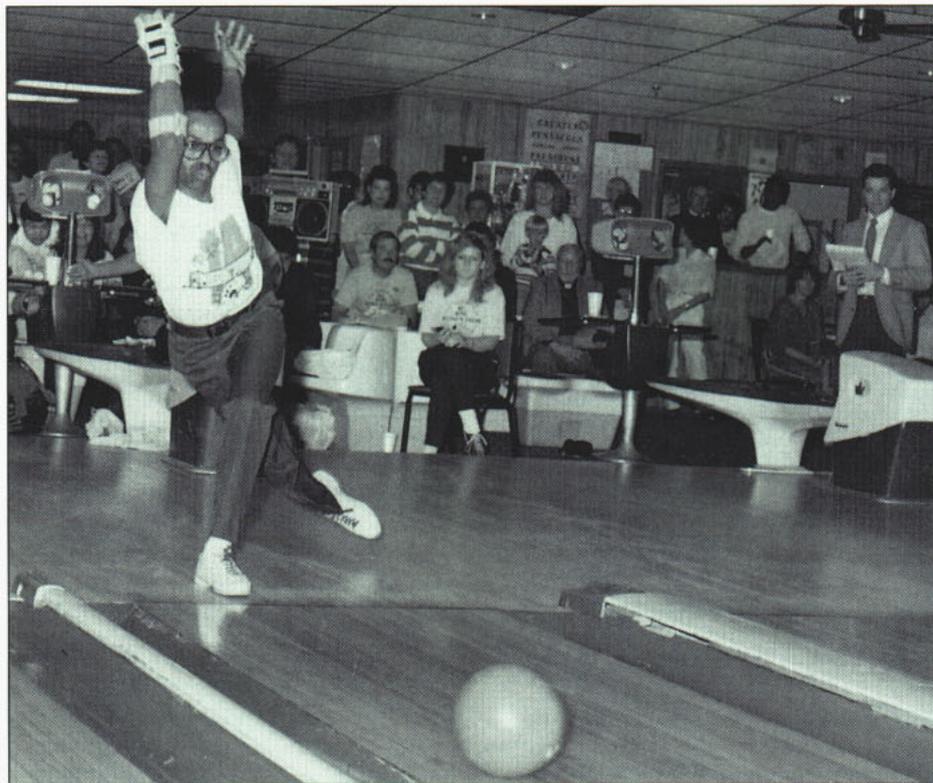
A variety of individual and group activities are available for the sailor. Whether in port or overseas, organized tours, picnics and athletic competitions are an important part of the fleet recreation program. Ships also provide a wide selection of recreation and sports equipment available to the sailor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

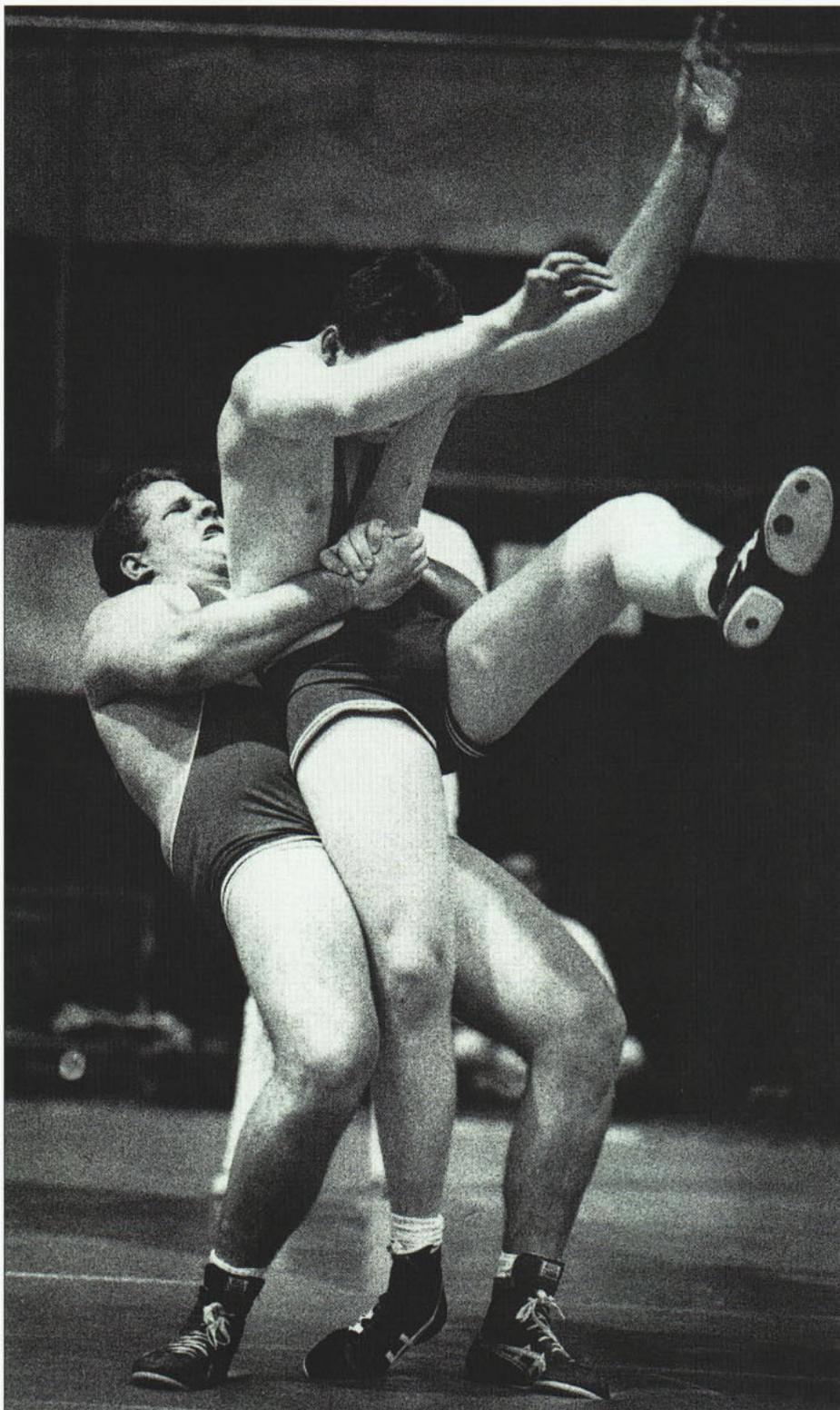
Auto hobby shops

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

Aquatics

While recreational swimming is the most popular aquatics program, there is much more available for those who enjoy the water. Navy personnel can take advantage of free-lap swimming during designated





hours at most installations. Children and adults can compete in swimming and diving events. Swimming teams, classes in water ballet, water safety and special events such as water festivals and pool parties are also featured.

Swimming classes are often available for people of all ages, including

toddlers and infants as young as six months old.

Bowling

The Navy's bowling centers have something for bowlers of every skill level. Most centers offer open league bowling, intramural and intercom-

mand competition, as well as special programs for Navy youth. Instructional classes, pro shop resale outlets, shoe rental, locker storage, game rooms, as well as food and beverage areas are available to help make bowling an enjoyable experience for every family member.

Golf

A popular and relaxing sport at most Navy installations is golf, whether on 18-hole courses, pitch and putt courses, miniature "putt-putt" courses or driving ranges. Golf instruction is offered at all levels, and clubs can be rented or stored at the golf course.

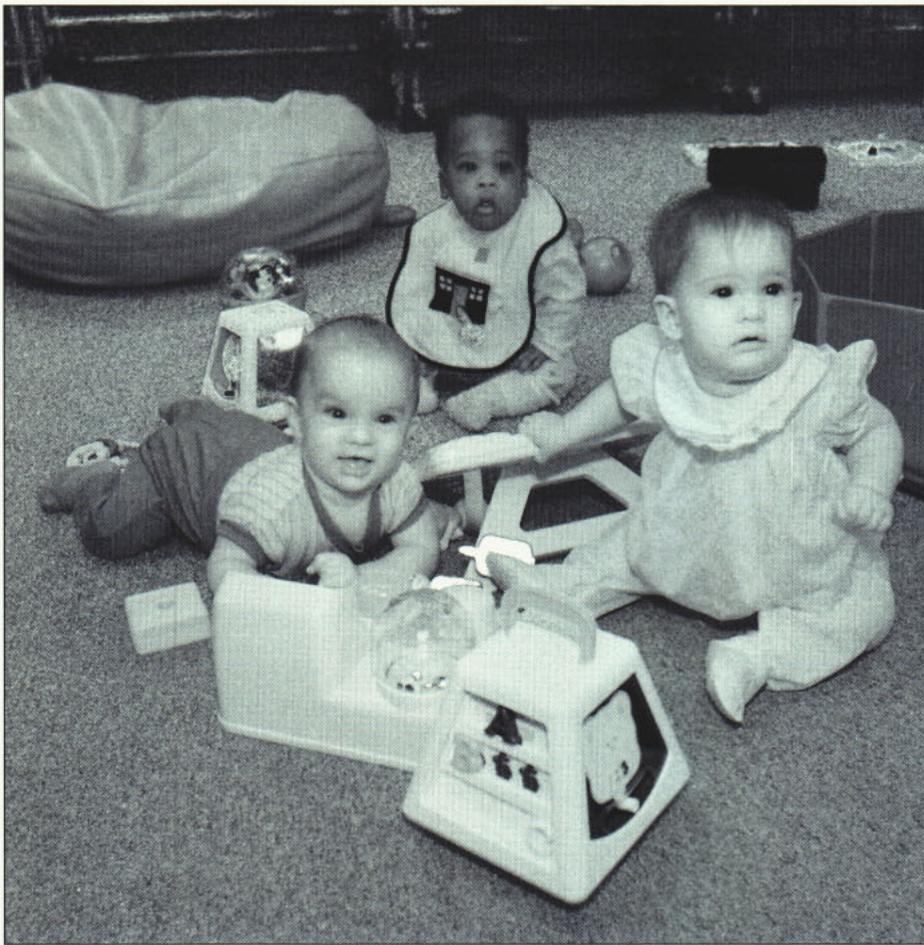
Golf pro shops sell whatever equipment and sports clothing golf enthusiasts might need. When Navy golf courses are not available, special arrangements usually can be made for the use of public or private courses.

Navy Motion Picture Service (NMPS)

Movies remain one of the most important forms of recreation, both afloat and ashore. Regardless of size, nearly every ship and installation in the Navy has the capability to show movies. The goal of NMPS is to provide all Navy personnel the opportunity to view at least two new feature films each week. NMPS is responsible for procuring and distributing these films.

Child development centers

Child care has become a high priority in the Navy in recent years. Many new child development centers (CDCs) have been built and older centers are being upgraded. Navy CDCs provide high-quality care on either a regularly-scheduled or drop-in basis. Fees are based on total family income.



U.S. Navy photo

These centers also provide well-rounded programs designed to meet the emotional, intellectual, physical and developmental needs of children. CDCs also provide employment for Navy spouses. More than 60 percent of the caregivers (those that provide direct care to children) in Navy child development centers are military spouses. Wages are competitive with comparable jobs off-base, and career progression is tied to training.

Family Home Care (FHC) — care provided by spouses in government housing — is a cost-effective means of expanding a command's child care capacity.

FHC also serves as a means of spouse employment. Most FHC providers are mothers with young children. This program enables these mothers to stay home with their children and earn a salary. Two thousand Navy spouses have found self-employment in this home-based business to be a good solution to the challenge of frequent moves. The

FHC program provides spouses with a career as well as marketable job skills.

Libraries

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

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

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

Other MWR activities

Military men and women stationed in remote and isolated areas overseas are not neglected when it comes to entertainment. The Armed Forces Professional Entertainment Office (AFPEO), a joint service organization, provides top-quality, live entertainment where it may otherwise be limited or non-existent. In conjunction with AFPEO the United Service Organization (USO), provides celebrity entertainers for all armed forces overseas.

USO recruits and produces all celebrity entertainment tours, sponsoring approximately eight to 10 USO/DoD touring shows annually. USO provides staff for production, advance men to coordinate tour logistics, as well as all funds for housing, per diem, sound systems and other miscellaneous expenses. The AFPEO (DoD) usually provides all tour planning coordination, inter-site transportation and tour escorts.

The USO is not supported by the federal government, but through contributions to the Combined Federal Campaign (CFC), United Way and donations from private and corporate sectors. Today, military men and women and their families enjoy USO programs and services at 175 locations worldwide.

AFPEO, staffed by representatives from the Army, Air Force, Navy and Marine Corps, handles the operation and administration of the armed forces Professional Entertainment Overseas program. Established by DoD, AFPEO is responsible for funding and budgeting and serves as the executive agent for the Secretary of Defense for the administration of the Overseas Touring Show Program.

USO facilities vary with the area they serve. Discount or free tickets to area attractions, tours, recreational equipment and free entertainment are just a few of the many services offered. □

UCMJ/ Legal Assistance

The U.S. Constitution gives Congress the authority to make laws governing the military.

The military services administer a system of military justice that is distinct and different from the system of criminal justice found in U.S. civilian courts. However, in this century these differences have become fewer.

In 1951, Congress enacted the Uniform Code of Military Justice (UCMJ). Since then the Code has undergone substantial modification. Nonetheless, the UCMJ remains the basis of military law today. Another important aspect of military law is the legal assistance system.



Article 36 of the UCMJ empowers the president to make rules and regulations and establish procedures to govern the conduct of courts-martial and the administration of military justice.

The president does this by issuing the *Manual for Courts-Martial* (MCM), which received a major revision in 1984 in response to the Military Justice Act of 1983. This new MCM contains rules for courts-martial, Military Rules of Evidence and nonjudicial punishment rights and procedures.

A copy of the current MCM may be found in any Navy or Marine Corps legal office.

The system of courts-martial

There are three types of courts-

martial: general, special and summary.

A general court-martial may award any punishment listed in the table of maximum punishments found in the MCM and is convened to try the most serious offenses. The Navy tries approximately 1,000 general courts-martial each year.

A special court-martial is a court of limited punishment authority. The maximum sentence authorized in this court for an enlisted person accused may include a bad-conduct discharge and confinement for not more than six months, forfeiture of two-thirds pay per month for six months and reduction to the lowest enlisted pay grade. Approximately 4,000 special courts-martial are tried each year.

A summary court-martial is a court of very limited punishment authority at which no punitive discharge or confinement in excess of one month may be awarded. Approximately 2,500 summary courts-martial are tried each year.

A nonjudicial punishment proceeding under Article 15, UCMJ — generally referred to as "Captain's Mast" in the Navy or "Office Hours" in the Marine Corps — is not a court-martial and is not considered to be a criminal conviction by either military or civilian authorities.

An understanding of the types of courts-martial is essential to understanding the rights that an accused has in court-martial proceedings.

Nonjudicial punishment rights are separate from those available at courts-martial and may be found in the *Manual of the Judge Advocate General* (JAGMan); *Bureau of Naval*

Personnel Manual (BuPersMan); or "Part V," MCM, 1984.

General and special courts-martial

General and special courts-martial convictions are considered federal criminal convictions by both military and civilian authorities. While officers and enlisted personnel may be tried at either type of court-martial, officers rarely are tried by special court-martial because that court cannot award dismissal, reduction in grade or include a sentence to confinement in the case of an officer.

A special court-martial is empowered to award a bad-conduct discharge. A general court-martial is empowered to award either a dishonorable or a bad-conduct discharge. An accused service member receives extensive legal rights and protections at these courts.

Unlike civilian life where only indigent accuseds receive free legal representation, all accuseds before general or special courts-martial receive free legal representation by a judge advocate who is a lawyer trained in military law and procedures. This "detailed" counsel is attached to a legal command separate from that of the commander who convenes the court-martial. The defense counsel is thus insured against any improper command influence from the accused's military seniors.

Should an accused desire to be represented by a different military lawyer, he may request the services of another lawyer through established procedures. If that other law-

yer is reasonably available, he will be assigned to represent the accused free of charge. Also, a military accused may hire a civilian lawyer to represent him or her at his or her own expense.

Since 1969, general and special courts-martial have been presided over by a military judge who is a senior judge advocate with extensive military justice experience. This officer is assigned to a judiciary activity separate from the local commands that convene courts, so he or she is insulated against influence from local command authorities.

An accused may elect to be tried by a military judge alone, without court members taking any part in the proceedings, and if this election is made, the military judge determines guilt or innocence, and if appropriate, any sentence to be awarded. The great majority of general and special courts-martial in the Navy and Marine Corps are tried before military judges sitting alone.

If an accused chooses to be tried by court members, there will be a minimum of five members at a general court-martial and three at a special court-martial.

If the accused requests a court that includes enlisted members, at least one-third of either court will be enlisted members from a command other than that of the accused. Even in a trial before court members, the military judge presides to control the proceedings and to rule on the admissibility of evidence.

Procedures for appealing a conviction and sentence in the military differ from civilian procedures in two important respects: certain sentences receive automatic review in the military, whereas a civilian

accused would have to request an appeal and, perhaps more importantly, all military appeals are free of charge to the accused.

A service member who is sentenced to be separated from the service with a punitive discharge or to be confined for more than a year is entitled to an automatic appellate review of the conviction and sentence. During the appellate process, the accused is represented by a military appellate defense counsel who is a judge advocate with previous military justice and appellate experience.

These cases are reviewed by the Navy-Marine Corps Court of Military Review and, upon application by the accused and acceptance by the court, to the United States Court of Military Appeals. Under recently enacted legislation by Congress, military courts-martial convictions now may ultimately be reviewed by the U.S. Supreme Court.

An accused who receives a sentence that includes no punitive discharge and includes confinement of less than one year may nonetheless request review of the court-martial by the Judge Advocate General (JAG). This request is generally drafted by the assigned trial defense counsel.

During the entire military appeal process the accused may retain civilian counsel at his or her own expense.

Either the convening authority of the court-martial, the Navy-Marine Corps Court of Military Review or the JAG (whichever acts as an appellate reviewing authority) may disapprove a finding of guilty or lessen a sentence.

The Naval Clemency and Parole Board, acting under authority of the Secretary of the Navy, may also reduce or recommend reduction of certain court-martial sentences. An accused may be represented before

The members of the Court of Military Review handle courts-martial of sailors and Marines where punishment includes a sentence of more than a year of confinement, punitive discharge, dismissal of an officer or death.



U.S. Navy photo



Photo by CWO2 Carl Henderson

LT Nanette DeRenzi demonstrates how she might bring up a point of law on her client's behalf during oral argument before a panel of Navy and Marine Corps judges.

cer assumes the burden of prosecution, defense, judge and jury as he must thoroughly and impartially inquire into both sides of the matter and ensure that the interests of both the government and the accused are safeguarded and that justice is done.

While the officer investigates all aspects of the case prior to trial, he or she may call witnesses or present other proper evidence to permit a conviction on the charges. The Military Rules of Evidence apply, and the offense must be proved beyond reasonable doubt to sustain a conviction.

The accused has a right to be present, introduce evidence and make argument. Prior to trial, the accused may consult a lawyer to discuss trial rights and procedures; however, the accused has no right to be represented at trial by a military lawyer.

While conviction by summary court-martial is a military court-martial conviction, such a conviction is not considered to be a federal criminal conviction.

Nonjudicial punishment

A nonjudicial punishment (NJP) proceeding set forth in Article 15, UCMJ is an administrative means of resolving minor disciplinary matters.

Captain's Mast for NJP should not be confused with a meritorious Captain's Mast for commendatory performance or some other purpose beneficial to the service member, or a request mast conducted at the request of the service member to bring some matter to the commanding officer's attention.

Service members attached to shore commands may refuse NJP;

this board by an appointed military appellate defense counsel.

Navy service members convicted by general courts-martial of serious offenses such as murder, espionage or rape and who receive long prison terms, are usually transferred to the custody of the Federal Bureau of Prisons for service of the period of confinement after the military appellate process is completed.

After these prisoners are separated from the naval service, they are still eligible for clemency from naval authorities; however, generally they are subject to the rights and protections given nonmilitary federal prisoners.

Summary court-martial

A summary court-martial is a one-officer court-martial. A service member may not be tried by summary court-martial unless they agree to such trial, regardless of whether they are attached to a ship or a shore command. Officers may not be tried by this court.

A summary court-martial may not award a punitive discharge. The maximum permissible punishment

of a summary court-martial includes confinement for more than one month, hard labor without confinement for more than 45 days (in lieu of confinement), restriction for more than two months or forfeiture of more than two-thirds of one month's pay.

E-4s and below may be reduced to pay grade E-1, however, E-5s and above may be reduced only one pay grade. If the accused is attached to an embarked vessel and is in pay grade E-3 or below, he or she may be sentenced to three days confinement on board, diminished rations and 24 days confinement in lieu of 30 days confinement.

As a jurisdictional prerequisite, the summary court-martial officer must be an active-duty commissioned officer and of the same branch of service as the accused. Where feasible, the officer's grade should not be below the grade of lieutenant, and the officer should be best-qualified by reason of age, education, experience and judicial temperament as his performance will have a direct affect upon the morale and discipline of the command.

The summary court-martial offi-

however, members attached to a vessel may not.

The imposed punishment may include restriction for not more than 60 days, correctional custody for not more than 30 days, forfeiture of one-half of one month's pay per month for two months or extra duties for not more than 45 consecutive days.

E-3s or below, or persons reduced at NJP to pay grade E-3, who are attached to or embarked on a vessel may be confined up to three days on bread and water/diminished rations.

While Article 15, UCMJ, permits the reduction of E-4s and below, and those above pay grade E-4 to be reduced two pay grades (only in time of war), the JAGMan and naval customs limit reduction in pay grade to one pay grade.

Officers also may be punished at NJP, however, authorized punishments are more limited. Punishment may include a punitive letter of reprimand filed in the service member's official record.

At many commands, after investigation of the allegation, the executive officer conducts a preliminary hearing (XO's screening) to determine whether to refer the matter to the commanding officer for nonjudicial punishment.

Because NJP is an administrative procedure, an accused is not entitled to be represented by a lawyer at the proceeding, however, he or she may consult with a lawyer at the nearest legal service office prior to NJP to discuss the procedural options inherent in refusal to accept NJP.

At NJP, the accused is entitled to tell his side of the story and, if the CO desires, to bring in witnesses to support his contentions.

A key aspect of NJP is that if

Chief Judge CAPT Kent A. Willever and Senior Judge Marine Col. Richard A. Strickland examine an opinion written on a case resolved by the Court of Military Review.

punishment is imposed, it is not a "conviction" for either military or civilian purposes, and the record of punishment does not follow the military member into civilian life.

Punishment from NJP may be appealed to higher authority under procedures set forth in the JAGMan and MCM (Part V, 1984).

Extra military instruction

Commanding officers and officers-in-charge may use administrative measures other than NJP to improve efficiency or correct deficiencies in their personnel; one such measure is extra military instruction (EMI).

EMI is not punishment, but rather an available training technique to correct individual deficiencies in performance. EMI must be logically related to the deficiency it is intended to correct.

EMI will not be conducted for more than two hours per day, but it may be conducted after normal working hours.

EMI conducted during normal working hours may be assigned by officers and petty officers unless this authority has been withdrawn.

Other administrative measures

In addition to EMI, the JAGMan permits the administrative withholding of privileges such as special liberty, exchange of duty or liberty in foreign ports. Lastly, military seniors may issue non-punitive letters of caution to individuals for substandard conduct or performance, without resorting to NJP. These letters are not considered punishment and do not become a permanent part of a person's record.

Legal assistance: a benefit for you and your family

Another of the many benefits available to you and your family members is legal assistance. Under the legal assistance program, judge advocates provide free legal advice and assistance regarding your personal legal rights and responsibilities in any given situation.

Judge advocates. As a member of the Judge Advocate General's Corps, a judge advocate is an attorney who has graduated from an accredited law school, is licensed to practice

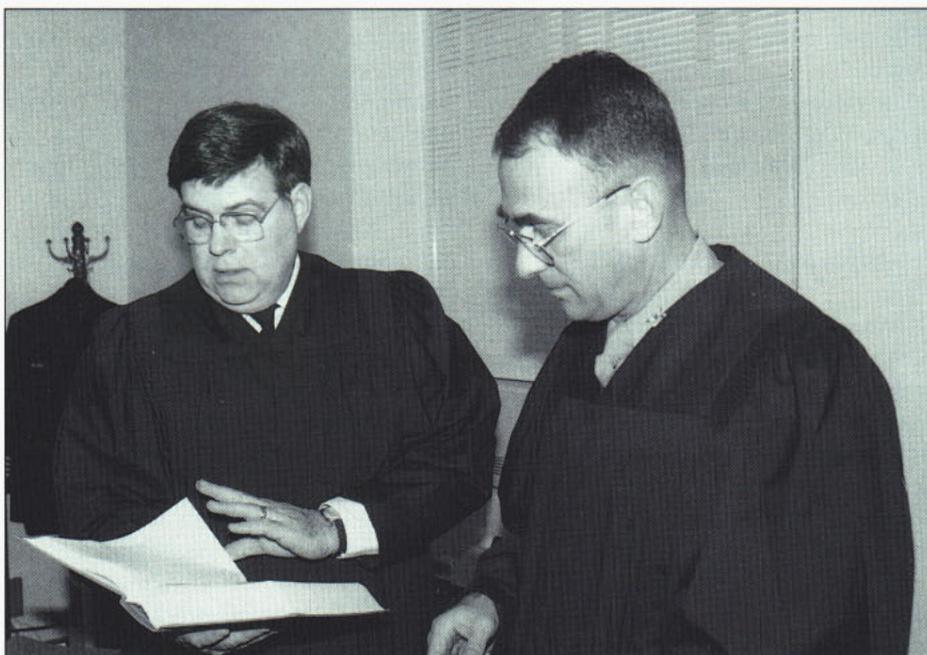
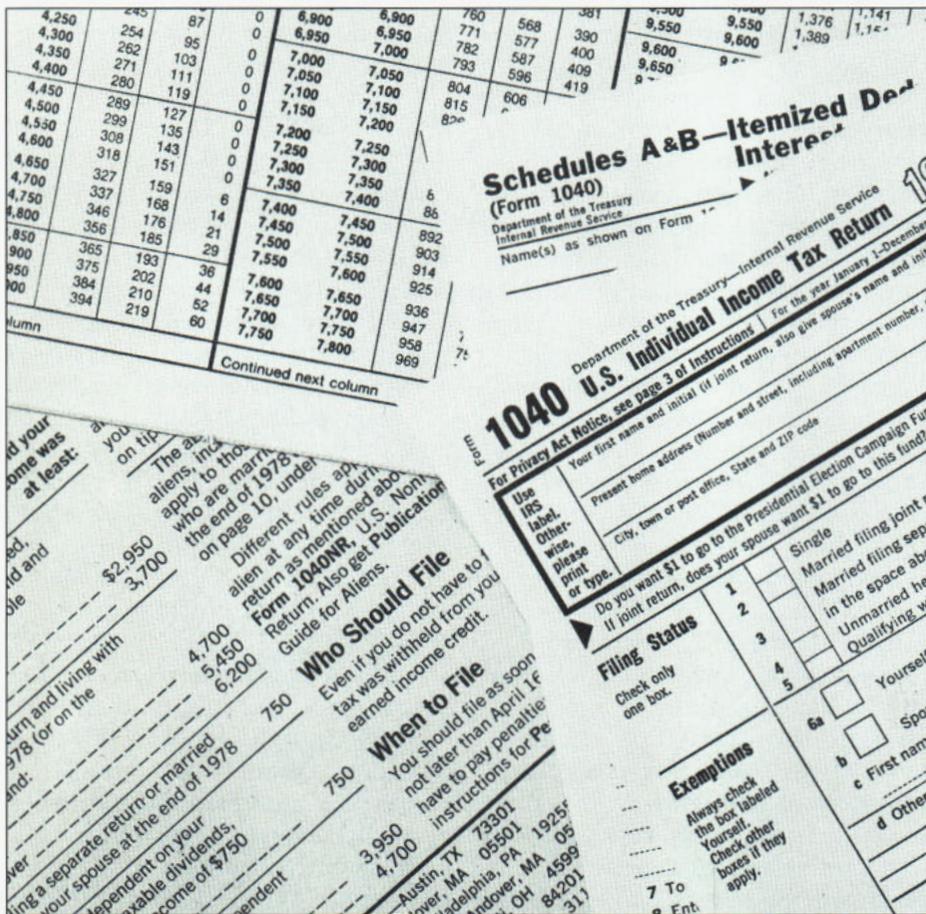


Photo by OMO2 Carl Henderson



local taxes. LAAs will not prepare your tax return for you. However, you should be able to obtain forms for filing your income tax return at your local legal assistance office.

Domestic relations

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

The LAA may, in some areas, assist you in the preparation of the required paper work. In limited cases, the LAA may actually represent you in court (see Expanded Legal Assistance Program). An LAA may be able to provide information about the Navy's Adoption Expense Reimbursement Program.

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

Additionally, if the matter is uncontested (that is, you and your spouse are in total agreement about how to resolve the situation), assistance may be given, by separate legal assistance offices, to each party in preparing the necessary *pro se* documents, meaning you represent yourself before a court. One legal assistance office may not represent both parties in certain matters, such as divorce, even if it is uncontested. The amount of assistance available will vary according to local practice.

Spousal and child support. If your spouse is not providing sufficient support for you and the children and you don't know how to enforce the obligation, an LAA can assist you in determining whether your spouse is meeting his or her obligation, how you can enforce this obligation and what, if any, legal action you may

law by the highest court of a state or by a federal court and who has graduated from the Naval Justice School, Newport, R.I. Since judge advocates perform many duties for the Navy, judge advocates assigned to assist individuals with personal legal problems are known as legal assistance attorneys.

Eligibility for legal assistance. Under the legal assistance statute, service members, both active duty and retired, and their immediate family members are eligible to receive legal assistance. Chapter VII of the JAGMan sets forth additional categories of persons eligible to receive legal assistance, including survivors of eligible members and retirees, certain overseas civilian employees and their family members and allied forces service members serving in the United States and their family members.

Legal assistance office. Located at major installations, the naval legal service office (NLSO) is a key source for legal assistance. If no NLSO is in your area, contact your staff or station judge advocate to find out where you can receive assistance.

Legal assistance attorneys (LAAs) are constantly helping Navy men and women with a variety of legal matters. LAAs assisted more than 590,000 people last year. The following list shows why legal assistance attorneys are so frequently consulted by Navy members.

Tax questions

Your legal assistance attorney can assist you at tax time with answers to general questions. Tax help at legal assistance offices is, however, limited to general advice and assistance regarding federal, state and

take in order to ensure that your spouse will continue to meet this obligation in the future.

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

Will preparation, estates and trusts

Will preparation. If you want to ensure that your worldly possessions go to the individuals you have chosen, then a will is the solution. An LAA can advise you as to what a will is and how it can affect the disposition of your estate.

The LAA can also draft a will that fits your particular desires and needs but if the LAA determines that he or she cannot provide adequate advice or assistance regarding your estate, then he or she will assist you in locating a civilian attorney so that your needs can be fulfilled by a specialist in estate planning. An LAA may also be able to provide a "living will" which relates to the use of extraordinary life-sustaining measures if you become seriously ill.

Trusts. If you are concerned about how your children will be able to attend college if you are not around to assist them, your LAA can advise you as to possible solutions.

One possible solution may be a trust — placing certain assets under the control of a third party who has an obligation to ensure that those properties and assets are applied toward a certain goal, usually your children's educational needs.

Consumer advice

"Lemon Law." If you have

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

Leases. If you buy a house, then get permanent change of station orders to an overseas duty station and you don't want to sell the house, you may want to consult your LAA about the options available to you.

If you decide to rent or lease your house, your LAA can assist you by explaining the local laws regarding the rights and duties of a landlord and by explaining the best ways to resolve difficulties with the house or tenants when you're overseas.

In some areas, your LAA may draft a lease to fit your needs. An LAA will also provide assistance to tenants by reviewing their lease and advising them of their rights under the local laws.

Powers of attorney. If you're returning from an overseas tour and you need someone to release your household goods shipment to the movers because you're leaving from overseas before your furniture and other goods, your LAA can acquaint you with an area of law which allows you to appoint another person to act in your place when you cannot be available. Such an appointment is commonly accomplished by a power of attorney.

Your LAA will advise you that a power of attorney may be drafted to authorize a person to act on your behalf in your affairs through a general power of attorney, or only in specific situations such as obtaining emergency medical care for your children or registering your car through a limited or "special" power of attorney. Your LAA will advise

you which type would best meet your needs.

Credit laws. If you receive your monthly credit card statements and feel it contains unauthorized charges, your LAA can advise you as to your rights under the federal and state laws on credit card billing, can advise you of appropriate action you should take, and prepare or assist you in the preparation of necessary documents and correspondence.

Notary public. LAAs are empowered to act as a notary without the usual \$5 fee most public notaries charge. Most legal assistance offices also have civilian notaries.

Civil courts

An LAA can advise you as to your protection under the Soldiers' and Sailors' Civil Relief Act. This act provides certain protections to active-duty members who have been sued in a civil court and who, because of their military duties cannot defend themselves from the lawsuit.

These protections may include:

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

Legal assistance attorneys

It should be clear that your LAA can assist you in innumerable situations by:

- Counseling and assisting eligible service members in connection with their personal legal problems.
- Referring eligible persons to a civilian lawyer.
- Serving as advocate and counsel for eligible persons in connection with their personal legal problems.

- Preparing and signing correspondence on behalf of a client.

- Negotiating with another party or that party's attorney.

- Preparing legal documents, as permitted by the JAGMan, other regulations and local practice.

- Serving as advocate and counsel for, and providing full legal representation (including in court), to persons eligible for the Expanded Legal Assistance Program (ELAP) if the legal assistance office has been authorized for participation.

Additionally, your LAA holds all conversations and dealings with you in strict confidence, as required by the Navy rules of professional responsibility.

However, an LAA cannot:

- Provide legal assistance to those not eligible to receive such assistance.

- Provide legal assistance via a third party. The attorney must deal directly with the client, not a friend or relative of the person to be assisted.

- Assist or counsel eligible persons regarding legal problems arising from the client's business or commercial interests.

- Provide in-court representation for an individual, if the legal assistance office or the client is not eligible for ELAP.

- Give advice over the telephone.

- Represent both parties in a dispute.

Expanded Legal Assistance Program

An LAA can assist you if you need an attorney to represent you in a civilian court if you are eligible for the expanded legal assistance program (ELAP) and if your local legal assistance office has been authorized to participate in this program.

Under ELAP, legal assistance attorneys can provide full legal assistance and representation, including



representation in civilian courts to eligible individuals.

ELAP eligibility requirements are:

- If you are single, you must be an active-duty E-3 or below without a source of substantial income independent of your military income.

- If you are married, you must be an active-duty E-4 or below without a source of substantial income independent of your military pay.

- If you are on active duty and are unable to afford the services of a civilian attorney without substantial financial hardship.

If you meet any of the above requirements, then you may participate in this program. However, your legal assistance office must also be authorized to participate in the program and have the necessary resources to provide the service.

Representation in court may be limited to matters such as small claims, landlord and tenant disputes or minor traffic infractions.

Preventive law

If your will and your family have

been taken care of, you should still see an LAA.

It is far easier to avoid a problem before it happens than to try and resolve it afterward. An LAA can assist you in:

- Reviewing your present will to ensure that it fulfills your present desires and needs.

- Reviewing leases or contracts for you before you sign "on the dotted line" so that you know in advance all of your rights and duties.

- Advising you of present law and new laws.

Remember, your LAA is there to serve you, but your LAA is useful only if you use him or her.

Today's Navy places far greater emphasis on quality of life. The JAG has set the course for the legal assistance program. Legal assistance attorneys are providing the finest legal services based upon the highest degree of excellence and professionalism.

If you have, or think you may have, a legal problem see a legal assistance attorney. Your quality of life depends upon it. □

10

Education Benefits

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

At the present time, educational opportunity is increasingly critical for both in-service promotion potential as well as preparation for possible transition to another career outside of the military.

It is the goal of the Chief of Naval Operations (CNO) to make education accessible to all naval personnel. And there are definite rewards for continuing education.

For example, enlisted personnel competing for advancement to pay grades E-4 to E-6 will be awarded one point in the advancement computation if they complete an associates degree while on active duty and two points if they complete a baccalaureate degree or higher after they enter the Navy.



Navy Campus: The Navy's voluntary education program

Since Navy Campus was established in 1974, thousands of Navy men and women have taken advantage of the Navy's voluntary education program to further their education by earning:

- A high school diploma or equivalency certificate.

- A certificate of civilian apprenticeship.

- A college degree — associate's, bachelor's or graduate.

Navy Campus provides assistance to sailors every step of the way by helping them define education goals through educational counseling, testing services and tuition assistance programs.

On-Base Navy Campus. The Navy brings college courses directly to our installations worldwide. More than 90 colleges teach classes at 74 locations.

Program for Afloat College Education (PACE). PACE makes it possible for personnel at sea to go to college. PACE is a fully-funded program for the sailor with civilian instructors berthed on board to teach classes. Since some ships and all submarines cannot accommodate a civilian instructor, the PACE II program has been developed.

Through the PACE II program, courses are delivered electronically through an interactive microcomputer.

Tuition Assistance (TA). TA is available to all active duty person-

nel. The Navy pays tuition costs at:

- 100 percent for high school completion.

- 75 percent for all officers and enlisted, subject to the following constraints:

Undergraduate: 75 percent of a maximum of \$125 per credit hour not to exceed \$285 per course.

Graduate: 75 percent of a maximum of \$175 per credit hour not to exceed \$395 per course.

Independent Study: 75 percent of the cost of the course not to exceed \$1,000 per course.

High school completion. Service members can complete high school requirements during off-duty time with the full cost of classes paid under Navy TA.

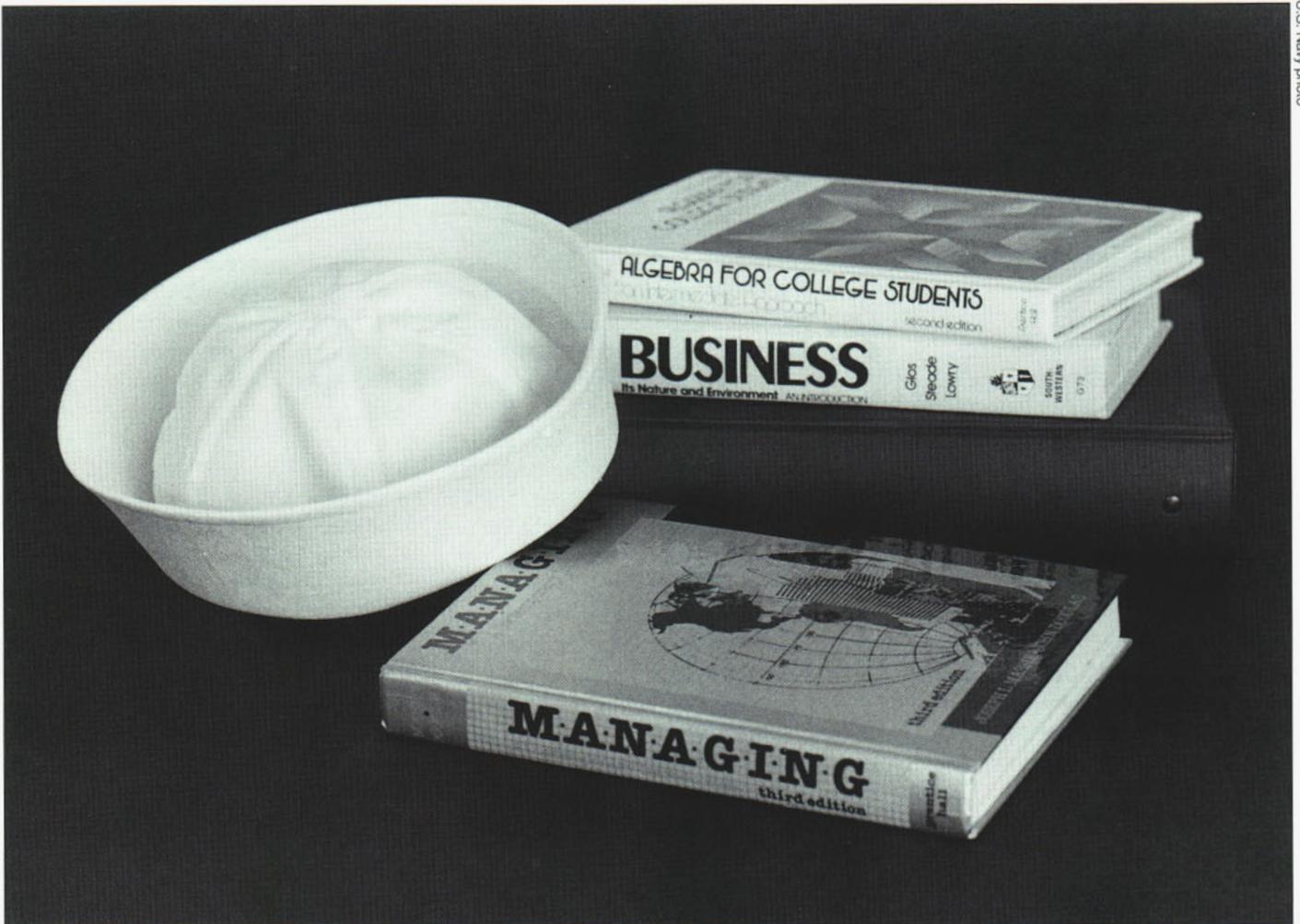
Functional Skills Program. A voluntary, on-duty program, Functional Skills is designed to improve reading comprehension, math and writing skills.

It helps personnel increase skill levels so they can improve their job performance and be prepared to continue their education. This program can be offered both on-base and aboard ship.

Navy Campus Education Specialists

Civilian education specialists assist Navy personnel in planning their educational program. These specialists help with such things as:

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



Servicemember's Opportunity Colleges, Navy (SOCNav). SOCNav is a consortium of 700 colleges and universities that have agreed to reasonable transfer of credit and limited residency requirements for military students.

SOCNav-2, the special associate's degree program, offers 17 fields of study. Currently, 49 accredited colleges have combined to form a worldwide network.

SOCNav-4, the baccalaureate degree program, offers 23 fields of study. Currently, 34 accredited colleges have combined to form a worldwide network.

By enrolling in an individual SOCNav-2 or SOCNav-4 college, the sailor can work toward a degree wherever he or she is located and not

have to worry about his or her credit transfer.

Apprenticeship Program. This program gives Navy enlisted personnel a means to apply Navy training and credited work experience to a civilian journeyman certificate. Apprenticeships are available through agreement with the Department of Labor in 60 ratings. Up to 50 percent of the total required training can be satisfied by appropriate experience.

American Council on Education (ACE). The Navy, like the other services, works with the civilian academic community to obtain college credit for Navy training. ACE teams visit Navy schools to examine course outlines, visit labs as well as classes and talk to instructors. Their recommendations on the number of

college credits that should be given are published every two years in the "Guide to Evaluation of Educational Experiences in the Armed Services." This guide translates Navy technical school courses into course titles at civilian institutions. The majority of American colleges use the guide to award college credit for completed military training.

Defense Activity for Non-Traditional Education Support (DANTES). DANTES is a DoD agency which supports the voluntary education programs of all the armed services. Non-traditional education typically means that the educational experiences did not take place in a formal classroom. DANTES provides all kinds of opportunities to take special tests for academic

credit, college entrance exams and the graduate record examination.

Through DANTEs, sailors can use independent study courses to pursue a degree program. TA reimbursement is authorized upon successful course completion. For further information about DANTEs services, contact your local Navy Campus office.

Enlisted Education Advancement Program (EEAP)

EEAP offers career-motivated enlisted members the opportunity to pursue a course of study at any accredited college or university.

EEAP provides for the completion of associate/baccalaureate degree requirements.

EEAP selectees receive full pay and allowances (less proficiency pay), but must pay all costs for tuition, books and other fees themselves.

The course of study must continue through the summer months and the requirements for an associate degree must be completed in 24 calendar months or less.

Six years of obligated service will be incurred in exchange for the opportunity to participate in the program.

Eligibility requirements for EEAP are:

- Be on active duty in paygrade E-4 or above.
- Have at least four years, but not more than 14 years of active service as of Sept. 1 in year of application.
- Be a high school graduate or have passed the GED test.
- Have a word knowledge/arithmetical reasoning of at least 110 on the Armed Services Vocational Aptitude Battery Test.
- Have successfully met Navy physical fitness standards within the past 12 months.
- Have no record of conviction by court-martial, non-judicial punish-

ment or by civil court for other than minor traffic violations during the previous two years.

- Must agree to re-enlist or extend enlistment to have six years of active obligated service as of enrollment date.

- Must be recommended by the commanding officer. OpNavNote 1510 has further details on EEAP.

Enlisted Commissioning Program (ECP)

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

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

Tuition, fees, books and other expenses incurred while participating in the ECP will be paid by the student. Room and board are at the individual's expense.

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

Eligibility requirements for the ECP are as follows:

- Be a citizen of the United States.
- Be an enlisted member of the Navy or Naval Reserve on active duty and have completed at least four years of active service as of Sept. 1 in the year of enrollment.
- Have completed sufficient undergraduate course work to complete requirements for a non-technical degree in 30 months or technical degree in 36 months.

- Be at least 22 years of age, but able to complete degree requirements and be commissioned prior to 31st birthday.

- Have a cumulative grade point average (GPA) of 2.5 or better on a 4.0 scale (GPA is based on grades for all courses taken).

- Have a certified copy of the Scholastic Aptitude Test (SAT) or the Enhanced American College Test (EACT) scores from test taken after Aug. 31 of the preceding year. Although no minimum score is required on the SAT or EACT, scores less than 950 SAT or 45 EACT are normally not competitive for selection.

- Meet physical standards for appointment in the unrestricted line.

- Have no record of conviction by court-martial, non-judicial punishment, or civil court (for other than minor traffic violations) during the two years preceding Nov. 1 of the year of application. Have no record of a felony conviction (military or civilian) regardless of the date, or any record of drug abuse while in an enlisted status.

- Be recommended by the commanding officer.

Interested persons should see their career counselor and check OpNavNote 1530 or contact the Enlisted Commissioning Program Manager, Chief of Naval Education and Training, NAS Pensacola, Fla. 32508-5100 for additional information.

Broadened Opportunity for Officer Selection and Training

BOOST is an academic program which enables enlisted personnel to acquire the scholastic skills and academic credentials to pursue a naval commission through established commissioning education programs such as the Naval Academy or NROTC.

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

The basic BOOST program is followed by an eight-week NROTC preparatory session for participants receiving NROTC scholarships.

Eligibility requirements for BOOST are as follows:

- Prospective NROTC Scholarship Program applicants must not have reached their 21st birthday by June 30 of the year entering BOOST school.

Candidates with active enlisted service in the armed forces prior to

entering BOOST school may be granted a waiver on a month-for-month basis up to a maximum of 36 months.

- Prospective USNA candidates must not have passed their 21st birthday on July 1 of the year entering BOOST school, and must be unmarried with no dependents.

- Minimum Scholastic Aptitude Test scores for eligibility are: 390 verbal/460 math. Minimum Enhanced American College Test scores for eligibility are: 18 English/20 math.

Interested personnel should see their career counselor and check OpNavNote 1500 or contact the BOOST program manager at Chief of Naval Education and Training, NAS Pensacola, Fla. 32508-5100 for additional information.

Education and Training Management Subspecialty

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

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

Table 1. Officer Special Education Programs

Program	Existed Since	Payer	Total Selects	Cost (\$)	Selected	How Comments
College Degree Program (CDP)	1965	Member	100 (65 NavCads)	0	Board	W-2 to CDR and LDOs must have bachelor's; Nav-Cads must augment.
AEP	1974	Member	24 (max. 30)	0	Board	Master's.
Olmsted Scholarship	1960	Donor	3	0	Board	Two years graduate education at a foreign university.
Law Education Program (LEP)	1974	Navy	7	250,000	Board	Commissioned as JAG upon completion.
Executive Training Program (ETP)-MIT/Harvard	1974	Navy/DoD	6	65,000	Board	Executive management courses.
Executive Leadership Dev. Prog. I (ELDP)	1989	Command	2	4,000 each	Board	Management skills.
ELDP II	1992	Command	1	10,000	Board	Management skills.
Mass. Inst. of Technology (MIT) Seminar XXI	1986	Command	10	4,500 each	MIT	Management skills.
Scholarship Program	1963	Donor/School	25 Midshipmen/10 Fleet	0	College	Member must obtain.

tion and evaluation; and design and evaluation of technical training programs.

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

The officer subspecialty is now available at the following universities: Stanford, Stanford, Calif.; Harvard, Cambridge, Mass.; George Washington, Washington, D.C.; Old Dominion, Norfolk; San Diego State, San Diego; Memphis State, Memphis, Tenn.; and the University of West Florida, Pensacola, Fla. In addition, an off-duty curriculum is available at most of these universities and at the University of North Florida/Jacksonville University, Jacksonville, Fla., as well.

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

Department of Veterans Affairs Education Programs

The Department of Veterans Affairs (DVA) manages the following basic educational assistance programs for service members and veterans: the Vietnam-era GI Bill (VEGIB); the Veterans Educational Assistance Program (VEAP); and the Montgomery GI Bill (MGIB), including the Selected Reserve GI Bill (RMGIB).

Vietnam-era GI Bill, Chapter 34. Veterans who served on active duty for more than 180 continuous days between Jan. 31, 1955, and Jan. 1, 1977, and (a) were released under conditions other than dishonorable, (b) were discharged for a service-connected disability, or (c) continued on active duty, were eligible for educational benefits under the VEGIB.

Eligibility for VEGIB ended 10 years from the date of a member's release from active duty or Dec. 31, 1989, if the member remained on

active duty after that date. VEGIB terminated Dec. 31, 1989.

Chapter 34/30 Conversion

On Jan. 1, 1990, eligible VEGIB

members were automatically converted to the Montgomery GI Bill (MGIB) without a reduction in pay. In DVA terms, this is called the Chapter 34/30 conversion. The eligibility criteria for conversion is:

Table 2. Chapter 34/30 Conversion Benefits

Months Used Under VEGIB*	Months at Enhanced Rate	Months at Basic MGIB** Rate
00	36	0
01	36	0
02	36	0
03	36	0
04	36	0
05	36	0
06	36	0
07	36	0
08	36	0
09	36	0
10	35	1
11	34	2
12	33	3
13	32	3
14	31	3
15	30	3
16	29	3
17	28	3
18	27	3
19	26	3
20	25	3
21	24	3
22	23	3
23	22	3
24	21	3
25	20	3
26	19	3
27	18	3
28	17	3
29	16	3
30	15	3
31	14	3
32	13	3
33	12	3
34	11	3
35	10	3
36	09	3
37	08	3
38	07	3
39	06	3
40	05	3
41	04	3
42	03	3
43	02	3
44	01	3
45	00	3

* VEGIB = Vietnam-era GI Bil
 ** MGIB = Montgomery GI Bil

- Served on active duty without a break in service from Oct. 19, 1984, through June 30, 1988, or June 30, 1987, followed by four years in the Selected Reserve;

- Received a high school diploma or equivalency by Dec. 31, 1989;

- Must have remaining entitlement under the VEGIB;

- Received an honorable discharge.

The maximum amount of VEGIB months that can be converted to the MGIB is 36. However, if an individual is entitled to both the VEGIB and MGIB, he or she cannot receive more than 48 months of full-time benefits under both programs. The amount of educational assistance and the number of effective benefit months is related directly to remaining entitlement under the VEGIB.

The monthly benefit (enhanced) rate is equal to the basic MGIB rate of \$350 plus one-half of the applicable allowance under the Vietnam-era GI Bill. The current VEGIB/MGIB conversion benefit rates (for full-time study) are:

Single - \$538; One dependent - \$574; Two dependents - \$605; Each additional dependent - add \$16.

Note: If an individual has used all 45 months of entitlement under the VEGIB prior to Jan. 1, 1990, there is no remaining entitlement for conversion to the MGIB.

Benefits must be used within 10 years of the separation date. If the character of service is upgraded to honorable, the 10-year period then begins on the date of upgrade. For broken service between Jan. 1, 1977, and Oct. 18, 1984, the DVA will subtract those periods of service the member was not on active duty from the 10-year delimiting date.

Veterans Educational Assistance Program (VEAP)

VEAP replaced the Vietnam-era GI Bill for service members who

entered the Navy for the first time during the period Jan. 1, 1977, through June 30, 1985. To remain eligible for VEAP, members must have initially enrolled prior to March 31, 1987, or during the period Oct. 28, 1986, through March 31, 1987. Eligible members may contribute to VEAP either by monthly allotments of \$25 to \$100 (in \$5 increments), or by lump-sum contribution.

Members must agree to participate in VEAP for a minimum of 12 consecutive months, but disenrollment prior to 12 months is permitted in cases of financial hardship. The maximum amount that a service member can contribute is \$2,700. The Navy will match contributions at a rate of \$2 for every \$1 contributed by the participant. With Navy matching funds, the maximum amount is \$8,100.

Participants receive monthly benefit payments based on the number of months they contributed, or for 36 months, whichever is less. The maximum monthly benefit payment is \$300. Benefits may be used in the same education programs authorized under the Vietnam-era G.I. Bill except for cooperative programs.

If entry into the service was on or before Sept. 7, 1980, (enlisted), or Oct. 16, 1981, (officer), veterans must have served on active duty for a continuous period of more than 180 days or have been discharged for a service-connected disability. If entry into the service is after the above listed dates, veterans must serve on active duty for a continuous period of 24 months.

Benefits may be used in service after completion of the first obligated period of active duty or six years, whichever is less. Participants must be released from active duty under conditions other than dishonorable and have 10 years from the date of last discharge or release from active duty within which to use

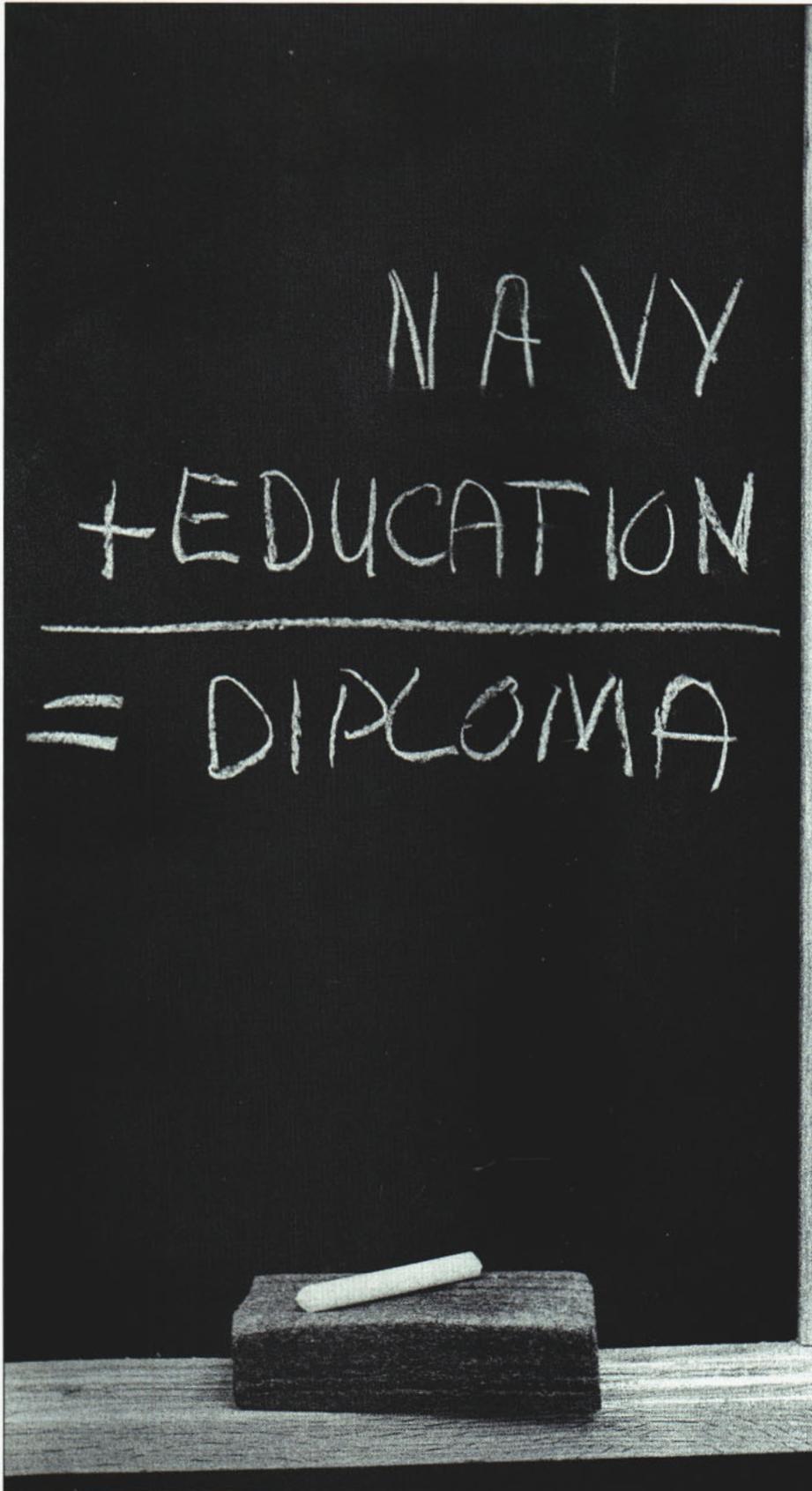
these benefits. The Navy's governing directive of VEAP is OpNavInst 1780.3.

Chapter 30, Montgomery GI Bill (MGIB)

MGIB is the education program offered to individuals who *initially* entered military service after June 30, 1985. Participants must have a high school diploma or equivalency before completing their initial term of active service. Service members have \$100 per month deducted from their pay for the first 12 months of their active duty, unless they specifically elect not to participate in the program. The decision not to participate is irrevocable. The \$1,200 deducted is non-refundable and not taxable. If the member dies while on active duty, the amount deducted from pay is paid to a surviving beneficiary listed on the Service Member's Group Life Insurance (SGLI) election form.

Service members eligible for the VEGIB as of Jan. 1, 1990, are also eligible for the MGIB as Chapter 34/30 converts with no reduction in pay. EEAP, ECP and ROTC participants can draw MGIB benefits while attending school, but USNA cannot. USNA and ROTC graduates if eligible from prior service, lose eligibility upon graduation. If they are dropped, they retain their eligibility. Naval Academy and ROTC scholarship graduates commissioned after Dec. 31, 1976, are not eligible for MGIB, unless involuntarily separated with an honorable separation.

Active duty for three years, or two years active followed by four years in the Selected Reserve, will entitle an individual to \$350 per month for 36 months of MGIB benefits. Benefits can be used for residence programs in institutions of higher learning, non-college degree schools, correspondence courses, cooperative training, flight training, apprentice-



U.S. Navy photo

ship and on-the-job training. The DVA has sole approval authorization for schools/training programs. In-service use of benefits is available after two years on active duty, and veterans have 10 years after release from active duty to use their benefits. An honorable discharge is required. An early discharge for a service-connected disability, pre-existing medical condition, hardship, reduction in force or other physical/mental condition will allow member to receive month-for-month benefits for every month they were on active duty for up to 36 months.

Members who were involuntarily separated from the Navy are eligible to enroll in the MGIB if they were:

- On active duty as of Sep. 30, 1990;
- Separated on or after Feb. 3, 1991, and before Oct. 1, 1985;
- Received an honorable discharge;
- Received a qualifying separation code.

Those involuntarily separated members who met the above conditions and who are participants in VEAP can withdraw their VEAP contributions and elect to enroll in the MGIB.

Members considering voluntary early separation must adhere to time-in-service guidelines outlined in OpNavInst 1780.3 to maintain MGIB eligibility. The full 36 months of MGIB is only available to service members who are discharged for the "convenience of the government" if they have completed 20 months active duty or more of a less-than-three-year contract, or 30 months active duty or more if contracted for three or more years.

Application for benefits, whether in-service or post-service, may be made through the Veterans Affairs Office at the educational institution to be attended, by completing VA Form 22-1990. The school will com-

plete the VA Form 22-1999. These forms are forwarded to the appropriate VA regional office.

Reservists on active training or Sea and Air Mariners programs (SAMs, OSAMS and SAM IIs) are not eligible for MGIB. Those recalled to active duty for less than 24 months are also not eligible. However, these reservists could be eligible for the Selected Reserve GI Bill. (RMGIB).

Selected Reserve GI Bill (RMGIB), Chapter 106

RMGIB is the educational entitlement program available to members of the Selected Reserve who enlist, re-enlist or extend for a six-year period after June 30, 1985. Benefits are paid to Selected Reservists (SelRes) who complete their initial period of active duty for training and have a high school diploma or equivalency. Full-time payments are \$170 per month for 36 months, but assistance is only available up to a baccalaureate degree.

Failure to participate satisfactorily in the Selected Reserve will require the member to pay back a certain portion of monies received from the DVA plus interest. Eligibility can never be regained once a member is declared an unsatisfactory participant.

Benefits under the RMGIB will terminate if 10 years have passed since the member first became eligible, if the member's drilling performance is declared unsatisfactory, or if the member separates from the Selected Reserve. Reservists are able to discount periods of active-duty service of less than two years to qualify for the Montgomery GI Bill if they are later recalled to active duty for two years or more. SelRes cannot receive credit for the RMGIB and MGIB for the same period of service — they must elect one. Those personnel who elect MGIB by two years of active duty followed by four years

in the Selected Reserve cannot qualify for RMGIB until their drilling obligation for MGIB is completed.

References

For personal assistance with VEGIB, VEAP or MGIB contact:

Bureau of Naval Personnel (Pers-602B) Washington, D.C. 20370-5000, Phone: DSN 224-5934/5; toll free 1-800-962-1425; or (703) 614-5934/5; Fax (703) 693-6593.

For personal assistance with RMGIB contact: Commander Naval Reserve Force (Code 009E) 4400 Dauphine Street New Orleans, La. 70146-5000, Phone: DSN 363-1960/1; toll free 1-800-621-8853; or (504) 948-1962/3/4.

Graduate education

Graduate education is increasingly important to the naval officer as a means of enhancing professional development. There are several avenues available to achieve this goal, the foremost being fully funded graduate studies at either the Naval Postgraduate School, Monterey, Calif., or at selected civilian universities. Programs and year groups are provided in an annual OpNavNote 1520. Officers are selected during regular lieutenant and lieutenant commander promotion boards based on professional performance, academic background (including off-duty education) and the Navy's requirements for subspecialists. Selectees remain eligible while they remain in that grade.

Approximately 1,650 officers from all services and some foreign countries attend the Naval Postgraduate School to study aeronautical and naval systems engineering, communications, electronic warfare, command and control, anti-submarine warfare, national security affairs, management sciences or computer technology.

An additional 150 naval officers per year enter civilian institutions to study such fields as naval architecture, ship construction, civil engineering, supply systems management, religion and law. Quotas are available for all curricula. The Naval War College now awards a master of science degree (National Security and Strategic Studies) for successful completion of their intermediate or senior resident programs.

Officers interested in graduate education can contact their detailer.

A limited number of officers (approximately 30 annually) may be selected for the Advanced Education Program (AEP).

The AEP provides an opportunity for officers to attend a civilian university for up to 24 months of full-time study to complete master's-level graduate study. Their studies must be consistent with their designators and lead to earning a subspecialty.

Commissioned officers in grades of lieutenant junior grade through lieutenant commander are generally eligible. AEP participants receive full pay and allowances while enrolled, but must pay their tuition and other educational expenses. The program is described in OpNavInst 1520.30.

Officers interested in AEP can call the Education and Programs Service Branch (Pers 602) for more information at DSN 224-5953 or (703) 614-5953.

For those officers who do not attend the Naval Postgraduate School there are other available options. They can, for example, apply for a civilian academic scholarship or compete for a number of special programs.

For more information contact Pers 602 at DSN 224-5953 or (703) 614-5953/5. □

11

Reenlistment Incentives

Why does a person re-enlist in the Navy? Chances are, if you asked 10 career Navy people this question you'd get 10 different answers. You'd get similar results if you asked 10 civilians why they stay with a particular company for a career. You'd probably find that their reasons are essentially the same as the reasons of those who choose the Navy.

★ ★ ★

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

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

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

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

Training with high-tech equipment is cited as a reason for some sailors' reenlistment.

GUARD III Guaranteed assignment

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

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

The Navy defines a guaranteed assignment as either a specific ship type or home port for sea duty or a specific geographical area for shore duty. Coast to coast transfers are not guaranteed under GUARD III.

To be eligible for GUARD III you must:

- Be an E-4 through E-9 with less than 25 years active service, or a designated E-3 who has passed an E-4 exam and is currently eligible for advancement, and you must be approved for re-enlistment through the Enlisted Navy Career Options for Reenlistment program (ENCORE) (if you are a first-term re-enlistee);

- Be within six months of expiration of active obligated service (EAOS), except as noted below;

- Be willing to re-enlist for four or more years;

- Have no courts-martial or civil convictions within 18 months of EAOS;

- Have no permanent change of station orders being processed for transfer to the Fleet Reserve, or have



U.S. Navy photo



U.S. Navy photo

Family life is another re-enlistment incentive.

an effective Fleet Reserve transfer date;

- Have a consistent record of above average performance; and
- Be recommended for re-enlistment.

All assignments must have valid requirements and must be in accordance with the priorities established by the manning control authorities. Assignments are intended to be made for transfer when EAOS and projected rotation date (PRD) coincide prior to an extension becoming operative. Personnel reenlisting for a GUARD III incentive prior to a signed extension becoming operative, or prior to established PRD, must have completed two years at their present command or a DoD area tour.

Selective training and re-enlistment (STAR)

Education and advancement in your present rating may be more important to you than a guaranteed

duty assignment. In that case you can hitch up to a STAR, the Navy selective training and re-enlistment program. For a four-to-six-year reenlistment, the STAR program guarantees:

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

To qualify for STAR you must:

- Be in a critical NEC or any rating in career re-enlistment objective (CREO) groups 1 or 2;
- Be a first-term PO2, PO3 or designated striker;
- Have at least 21 months but not more than six years continuous active naval service and not more than eight years active service;
- Meet the minimum test score requirements for the class "A" school;

- Be recommended by your commanding officer for career designation and meet considerably higher than minimum standards for re-enlistment;

- Have no record of conviction by courts-martial or non-judicial punishment during the 18 months preceding date of application; and

- Not have derived any benefits from the Selective Conversion and Re-enlistment (SCORE) program and have completed obligated service for other programs.

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

Selective Conversion and Re-enlistment (SCORE)

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

The Navy wants its people to serve in the rating in which they have an interest and aptitude. To achieve this, the Navy has tailored the SCORE program for Navy people wishing to change to fields offering them greater career potential.

A four-, five- or six-year obligation under the SCORE program offers these incentives to members reenlisting for conversion to critically undermanned rates:

- Guaranteed assignment to class "A" school with automatic conversion of rating upon satisfactory completion of that school or direct conversion if switching to a similar skill;
- Possible advancement to PO2 upon completion of the "C" school or "C" school package, if these

appear on the current career school list;

- Guaranteed assignment to an appropriate class "C" school or "C" school package, if available; and SRB, if otherwise eligible.

To qualify for the SCORE program you must:

- Be in any rating in CREO group 3;

- Be a PO1, PO2, PO3 or identified striker;

- Meet minimum test scores for entry into appropriate class 'A' school;

- Be within 12 months of EAOS, as extended;

- Have at least 21 months continuous active naval service, but not more than 15 years total naval service;

- Have demonstrated a potential for rate conversion, show sustained superior performance and be recommended by your commanding officer;

- Have no more than one non-judicial punishment for the 18 months preceding date of application and no record of convictions within 48 months preceding date of application; and

- Obtain prior Bureau of Naval Personnel (BuPers) approval.

The OpNavInst 1160.5 series prohibits re-enlistment of personnel, E-4 and below, beyond 10 years of active naval service, and E-5 personnel beyond 20 years of active military service. Personnel should contact their command career counselor to ensure eligibility for SCORE re-enlistment incentives.

Assignment to school as a re-enlistment incentive

Have you found that you don't qualify for any of the programs listed above because of paygrade, time-in-

The opportunity to advance through additional schooling makes the Navy an attractive career.

service, etc.? Well, don't give up. Assignment to school may be just the program for you. If you are recommended for re-enlistment, you are eligible for this program.

The purpose of the program is to provide an incentive for re-enlistments of four or more years by guaranteeing, under certain conditions, assignments to a specific school.

To qualify you must:

- Meet the entrance requirements of the desired school;

- Be able to use the skill immediately;

- Be able to use the new skill in conjunction with skills already obtained;

- Be in the pay grade for which use of the desired skill is intended;

- Have a consistent record of average or better performance; and

- Be within 12 months of your EAOS.

Requests should be submitted four to six months before the desired re-enlistment date. Assignments to



school will normally occur at member's PRD.

However, school assignments on a temporary additional duty under instruction basis, as approved by appropriate type commanders when feasible, may occur at any time within the member's activity tour that is agreeable to the member's commanding officer.

Selective re-enlistment bonus

Members serving in certain critical ratings or NECs may be entitled to an SRB for re-enlisting or extending their enlistments for a minimum of three years. SRBs can be as much as \$20,000 (\$30,000 for designated skills).

SRBs are used to increase the number of re-enlistments in ratings and NECs having insufficient retention. SRB award levels are reviewed at least every six months and may be increased or reduced.

There will be some ratings/NECs eliminated and new ones added at each review. Changes to the list of SRB-eligible ratings/NECs and respective award levels are announced by NavAdmin message which is normally released 30 days prior to the effective date of the change.

To be eligible for an SRB you must:

- Have completed at least 21 continuous months (excluding active-duty training) but not more than 14 years of active naval service;

- Be eligible to re-enlist or extend for three or more years in the regular Navy;

- Be a petty officer or designated striker;

- Be qualified for, and serving in an SRB rating/NEC or be approved for conversion to an SRB-eligible rating/NEC; and

- Receive authorization from BuPers before re-enlisting or extending for SRB.

There are three SRB zones: A, B and C. You may receive only one Zone A, one Zone B and one Zone C bonus during a career. The zone that an eligible member is entitled to is determined by total active service and is described below.

Zone A: You must have completed at least 21 continuous months (excluding active-duty training) but not more than six years (including active-duty training plus all prior active duty in any service) total active military service on the date of re-enlistment or operative date of qualifying extension, and the re-enlistment or extension plus the prior active service must equal at least six years of total active service.

Zone B: You must have completed at least six years but not more than

10 years (including active-duty training plus all prior active duty in any service total active military service) on the date of re-enlistment or operative date of qualifying extension, and the re-enlistment or extension plus the prior active service must equal at least 10 years of total active service.

Zone C: You must have completed at least 10 years but no more than 14 years (including active-duty training plus all prior active duty in any service) total active military service on the date of re-enlistment or operative date of qualifying extension, and the re-enlistment or extension plus the prior active service must equal at least 14 years of total active service.

SRB computation

The SRB is computed as follows: base pay X additional obligated service (in months) divided by 12 X award level = Total SRB amount.

SRBs may not be paid for any service remaining on the current enlistment (for members re-enlisting early), or for the period of all canceled non-operative agreement(s) to extend Navy enlistment or agreement(s) to remain on active duty in the reserve — except in two cases:

- Extensions for nuclear-trained and nuclear-qualified personnel who cancel the extension before it becomes operative and immediately





For myriad reasons, sailors are re-enlisting in record-breaking numbers.

re-enlist for at least two years beyond the extension agreement;

- Inoperative extensions executed to meet continuous submarine pay eligibility requirements (provided no bonus was paid for the extended service).

When computing the active obligated service remaining on the current enlistment for which SRB cannot be paid, a fraction of a month will be rounded up to the next whole month.

For example, when a member is discharged five months and one day prior to EAOS to re-enlist early, the period for which the service member is paid will be reduced by six months.

However, if the member is discharged no more than three days prior to EAOS (as extended) they will

be considered to have completed the enlistment for the purpose of determining additional obligated service requirements.

Obligated service in excess of 16 years total active military service may not be used to compute the SRB.

For re-enlistment bonus purposes, a service member who re-enlists more than 24 hours after discharge or release from active duty will be considered a Navy veteran with broken service.

The 24-hour period begins on the date following the date of discharge or separation. This means a member who goes to a recruiter and re-enlists will only be eligible for a broken service SRB and will receive a maximum of 75 percent of the SRB they could have received had they elected immediate re-enlistment instead of accepting a discharge or release from active duty.

Career information

All of the programs covered here deal with specific re-enlistment incentives. The Navy also offers a variety of career alternatives that do not require you to re-enlist. Your command retention team is the primary source for accurate, up-to-date information about career policies and programs.

Team members can provide, not only career information, but facts about education programs and veterans benefits as well.

Talk about your future plans with members of your command's retention team. They can provide you valuable advice and inform you of alternatives you may not have considered.

If you decide to re-enlist, your career counselor will make the arrangements. But whatever you decide, the choice is yours. □

12

Enlisted Advancement

Ask any sailor who has spent a Navy career successfully rising through the ranks about the secret of success, and you're likely to get this answer: "Know how the advancement system works."

This chapter highlights the entire enlisted advancement process and explains the behind-the-scenes operation of the system.



Preparing yourself

If you are among the thousands who want to wear a rocker and stars above their crow, prepare now for advancement. This "journey of 1,000 miles" begins with a single step into the Educational Services Office (ESO) for your copy of the new advancement handbook on your rating. ESO has a supply of these handbooks, which include personnel advancement requirements (PARs). Study its contents, especially on the references under PARs.

This annually updated handbook will help put the advancement system to work for you. Read it now — use it for reference later. Part A of the handbook explains the Navy's enlisted advancement system. Part B contains naval standards, with a bibliography for your specific paygrade. Part C contains occupational standards or PARs with a bibliography or materials you should study.

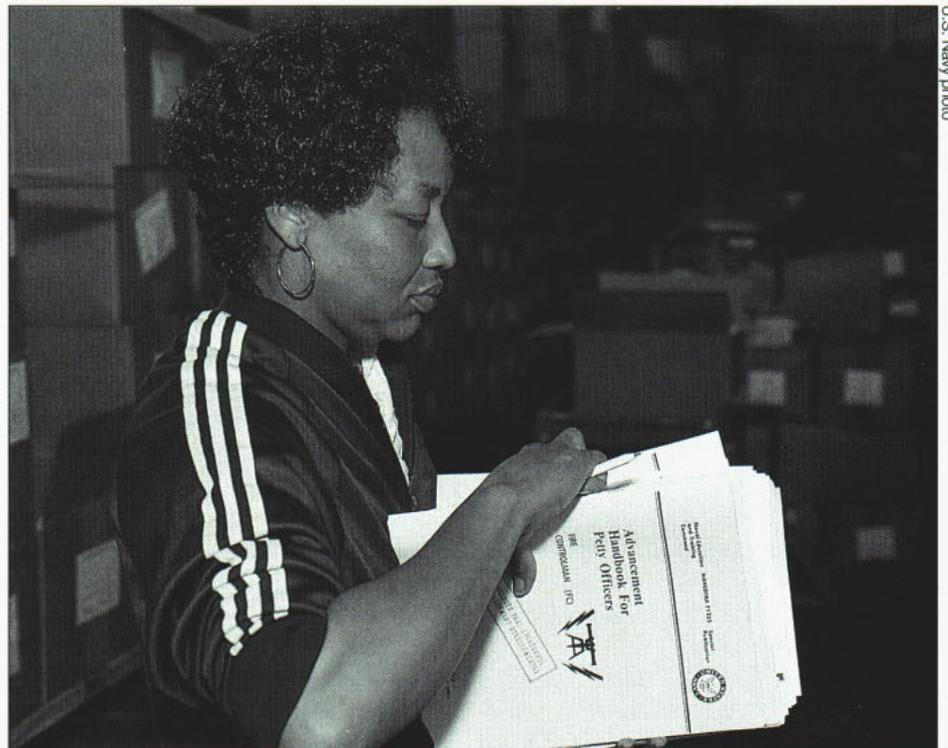
The occupational standards portion lists the tasks you are required to perform on a daily basis. The tasks represent the Navy's minimum requirements expected for occupa-

tional skills. They also form the basis for training, advancement and assignments. The PARs require you to demonstrate your ability to perform the tasks stated in the standards. All E-4 through E-7 candidates are required to have PARs checked off by their division supervisor. This is a hurdle you should complete as soon as possible.

The bibliography portion of this handbook provides you with chapter references in rate training manuals (RTMs) and other publications that support the occupational standards for your rating. In studying for advancement you should become familiar with your occupational standards up to and including the paygrade you are studying for. RTMs, applicable Navy instructions, other publications listed in the

bibliography and the specific referrals included in each reference are strongly recommended as study material for advancement. Manuals marked by an asterisk (*) in the bibliography are mandatory.

Once you've read and thoroughly studied mandatory and recommended RTMs, complete the appropriate non-resident training courses (NRTCs). The course may be included in the RTM or published as a separate booklet. A word of caution — don't study only the NRTC questions. Study the entire manual. Questions were written to guide students through the RTM, however, they cannot cover every point that should be learned. Another hurdle you must pass is a military leadership exam in the paygrade for which you are competing, before



U.S. Navy photo

taking the Navywide advancement-in-rating exam. Be sure you study the Part B bibliography chapters referenced for each of the naval standards for your paygrade of your rating advancement handbook. Part B will help you learn the military aspects of your job in the Navy and help you prepare for the military leadership exams for petty officer 3rd class (PO3) through chief petty officer (CPO).

The *Advancement Handbook For Apprenticeships* (AN, CN, DN, FN, HN and SN) is also available from your ESO. This three-part handbook explains the Navy advancement system in Part A, the naval standards for E-2 through E-3 paygrades in Part B and the occupational standards and supporting bibliography for each specific apprenticeship in Part C.

"Hitting the books," completing the PARs check off list and passing the military leadership exam are not the only requirements for advancement — on-the-job performance is extremely important. Evaluations dictate if your commanding officer will recommend you for advancement.

You can influence what goes into your evaluations by turning in a sustained superior performance which means you always do top-notch work. Be a top performer among your peers — be the best you can be. Additionally, superior performance evaluations add points to your final multiple score (FMS); E-4 and E-5 "four pointers" get 70 of these FMS points while "three-pointers" get only 10 FMS points. Even one-hundredth of a point difference in your performance average can change your final multiple by more than one-half point.

Once you have met all eligibility requirements, you are ready to take the exam.

All Navywide advancement exams have 150 multiple-choice questions, each with a choice of four

answers. The exams are given on the same day, worldwide, for each paygrade to minimize any compromise and to give every candidate an equal opportunity for advancement. At each exam site, examination board members, with the help of proctors, explain exam procedures and answer "how-to" questions about completing answer sheets.

There are no secrets to taking the three-hour exam — you must know your subject. Get a good night's sleep beforehand and come prepared to do your best. Answers don't conform to any set pattern. Answer every question, even if you are not sure of the answer. You do not lose points by this procedure and you may gain points.

Also, don't look for trick questions — there aren't any. Read each question carefully and don't try to read more into a question than is asked. Even if a question seems unusually easy, don't fret — every exam has some "freebies." Remember, there is only one correct answer for each question. However, in most cases, alternate choices will be plausible enough to stump those with only a superficial knowledge of their rating.

Problem areas

During each exam cycle, a few advancements are delayed because either candidates or their commands incorrectly complete exam paperwork. The most common mistake is improperly marked answer sheets. This can delay getting exam results back to candidates for up to six months.

Some mistakes are "mechanical errors," others are "discrepancies." Mechanical errors include not blackening in circles entirely. Discrepancies include listing an incorrect Social Security Number.

Either type of mistake increases the administrative problems for per-

sonnel at your command and at the Naval Educational and Training Program Management Support Activity (NETPMSA), Pensacola, Fla.

After exams are taken

Every Navywide advancement exam answer sheet is mailed via registered mail to NETPMSA in Pensacola for scoring. As they arrive, they are logged in and placed in batches. A batch is immediately assigned a number so it can be retrieved at any point in the scoring process.

Answer sheets from each batch go through an optical scanner which transfers information on the answer sheets to magnetic tape. The completed tape is sent to the Naval Computer and Telecommunications Station (NCTS) at Naval Air Station Pensacola for automatic scoring by computers.

At NETPMSA, answer sheets containing mechanical errors are rejected by the optical scanner and manually corrected before being reinserted and recorded on tape. About 6,000 to 8,000 answer sheets of the 130,000 received each exam cycle are rejected by the computer for discrepancy errors made by the individual taking the exam or by the local exam board. Correcting these errors delays the scoring process for all involved.

When the magnetic tapes arrive at NCTS, they are read by a computer. Each exam is scored and assigned a Navy standard score. The same is done for each candidate who has taken an exam in a given exam cycle. Once this process is complete, the number of candidates passing each exam in a rating is sent to BuPers. BuPers determines advancement quotas based on vacancies in each rating and the future needs of the Navy.

Advancement quotas are forwarded to NETPMSA who advances

Table 1. Enlisted Requirements for Advancements

Paygrade	E-1 to E-2	E-2 to E-3	E-3 to E-4	E-4 to E-5	E-5 to E-6	E-6 to E-7	E-7 to E-8	E-8 to E-9
Time in Rate	9 mos.	9 mos. as an E-2	6 mos. as an E3*	12 mos. as an E-4*	36 mos. as an E-5*	36 mos. as an E-6*	36 mos. as an E-7	36 mos. as an E-8*
Schools	RTC COs advance up to 10% of graduating company		Class A school for some ratings (See REGA)	Naval Justice School for LN2		Navy school for AGC, Fleet MUC	Navy band-leader school MUCS	Navy band-leader school MUCM
PARs			PARs must be completed for advancement to E-4 through E-7					
Performance Test			Specified ratings must complete applicable performance tests before taking the Navywide advancement examination.					
Military/Leadership Exams			Exam must be passed as an eligibility requirement for all E-4 to E-7 candidates					
Enlisted Performance Evaluations	As used by CO when approving advancements		Used to determine performance factor when computing final multiple for E-4 to E-7 candidates			Used by selection board in determining selections to E-7/9		
Performance Mark Average			3.0 minimum					
Obligated Service Required	There is no set amount of obligated service required either to take the Navywide advancement examination or to accept advancement to paygrades E-1 through E-6.					All E-7/8/9 candidates must have two years remaining obligated service on their advancement date to accept appointment to a CPO grade.		
Examinations		Used at the option of the CO	Navywide advancement exams are required for advancement to E-4 through E-7, except as noted in text.				(No exams -- but validation answer must be submitted to NETPMSA)	
Selection Boards						E-7 candidates whose exam status is "SEL BD ELIG" and qualified E-8/9 candidates are selected by a Navy selection board.		
Mandatory RTMs	Must be completed to qualify for advancement, except as noted in text.							
CO Recommendation	All Navy advancement candidates require the commanding officer's recommendation.							

*Must be attained by terminal eligibility date, not Navywide exam date.

a specified number of people in each rate. Boards meet once a year in Washington, D.C., to select candidates for advancement to E-7 through E-9.

Once it has been determined which E-4 through E-9 candidates have been selected for advancement, NETPMSA messages and mails advancement results to commands. The results contain pertinent information, such as the candidate's final multiple, exam standard scores, exam profiles and advancement status.

With a commanding officer's approval, each selectee is advanced on the date specified by NETPMSA. All other candidates receive appropriate information about their status and their series of marks on the various parts of the exam.

Specific requirements for advancement

Table 1 outlines the eligibility requirements in each paygrade and the scheduling, processing and notification steps. If candidates meet all the eligibility requirements, including time-in-rate (TIR), they can participate in the advancement exam regardless of total active service (TAS).

Exam system particulars

The advancement process is outlined, step-by-step, in the advancement handbooks and training manuals. Detailed information is available from Navy career counselors.

Qualifications for advancement are specified in Section 1 of the

Manual for Advancement and are outlined for each rating in Section 1 of *The Manual of Navy Enlisted Manpower and Personnel Classification and Occupation Standards* (rating-specific copies of the same standards included in advancement handbooks).

Still, there are areas people ask questions about: How is the final multiple calculated? How important is the CO's recommendation? These questions will be addressed in this section, so you will have a complete understanding of what is involved in attaining your advancement.

The CO's recommendation

The most important requirement in the enlisted advancement system is the CO's recommendation of indi-

vidual candidates for advancement to the next pay grade. With it, each candidate has been certified to be qualified for advancement.

When a CO recommends a sailor, that means a sailor is qualified in all respects, to assume the duties and responsibilities of the next higher paygrade, to the best of the CO's knowledge.

Commanding officers are tasked by the Navy with making honest, conscientious performance evaluations and advancement recommendations. It's the CO's responsibility to recommend only those who are fully qualified.

The exam

Navywide exams were not designed to test minimum information required for proper performance.

When individuals are recommended for advancement, the command is certifying they are qualified and already know the minimum required for the rate and rating.

Consider an example from the machinist's mate (MM) rating.

- Every MM "must" know how to rethread a bolt.
- Every MM "should" know several methods for rethreading bolts.
- It would be "nice-to-know" how many methods there are for rethreading bolts.

So, minimum required information is that knowledge a petty officer must have to function in his or her rate or rating. Should-know information is that knowledge which places a petty officer a notch above those who have not diligently applied themselves to the diverse areas covered by his or her rating. Nice-to-know knowledge is just that, and is not generally tested.

It is assumed that each candidate for advancement knows the minimum required information, the exams are not designed to determine

if a person is qualified. They do determine who are the best of the qualified candidates on the basis of should-know information and rank them in order from the best- to the least-qualified.

Since the Navy's enlisted advancement system is vacancy driven, not everyone can be advanced, because the number of vacancies is less than the number of qualified candidates. This process singles out those best qualified for advancement.

It gets tougher to advance the higher one goes because of keener competition for fewer vacancies.

Navy standard scores

The number of questions candidates get right on the same advancement exam are converted to Navy standard scores so that comparisons may be made within groups and between different exams.

The lowest possible Navy standard score is 20 and the highest is 80. The average number of correct answers on a given exam is converted to a standard score of 50. Simply put, standard scores tell candidates how well they did in comparison to their peers.

Generally, if you get about one-half of the 150 questions correct, you'll get a standard score of around 50. If you get three fourths or more correct, you'll get a standard score in the high 70s.

For example, if 102 was the highest number right on a particular exam, it may seem quite low when you consider that there were 150 questions. But, if 102 is 15 more correct than anyone else got on the same exam, it's a very good score. A Navy standard score of 79 or 80 correct makes the score of 102 immediately recognizable as excellent.

Table 2. Computing Your Final Multiple

Factor	Exam Paygrade	Computation	E-4, E-5 Max. Points (%)	E-6 Max. Points (%)	E-7 Max. Points (%)
Standard Score (SS)	E-4 to E-7	Indicated on Exam Profile Sheet	80 (35%)	80 (30%)	80 (60%)
Performance Factor	E-4, E-5, E-6, E-7	PMA x 60 - 170 PMA x 60 - 148 PMA x 13	70 (30%)	92 (35%)	52 (40%)
Total Act. Service (TAS) (15 years max. TAS)	E-4, E-5, E-6	(TAS - TIR) + 15 (TAS - TIR) + 19	30 (13%)	34 (13%)	
Time in Rate (TIR) (7.5 years max. TIR)	E-4, E-5, E-6	2 x TIR + 15 2 x TIR + 19	30 (13%)	34 (13%)	
Awards	E-4, E-5, E-6	Values Listed in Para. 418 AdvMan	10 (4.5%)	12 (4.5%)	
PNA Points	E-4, E-5, E-6	As Indicated on Past Profile Information	10 (4.5%)	12 (4.5%)	
Max. FMS Possible			230 (100%)	264 (100%)	132 (100%)

To determine the performance mark average (PMA) for E-4 to E-7 candidate: Compute PMA for advancement candidates by adding all trait marks assigned for all the present paygrade evaluations prepared during the period specified (see BuPers Note 1418) and divide by the total number of marks assigned, excluding the traits in which member is graded as *Not Observed (NOB)*. Do not average individual evaluation reports.

The final multiple

BuPer's Chief of Naval Personnel determines how many candidates can be advanced in each paygrade, from E-4 to E-9.

Information for E-4 through E-6 is sent to NETPMSA and for E-7 through E-9 to selection boards in the form of quotas for each paygrade in each rating.

Quotas are based on manning requirements and projected losses due to retirements, discharges, advancements, deaths, etc.

The FMS for advancement to E-4 through E-6 consists of points awarded for the exam score, performance marks average, total active service, TIR, awards and passed-not-advanced points.

The FMS for E-7 candidates consists only of points from the exam score and performance average.

For advancement to E-4 through E-6, the FMS ultimately determines who is advanced.

People who compete for each rate are ranked according to their FMS. That is, the person with the highest FMS is first followed by all the others in descending order, down to the last person, with the lowest FMS.

Advancements are made starting at the top and counting down until the quota is filled.

For example, if the quota was 50 for a given rate in which 75 candidates passed, the 50th person's FMS would be the "minimum FMS required" — 50 people would be advanced and 25 would be passed-not-advanced in that rate.

For advancement to E-7, the final multiple determines who will be "selection-board-eligible."

All qualified E-8 and E-9 candidates, recommended by their commanding officers with a validation answer sheet forwarded by their command to NETPMSA, will be considered selection-board-eligible.

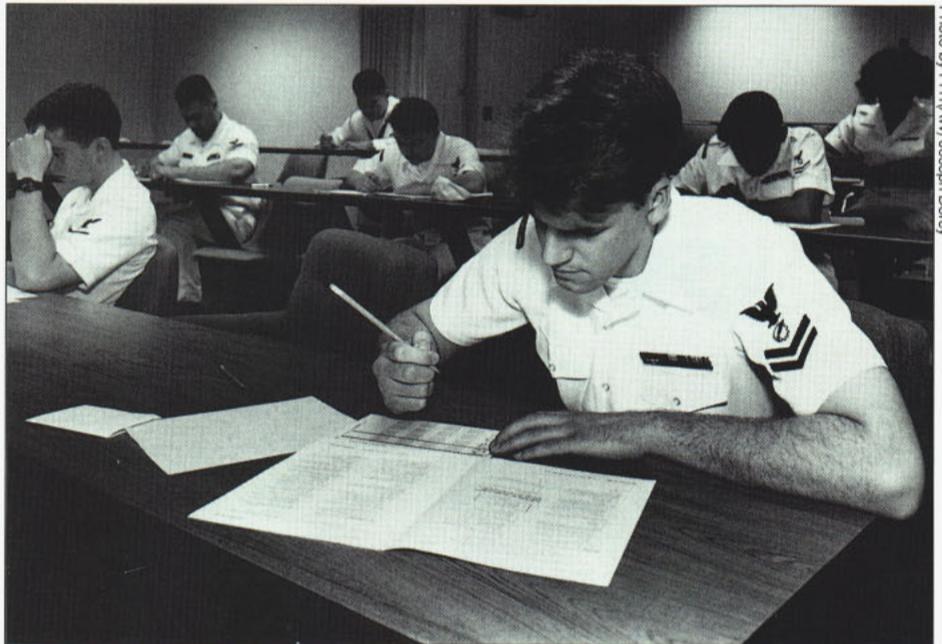


Photo by PH1(AW) Joseph Dorey

Designated service members will have their service records reviewed by the selection board, which convenes annually.

Specific requirements sought by selection boards vary from year to year, but they always look for sustained superior performance, leadership capability and experience, off-duty education, time at sea and support of the Navy's equal opportunity goals.

One final look

All Navy personnel seeking advancement must demonstrate leadership abilities, possess sufficient military and professional knowledge and be recommended by their commanding officer.

In summation, each candidate must:

- Have the required TIR.
- Demonstrate an understanding of the information in mandatory rate training manuals.
- Demonstrate the ability to perform tasks listed in PARS in the advancement handbooks.
- Successfully complete service school, if required.

- Meet all appropriate citizenship or security clearance requirements for advancement in certain rates or ratings.

- Fulfill special requirements for certain ratings.

- Be in the proper path for advancement.

- Meet minimum performance criteria.

- Be recommended by the commanding officer.

- Pass the military leadership examination for PO3, PO2, PO1 or CPO.

- Successfully compete in a Navywide examination for advancement in rate or change in rating.

- Not have a request pending for transfer to the Fleet Reserve if an individual is a candidate for E-7 through E-9.

- Meet all physical readiness/body fat standards outlined in OpNavInst 6110.1C.

Meeting all these requirements cannot guarantee that any one person will be advanced.

However, the advancement system does guarantee that persons within a particular rate will compete equally for vacancies. □

13

E-7/8/9 selection boards

The advancement system for senior enlisted personnel differs in significant ways from the system for junior personnel. Understanding the selection board process, the importance of your microfiche record and evaluations is the key to making the system work for you.

If you are a petty officer first class, a chief or senior chief petty officer, then you have been, or soon will be, in front of an enlisted selection board. This chapter is designed to give you insight into the selection process and your advancement future in the Navy.



Composition of the board

Each selection board consists of a captain who serves as president, a junior officer from the Bureau of Naval Personnel's (BuPers) advancement section who serves as a recorder and officers and master chief petty officers who serve as board members.

Additionally, a sufficient number of assistant recorders ensure the smooth handling of records. The exact size of a board varies with the availability of temporary additional duty funds, the number of records to be reviewed and the time available, but each board usually consists of about 78 members. The board meets in Washington, D.C., and officer

board members are generally drawn from the D.C. area. The enlisted members are usually from out of town.

The recorder, assistant recorders, officer of the Chief of Naval Personnel (CNP) enlisted advancement planner and Master Chief Petty Officer of the Navy may consult with the entire board on any matter concerning selections. With the board president's concurrence, the recorder divides the board members into panels, which are responsible for reviewing the records of individuals in one general professional area, i.e., deck, engineering, medical/dental, etc. Each panel consists of at least one officer and one master chief.

Quota requirements and restrictions

Quotas. A maximum select quota for each rating is established by BuPers planners and is provided to the board. This quota is filled by the "best-qualified" candidates.

Quotas may not be exceeded, but may remain unfilled if the panel determines there are an insufficient number of best-qualified candidates in a rating.

Advancement throughout the Navy is vacancy driven, but several factors are taken into consideration when establishing quotas.

- **Current inventory.** Current inventory is defined as the number of personnel on board vs. the Navy's

requirement for a rating. Only 3 percent of the Navy's total end strength may be senior and master chief petty officers.

- **Total projected losses and gains.** Losses reflect the personnel who will be leaving a paygrade during the phasing cycle, e.g., Fleet Reserve, medical discharge, limited duty officer/warrant officer selectees, demotion or death. Gains reflect those who will enter a paygrade during the phasing cycle, such as voluntary recall to active duty and those remaining to be advanced from the previous cycle. Phasing cycles are September through August for E-7 and July through June for E-8/9.

- **Growth.** This number reflects projected growth of the Navy's authorized allowance during the phasing cycle.

- **Funding authorized.** The number of personnel the Navy may pay as authorized by Congress.

Early selectee quotas. DoD has established the total active federal military service (TAFMS) requirement which is to be met prior to a member's advancement to a given paygrade. TAFMS requirements are 11 years for E-7, 16 years for E-8 and 19 years for E-9.

DoD has made provisions for "early" advancement. An early advancement candidate is one who does not meet the TAFMS minimum service requirement. No more than 10 percent of the total number of sailors in the E-7/8/9 paygrades may have less than the prescribed

TAFMS, so the number of early selectee quotas available to the selection board is limited to a percentage of the total selectee quota. BuPers planners inform the board what percentage can be early and still allow the Navy to meet DoD restrictions.

The percentage is an overall board figure, not a quota by rate. Some panels may recommend fewer early selectees, and other panels may recommend more selectees, based on the average time in service for each rating, which varies yearly.

General guidance to the board

The selection board is convened by the CNP. Each year an instruction, called a precept, is prepared for the board. It outlines the selection process and gives general guidance to the board regarding such selection

criteria as equal opportunity considerations. The precept varies only slightly from year to year.

An oath administered to board members and recorders on convening is contained in the precept. The precept also outlines the expected conduct and performance of persons serving with the board.

Upon convening, the board establishes internal ground rules and minimum selection criteria, which each member uses when screening the records of candidates. The rules/selection criteria are applied equally to each candidate within a rating. Application may vary slightly from rating to rating for many reasons, such as sea duty or lack of it, supervisory opportunities, schooling availability, rotation patterns, etc. The board is given the freedom to establish its own internal procedures, within the guidelines of the

precept, thereby providing for the dynamic nature of the selection process.

The proceedings and recommendations of the board may not be divulged except as authorized and approved by the CNP.

Orientation briefings given to the board cover a wide-range of subjects such as microfiche errors, enlisted communities, TAFMS, etc. During the first two days, the panel members acquaint themselves with the various materials they will be using and practice evaluating test records.

What the board considers

Each rating is given to its respec-

The microfiche viewer is an important tool in the selection board process. All board-eligible sailors should verify their microfiche prior to it going before the board.



Photo by PH1(AW) Joseph Dorey

tive panel by the board recorders. There is a folder for each candidate with his or her fiche record (1E and 2E fiche only), any correspondence sent by a candidate and received by the board before it convenes and an enlisted summary record.

Each record is then reviewed by a panel member. Evaluations covering at least three years are reviewed, although more often, five years of evaluations are examined. Depending on the closeness of the competition, panel members may go back further to establish performance trends and to break ties.

Once the entire rating has been reviewed the first time, the process starts again, and each candidate gets a second review from a different panel member. If there is a significant difference between panel member assessments, a third member reviews the record.

Listed below are some of the factors considered by the E-7 and E-8/9 boards. These considerations change only slightly from year to year, but should not be considered the only factors affecting selection.

- Significant emphasis is placed on professional performance at sea. While it is not necessary that a candidate be serving in a sea duty billet when the board convenes, it is desired that his or her record reflect demonstrated evidence of professional and managerial excellence aboard at sea or at isolated duty assignments.

It is recognized that some ratings do not offer a broad opportunity for sea duty, particularly at senior levels, and this is taken into account. Additionally, while a variety of duty assignments, especially sea duty, is highly desired to give an individual professional breadth, an individual having less variety but more demanding tours may be equally qualified. But sailors assigned to priority billets ashore or overseas will not be hurt.

- Candidates presented to the board compete within their ratings. It is recognized that they are frequently detailed to duty outside their rating specialties. Many such types of duty require selectivity in assignment and special qualifications. Therefore, due consideration is given to those candidates who have served demanding tours of duty as instructors, recruiters, career counselors, recruit company commanders, duty in the Human Goals Program and all other tours requiring special qualifications.

- Consideration is given to improving education. This includes academic and vocational training, whether such education is gained as a result of the individual's initiative during off-duty hours or as a participant in a Navy-sponsored program.

- Evaluations — marks and narrative — are closely reviewed and a trend is identified. Marks and narrative must correspond on evaluations.

The single-most important factor influencing selection is sustained superior performance. The summary ranking also gives the board an indication of how the candidate compares against members of the same paygrade at his or her command. Personal decorations, letters of commendation or appreciation, etc., are given consideration. Command and community involvement also reflect a well-rounded, career-motivated individual.

- Duty assignment and history of duties performed are determined from the service record transfers and receipts page, and the job description on the evaluations.

This data shows board members whether or not the individual is performing duties commensurate with his or her rate and if expectations of professional growth are being met.

- Failure to meet the Navy's physical readiness test and percent body

fat standards can hinder an individual's selection opportunity.

- Advancement will not be denied solely on the basis of prior alcoholism or alcohol abuse, provided the member has successfully participated in a treatment and recovery program. However, any misconduct or reduction in performance resulting from alcoholism or alcohol abuse is considered in selecting members for advancement.

- Individuals who have had disciplinary problems, received a letter of indebtedness or have other record entries relevant to behavioral difficulties such as drug abuse or have demonstrated racial, sexual or religious discrimination, will find the path to E-7/8/9 more difficult than those with clear records.

- Test scores (E-7 only) are also taken into account since they give the individual's relative standing on the examination compared to other candidates.

The slating process

Once the review of the entire rating is completed, the panel arranges all the candidates from top to bottom. This is called slating. At this time, the panel decides where the cut-off will be for people who are appropriate for promotion and recommended selectees.

Once slating is completed, the entire board is briefed on the rating's structure, its job, peculiarities, number of candidates and the backgrounds of those people recommended and not recommended for selection.

During this briefing, no names are used. This prevents any bias for or against candidates by board members who know them. The entire board votes on the slate, which must be accepted by a majority of the board.

- Substandard records before the board. During the course of a board's



deliberations, some records may clearly indicate substandard performance or in the board's judgment, questionable advancement recommendations. In these cases, the board is directed to those candidates by name, activity, reporting senior and concise summary of circumstances. Depending on the circumstances, such candidates either will be referred to the quality control review board or the commands will be identified to senior echelon commanders for any action deemed appropriate.

•NavAdmin to the fleet/report to CNP. After all the ratings have been completed and approved by the board, a NavAdmin is prepared to announce the selectees. Prior to its release, a written report of the board's recommendations is signed by all members and submitted to the CNP for approval. The report must certify that the board complied with all instructions in the precept, and

the board carefully considered the case of every candidate whose name was furnished for review.

Improving your chances

The sailor who decides early to make the Navy a career and immediately starts "turning-to" on the job will get a head start with selection boards. Here are some things you can do to improve your chances before the board.

- Sustained superior performance is the single most important factor influencing your advancement opportunities.

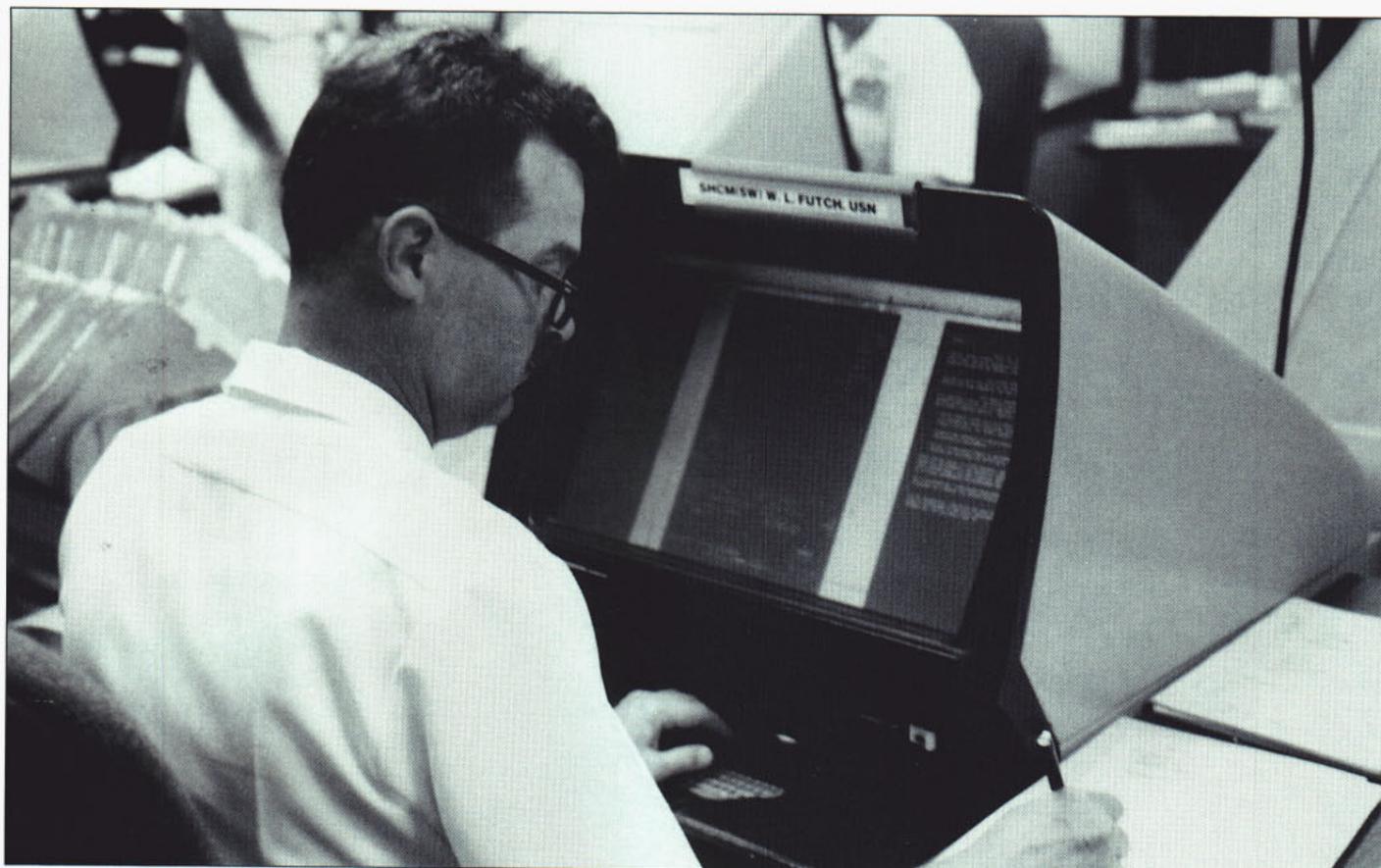
- Get a copy of your microfiche service record from BuPers and ensure it is up-to-date. This is very important! Do this at least six months prior to the board convening and at least once during each enlistment.

Note to E-8/9 candidates: Order your microfiche record after

November may delay placement of your latest evaluation on the microfiche master. Place your order prior to November.

The address for requesting a free copy of your microfiche is: Commander, Bureau of Naval Personnel, Attn: Pers 313C, Navy Department, Washington, D.C. 20370-5312. Submit your request on NavPers Form 1070/879. The use of this form is outlined in NavMilPersComInst 1070.2, or send a letter of request, including your complete name, Social Security Number and return address. Be sure to sign your request. For further information, call DSN 224-2858 or (703) 614-2858.

It should take about six weeks to receive the microfiche. When it arrives, look it over carefully, making sure your name and Social Security Number are correct on each microfiche. Then start reviewing the contents of the record, making sure that each document is yours.



Microfiche service records — The microfiche service record is broken into three separate microfiche sections:

Fiche	Row
1E	Professional service history
A	Enlistment contracts, extensions
B	Assignment, classification pages
C-D	Page 10s, Page 13s
E-F	Discharge, Fleet Reserve retirements
G	Miscellaneous enlistment papers
2E	Performance evaluations, training
A-C	Performance evaluations
D	Page 4s, training, education
E	Awards, medals, commendations
F-G	Adverse information, Page 6s and Page 7s
3E	Personal Data
A	Record of emergency data, insurance info
B	Page 2 changes
C	Security clearances, investigations
D	Miscellaneous

- E Medical
- F Out of service inquiries/ responses
- G Personal

Members with broken service may also have a Page 4E in their microfiche. This page contains documents received after discharge. The documents do not appear in any particular order. Not all personnel with broken service will have a 4E fiche.

Note: The 3E and 4E microfiche are not routinely given to selection boards.

The following information is provided to help you keep your record in order. Refer to BuPersInst 1070.26 for specific information.

- Enlisted microfiche service records are normally updated at the end of each enlistment or re-enlistment. At that time, your command takes Page 4s, 5s, 13s etc., from your paper record and forwards them to BuPers.

- Only E-5 and above evaluations are filmed in your official record. Make sure they are all there.

- All personal decorations and unit commendations should be in

The microfiche record of every board-eligible sailor is checked by at least two members of the selection board.

your microfiche service record. Letters of commendation will not be filed or noted in your microfiche service record. They should be commented on in the appropriate evaluation.

- Poor quality documents are hard to read after they are filmed. Copies should be legible and of standard size (not reduced) to ensure the best imagery.

Updating your record

If you find errors or documents missing from your microfiche, you need to send a correction package to BuPers. If you are board eligible, you should also submit a duplicate package to the board.

BuPers official microfiche service record package: Review your record to determine which documents are missing or are in error. Include all missing evaluations and only those qualifying documents from your pre-

vious enlistments that are missing. Remember, letters of commendation or appreciation after 1976 or letters designating collateral duty assignments do not go in the microfiche record.

Ensure that each document is legible and that your name and Social Security Number appear on each. Outline any other errors found in your record on a letter of transmittal and mail it to Commander, Bureau of Naval Personnel, Attn: Pers 313C, Room 3032, Navy Department, Washington, D.C. 20370-5312.

Selection board package. Correspondence may be submitted by a candidate directly to the selection board president. Your package must reach the board prior to the established deadline.

This correspondence is reviewed by the board along with the service jacket. This package should contain the same documents as above, plus any other appropriate materials from your current enlistment.

Note: *If you desire confirmation of receipt of your package by the selection board, be sure to include a self-addressed, stamped envelope or postcard. Documents submitted to*

the board will be reviewed with your record and then discarded upon adjournment of the board. They are not forwarded for filming and entry in your record. Send this package to: President, FY__ E-7 or E-8/9 (as applicable) Selection Board (active) Bureau of Naval Personnel, Attn: Pers 313C, Navy Department, Washington, D.C. 20370-5221.

Preparing for the exam

Now is the time to start studying for the E-7 exam, even if you don't plan on taking it for a year or so. Keep notes on changes that occur in your rating, and when you are eligible for the exam, get a bibliography and study the materials listed there. Your exam score counts! The E-7 paygrade is considered to be the senior "technical" rate in the Navy, and no plans are afoot to eliminate the professional test which qualifies selection board eligible candidates.

A NavAdmin message announces the Navywide advancement examinations prior to each cycle. Don't take someone else's word for it, read the notice and familiarize yourself

with all applicable advancement requirements.

• E-8/9 candidates and the answer sheet. NavOp 180/80 announced the termination of the E-8/9 advancement in-rating exams and directed commands to submit answer sheets to the Naval Education and Training Program Management Support Activity for each candidate recommended to the selection boards. Ensure that your command forwards your answer sheet or NETPMSA will not be aware that you are board eligible.

• Evaluations. The importance of the enlisted evaluation cannot be stressed enough. With the establishment of the master chief, senior chief and chief petty officer selection boards, the enlisted evaluation has become as important as the fitness report is to officer promotion.

• Personal records. Keep a personal record of your accomplishments throughout the evaluation period. When you are asked for input to your evaluation, submit NavPers 1616/21 summarizing your activities for the year. You shouldn't depend on your reporting senior to remember everything you did all year because he or she may have a large number of people to evaluate.

• Address your accomplishments. Be sure your input addresses all accomplishments you feel are significant. Input should be factual and provide enough detail so, when your input is translated into a smooth report, there is little chance that pertinent information will be omitted. The goal of the evaluation is a comprehensive and objective analysis of you and your performance.

• Be specific. Ensure that your input appears in the smooth report as clearly depicting specific accomplishments. Flowery generalities can weaken your evaluation.

Both officer and enlisted personnel take part in the selection board process.



Photo by PH1(AW) Joseph Dorey

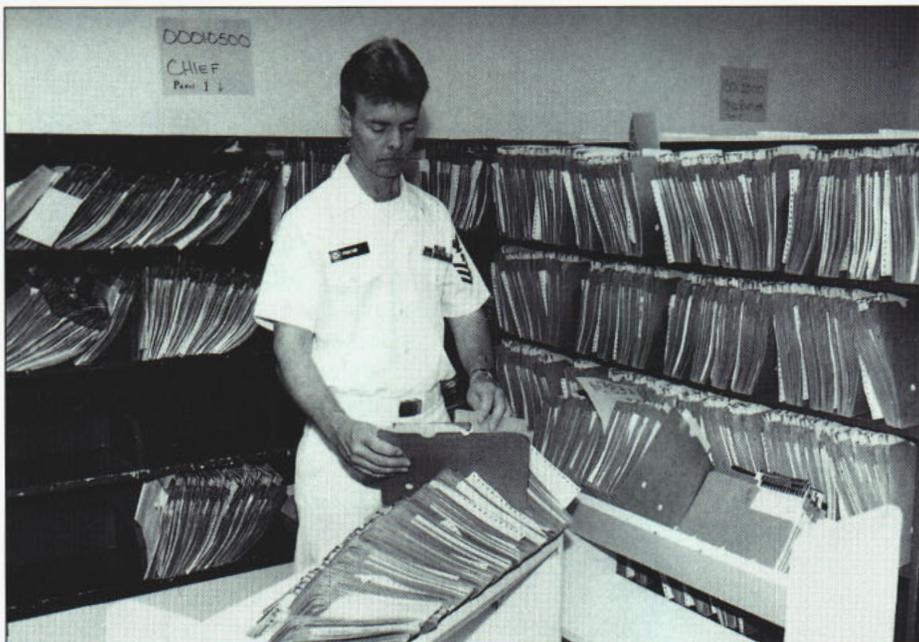


Photo by PH1(M) Joseph Dorey

Files on each board-eligible sailor are prepared and checked for continuity and accuracy prior to going before the board. The files are placed in order according to the last four digits of the social security number for quick reference.

What constitutes a well-written evaluation? It is surprising the large number of petty officers who have not had the opportunity to write enlisted evaluations. It is important to the career development of seniors and their subordinates that all personnel know what constitutes a well-written evaluation. Junior personnel cannot be expected to become proficient in this area if not properly trained.

Below are the composite comments of recent selection boards regarding writing evaluations:

- Do not waste narrative space about how well the ship did on deployment, inspection, battle "E" award, unit commendation, etc., but tell exactly what jobs the individual had and how well those assigned tasks were performed.

- Eliminate all flowery adjectives about what a great person the sailor is and get to the point in "plain English" regarding how he or she accomplished the job.

- More emphasis should be placed on the individual's ability, potential and willingness to accept positions of leadership. Indicate why an individual should be advanced. Indicate

the individual's willingness to go beyond the division or shop supervisor level to positions of increased responsibility as such positions are open to the sailor.

- More care should be taken to ensure that all collateral duties, awards, education, qualifications, etc., are listed.

- If an individual is ranked lower or higher than the majority of his or her peers, tell why in the narrative.

- Evaluations submitted as "special," without solid justification and obviously intended to provide another set of marks for the board, are not viewed positively. Evaluation marks going from 3.8 to top 4.0 between September and February, without some strong reasons, do little for the member and can reduce the reporting senior's credibility.

- Use a paragraph and bullet format. Single-space the text; space between paragraphs. Explain what the sailor did in clear, concise, short sentences. Use short, sharp phrases to emphasize strong points and use underlining sparingly. The use of bullets helps save critical reading time during a board. Underlining will not offset poor marks.

- Fill in blocks on duties completely and specifically. Don't assume all board members and record users know what the duties in your unit entail. Avoid the use of acronyms, particularly those that might not be known outside of your specialized community. This is especially important in the job description block. Because of the vast diversity in many ratings, board members cannot be expected to be totally knowledgeable in all facets of the rating. Therefore, job descriptions must be accurate and complete.

Selection boards offer the following advice to sailors receiving evaluations:

- Proofread the evaluation. Ensure that your evaluations are properly typed, and your Social Security Number is right. Be sure there are no misspellings or other clerical errors. Remember that you are going to sign your evaluation, and clerical errors are as much your fault as your command's. Make sure your evaluation covers the correct time period.

- Ensure that all special goals, schools, duties, outside activities, community involvement, etc., are included on evaluations for the period involved. Include any awards and letters that you received during the reporting period.

You should have a good working knowledge of the master chief, senior chief and chief petty officer selection boards. This knowledge should enable you to make correct career decisions and provide you with a practical and constant goal of achieving sustained superior performance. Working toward this goal will build a better Navy and a better career for you. □

Paths to a Commission

The Navy offers many ways to become a commissioned officer. This section briefly describes the Navy's basic commissioning programs. Specific qualifications for entry into any of the programs may change from time to time because of the Navy's needs or if new legislation is enacted.



Commissioning programs are available for both college students and college graduates. Specialists in certain professional or scientific categories may qualify for a direct commission. Enlisted men and women who are outstanding performers may also qualify and apply for commissioning programs.

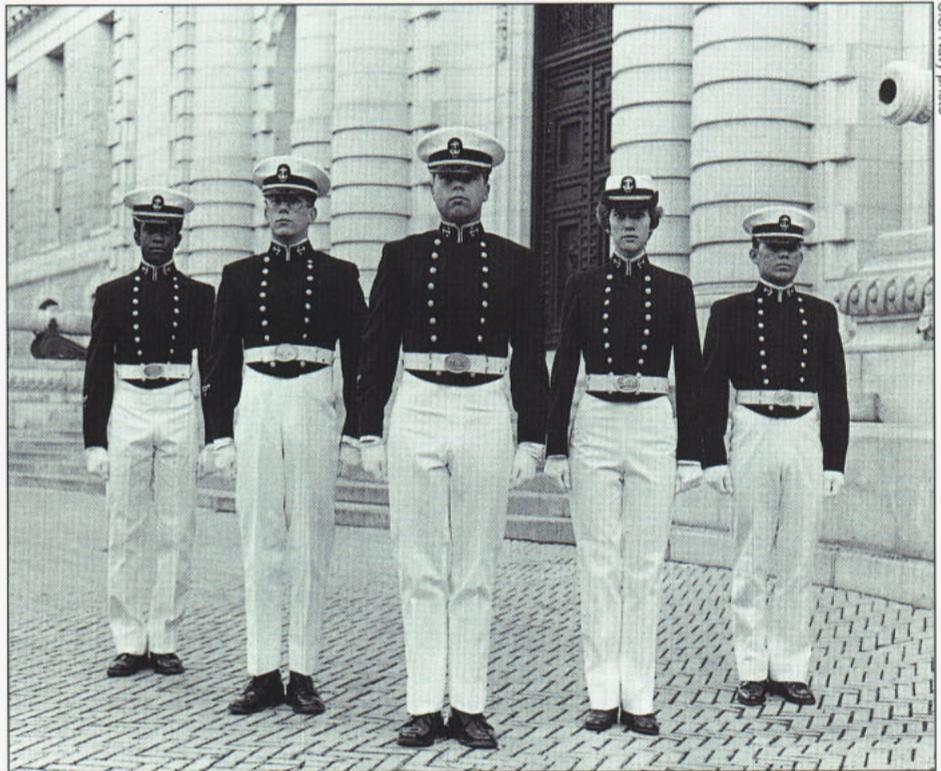
By providing many paths to a commission the Navy can more effectively meet its personnel needs while taking into account a variety of individual circumstances.

The right road for each individual is determined by balancing two basic factors — what the Navy needs in order to man the fleet and what the person is qualified to do.

U.S. Naval Academy

The United States Naval Academy (USNA) offers an outstanding opportunity for qualified young persons to embark on careers as naval officers.

All Naval Academy applicants must have a nomination from an official source to be considered for appointment (e.g., congressman or president). There are many other nomination sources; applicants should apply to all of them.



Each year the Secretary of the Navy may nominate for admission to the Naval Academy 85 active-duty Navy and Marine Corps enlisted personnel and 85 Navy and Marine Corps reserve personnel either on active duty or assigned to a drill unit.

Qualified candidates are appointed to the academy as midshipmen and receive monthly pay of approximately \$500, plus tuition, room and board.

Naval Academy applicants must be:

- A U.S. citizen.
- At least 17 years old and not yet 22 years old on July 1 of the year of admission.
- Unmarried, not pregnant and

have no legal obligation to support a child or other individual.

- Of good moral character.
- Scholastically, medically and physically fit.

Active-duty personnel must have an active-duty pay entry base date (PEBD) one year prior to July 1 of the year of admission.

Reservists on active duty or assigned to a drill unit must have a PEBD one year prior to July 1 of the admission year.

Naval Academy Prep School

The Naval Academy Preparatory School (NAPS), located in Newport, R.I., provides intensive instruction and preparation for the academic,



Photo by PH2 Dolores L. Parfalo

military and physical training curricula at the USNA.

NAPS convenes each August with the course continuing through May of the following year for candidates seeking July admission to the Academy.

Applicants who are not selected for direct appointment to the Academy are automatically considered for selection to NAPS. OpNavInst 1531.4 (series) covers admission to the USNA and NAPS. See your

command career counselor for details.

NROTC scholarship program

The Naval Reserve Officer Training Corps (NROTC) scholarship program leads to an appointment as an officer of the regular Navy or Marine Corps in the grade of ensign or second lieutenant respectively. The NROTC programs are maintained to educate and train well-qualified men

and women for careers as commissioned officers.

The NROTC program is designed to provide the Navy with unrestricted line officers. Only persons reasonably sure of making their career in the Navy or Marine Corps should apply.

The NROTC scholarship provides tuition, books, fees and \$100-a-month subsistence. NROTC units are located at more than 60 host colleges and universities throughout the United States.

Two- and four-year scholarships are available. NROTC midshipmen are inactive reservists and do not receive pay and allowances.

General eligibility requirements are:

- Be a U.S. citizen.
- Be under 25 years old on June 30 of the year of commissioning. Age waivers of up to 48 months are available to those with prior active military service.
- Be a high school graduate or possess an equivalency certificate.
- Be physically qualified for unrestricted line service.
- Be morally qualified and possess officer-like qualities and character.
- Have no moral obligations or personal convictions which would prevent conscientious support and defense of the Constitution of the United States against all enemies, foreign and domestic.
- Have no record of military or civil offenses.

For application procedures, see OpNavNote 1533.

BOOST program

The Navy is engaged in a vigorous effort to ensure that opportunities for a career as a naval officer are open to persons who may have been educationally deprived, but who have demonstrated they possess the fundamental qualities and desire necessary to gain a commission.

To help these high-quality individuals achieve their potential, the Navy developed the Broadened Opportunity for Officer Selection and Training (BOOST) program.

BOOST prepares selected individuals for entrance into the NROTC Program or the U.S. Naval Academy.

A military staff provides physical fitness training, general military training and counseling for students. A civilian staff teaches the academic curriculum.

General eligibility requirements are:

- Be an enlisted member on active duty in the Navy or Naval reserve or a civilian agreeing to enlist for four years with BOOST school guarantee.
- Be highly motivated to become a commissioned officer and have the potential for professional growth if given the educational opportunity.
- Have 36 months of active obligated service as of June 1 of the year BOOST training commences or agree to extend enlistment or active-duty agreement to accumulate 36 months. Upon completion of BOOST, members must accept four years of obligated commissioned service.

To qualify for entrance to the USNA upon completion of BOOST, the member must be unmarried, have no dependents and must be at least 17 years old.

Prospective NROTC candidates must not have passed their 21st birthday on June 30 of the year entering BOOST.

Candidates with duty may be granted a waiver on a month-for-month basis up to 36 months.

Prospective USNA candidates must:

- Not have passed their 21st birthday on July 1 of the year entering BOOST.
- Be able to meet the stringent physical requirements prescribed for unrestricted line officer programs.
- Have no record of conviction by

court-martial or by civil or criminal court (other than for minor traffic violations).

- Meet high standards of personal conduct, character, patriotism, sense of duty and financial responsibility.

- Be a high school graduate or have a GED certificate.

- Have taken SAT or ACT within 12 months preceding the application deadline.

- Be recommended by the commanding officer.

The BOOST program is conducted at the Naval Training Center, San Diego. Detailed information on this program is available in the annual BOOST OpNav Notice 1500.

Enlisted Commissioning Program

ECP provides enlisted personnel, who have previous college credit, a full-time opportunity to complete requirements for a baccalaureate degree and earn a commission.

General eligibility requirements are:

- Be a U.S. citizen.
- Be on active duty in the Navy or Naval Reserve.
- Have at least four years time in service.

- Be at least 22 years of age but less than 31 by the time of commissioning.

- Be physically qualified for unrestricted line service.

- Have no record of conviction by court-martial or civil court, other than minor traffic violations.

- Meet standards of personal conduct, character, patriotism, sense of duty and financial responsibility.

- Have a cumulative grade point average of at least 2.5 on a 4.0 scale from all college-level courses completed.

- Be recommended by the commanding officer.

ECP officer candidates receive full

pay and allowances, but must pay their own tuition and other school related expenses.

A six-year active service requirement will be incurred from the date of transfer to the ECP. Four years of active commissioned service will be incurred upon commissioning.

Chief Warrant Officer (CWO) program

The CWO program (along with the LDO program) is one of the primary enlisted-to-officer programs that does not require a college education. CWOs provide technical expertise at a relatively stable grade level in the officer structure.

General eligibility requirements are:

- Be a U.S. citizen.
- Be serving on active duty as a chief petty officer in the regular Navy, Naval Reserve or Training and Administration of Reserves (TAR) program at the time of application.

- Be physically qualified for appointment to CWO.

- Be a high school graduate or possess a service-accepted equivalent.

- Have no record of conviction by courts-martial nor conviction by civil or criminal court for offenses other than minor traffic violations for the two-year period immediately preceding Oct. 1 of the year application is made.

- Be recommended by the commanding officer.

Personnel in pay grades E-7 through E-9 must have completed at least 12 but no more than 24 years of active naval service immediately preceding the year application is made.

Specific application procedures and additional information about the chief warrant officer program can be found in NavMilPersComInst 1131.1A.

Limited Duty Officer (LDO) program

The LDO program is another enlisted-to-officer program that does not require a college education. The LDO meets the Navy's needs for officer technical managers. General eligibility requirements are the same as those of the CWO program with the following exceptions:

- Be serving as an E-6, E-7, or E-8. If the applicant is an E-6, the member must have served in that capacity for at least one year immediately preceding the year of application.

- Have completed at least eight but not more than 16 years of active naval service on Oct. 1 of the year application is made.

- E-6 candidates must complete all performance tests, practical factors, training courses and service schools required for chief petty officer (CPO). Additionally, each E-6 applicant must successfully compete in the annual Navywide exam for CPO administered in January of the year of application.

- A candidate whose final exam multiple is equal to or greater than that required to be CPO selection board eligible will be eligible.

- An E-6 is exempt from this requirement when authorization for advancement to CPO had been received by the commanding officer.

- Must be recommended by the commanding officer.

NavMilPersComInst 1131.1A contains specific application procedures about the LDO program.

Officer Candidate School

OCS provides 16 weeks of officer candidate indoctrination and training at the Naval Education and Training Center, Newport, R.I. The program is open to male and female personnel except, for the submarine and surface nuclear power program which is not open to women.

Applicants in paygrades E-4 and below who are designated officer candidates are advanced to E-5 upon reporting.

Enlisted applicants in paygrades E-5 and above are designated officer candidates in their current paygrade. The curriculum includes intense naval science and human relations management courses.

General eligibility requirements are:

- Be a U.S. citizen.

- Have a baccalaureate degree or higher from a regionally accredited college or university.

- Be at least 19 years old, but less than 29 years of age at time of commissioning. Waivers may be granted for personnel with prior active military service.

- Agree to take the Officer Aptitude Rating examination.

- Be physically qualified. Physical standards vary depending on career path designator.

- Current service members must be entitled to an honorable discharge; be serving on active duty; and have at least six months of obligated service remaining on current enlistment upon receipt of orders to most schools.

- Applicants must possess leadership qualities, be of good moral character and have good personal habits.

- Married and single applicants must meet the dependency requirements outlined in OpNavInst 1120.2.

- Service obligation for OCS officers is four years active duty. All officers serve a total of eight years combined active/reserve duty.

Aviation Officer Candidate School (AOCS)

AOCS provides an avenue to commissioned service for male and female applicants interested in serving as naval aviators, naval flight

officers, intelligence officers or aviation maintenance duty officers. Selected enlisted members are designated officer candidates and advanced to E-5 upon reporting to AOCS in Pensacola, Fla.

Members desiring pilot training enter AOCS. After commissioning, students continue their flight training regimen for 12 to 18 months; upon completion of training they are designated naval aviators. Active-duty obligation is seven years following designation.

After commissioning, naval flight officer (NFO) candidates will continue their training for designation as NFOs. Active-duty obligation is six years following designation.

Candidates selected for the Intelligence Program and the Aviation Maintenance Duty Officer program will undergo additional training following commissioning and must serve on active duty for four years from the date of appointment as an ensign.

The general requirements for the aviation program are the same as for OCS, except that aviation applicants will be administered the Aviation Selection Test Battery.

Also, pilots and NFOs must be less than age 27 at time of commissioning. Age waivers may be granted for fleet NFO applicants on a month-for-month basis of up to 4 to 8 months for continuous active-duty service.

Naval Aviation Cadet Program

The Naval Aviation Cadet (NavCad) program has been re-established for enlisted Navy men and women.

General eligibility requirements for the NavCad program are:

- Be a U.S. citizen.

- Be at least 19 years old but not older than 24 prior to training.

- Have at least 60 semester hours or 90 quarter hours completed at a

four-year accredited college or university. Must have completed sufficient studies to enter as junior (third year) at that institution. No waivers authorized.

- Applicant must have an Associates degree from an approved accredited junior or community college prior to training. No waivers are authorized.

- Receive an AQT/FAR score of 5/5 or more. No waivers are authorized.

- Be physically qualified and aeronautically adapted in accordance with the physical standards established by the Chief, Bureau of Medicine and Surgery. Applicants must have 20/30 or better uncorrected vision, correctable to 20/20 in each eye with normal color and depth perception. No waivers are authorized.

- Must be single with no dependents.

Unless entitled to the basic pay of a higher pay grade, an aviation cadet is entitled to monthly basic pay at the lowest rate prescribed for paygrade E-4. Aviation cadets are also entitled to the same basic allowance for subsistence as officers.

Except for subsistence, aviation cadets or their beneficiaries are entitled to the same allowances, pensions, gratuities and other benefits prescribed for enlisted members in paygrade E-4. While on active duty, aviation cadets are entitled to uniforms, clothing and equipment at government expense.

All NavCads attend 14 weeks of indoctrination training at Naval Aviation Schools Command, Pensacola, Fla. Successful completion of aviation training will result in an appointment to ensign in the U.S. Naval Reserve. Service obligation is seven years from designation as a naval aviator in propeller or helicopter aircraft and eight years from designation as a naval aviator in jet aircraft.



U.S. Navy photo

Commissioning programs in Navy medicine

Navy medicine offers an alternative to the administrative burden and expense of private practice for physicians, dentists and medical service officers.

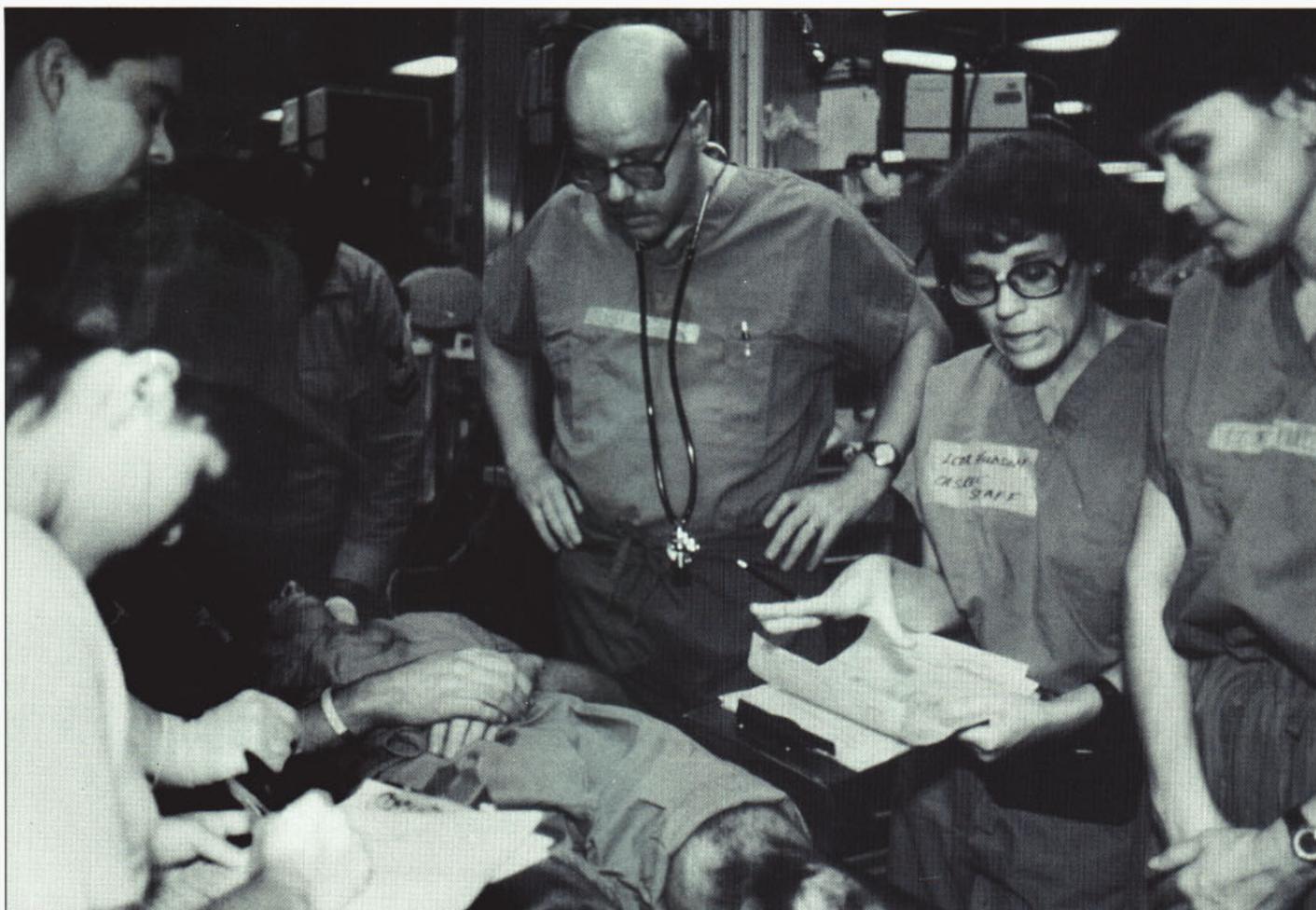
Health Care Administration Section of the Medical Service Corps, Regular Navy — The Medical Service Corps in-service procurement program is a continuing program which provides a path of advancement to commissioned officer status for senior regular Navy hospital corpsmen (HM) and dental technicians (DT) E-6 through E-9 who possess the necessary potential, motivation and outstanding qualifications.

This program is extremely competitive. Enlisted personnel aspiring

toward appointment in the medical service corps should begin preparation early in their careers through a sound self-improvement program.

General eligibility requirements are:

- Be a U.S. citizen.
- Be a member of the regular Navy serving as an HM or DT in paygrades E-6 through E-9.
- Be at least 20 years old. Applicants must not have reached age 35 as of Oct. 1 of the year in which appointment can first be made.
- Meet the physical standards prescribed for officer candidates.
- Have no record of conviction by court-martial for the four years preceding the date of application.
- Have a combined GCT/ARI score of at least 115.
- Be a high school graduate or equivalent.



- Have sufficient undergraduate course work with a grade point average of at least 2.5, to complete the requirements for a baccalaureate degree within 24 months. For further information refer to SecNavInst 1120.8A.

- Pass a professional examination administered by the Medical Service Corps. The exam tests knowledge of personnel administration, patient affairs, Navy customs, military justice and general Navy orientation.

Uniformed Services University of the Health Sciences (USUHS) — This four year, accredited medical school accepts applications from service members who have at least a baccalaureate degree and the academic background to qualify. Students serve in pay grade O-1 while in the program, regardless of previous rank, and are promoted to O-3 upon graduation. Graduates incur a seven-year service obligation (following residency completion), and receive a doctor of medicine degree.

General eligibility requirements are:

- Be a U.S. citizen.
- Be between the ages of 18 and 28. Age waivers are granted for those with prior active military service on a year-for-year basis up to age 32.
- Hold a baccalaureate degree from an accredited college or university in the United States, Canada or Puerto Rico.
- Take the Medical College Aptitude Test prior to application.
- Meet the physical qualifications for commissioning.

Contact the USUHS Admissions Office at DSN 295-3102 or (301) 295-3102 for further details.

Medical Enlisted Commissioning Program — The medical enlisted commissioning program offers enlisted personnel of the HM or DT ratings the chance to become ensigns in the Nurse Corps by allowing them to obtain their bachelor of science degree in nursing.

General requirements are:

- Be a U.S. citizen.
 - Be able to complete the educational requirements and be commissioned before reaching their 35th birthday.
 - Meet the physical standards for officer candidates.
 - Have at least three years active service as of Sept. 30 of the year of application.
 - Complete the undergraduate requirements for a bachelor's degree in nursing within 36 consecutive months.
 - Have a 2.5 grade point average (on a 4.0 scale) from all college courses completed.
 - Be accepted to a baccalaureate program leading to a bachelor's degree in nursing at a university accredited by the National League of Nursing.
- Selectees will receive full pay and benefits, but will be expected to pay their own educational expenses. For further information, see NavMil-PersComInst 1131.A. □

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Officer Promotions

Long ago, the Navy recognized that the finest ships and the best-trained crews were only as effective as the officers who commanded them. Consequently, the sea service has always sought the most capable men and women for the officer corps and encouraged them to advance as far as their abilities permitted.

Laws and regulations governing the promotion of naval officers are the product of more than 200 years experience and ensure that all officers receive impartial consideration based solely on their capabilities and performance. This article addresses all aspects of the officer promotion system.



The Navy's officer corps is structured like a pyramid. Starting with a wide base of junior officers at the bottom, it rises to a relative few flag officers near the pinnacle, with one, the Chief of Naval Operations (CNO), at the top. The officer corps structure consists of 20 competitive categories, i.e., groups of officers possessing similar skills, education and training.

By law, the Navy's promotion system is vacancy-driven. Promotion planners develop annual plans to determine the projected need (or vacancies) for officers in each grade within each of the competitive categories.

The development of these plans starts the promotion system cycle, with these three elements: selection opportunity, selection for promotion and promotion.

Promotion process

Obviously, all officers can't reach the top of the pyramid. However, everyone has the same selection opportunity as their contemporaries in his or her competitive category. Selection opportunity is the product of three factors: authorized officer strength, promotion flow point and selection opportunity (percentage).

Authorized officer strength. The Navy's authorized officer strength is the total number of officers authorized to be in the Navy at the end of each fiscal year. Congress prescribes this total number for each of the armed forces each year, and the Secretary of the Navy (SecNav) distributes this total number among the Navy's 20 competitive categories. Since authorized officer strength sets a limit on how many officers we can have in the Navy each year, it affects the number of promotions that can be made.

Promotion flow point. Promotion flow point is the average number of years of commissioned service (computed from ensign date of rank) officers have when promoted to the

next higher grade. Current promotion flow points are based on DoD and Navy policy guidelines and are shown in Table 1.

Selection opportunity. When developing annual promotion plans, planners use the selection percentage guidelines in Table 2, along with the number of vacancies to be filled in each grade in each competitive category to determine the zone size (or rather, to determine who is "in zone" for selection). For example, if planners foresee a need to fill 300 captain vacancies in the unrestricted line (URL), and a selection opportunity of 50 percent is desired, then the zone must include 600 URL commanders.

Note: To be eligible for consideration for selection from in zone, an officer must have the following minimum years in grade:

- RADM — 1 year as RADM(L) (prior to the convening date of the board)
- RADM(L) — 3 years as CAPT (by Oct. 1 of the year in which promotions begin)
- CAPT — 3 years as CDR
- CDR — 3 years as LCDR

Table 1. Promotion Flow Points

To Grade of	Promotion Flow Point
CWO3	After 4 Years as CWO2 (Permanent)
CWO4	After 4 Years as CWO3 (Permanent)
LTJG	2 Years
LT	4 Years
LCDR	9 to 11 Years
CDR	15 to 17 Years
CAPT	21 to 23 Years

- LCDR — 3 years as LT
- LT — 2 years as LTJG
- CWO4 — 3 years as CWO3
- CWO3 — 3 years as CWO2

These three factors — authorized officer strength, promotion flow point and selection percentage — are inter-related. A change in one will force a change in at least one other.

After finalizing zone sizes promotion planners forward the plans via the chain of command to SecNav. The plans are modified and/or approved, and the zones are announced via an AINav at least 30 days prior to the convening date of the fiscal year's first selection board.

Selection for promotion

The SecNav convenes annual promotion boards for each competitive category, to select active-duty officers and reserve officers not on active duty, for promotion. CWO2 and ensign are commissioning grades, and an officer's commanding

officer determines the individual's promotion to lieutenant junior grade. Officers above the grade of captain are appointed, not promoted, by the President of the United States to admiral, vice admiral and rear admiral.

Selection boards are composed of officers characterized by their quality of performance, maturity, judgment, naval background and experience.

The senior member is usually named president of the board. Each member takes an oath to consider all eligible officers without partiality and to recommend for promotion only those officers who are "best qualified."

In written directions to the board, SecNav stipulates that the board's

proceedings shall be confidential and confined within the board room. The board is required to submit its findings and recommendations, but not the reasons for its decisions. Therefore, those who aren't selected have nothing in their official record to indicate why they were not recommended for promotion.

After the board closes:

- The Chief of Naval Personnel (CNP), Judge Advocate General, Chief of Naval Operations, Joint Chiefs of Staff and the Assistant Secretary of Defense for Force Management and Personnel review the list.

- SecNav reviews the list.

- SecNav publishes the list for chief warrant officer, lieutenant, lieutenant commander, commander,

Table 3.
Approximate Dates of FY 94 Promotion Boards

To Grade of	Selection Percentage
CWO3	90%
CWO4	90%
LTJG	100% (if fully qualified)
LT	95%
LCDR	70 to 90%
CDR	60 to 80%
CAPT	40 to 60%
RADM(L)/RADM	**No minimum

** The selection percentage for RADM(L) is approximately 2 to 3 percent, depending on competitive category. The selection percentage for RADM is approximately 45 percent.

Board	Line = L Staff = S	Active = A Reserve = R	Approx. Convening Date
RADM(L)	L/S	A	NOV 92
RADM(L)	L/S	R	NOV 92
RADM	L	A	JAN 93
RADM	L	R	MAR 93
RADM	S	A	NOV 92
RADM	S	R	DEC 92
CAPT	L	A/R	JAN 93
CAPT	S	A	FEB 93
CAPT	S	R	MAY 93
CDR	L	A	MAR 93
CDR	L	R	APR 93
CDR	S	A	APR 93
CDR	S	R	MAY 93
LCDR	L	A	MAY 93
LCDR	L	R	JUN 93
LCDR	S	A	JUN 93
LCDR	S	R	SEP 93
LT	L	A	JUL 93
LT	L	R	AUG 93
LT	S	A	AUG 93
LT	S	R	SEP 93
LTJG/CHC	S	A	AUG 93/MAR 94
CWO		A/R	OCT 93

captain, rear admiral(L) and rear admiral(U) via an AlNav message. The AlNav lists the selectees in alphabetical order and shows the relative seniority among selectees within each competitive category. Changes occur only if an officer is selected for early promotion or fails to be selected for promotion.

- Secretary of Defense approves selection of the active-duty list, lieutenant through rear admiral (U).

- SecNav publishes the active-duty list for rear admiral(L) and rear admiral(U) and approves chief warrant officer promotion boards via AlNav message.

- Senate confirmation is required for active-duty boards lieutenant through rear admiral(U).

- SecNav authorizes promotions via NavAdmin message as vacancies occur. This usually occurs at monthly intervals during the fiscal year after the fiscal year of selection.

Note: Every officer being considered for promotion has the right to send a letter to the president of the board calling attention to any matter concerning what he or she thinks is important to the deliberations. The contents of the letter should not criticize any officer or reflect upon the character, conduct or motive of any officer.

The board cannot exceed the number of selections provided for in SecNav's precept. For example, if 100 officers are "in zone" and SecNav requires a 70 percent selection percentage, the board cannot select more than 70 officers for promotion.

It may reach "below zone" and choose for early promotion up to 10 percent (or 15 percent with SecDef approval) of the total number of officers selected. If, in the above example, the board selects 10 officers from below zone, it can select only 60 officers from in zone. (Each officer normally gets two "looks" from below zone.) The board also

Table 4. Retirement/Continuation Mandatory Retirement Point

Grade	Pre-DOPMA Officers	DOPMA Officers	Maximum Length of Active Service with Continuation - DOPMA Officers
ADM/VADM (0-9/0-10)	CNO Discretion	35 YOS*	35 YOS (+5 YIG*)
RADM (0-8)	30 YOS (+4 YIG + 4YIG)	35 YOS	35 YOS (+5 YIG)
RADM(L) (0-7)	30 YOS (+4 YIG + 4YIG)	30 YOS	30 YOS (+5 YIG)
CAPT (0-6)	30 YOS	30 YOS	30 YOS (+2 YIG)
CDR (0-5)	26 YOS	28 YOS	28 YOS (+2 YIG)
LCDR (0-4)	20 YOS	2 FOS*	24 YOS
LT	2 FOS	2 FOS	20 YOS
LTJG (0-2)	2 FOS (Women-7 YOS)	2 FOS	None
CWO	2 FOS	2 FOS	30 YOS
(For Permanent Promotion or 30 YOS)			

*YOS for pre-DOPMA officers = Years of Active Commissioned Service; YOS for post-DOPMA officers = Years of Active Service; YIG = Years in Grade (YIG for ADM/VADM is computed from RADM(U) date-of-rank; FOS = Failure of Selection (two FOS LCDRs go before a continuation board and may be continued on active duty until 20 years.

may select "above zone" officers, i.e., those who were considered in a previous year, but weren't selected. Table 3 lists the approximate dates of the FY93 promotion boards.

Defense Officer Personnel Management Act

The Defense Officer Personnel Management Act (DOPMA), enacted Sept. 15, 1981, established all the requirements and guidelines which govern the active-duty list for officer promotion/continuation/retirement system.

Officers promoted or selected for promotion to their present grades before Sept. 15, 1981, are termed pre-DOPMA officers for promotion/continuation/retirement purposes.

Those selected and promoted to their present grades, continued or augmented on or after Sept. 15, 1981, are termed DOPMA officers.

Failure of selection

Many fine officers who are well-qualified for promotion are not selected as a result of the provisions of the DOPMA "up-or-out" system. The system is a competitive system where the most outstanding are selected and the numbers selected will vary with the requirement of the times and needs of the service in the particular grade concerned.

Those who fail to be selected may be continued on active duty or retired in accordance with the guidelines listed in Table 4. □

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Transition Assistance

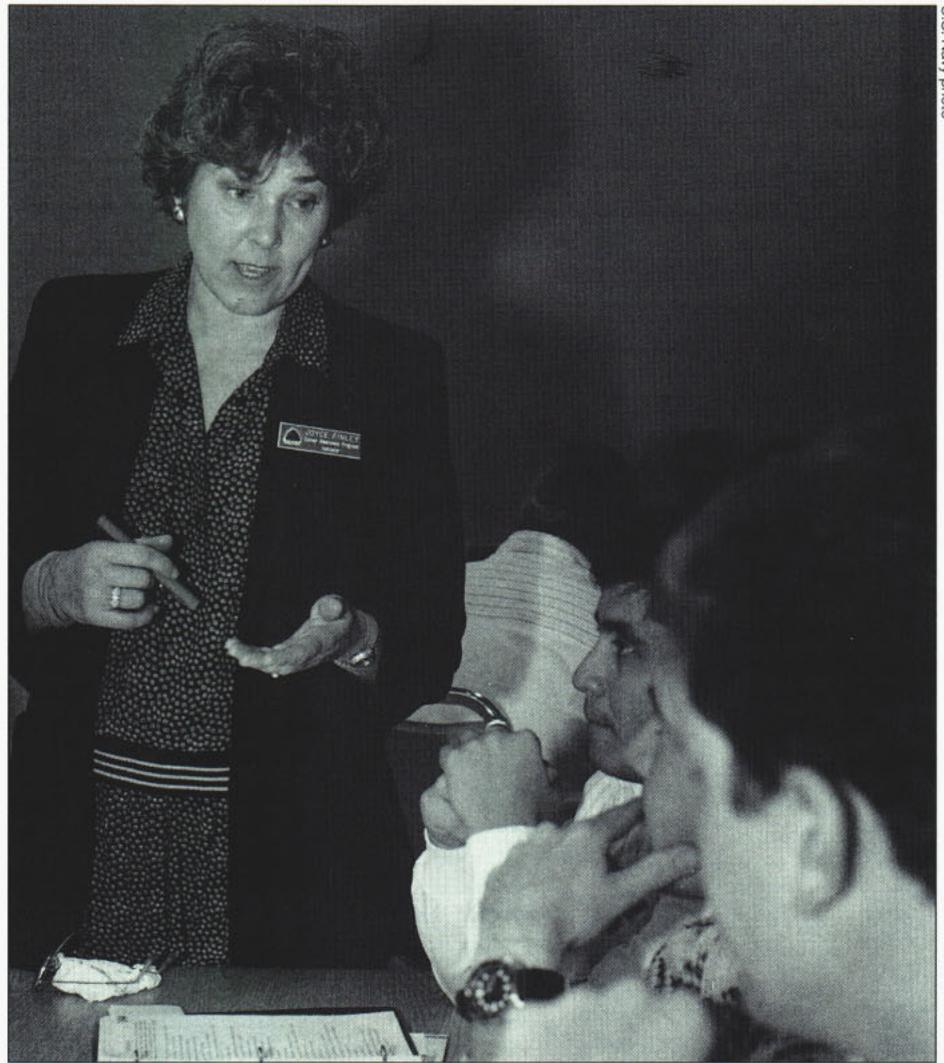
Personnel and their families facing separation from the Navy require services to ease the transition from a formerly secure lifestyle to the challenges of a civilian community in a fluctuating economy. The Navy Transition Assistance Management Program (TAMP) is designed to provide those services. TAMP consists of pre-separation counseling, employment assistance, relocation assistance from overseas and a set of benefits for involuntary separatees.



Preseparation counseling

If you are going to separate from the Navy, preseparation counseling information will be made available to you in nine areas: (1) educational assistance benefits, (2) affiliating with the Selective Reserve, (3) available programs for job search assistance, (4) job counseling for your spouse, (5) relocation assistance services and the Department of Labor's Transition Assistance Program (TAP), (6) conversion health insurance or other medical and dental coverage, (7) the effects of career change on individuals and their families, (8) financial planning assistance, and (9) if you are being medically separated, a description of the compensation and rehabilitation benefits of the Department of Veterans Affairs.

Your command career counselor (CCC) will meet with you up to 180 days before separation but not later than 15 days after your command receives official notification of your



U.S. Navy photo

separation. The CCC will have you sign a Page 13 entry indicating which of the nine areas you desire counseling. The CCC will then refer you to your family service center (FSC) for counseling.

Employment Assistance Program

The second major component of TAMP is employment assistance.

An instructor talks to a group of service members preparing to separate from the Navy. Counseling is available in areas such as education, insurance and medical and dental benefits.

Employment assistance will be provided through the TAP seminar at the FSC. TAP workshops will be available at all major Navy installations by the end of FY92. Check with your FSC to determine availability of TAP in your area. TAP is a

four-day workshop covering instructions on how to write effective resumes, successful interviewing techniques, how to dress for success and several other job-finding skills. The fourth day of the workshop covers military specific topics such as affiliation with the Naval Reserve, movement of household goods, CHAMPUS and dental coverage, Survivor Benefit Plan, separation documents and check-out procedures. The Navy plans to add a fifth day of instruction to cover values and skills identification, relocation factors, stress management and other topics.

You may receive some additional employment assistance by using DoD-sponsored computer programs. Verification of military skills/training can be requested through the local personnel support detachment Source Data System (SDS). The Defense Outplacement Referral System (DORS) is available at the FSC and will make a mini resume of your Navy experience available to employers in the area to which you wish to relocate after separation.

Relocation assistance overseas

FSCs will be responsible for providing relocation assistance overseas through the use of the Relocation Automated Information System (RAIS). The RAIS data base provides information on 86 Navy and 18 Marine Corps installations including data on climate, geographic location, schools, housing, etc. If you receive orders to an overseas duty station, contact your local FSC for further information.

Involuntary separation benefits

If you are being involuntarily separated you may be eligible for additional benefits. These benefits may include extended medical care,

extended commissary and exchange privileges, excess leave/permissive temporary duty if the command allows, priority affiliation in the Selected Reserve, travel and transportation of household goods to home of selection, storage of household goods, extension in Department of Defense Dependent Schools (DoDDS) to allow your child to complete the 12th grade, an additional opportunity to enroll in the Montgomery GI Bill, extension in military family housing if space permits and employment preference in non-appropriated fund instrumentalities. Contact your CCC for further information.

Voluntary Separation Incentive, Special Separation Benefit

Personnel and their eligible family members who elect the Voluntary Separation Incentive (VSI), also known as the annuity plan, lose their eligibility for medical care on the date of separation.

Personnel and their eligible dependents who elect the Special Separation Benefit (SSB), also known as the lump sum benefit, are eligible for medical and dental care in DoD medical treatment facilities or through Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) for 120 days following the date of separation. All beneficiaries under this entitlement have the same priority for care as family members of active duty in DoD medical treatment facilities. Under CHAMPUS, all care is cost shared at the active-duty family member rate and all CHAMPUS rules apply.

Both VSI and SSB separatees are eligible to purchase the DoD sponsored conversion health insurance policy offered by Mutual of Omaha. These are 90-day policies, renewable on a quarterly basis for a maximum

of one year. This policy must be purchased no later than 30 days after the end of their entitlement to DoD-sponsored medical care. Questions on the policy coverage, rates and claims processing should be referred in writing to the Mutual of Omaha Insurance Company, Attn: USVIP Department, Mutual of Omaha Plaza, Omaha, Neb. 68175 or telephone (402) 342-7600.

Only SSB separatees will have DoD coverage for pre-existing conditions not covered by the USVIP policy. Members who elect the SSB must purchase the USVIP conversion policy to receive DoD coverage for pre-existing conditions.

Dental coverage under Dependent Dental Plan (DDP) ends on the day of separation. Remember, your premium deduction will normally stop the month prior to separation, covering your family members through the month of separation. In order to avoid denied claims, you should ensure that any DDP dental treatment is performed prior to your separation date. If you take the SSB, you and your family members may use dental treatment facilities on a space available basis, for the authorized 120 day period. DDP cannot be extended after the separation date.

Medical, dental benefits

Medical and dental care will be provided for TAMP-eligible members and their family members in DoD medical/dental treatment facilities, or medical care through the CHAMPUS system, in the same priority as family members of active duty personnel. Medical and dental care will be provided for a period of 60 days after separation if the member was on active duty for less than six years, or 120 days if the member was on active duty for six years or more. During or within 30 calendar days subsequent to the above period of DoD-sponsored medical/dental



care coverage, a member may purchase the Uniformed Services Voluntary Insurance Plan (USVIP), a DoD-sanctioned conversion health insurance policy. If a member elects to enroll in USVIP, and a medical claim is denied on the grounds that a condition (including pregnancy) was pre-existing, DoD will cover the expense for the treatment of that pre-existing condition for up to one year during enrollment in that policy.

The pre-existing condition is covered only when it is a benefit normally covered by DoD. To use this benefit, the member and family

members must have Transition Assistance (TA) ID cards and be enrolled in DEERS.

DoD will reimburse the cost of medical care (for benefits and services normally covered by CHAMPUS) during the 60- or 120-day period of eligibility after separation retroactive to Oct. 1, 1990. To receive reimbursement submit a claim for medical expenses with copies of paid or unpaid medical bills to the CHAMPUS fiscal intermediary serving the region where the care was received.

The letters "TAMP" should be printed in large letters in block 13 of

Before you become a civilian, learn what you are entitled to after separation or retirement.

the CHAMPUS claim form. If a claim is denied because of DEERS eligibility, send legible copies of the denial, copy 4 of your DD Form 214 and a verified Application for Uniformed Services Identification and Privilege Card (DD 1172) to DEERS Support Office, Attn: Field Support, 2511 Garden Road, Suite A260, Monterey, Calif. 93940.

Brochures on USVIP are available in your FSC. Also, additional information concerning TAMP benefits can be provided by your FSC. □

Retirement

One of the major attractions of a military career has always been the retirement package.

Most members become eligible for retirement after 20 years of service. It provides an element of security as well as a chance to embark on a second career, while still enjoying many benefits of the first.

★ ★ ★

In this article, we take a look at what the military requirement package includes, how to make sure you are able to take full advantage of

these benefits and where to go if you need help or information.

Categories of retired personnel

Regular Navy Retired List. Consists of regular Navy officers and enlisted personnel who are entitled to retirement under any provision of law. They are subject to the Uniform Code of Military Justice (UCMJ) and the orders and regulations of the Secretary of the Navy (SecNav). They may be ordered to active duty at any time, at SecNav's discretion.

Fleet Reserve. Consists of former warrant and commissioned officers and enlisted personnel of the Navy

and Naval Reserve who have been transferred to the Fleet Reserve upon completion of 20 years or more — but less than 30 years — of active service, including any constructive service earned through Dec. 31, 1977. Members of the Fleet Reserve are entitled to receive retainer pay when they are released to inactive duty. They are subject to the UCMJ and to the orders and regulations of the SecNav. They are also subject to active duty recall at any time. Members are transferred to the retired list upon completion of 30 years active and Fleet Reserve service.

Naval Reserve Retired List. Composed of members of the Naval

Fleet Reserve



of the
United States Navy



Reserve entitled to retired pay. This normally occurs at age 60 for most Naval Reserve retirees. Retired members of the Naval Reserve may be ordered to active duty without their consent but only if the SecNav, with the approval of the Secretary of Defense (SecDef), determines that there are not enough qualified reserves in an active status.

Retired Reserves. Consists of reservists who have been transferred to the Retired Reserve without pay. Most reservists who have completed 20 years of reserve duty but have not reached age 60 are in this category.

Temporary Disability Retired List (TDRL). Consists of members who are temporarily unable to perform the duties of their rank or rate by reason of physical disability which may be of a permanent nature. For more details, see the Disability Evaluation Manual (SecNavInst 1850.4A). TDRL lasts for a period of not more than five years.

Permanent Disability Retired List (PDRL). Consists of members who have been found to be permanently unable to perform duties of their rank or rate by reason of physical disability. For more details, see the Disability Evaluation Manual (SecNavInst 1850.4A).

Computation of retired/retainer pay. Navy retired pay is computed under a variety of provisions of law. Active-duty members who have questions about the formula to be used in computing retired pay should consult a career counselor. Retired members should submit questions in a letter to the Defense Finance and Accounting Service.

Pay allotments

If you registered allotments while on active duty, most remain in effect when you transfer to the Fleet Reserve, as long as the total is less than the net retired or retainer pay.

Allotments from retired pay are allowed for life insurance premiums on your own life or family-type insurance which includes your life. You may also register U.S. treasury allotments to repay indebtedness to another U.S. government agency, allotments for U.S. Savings Bonds and allotments for the support of spouse, former spouses and/or your children not living with you.

Survivor Benefit Plan

Established in 1972, the Survivor Benefit Plan (SBP) replaced the Retired Servicemen's Family Protection Plan for all personnel retiring with pay on or after Sept. 21, 1972.

SBP complements the survivor benefits of Social Security and provides all career members of the uniformed services who reach retirement eligibility — including reservists who qualify for retired pay at age 60 — an opportunity to leave a

portion of their retired pay to their survivors at a reasonable cost. See Chapter 19, "Survivor Benefits."

Travel, shipment and storage of household goods

A retiree may select a home location and receive travel allowances and shipment of personal property from the last duty station to a new location. This includes a Navy member on active duty who is retired for physical disability, placed on the temporary disability retired list regardless of length of service, or, who, following at least eight years continuous active duty with no break in service of more than 90 days, is transferred to the Fleet Reserve, discharged or involuntarily released with readjustment or severance pay.

The home selected does not have to agree with the home of record. However, once a member has selected a home and traveled to it, the selection is irrevocable as far as receipt of travel allowance is concerned.

Travel to the selected home and turnover of the personal property for shipment must, in general, be completed within one year after termination of active duty. For exceptions to the one-year time limit, see your command career counselor or personnel officer.

Travel of family members

Upon retirement, a Navy member is entitled to transport his or her family to the same location. This includes all officers and all enlisted personnel in paygrades E-5 to E-9, and E-4s with more than two years of service.

Family members must perform their travel within one year after termination of the member's active duty, with the same exceptions that apply to the member.

Base facilities and other privileges

Members retired with pay can use U.S. Armed Forces base facilities depending on the availability of space, facilities and capabilities of the activity. Reserve personnel retired in non-pay status are not entitled to these privileges.

The commanding officer of the service activity determines whether or not base facilities can accommodate retired personnel. The use of a base facility is a privilege that may be granted, not a right to which a retired member is automatically entitled.

The U.S. Naval Home

The United States Naval Home, Gulfport, Miss., is a retirement home for military retirees and certain veterans with significant wartime service.

Eligible for admission are former Navy, Marine Corps and certain Coast Guard members who are 60 years or older, and in good physical health. For a more detailed explanation of admission eligibility, call the Naval Home toll free 1-800-332-3527.

Uniformed Services Health Benefits Program (USHBP)

The USHBP is a comprehensive health-care plan that includes care provided in Uniformed Services Medical Treatment Facilities (USMTFs) and care from the civilian system at full or partial expense to the government.

Retirees and family members may receive medical and dental care if space, facilities and proper medical staff are available. Since all USMTFs do not have the same medical capabilities, contact the Health Benefits Adviser (HBA) at the facility to find out which services are available.

No charge is made for outpatient care; however, there is a small daily charge for inpatient care of retired officers and family members. Retired enlisted do not pay for inpatient care.

When a retiree or family member requires care beyond the capabilities of the USMTF, the USMTF can transfer the patient to the nearest USMTF that has those services available.

However, the USMTF will usually "disengage" the patient, thereby giving up the medical management of the case. At this point the patient assumes total financial responsibility for all costs.

Retirees, family members of retirees and survivors of deceased active duty or retired personnel are eligible for civilian care obtained at partial government expense under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS).

However, CHAMPUS does not share the cost of all medical bills. You pay the full bill for any care that is not covered by CHAMPUS. This, combined with decreased access to health care at many USMTFs, makes it smart to buy some type of CHAMPUS health insurance supplement. See the "Medical and Dental Care" section of this book for further information on CHAMPUS and on supplemental insurance.

Veterans benefits for retirees

The Department of Veterans Affairs (DVA) is the agency responsible for administering the federal veterans' programs authorized by Congress. Retirement is considered the same as discharge for the purpose of veterans benefits. Therefore, the benefits administered by DVA which are available to personnel being separated or discharged from active duty are available under the same conditions to retirees.

Eligibility for individual retired members for specific veterans benefits must be determined by the DVA. DoN has no control over benefits authorized by law and payable by other government agencies. The percentage of disability determined by the Navy for retirement purposes does not affect the determination of percentage of disability determined by the DVA for veterans benefits. The role of the DoN consists only of furnishing to the DVA information that might be requested by that agency concerning retired Navy members' military service and military retired pay.

The DVA has regional offices in each state, Puerto Rico and the Philippines. Questions concerning veterans benefits should be addressed to the nearest regional office. Toll-free telephone service is available in each state. See chapter 18 on Veterans Benefits.

Unemployment compensation

Your eligibility for unemployment compensation is determined by the law of the state in which you file a claim.

Contact your local office of the state employment service to determine eligibility. If there is no office in your locality, ask the local postmaster for the address of the nearest office. In applying, bring your DD Form 214N, Social Security card and record of civilian employment both before and after military service.

DVA education assistance

Education assistance benefits are available to spouses and children of members who died, or are permanently and totally disabled, as a result of a disability arising from service in the armed forces, or those who died while totally disabled from a service-connected disability.

Application and further information are available from any DVA regional office serving the state or area in which the child is living.

Veterans' and other organizations

Seventy organizations, including state agencies, have been authorized to present and prosecute claims to the DVA on behalf of veterans and their families. These are either chartered by Congress, designated by Congress or otherwise recognized by the DVA.

Only one organization may represent you at any one time. Contact the local chapters of veterans' organizations for further details.

Burial benefits

The Retired Activities Section of the Bureau of Naval Personnel (Pers 662C) will, at the request of survivors of retirees, provide information about benefits for which they may qualify through the Navy and other agencies by reason of the military service of the deceased. You can call toll free 1-800-255-8950.

This service is furnished in lieu of that provided through the Casualty Assistance Calls Program in the case of an active-duty members' death. This assistance may also be requested from the nearest naval activity. The surviving spouse or immediate survivor of the retired member may also receive advice and assistance from various local service and veterans' organizations. Representatives of these organizations can help in completing any required forms and give information concerning benefits.

There is no charge for grave sites or for the opening or closing of graves in a national cemetery. However, expenses for preparation, the cost of the casket or transportation of remains from the place of death to

a national cemetery must be met from private funds.

Both the DVA and the Social Security Administration provide partial reimbursement of burial expenses under certain conditions, regardless of whether the burial is in a national cemetery.

A member or former member whose last active service terminated honorably is eligible for burial in any national cemetery in which grave space is available except Arlington National Cemetery.

If an individual — retiree or family member — wishes to be buried at sea or to have cremated remains scattered over the ocean, that request should be made in writing. Upon death of the former military member, the individual designated to make disposition of the remains should contact the Office of Medical Affairs through the nearest naval activity for assistance.

A government-issued headstone or grave marker is available without charge for any deceased veteran of wartime or peacetime service whose last period of active service was terminated honorably. Markers for private cemeteries are shipped free, but applicants are responsible for transportation to the private cemetery and placement at the grave.

An American flag to drape the casket of each retired member is furnished by a DVA office or a first-class post office. The flag is presented to the next of kin following interment.

The rendering of military honors or a military ceremony depends upon the status of the decedent and upon the availability of active-duty personnel for such purposes at an armed forces installation near the national cemetery or private cemetery. If it is determined by the commander of the installation that troops are not available, the next of kin or his representative may be able to arrange for the rendering of hon-

ors by members of local veterans organizations.

Checkoff list

The head of a family can make things easier for that family by having papers in order so family members know their rights and benefits.

Retired members

Protect your family. Review the "Navy Guide for Retired Personnel and their Families" [(NavPers 16891G) Stock No. 0500LP5405200] with your family. Before retirement, this publication should be provided by your separating activity. After retirement, current editions may be purchased for \$22 from the National Technical Information Service, ATTN: Defense Publications Section, 5285 Port Royal Rd., Springfield, Va. 22161. Complete the Report of Personal Affairs found in the guide.

Keep your current address on file with the Naval Reserve Personnel

Center, Defense Finance and Accounting Service, The Department of Veterans Affairs and the Bureau of Naval Personnel. Notify these agencies when changes occur. Also let them know when you have changed marital status, births, deaths of family members, etc.

Safeguard your records. Keep copies of your naval records and retirement papers in a safe place. Consider recording your DD 214s at the Clerk of Courts office nearest your home. Be sure to let your next of kin know where they may be obtained. Members who elected participation under the Survivor Benefit Plan should include that information as well. Pre-Sept. 21, 1972, retirees who retained coverage under the Retired Servicemen's Family Protection Plan should keep their RSFPP Election Notice with important papers. These records will be needed to apply for certain benefits.

Correspondence. In all official correspondence to agencies concerning benefits, identify yourself completely by full name, rank/rate, serv-

ice/file number, Social Security number and branch of service. If corresponding with the DVA, include your claim number.

Periodic check on insurance. Check your insurance policies periodically to ensure the current beneficiary is listed. Holders of term contracts should consider converting to permanent plan insurance.

What survivors can do

Burial in a national cemetery, reimbursement of burial expenses and headstone information were described previously.

Notification in the event of member's death. Immediately upon death of a retired member who was retired with pay, the next of kin or the person designated should notify the Defense Finance and Accounting Service, Casualty and Annuity Section. Call toll-free at 1-800-537-0814. Provide the current address for yourself or the executor of the estate. This will assist in expediting payment of survivor benefits.

The next-of-kin of a retired reservist who was not receiving retired pay at the time of death should notify the Commanding Officer, Naval Reserve Personnel Center, Code 4-1, New Orleans, La. 70149-7800. Telephone (504) 9488-1832.

Review the personal affairs records. Verify essential information concerning retired member and location of important documents.

Benefits for survivors. Don't hesitate to apply for any benefits to which you think you are entitled. Enclose all documents required by the application.

Advice and assistance. Contact the state Veterans Affairs office, the DVA regional office, Red Cross, other veteran's organizations or any naval activity for help. Additional information is available from BuPers' Retired Activities Section. Call toll-free 1-800-255-8950. □



Photo by PH2 Eddie E. Condero

Veterans Benefits

A wide range of services and benefits is available to help veterans — eligible military members who leave the service after retirement or after their military obligations have been met. This is part of what you earn when you serve your country.



This chapter of rights and benefits contains general information about medical, education and other benefits, mostly available through the Veterans Administration. For more specific information and requirements, you should call your nearest VA office, located in major cities throughout the country.

If you are an active-duty service member, you can also get information on veterans benefits from your command career counselor, personnel officer or education officer.

Uniformed Services Voluntary Insurance Plan

The lack of medical coverage after a member's discharge, or family member's loss of eligibility, is a concern of military members and their families.

The Uniformed Services Voluntary Insurance Plan (USVIP) is designed to ease these concerns. USVIP is offered by a major insurance company through an agreement with DoD at a lower cost than that charged for private commercial policies.

Service members separating from active duty have 30 days after their separation to purchase USVIP for

themselves, as well as their family members.

Former spouses of active-duty or retired service members are eligible to purchase the insurance up to 90 days after their divorce. The unmarried children of active-duty, deceased or retired personnel who lose their military coverage because of age, may purchase the insurance up to 90 days after their 21st birthday, or 90 days after their 23rd birthday if they are full-time students.

In addition, minor children — children under 19 — who become legal wards of active-duty or retired personnel, as well as minor dependent grandchildren living with active-duty or retired personnel and minor wards and "pre-adoptive" children are eligible for the policy.

Eligible U.S. military personnel departing from active service now have insurance coverage available for up to one year for pre-existing medical conditions under a contract recently negotiated between DoD and the Mutual of Omaha Insurance Company.

The coverage is designed to soften the expensive transition between military and private health coverage for involuntary separatees and their family members who qualify for transition benefits, and for voluntary separatees and their family members who separate under the Special Separation Benefit program.

To obtain the new coverage, eligible personnel who separated on or after Oct. 2, 1991, must purchase Mutual of Omaha's USVIP. To receive the full year of coverage for pre-existing conditions, these per-

sonnel must renew their USVIP policies quarterly for one year.

The contract with Mutual of Omaha also provides for one year of pre-existing condition coverage for those who left the military during the first year of the transition program. Individuals in this group will receive a full year of coverage (i.e. reimbursement for out-of-pocket expenses for pre-existing condition expenses) whether they purchased USVIP or not.

Questions regarding covered medical expenses and claim filing procedures should be directed to the Mutual of Omaha Insurance Company at (402) 978-2119.

With the exception of pregnancy-related conditions, medical expenses covered for pre-existing conditions are the same medical expenses covered under USVIP (policy CCM129) and outlined in the current USVIP brochure (4-91). Pregnancy-related pre-existing conditions will be covered even though they are not covered by the USVIP policy.

Under the contract with DoD, Mutual of Omaha will pay 100 percent of the billed medical charges up to the level that is "usual and customary" for verified pre-existing condition expenses, whichever is less. The usual and customary level is determined by standard insurance industry practice.

Each of the military services is in the process of informing eligible personnel of the availability of this benefit and the requirements and procedures associated with it.

Questions regarding eligibility for pre-existing condition coverage should be directed first to the per-

sonnel offices at individual military installations, and next, if necessary, to the Transition Service Support offices of the individual Military Services and DoD.

DoD is in the process of establishing an appeal procedure to address eligibility questions and appeals regarding claim denials for individuals who are unable to obtain copies of their military medical records.

Mutual of Omaha will resolve other questions and appeals regarding claims or covered medical benefits through existing resolution procedures under the USVIP program.

VA medical/dental services

Veterans discharged or released from active military service under conditions other than dishonorable may be entitled to medical and dental care at VA health facilities around the United States.

Eligibility for VA hospitalization and nursing home care is divided into two categories: mandatory and discretionary. Within these two categories, eligibility assessment procedures, based on income levels, are used for determining whether non-service-connected veterans are eligible for free medical care. Veterans with service-connected disabilities and low-income veterans are in the mandatory care category. DVA must provide hospital care and may provide nursing home care to veterans who are in the mandatory category.

For veterans in the discretionary category (nonservice-connected, higher-income veterans) hospital and nursing home care may be provided if space and resources are available. A co-payment is required. Different eligibility criteria apply for outpatient care.

Outpatient medical treatment includes home health services such as structural alterations and home improvements deemed necessary for treatment at home.



Photo by Chuck Mussi

VA provides necessary dental treatment for veterans who were not able to receive a dental examination and treatment within 90 days of discharge or separation from military service. Different criteria apply for treatment of veterans who have dental disabilities resulting from

either combat wounds or service-related injuries.

Unemployment benefits

Veterans returning to civilian life who need jobs should register with the nearest local state employment

commission office and apply for unemployment compensation.

After leaving the service, veterans may file for unemployment in any state where they plan to reside or work. It is beneficial to file promptly. Weekly unemployment checks are not retroactive; they begin only after a veteran files.

Full-time jobs

The U.S. Office of Personnel Management can assist veterans who seek jobs with the federal government. Other sources of employment information and assistance are:

- Federal Job Information Centers. Consult a telephone directory for an address, or ask the operator for the toll-free telephone number.
- Any VA regional office.
- Any federal agency personnel office.
- State and local government employment offices.

Many levels of government — state, county and municipal — give preference to veterans. This is generally in the form of additional points added to job-testing scores.

Vocational rehabilitation

This program provides assistance to service-disabled veterans to live independently; become employable; and find and keep new jobs.

Evaluation and counseling services help plan a vocational rehabilitation program, or a program to improve the potential for independent living.

Eligible veterans may enroll in schools or colleges; train on the job or on a farm; or enter programs that combine school and job training. While enrolled in a rehabilitation program, veterans receive a monthly subsistence allowance in addition to compensation or retirement pay. The amount of compensation is determined based on the number of

family members and the type of training received.

Each program of rehabilitation is tailored to meet the special needs of the individual veteran. Seriously disabled veterans may pursue comprehensive training in their own homes, in rehabilitation centers or in other training facilities.

Medical care and other supportive services, such as tutorial assistance, may be provided. Advancements from a revolving fund and work-study program are also available, as are counseling, job placement and post-placement services.

Eligibility for comprehensive training and rehabilitation services. Veterans are eligible for training and rehabilitation services if all the following conditions are met:

- They suffered a service-connected disability in active service, which entitles them to at least 20 percent compensation, or, would do so but for receipt of retirement pay. Veterans may also be eligible if they have a compensable rating of less than 20 percent and first applied for rehabilitation before Nov. 1, 1990;

- They are hospitalized in a military hospital for a condition likely to be found to be compensable;

- They were discharged or released under other than dishonorable conditions;

- The VA determines if they need rehabilitation services because of an employment handicap. Their service-connected disabilities must materially contribute to this employment handicap.

Eligibility for employment services. Employment services may be provided to those veterans who fall into two basic groups:

- All veterans are eligible for (or found to have an employment handicap who are current participants in) the Chapter 31 training and rehabilitation program if the VA determines they are job-ready.

- Other employable veterans who

have a service-connected disability and meet certain other conditions.

Period of eligibility. Generally, a veteran must complete a rehabilitation program within 12 years of the date of VA notification of entitlement to compensation. Extensions may be granted for veterans with serious employment handicaps.

Duration of programs. Eligible veterans may be provided training and rehabilitation services up to a total of four years, although additional training may be authorized under certain conditions. Employment services may be provided for up to 18 additional months.

Special programs. Veterans who are awarded a pension through Jan. 31, 1992, may be eligible to participate, for up to 24 months or more, under certain circumstances in a vocational training program.

A veteran may also receive up to 18 months of counseling, job search and work-adjustment services. Work income will generally affect the continuing receipt of pension.

Every veteran under the age of 45 at the time pension is awarded, during the period of Feb. 1, 1985, through Jan. 31, 1992, must participate in an evaluation by VA to determine the veteran's ability to benefit from vocational training and services. VA will suspend the pension award of any new participant under age 45 who fails to participate unless the veteran's condition or other circumstances prevent it.

If the veteran wants it, VA will develop a plan of comprehensive training and supportive services. A veteran will continue to receive pension during the training. Pension training program participants may work up to 12 months with no evaluation change.

Education assistance

The VA administers a number of educational assistance programs for

Veterans Benefits Timetable

Time You Have (after separation from service)	Benefits	Where to apply
10 years	VEAP: The VA provides financial assistance for education and training of participants under the voluntary contributory program.	Any VA office.
No time limit	GI Loans: The VA will guarantee your loan for the purchase of a home, manufactured home or condominium.	Any VA office.
No time limit	Disability Compensation: The VA pays compensation for disabilities incurred in or aggravated by military service.	Any VA office.
No time limit	Medical Care: VA provides a wide range of medical benefits including help for alcoholism and other drug dependency to veterans with a service-connected disability and to non-service-connected disabled veterans who qualify.	Any VA office.
90 days	Dental Care: VA provides necessary dental care for veterans who were not provided dental examination and treatment within 90 days of discharge or separation from service. The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries.	Any VA office or medical center.
Two years (from date of notice for a VA disability rating)	GI Insurance: Low-cost life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.	Any VA office.
120 days or up to one year if totally disabled	SGLI: SGLI may be converted to VGLI, a five-year, non-renewable term policy. At the end of the five-year term, VGLI may be converted to a policy with a participating insurance company.	Office of SGLI 213 Washington St. Newark, N.J. 07102-9990
No time limit	Employment: Assistance is available in finding employment in private industry, in federal service and in local government.	Local or state employment service, U.S. Office of Personnel Management.
Limited time	Unemployment compensation: The amount of benefit and payment period varies among states. Apply immediately after separation.	State employment service.
90 days	Re-employment: Apply to your former employer for employment.	Employer.
30 days	Selective Service: Male veterans born in 1960 or later must register.	Any U.S. Post Office; overseas at any U.S. Embassy or consulate.

veterans and service personnel — the Veterans Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB) (including the

MGIB for Selected Reserve). VEAP replaced the old GI Bill for people who entered the service after Dec. 31, 1976, and before July 1,

1985. Individuals who entered military service on or after Jan. 1, 1977, are eligible to participate. See Chapter 10, "Education Benefits."

Montgomery GI Bill

The Montgomery GI Bill (active duty) established a program of education benefits for individuals initially entering military service after July 1, 1985. See Chapter 10, "Education Opportunities."

VA home loans

The VA home loan guaranty program offers advantages that other loan programs do not. The major advantage of the VA home loan program is that most VA loans are made with little or no down payment.

The borrower also has the right to repay all or part of the indebtedness at any time without penalty.

The home loan guarantee offered under the VA's major program is not a direct loan but a guaranteed loan covering 50 percent of the mortgage, up to a maximum of \$45,000. For loans over \$45,000, a different percentage applies.

The exact amount of a veteran's entitlement is shown on the Certificate of Eligibility that many veterans receive from the VA shortly after discharge. Veterans who do not have this document should contact their nearest VA regional office.

Veterans can use their entitlement to purchase, build, alter, improve, refinance or repair a home. There is no requirement that the entitlement must be used within a certain period of time. VA home loan eligibility remains available until used.

To be eligible for a VA home loan, a veteran must have been discharged under conditions other than dishonorable, after serving a minimum period of time on active duty, depending on the period of service. Active-duty-for-training purposes does not qualify an individual for VA home loan benefits.

To obtain a home loan, veterans should contact a real estate broker or

one of the usual lending institutions — banks, savings and loan associations, insurance companies and mortgage companies. Although there is no maximum loan amount, some lenders will limit loan amounts to four times a veteran's entitlement.

The basic entitlement available to an eligible veteran is \$36,000. As much as \$46,000 of entitlement may be available to veterans purchasing or constructing a home to be financed with a loan of more than \$144,000. VA does not establish a maximum loan amount.

Memorial affairs

Burial in a VA national cemetery is open to any veteran who has been discharged under other than dishonorable conditions.

Although the law does not provide for grave site reservations, veterans can make things easier for survivors by expressing a desire to be buried in a national cemetery, keeping military service records accessible and verifying eligibility with VA.

To be eligible for burial, military service must have been for other than training purposes. Reserve personnel who do not meet those requirements, but who die as a result of the active duty or training, may also be eligible. Service members who die on active duty are also eligible.

Burial is available to an eligible veteran's widow, widower, minor children, and under special circumstances, unmarried adult children.

When a veteran or family member dies, the documents verifying eligibility should be presented to the funeral director handling the burial. The funeral director then contacts the national cemetery to determine the veteran's eligibility and space available.

Of the VA's 114 national cemeteries, 62 are open to new burials, 52 are

closed. A closed cemetery does not have space for new interments, but those who have a spouse or family member buried in a closed cemetery may still be buried in the family grave site.

Closed cemeteries can also accept cremated remains. Once eligibility and space are determined, the VA will open and close the grave, furnish a headstone or marker and provide care and maintenance.

Questions regarding burial in a national cemetery or other VA burial benefits can be answered by the nearest VA cemetery or regional office.

Keeping VA posted

If you are a veteran who holds a government life insurance policy, you need to keep the VA informed of your current address. VA also maintains a toll-free number for veterans interested in life insurance information: 1-800-669-8477.

Changes should be sent to the following address, giving your name, VA insurance file number and mailing address: VA Regional Office and Insurance Center, P.O. Box 8079, 5000 Wissahickon Ave., Philadelphia, Pa. 19101

A final word

For many of the veterans programs, there are no time limitations imposed. Eligibility for other benefits, however, does expire. Table 3, "Veterans Benefits Timetable," gives several VA programs and eligibility expiration dates.

The booklet, "Federal Benefits for Veterans and Dependents" gives up-to-date detailed information on all VA programs. If you are interested in a copy, send \$2.75 to: The Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. The stock number is: 051-000-00-198-2. □

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Survivor Benefits

Job security and your base pay aren't the only benefits of your Navy career. To determine the actual value of being in the service, you must consider a whole range of benefits available to active-duty sailors, retired personnel and family members. Benefits for survivors form an important part of what you're entitled to as a Navy member.



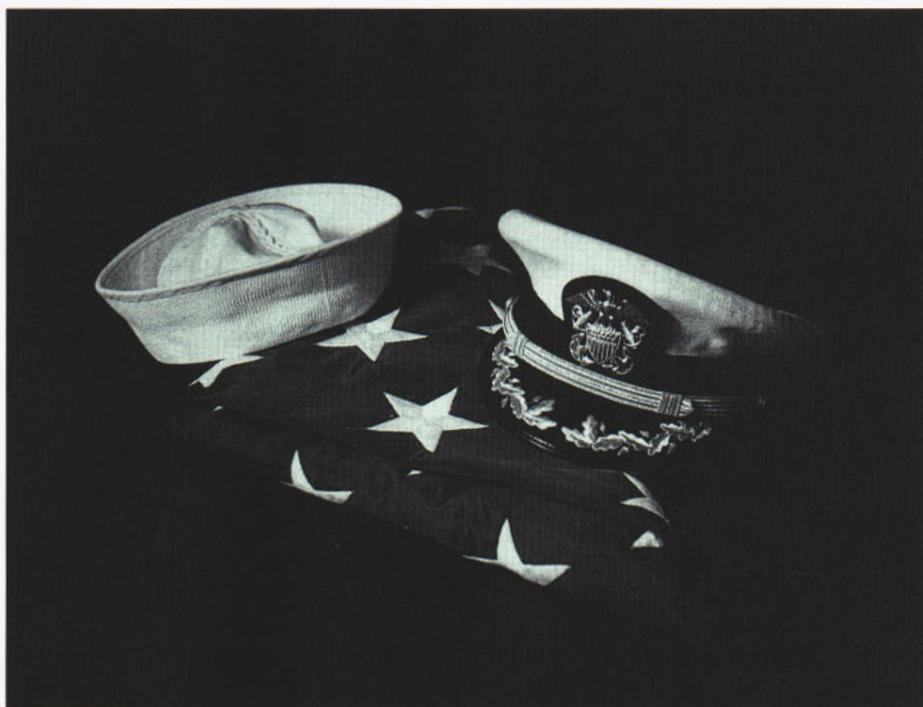
This article outlines the Survivor Benefit Plan (SBP) and the new Supplemental Survivor Benefit Plan (SSBP) that became effective April 1, 1992. It includes a table that briefly describes allowances and services for survivors of active-duty personnel and retirees. Space limitations prevent *All Hands* from including more complete details, so it is important that you contact the sources listed for further information.

The final two pages provide a chart of benefits available to the survivors of active-duty and retired personnel. Information includes eligibility requirements, numbered forms needed to apply and offices to contact.

Survivor Benefit Plan (SBP)

Sometimes the hardest things to talk about are also the most important. Death and the benefits available to our survivors are among these things.

When people retire from the Navy, they are often secure in the belief that a retirement check will arrive in the mail each month for the rest of



their lives. It is sobering, however, to realize that the checks stop when the retiree dies. What about the family? How will the bills get paid? What about the children's education? A service member's family may be financially secure now, but not necessarily later.

For many military retirees, the answers to these and other money questions can be found in the Uniformed Services Survivor Benefit Plan.

The SBP provides a source of income to a deceased retiree's beneficiaries. The amount of that income is determined by an election the member makes prior to retiring or transferring to the Fleet Reserve. This monthly income is equal to 55 percent of any selected "base amount" of retired pay of between

\$300 and full retired pay. After a surviving spouse reaches age 62, the monthly benefit is 35 percent of the selected base amount. SBP benefits are automatically adjusted with the same cost-of-living adjustments applied to military retired pay. If a surviving spouse (or former spouse) remarries before age 55, eligibility to receive SBP benefits is suspended. If that marriage later ends, eligibility is restored.

Military retirees are automatically enrolled in SBP at the maximum level for all eligible beneficiaries at the time of their retirement or transfer to the Fleet Reserve, unless they elect to decline coverage or to participate at less than the maximum level. (An election for less than maximum coverage requires the member's spouse's written consent.)

The cost to participate in SBP, referred to as a "premium," depends upon the base amount the member elects. An SBP participant's retired pay is reduced by the amount of the premium.

For members who entered military service before March 1, 1990, there are two methods to calculate premiums: (1) 2.5 percent of the first \$378 of the elected base amount, plus 10 percent of the remaining base amount, or (2) 6.5 percent of the base amount. Whichever method produces a lower premium is automatically used. For members who entered military service on or after March 1, 1990, the premium is simply 6.5 percent of the base amount.

The \$378 amount increases each year at the same rate as cost-of-living adjustments to active-duty pay. After a member retires, the premium will always remain a constant percentage of retired pay. For members retiring in 1992, the two-part method produces a lower premium than the 6.5 percent method for base amounts of less than \$810.

For example, if a member whose retired (or retainer) pay is \$1,000 per month, dies, the surviving spouse would receive \$550 per month (\$1,000 x 55 percent). The monthly annuity after age 62 would be \$350 (\$1,000 x 35 percent). The annuity would actually be much more than \$350 because of future cost-of-living adjustments.

The member's monthly cost to provide this benefit would be \$65 per month (\$1,000 x 6.5 percent). However, since SBP premiums come "off the top" of retired pay, they are not counted as taxable income. This member's actual cost, after considering taxes, is really only \$55.25 if he is in the 15 percent federal income tax bracket (\$65 x 85 percent), or only \$46.80 if he is in the 28 percent tax bracket (\$65 x 72 percent). The tax treatment of SBP premiums can

result in a savings of thousands of dollars in taxes during a retiree's lifetime. (Survivors' annuities are taxable, but the survivors' taxes are usually lower than what the couple paid prior to the member's death.)

Suppose the same individual opted for \$300 (the minimum amount that may be elected). The widow(er)'s monthly annuity would be \$165 (\$300 x 55 percent) until age 62, when it would be reduced to \$105 (\$300 x 35 percent) but adjusted for inflation. The monthly SBP premium would be \$7.50.

Insurance alternatives

Many retiring members examine life insurance alternatives to SBP. How much insurance would be enough to produce the same income stream as SBP?

In the first example, the member's widow would need approximately \$165,000 upon his death (if he died today) to invest at a 7 percent interest rate to produce a 5 percent inflation-adjusted income stream that is equal to the SBP benefits she would receive during her lifetime. This figure assumes she is 38 years old when benefits begin and that she lives a normal life span. Term life insurance for this amount of coverage is generally available at a cost that is lower than the member's initial SBP premium. However, there is much more to consider.

While it might seem that the amount of insurance that would be needed would decrease with advancing age (because there would be fewer years of life remaining), this is not the case. Because of inflation, the amount actually increases. For example, if this member's spouse is age 75 when he dies, which is likely based upon normal life expectancies, she would need approximately \$275,000 at that time to produce the same income that SBP would provide. Because of inflation, the term

life insurance policy for \$165,000 that this member might consider when he retires would have the purchasing power of only about \$27,000 at that time. It is also likely that the member would let the term insurance policy lapse because his premiums would have become exorbitantly expensive by then.

Many types of permanent life insurance policies offer death benefits that increase by having the interest or dividends on cash values purchase additional insurance. Depending on the member's age, the premiums for these types of policies range from four to six times as much as initial SBP premiums. The projected cash values in these types of policies make them very attractive alternatives to SBP because they make it seem as though the cost of the insurance protection was free.

Cash values in commercial life insurance policies are the invested portion of the premium a person pays, less the cost of insurance, company expenses and profit. The actual cost of the insurance protection is much greater in a commercial life insurance policy than it is with SBP because SBP benefits are subsidized by the federal government at more than 40 percent.

SBP elections are permanent and irrevocable. However, unlike most civilian joint-and-survivor pension annuity plans (military retired pay is not technically a pension), SBP premiums are payable only while a retiree has an eligible beneficiary. If an SBP participant becomes divorced, or if the participant's spouse dies first, SBP premium reductions in retired pay are suspended. Also unlike most civilian plans, a subsequent spouse is automatically covered by SBP after one year of marriage, but the member may elect to withdraw from the program during the first year.

If a member declines to cover an eligible spouse or child upon retire-

SBP Premium and Benefit Amounts*

Base Amount (\$)	Premium (\$)	Monthly Annuity (\$) Before/After Age 62	
300	7.50	165	105
378	9.42	208	132
810	52.65	446	284
1,000	65.00	550	350
1,500	97.50	825	525
2,000	130.00	1,100	700
3,000	195.00	1,650	1,050

* Adjusted with cost-of-living increases

ment, he or she may not provide coverage for that category of beneficiary later. If a member is not married or does not have eligible children upon retirement, he or she may enroll in SBP within the first year after marrying or acquiring a child.

Survivors of retirement-eligible service members (i.e., those who have completed at least 20 years of service) are automatically covered by SBP while the member serves on active duty. This coverage is provided at no cost to the member.

Integration with DIC. The surviving spouse of a military retiree, or of a retirement-eligible member who dies on active duty, may be entitled to receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (DVA). DIC is paid to survivors of veterans who die of service-connected causes. The death of a member serving on active duty is presumed to be service-connected unless the member's death is due to misconduct. The amount of DIC is currently based upon the member's grade at the time the member separated from active duty, or upon the member's grade at time of death, if death occurs while on active duty.

SBP annuities are reduced or "offset" dollar-for-dollar by the amount of DIC received. If the survivor of a retired member whose death is serv-

ice-connected receives DIC, the survivor receives a refund of the SBP premiums the member paid for the portion of the SBP annuity that is offset by DIC.

For example, the surviving spouse of a senior chief, either retired or retirement-eligible but still on active duty, who dies of a service-connected cause would be eligible to receive DIC in the amount of \$805. If the senior chief's retired pay was \$1,200 (or, if still on active duty, would be if he had retired), his survivor's SBP annuity would be \$660 (\$1,200 x 55 percent). Since his widow's DIC is greater than this amount, she would receive only DIC. If the senior chief had retired and had paid SBP premiums since retiring, his widow would also receive a complete refund of the premiums he had paid.

Available coverage under SBP

Child(ren)-only coverage. Members with eligible children, including stepchildren, adopted children, foster children or children born outside of marriage but who live with the member, may name their children as SBP beneficiaries. The spouse of a married member must concur with this type of election.

Children are eligible to receive benefits until age 18, or, if a full-time

student, until age 22. If the child becomes incapable of self-support due to a mental or physical disability while an eligible beneficiary, the child may receive benefits for life.

Monthly benefits for children are 55 percent of the member's base amount. Only one 55 percent annuity is paid per service member. If the member has more than one child, the annuity is divided equally among all eligible children. Benefits are paid to a child's guardian until age 18 and directly to the child thereafter. There is no offset to a child's SBP annuity due to receipt of DIC.

The cost to provide SBP coverage for children is very inexpensive and depends upon the age difference between the member and the member's youngest child. For example, the premium for a 45-year-old member with retired pay of \$1,000 who has three children, the youngest of whom is 10 years of age, would be \$7.20 per month.

Spouse-and-child(ren) coverage. Under this type of coverage, a member may elect coverage for both a spouse and children. Children receive benefits only if the surviving spouse dies or loses eligibility to receive benefits by remarrying before age 55. Premiums for spouse-and-child(ren) coverage are calculated by adding a very small additional charge for the children to the normal premium for spouse-only coverage. The additional charge is usually less than \$1 per month.

Former-spouse coverage. A member with a former spouse may name the former spouse as a beneficiary upon retirement. If divorced after retirement, a member may provide coverage for a former spouse only if the former spouse had been eligible to receive SBP benefits as a spouse.

To name a former spouse as a beneficiary after retirement, the retiree must change his or her election from spouse coverage to former-spouse coverage within one year

from the date of divorce. If the member is required by a court order to provide coverage to a former spouse, the former spouse may have the election ordered on the member's behalf if the member fails to make the change voluntarily.

Premiums and benefits for former spouse coverage are identical to premiums and benefits for spouse coverage.

Children may be added to a former-spouse election at an identical cost to spouse-and-child(ren) coverage. However, only children acquired (born, adopted, etc.) during the member's marriage to the former spouse may be covered.

"Insurable interest" coverage. This type of coverage is available only to a member who is unmarried at the time of retirement. If the member has only one dependent child, the member may name that child as an insurable interest beneficiary.

Insurable interest refers to someone who has a valid financial interest in the continued life of the member. An insurable interest is presumed for any blood relative.

A member must provide written evidence of insurable interest for any unrelated person or for a person who is related more distantly than a cousin. Premiums and benefits are calculated differently for this type of coverage. For more information about this type of coverage, see your command career counselor.

Supplemental Survivor Benefits Plan (SSBP)

Supplemental SBP (SSBP) is a new program, effective April 1, 1992, in which a retiree who is participating in basic SBP at the maximum level may purchase additional coverage to increase a surviving spouse's or former spouse's monthly benefit after age 62 from 35 percent of retired pay to 40 percent, 45 percent, 50 percent

or 55 percent of retired pay. SSBP coverage is not automatic; it must be deliberately elected.

Premiums for SSBP coverage are based upon a member's age on his or her birthday nearest to the date of retirement and are paid in addition to the basic SBP premium. For example, a 40-year-old member with retired pay of \$1,000 would pay a basic SBP premium of \$65 per month.

For each 5 percent level of SSBP coverage (referred to as an "SSBP unit"), the member would pay an additional \$12.20 per month. A post-age-62 benefit level of 55 percent, therefore, would cost this member \$113.80 [$\$65 + (\12.20×4 SSBP

units) = \$113.80]. A 45-year-old member would pay an additional \$14.30 per month for each SSBP unit, bringing his total cost to \$122.20 [$\$65 + (\14.30×4 SSBP units) = \$122.20]. For more information about SSBP coverage, see your command career counselor.

Supplemental SBP benefits are not subject to an offset due to a survivor's receipt of DIC. This is a very important factor to consider by a service member who is retiring due to a physical disability.

Open enrollment season

SBP has undergone more than 16 changes in its 20-year history. All of

SSBP PREMIUMS AND BENEFITS (As percentages of full retired pay)

Member Age	Basic SBP 55-35	Supplemental SBP Benefits Before-After Age 62			
		55-40	55-45	55-50	55-55
37	6.5	7.62	8.74	9.86	10.98
38	6.5	7.63	8.76	9.89	11.02
39	6.5	7.67	8.84	10.01	11.18
40	6.5	7.72	8.94	10.16	11.38
41	6.5	7.77	9.04	10.31	11.58
42	6.5	7.78	9.06	10.34	11.62
43	6.5	7.81	9.12	10.43	11.74
44	6.5	7.87	9.24	10.61	11.98
45	6.5	7.93	9.36	10.79	12.22
46	6.5	7.99	9.48	10.97	12.46
47	6.5	8.06	9.62	11.18	12.74
48	6.5	8.12	9.74	11.36	12.98
49	6.5	8.17	9.84	11.51	13.18
50	6.5	8.24	9.98	11.72	13.46
51	6.5	8.30	10.10	11.90	13.70
52	6.5	8.38	10.26	12.14	14.02
53	6.5	8.47	10.44	12.41	14.38
54	6.5	8.57	10.64	12.71	14.78
55	6.5	8.67	10.84	13.01	15.18
56	6.5	8.77	11.04	13.31	15.58
57	6.5	8.87	11.24	13.61	15.98
58	6.5	8.98	11.46	13.94	16.42
59	6.5	9.10	11.70	14.30	16.90
60	6.5	9.12	11.74	14.36	16.98

these changes have been improvements.

Participants' premiums are lower than they have ever been, and benefits are higher.

To permit adjustments by retirees who retired before these changes were made, Congress authorized all retirees to enroll in SBP and SSBP during a one-year open enrollment season between April 1, 1992, and March 31, 1993.

A special edition of *Shift Colors*, the newsletter for Navy retirees, was mailed to every retiree in March 1992. This publication was devoted almost entirely to SBP and SSBP and included an enrollment form and instructions.

Retirees who have not yet taken advantage of the open season may obtain a copy of the Spring '91 edition of *Shift Colors* from one of three sources: their local Retired Affairs Office (located at most family service centers); the Defense Finance and Accounting Service, Cleveland Center, 1-800-321-1080; or the Retired Affairs Section of the Bureau of Naval Personnel, Washington, D.C., 1-800-255-8950.

Other sources of information on retirement, including your SBP coverage, can be found in the following Navy publications:

Navy Guide For Retired Personnel and Their Families, NavPers 15891 series. This should be made available to the member during pre-retirement processing.

Shift Colors. Members who do not receive an issue within a reasonable time after retirement (six months) should contact the Commanding Officer, Naval Reserve Personnel Center, Code 40, New Orleans, La. 70149, and request that their name be placed on the *Shift Colors* mailing list.

Retired Military Almanac. Mail all orders to: Uniformed Services Almanac, Inc., P.O. Box 4144, Falls Church, Va. 22044.

Other supplemental benefits

In addition to the survivor's benefits listed in Table 1 (Page 107), there are other benefits for surviving family members of deceased active-duty members and retirees. Among these are:

Civil Service Employment Preference. Certain Civil Service preference benefits are granted to unremarried widow(ers) in connection with examinations, ratings, appointments and reinstatement if they apply for a civil service position. Call or write any Civil Service employment office for details.

Fraternal organization benefits. Check with the nearest affiliate of any fraternal or professional organization in which the deceased held membership to learn of any insurance, burial or other benefits which may be paid.

GI loans. Unremarried widow(ers) of deceased military personnel may be eligible for GI Bill home loans, when death is service-connected. Contact the Department of Veterans Affairs for further details.

State benefits. Many states provide benefits to survivors of veterans such as educational assistance, civil service preference, tax and license fee exemptions, employment assistance and bonuses.

Most of the states maintain veterans' agencies which supervise veteran and survivor benefits. The member's survivors should contact the veterans' agency in the state in which they intend to reside or the state in which the retired member last claimed residence. Any nationally recognized veterans' organization will also assist in providing information about veteran and survivor benefits.

Service academy appointments. Each year a limited number of appointments to the U.S. Naval Academy, Annapolis, Md.; the U.S. Military Academy, West Point, N.Y.; and

the U.S. Air Force Academy, Colorado Springs, Colo., are reserved for the sons and daughters of military members who died of war injuries. Inquiries should be sent to:

Office of Candidate Guidance,
U.S. Naval Academy, Annapolis,
Md. 21402

Registrar, U.S. Military Academy,
West Point, N.Y. 10996

Director of Admissions, U.S. Air Force Academy Colorado Springs,
Colo. 80840

Mortgage guarantee. The mortgage guarantee provided as part of GI Bill loans does not pay off the mortgage upon the death of the homeowner. Those guarantees apply solely to the private lender who made the loan. The obligation to repay the loan falls to the deceased's estate and spouse.

Only if the spouse defaults may the government pay the lender to the extent of the guarantee — but the government is then obligated to recover its loss from the family.

Officers and enlisted messes. If facilities permit, commanding officers are authorized to extend the privileges of Commissioned Officers' Open Messes, Senior Petty Officers' Open Messes and 1st and 2nd Class Petty Officers' Open Messes to unremarried widow(ers) or retired members of appropriate grades or rates. Such mess authorization may be extended to family members.

Contact the appropriate naval activity for more information.

Tax Relief. The income of a member who dies of wounds, disease or injury sustained in a combat zone is exempt from federal income tax for the year in which death occurred. Any tax liability outstanding against the member at time of death will be canceled or reduced. Refunds can be made if tax on such income has already been paid. The federal estate tax is not applicable in the settlement of estates of such combat veterans. □

Survivor Benefits for Active-

Benefit	Description
Arrears of Pay	Unpaid pay and allowances due to member at time of death.
Death Gratuity	Designed to help defray immediate expenses, the death gratuity is six times the active-duty member's monthly basic pay, to a maximum \$3000 payable to beneficiaries, usually within 24 hours of death.
Survivor Housing Allowance	Surviving family of member who dies while on active duty may: (1) remain in government quarters for the 90 days following date of death; or (2) receive up to 90 days of Housing Allowance (BAQ plus VHA). If the family vacates government quarters prior to 90 days the family will receive the cash balance of the 90-day Housing Allowance.
Social Security-Burials	\$255 lump sum death payment to widow(er) or eligible children of member covered by Social Security.
DVA Burial Allowance	\$300 basic burial allowance plus \$150 plot/interment allowance if burial is not in a national cemetery. Service-connected deaths may receive up to \$1,500.
Education and Training Navy Scholarships	Various scholarships are available from Navy-affiliated organizations.
NMCRS	Guaranteed student loans may be available to surviving dependents of Navy members.
DVA	Widow(er)s and children of members who die of service-connected causes may be eligible for up to 45 months of VA education assistance. Education loans are also available for those needing education financial assistance.
Uniformed Services ID and Privilege Card (DD Form 1173)	Unremarried widow(er)s, dependent children to age 21 (23 if attending a full-time institution of higher learning) and parents/parents-in-law determined to be dependent are entitled to an ID card and appropriate privileges, if deceased member had retired with pay from military service.
Exchange, Commissary and Theater Privileges	Sponsorship passes may be given to unremarried widow(er)s of retired member until such time as widow(er) remarries. Surviving children are entitled to exchange and theater privileges if dependent on widow(er) for more than one-half their support to age 21 (23 if attending full-time institution of higher learning).
Headstones and Grave Markers	When burial is in a national cemetery, a headstone or grave marker is provided without cost or application. Markers for private cemeteries will be shipped free, but applicant is responsible for transportation to the private cemetery and cost of placement at the grave. If a headstone or grave marker is purchased from a commercial supplier, a maximum of \$70 is allowed toward the purchase.
Household Goods Storage/Movement and Relocation of Dependents	Movement of family members who were eligible to relocate at government expense and movement of household goods allowed before the member's death are permitted within one year to any selected location at government expense, and storage in transit is allowed for up to six months.
SGLI	Automatic coverage (\$100,000 unless member elected lower amount -- \$10,000 to \$90,000 or no coverage). A member is covered for 120 days following separation or up to one year in the case of a veteran who is totally disabled at the time of separation (or retirement).
VGLI	SGLI may be converted to a five-year, non-renewable coverage known as Veterans Group Life Insurance (VGLI). Members on active duty entitled to full-time SGLI coverage can convert to VGLI by submitting the premium before the end of 120 days following the date of separation from service. Members with full-time SGLI coverage who are totally disabled at the time of separation may purchase VGLI up to one year from separation date.
Medical Care	Dependents of retirees who are eligible for medical care under USHBP-CHAMPUS remain eligible for care after the member's death as long as the spouse remains unmarried. Eligibility continues until the beneficiary reaches age 62 or is disabled for more than two years.
Navy Mutual Aid Association	A membership organization which provides life insurance for its members, assists beneficiaries in filing claims for government benefits and provides follow-up service as needed.
Navy-Marine Corps Relief	May provide counseling, referral services or temporary financial assistance to dependents of deceased Navy members.
Retired Serviceman's Family Protection Plan (RSFPP)	Provides annuities to beneficiaries of deceased military members who participated in the program and retired before Sept. 21, 1972.
Survivor Benefit Plan (SBP)	Provides annuities to beneficiaries of deceased military members who participated in the program including those who retired before Sept. 21, 1972, who enrolled in the program during open enrollment seasons between Sept. 21, 1972, and March 20, 1974 and between Oct. 1, 1981, and Sept. 30, 1982.
Social Security Benefits (SSB)	SSB payments are separate from any RSFPP/SBP or monthly DVA compensation. SSB may provide (a) monthly benefits to surviving widow(er)s and dependent children; (b) MEDICARE coverage; and (c) lump-sum death benefits.
Dept. of Veterans Affairs Dependency and Indemnity Compensation (DIC)	DIC is a monthly benefit determined on the basis of member's grade and rate and authorized for unremarried widow(er)s, unmarried children under age 18, children 18 to 23 (if attending a VA-approved school) and dependent parents of members who died in service or died following discharge for a service-connected disability.
Veterans Survivors Pension	Payable to widow(er) and children of a member whose death was not service-connected, providing their income needs do not exceed certain limitations and their net worth is within reasonable limits under DVA guidelines.

duty Members and Retirees

Where to Apply

Commanding Officer, Defense Finance and Accounting Service, (DFAS) Cleveland, Ohio 44199-2059. Phone: 1-800-321-1080.

Payment of local disbursing office is automatic upon notification of death and Bureau of Naval Personnel (BuPers) approval.

Local disbursing office.

Local office of the Social Security Administration (SSA).

Regional office of the Department of Veterans Affairs (DVA). (Each state has at least one DVA regional office.)

Bureau of Naval Personnel, Navy Department, Washington, D.C. 20370-5602.

Headquarters, Navy-Marine Corps Relief Society, 801 N. Randolph St., Room 1128, Arlington, Va. 22203-1989.

Regional Office of the DVA.

For determination of dependency for parent or parent-in-law: Family Support Directorate, Cleveland, Ohio 44199-2087. For renewal or replacement of ID cards: The nearest naval activity authorized to issue ID cards or the Bureau of Naval Personnel, (Pers 334), Navy Department, Washington, D.C. 20370-5602.

See above information on Uniformed Services Identification and Privilege Card (DD 1173).

Director, Headstone Service (42A), Department of Veterans Affairs Central Office, 810 Vermont Ave., N.W., Washington, D.C. 20420.

The Installation Transportation Officer (ITO) at your local military activity will provide household goods information. The local military activity will also assist in the transportation of family members.

Serviceman's Group Life Insurance, 213 Washington St., Newark, N.J. 07102-9986.

Serviceman's Group Life Insurance, 213 Washington St., Newark, N.J. 07102-9986.

Consult your local Navy activity for entitlement/CHAMPUS information.

Navy Mutual Aid Association, Navy Dept., Washington, D.C. 20370.

Headquarters, Navy-Marine Corps Relief Society, 801 Randolph St., Rm. 1228, Arlington, Va. 22203-1989

Commanding Officer, Defense Finance and Accounting Service (DFAS), Cleveland, Ohio 44199-2059

Commanding Officer, Defense Finance and Accounting Service (DFAS), Cleveland, Ohio 44199-2059

Contact the local Social Security Administration Office upon a member's death as claims may not be honored after an extended lapse of time.

Your local DVA regional office.

Your local DVA regional office.

How to Apply

Submit a claim for Unpaid Compensation of Deceased Members of the Uniformed Services (SF-1174).

The local Navy disbursing office will provide assistance and information on death gratuity payments.

The local Navy disbursing office will provide assistance and information on Survivor Housing Allowance.

Apply to the local SSA office within two years of member's death.

Application must be made within two years of member's death on VA Form 21-530 by mortician, survivor or person paying burial expenses.

BuPers will supply information on type and number of scholarships available.

Apply through the Navy-Marine Corps Relief Society.

Submit VA Form 22-5490, Application for Educational Assistance; or VA Form 22-490W, Application for Program, Education or Training by Spouse, Widow(er); or VA Form 22-8725, Application for Educational Loan.

The following documents must accompany application: a copy of retired member's orders; death certificate; marriage (birth) certificate (as appropriate); interlocutory of final divorce decree (if appropriate); and letter from the Social Security Administration certifying you are not entitled to Social Security hospital insurance (Part A) [applicable only to widow(er)s 65 and over].

See above information on Uniformed Services Identification and Privilege Card (DD 1173).

Submit VA Form 40-1330 for procurement of a headstone or grave marker and VA Form 21-8834 for reimbursement of commercially purchased headstone or grave marker. Forms are available at any regional DVA office.

The ITO will require copies of orders in addition to other selected forms. Check with the ITO for specific information.

The beneficiary will be contacted and given VA Form 29-8283 by BuPers upon receipt of official death notice. VA Form 29-8283 and a certified copy of the death certificate are sent by claimant to SGLI.

Submit VA Form 29-8283 (available from regional DVA office) and certified copy of death certificate to SGLI.

CHAMPUS guidelines and medical care information are available from BuPers, Navy Department, Washington, D.C. 20370-5602

Contact Navy Mutual Aid for more information.

Apply in person at an NMCRS auxilliary, call or telegram NMCRS headquarters or contact your local Red Cross chapter in an emergency.

Submit application Form DD-768 to DFAS to receive annuities.

Submit application Form DD-768 to DFAS to receive annuities.

Assistance will be provided by the local Social Security Administration office.

Submit application on VA Form 21-534 (available at any DVA office).

Submit application on VA Form 21-534 (available at any DVA office).

All Hands FY93 Monthly Basic Pay Chart

Cumulative Years of Service

Basic Allowance for Quarters

Pay Grade	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 24	Over 26	Dependents											
																Full	Partial	With									
Enlisted Members																											
E-9	As a senior enlisted advisor of a military service, E-9 basic pay is 3822.60.															2443.20	2497.80	2554.50	2613.00	2671.50	2723.40	2866.20	2977.70	3144.90	433.80	18.60	571.50
E-8	0.00	0.00	0.00	0.00	0.00	2048.70	2107.20	2162.70	2218.80	2277.60	2329.80	2387.10	2527.20	2639.70	2808.60	398.40	15.30	526.80									
E-7	1430.10	1544.10	1601.10	1657.20	1713.60	1768.20	1824.90	1881.90	1967.10	2022.90	2079.00	2106.00	2247.30	2359.30	2527.20	339.90	12.00	489.30									
E-6	1230.60	1341.30	1397.10	1456.50	1511.10	1565.40	1623.00	1706.70	1760.10	1817.10	1844.70	1844.70	1844.70	1844.70	1844.70	307.80	9.90	452.40									
E-5	1079.70	1175.40	1232.70	1286.10	1370.70	1426.50	1482.90	1537.50	1565.40	1565.40	1565.40	1565.40	1565.40	1565.40	1565.40	283.80	8.70	406.50									
E-4	1007.10	1063.80	1126.20	1213.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	1261.20	246.90	8.10	353.70									
E-3	948.90	1001.10	1041.00	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	1082.10	242.40	7.80	329.10									
E-2	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	913.20	197.10	7.20	324.30									
E-1	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	814.80	175.20	6.90	313.20									
E-1	753.60	(Less than 4 mos. active duty)															175.20	6.90	313.20								
Midm.	543.90																										
Warrant Officers																											
W-5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3583.80	3719.70	3827.30	3988.50	594.30	25.20	649.50									
W-4	2100.00	2253.00	2253.00	2304.60	2409.30	2515.50	2621.10	2804.40	2934.60	3037.50	3118.80	3219.60	3327.30	3430.90	3586.50	528.00	25.20	595.50									
W-3	1908.60	2070.30	2070.30	2097.00	2121.30	2276.70	2409.30	2488.20	2567.10	2643.60	2725.80	2832.00	2934.60	2934.60	3037.50	443.70	20.70	546.00									
W-2	1671.60	1808.40	1808.40	1861.20	1962.60	2070.30	2148.90	2227.80	2304.60	2385.60	2463.60	2541.30	2643.60	2634.60	2643.60	393.90	15.90	502.20									
W-1	1392.60	1596.90	1596.90	1730.10	1808.40	1886.10	1962.60	2043.90	2121.30	2200.50	2276.70	2358.30	2358.30	2358.30	2358.30	330.00	13.80	434.40									
Commissioned Officers																											
O-10	6655.20	6889.20	6889.20	6889.20	6889.20	7153.50	7153.50	7549.80	7549.80	8089.80	8089.80	8631.60	8631.60	8631.60	9121.80	714.90	50.70	879.60									
O-9	5898.00	6052.50	6181.50	6181.50	6181.50	6338.70	6338.70	6602.40	6602.40	7153.50	7153.50	7549.80	7549.80	7549.80	8089.80	714.90	50.70	879.60									
O-8	5342.10	5502.30	5632.80	5632.80	5632.80	6052.50	6052.50	6338.70	6338.70	6602.40	6889.20	7153.50	7329.90	7329.90	7329.90	714.90	50.70	879.60									
O-7	4438.80	4740.60	4740.60	4740.60	4953.30	4953.30	5240.40	5240.40	5502.30	6052.50	6568.90	6568.90	6568.90	6568.90	6568.90	714.90	50.70	879.60									
O-6	3290.10	3614.70	3851.70	3851.70	3851.70	3851.70	3851.70	3851.70	3984.50	4612.20	4847.70	4953.30	5240.40	5417.70	5683.50	655.80	39.60	792.30									
O-5	2631.30	3089.40	3303.30	3303.30	3303.30	3303.30	3403.20	3586.50	3826.80	4113.30	4348.80	4480.80	4637.40	4637.40	4637.40	631.50	33.00	763.50									
O-4	2217.90	2700.90	2881.20	2881.20	2934.60	3063.90	3273.00	3456.90	3614.70	3773.40	3877.50	3877.50	3877.50	3877.50	3877.50	585.30	26.70	673.20									
O-3	2061.00	2304.60	2463.60	2725.80	2856.30	2958.60	3118.80	3273.00	3353.40	3353.40	3353.40	3353.40	3353.40	3353.40	3353.40	469.20	22.20	557.10									
O-2	1797.30	1962.60	2358.30	2437.50	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	2488.20	372.00	17.70	475.80									
O-1	1560.60	1624.20	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	1962.60	313.20	13.20	425.10									
Officers With More Than Four Years Active Duty as Enlisted or Warrant																											
O-3E	0.00	0.00	0.00	2725.80	2856.30	2958.60	3118.80	3273.00	3403.20	3403.20	3403.20	3403.20	3403.20	3403.20	3403.20	506.40	22.20	598.50									
O-2E	0.00	0.00	0.00	2437.50	2488.20	2567.10	2700.90	2804.40	2881.20	2881.20	2881.20	2881.20	2881.20	2881.20	2881.20	430.50	17.70	540.00									
O-1E	0.00	0.00	0.00	1962.60	2097.00	2174.40	2253.00	2331.30	2437.50	2437.50	2437.50	2437.50	2437.50	2437.50	2437.50	370.20	13.20	498.90									

Basic Allowance for Subsistence

Enlisted	< Four Months	All Others
Rations in kind not available	\$6.93 per day	\$7.50 per day
On leave or authorized to mess separately	\$6.14 per day	\$6.65 per day
Emergency conditions/no govt. mess avail.	\$9.19 per day	\$9.94 per day

Officers (incl. commissioned, warrants and aviation cadets) \$139.39 per month