BENEFITS & COMPENSATION FACT SHEET October 2013

In accordance with AFI 36-2618, paragraph 4.1.14 and AFPAM 36-2241, paragraph 9.8.7, supervisors are required to provide career counseling to subordinates on the benefits, entitlements, and opportunities available in an Air Force career. Counseling occurs in conjunction with performance feedback or when an individual comes up for review under the Selective Reenlistment Program. Provide a copy of the fact sheet to each individual after counseling. The fact sheet also contains valuable web links associated with each topic providing additional valuable information.

PART I: COMPENSATION FOR MILITARY SERVICE

Quick Links: Click on below topics for more information Military Pay Raises Annual Leave Federal Tax Advantage **Housing Allowances Station Allowances CONUS COLA Basic Allowance for Subsistence (BAS)**

Family Subsistence Supplement Allowance Family Separation Allowance (FSA) Hardship Duty Pav **Combat Zone Tax Exclusion Imminent Danger Pay & Hostile Fire Pay Savings Deposit Program (SDP) Travel Entitlements**

PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS **Quick Links: Click on below topics for more information Thrift Savings Plan (TSP) Retirement Pav** Federal Long Term Care Insurance Plan **Death and Survivor Benefits**

PART III: SUPPORTING BENEFITS

Ouick Links: Click on below topics for more information Base Exchange Airman and Family Readiness Center Base Force Support Squadron Programs

Child Care/Youth Programs Commissarv **Commissioning Opportunities Education**

Legal Assistance **Promotion Opportunity Space Available Travel** VA Home Loans **Programs for Personal Hardships**

PART IV: INTANGIBLE BENEFITS OF AN AIR FORCE CAREER

DoD Self-Service (DS) Logon and eBenefits Access for Service Members Quick Link: Click on the topic below for more information VA Benefits

Counseling occurs in conjunction with performance feedback or when an individual comes up for review under the Selective Reenlistment Program. Provide a copy of the fact sheet to each individual after counseling. The fact sheet also contains valuable web links associated with each topic providing additional valuable information.

PART I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: The proposed military pay increase for calendar year 2014 is 1%. This is based on the Department of Defense's recommendation and President Obama's proposal in the <u>Fiscal Year 2014 Budget proposal</u> that was sent to Congress. The DoD's recommendation is based on the need to maintain the balance of being competitive with military pay while being accountable to costs to taxpayers. However, Congress may still pay a higher 2014 pay increase. The House Appropriations Committee (HAC) has approved a 1.8% military pay raise and is set for a vote in the House of Representatives.

Helpful Link:

http://www.dfas.mil/militarymembers/payentitlements/militarypaytables.html

2. Annual Leave: IAW AFI 36-3003, Military Leave Program, annual leave is accrued at a rate of 2.5 days of leave for each month of active duty service for a total of 30 days of leave each fiscal year. Members who are unable to use leave due to military necessity may accumulate a maximum of 75 days by the end of a fiscal year until 30 Sep 2015. After this date, the limit will return to the previous 60 day limit of accrued leave. In the event service members are unable to use their excess accrued leave prior to 30 September due to mission requirements, approval may be requested to carryover the excess leave days (Special Leave Accrual). Direct questions regarding leave to the local Force Support Squadron or AFPC Contact Center.

3. Federal Tax Advantage: While all pays are taxable, most allowances are tax-exempt. The primary allowances for most individuals are Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), and Family Separation Allowance (FSA). Tax savings can be significant as BAS and BAH averages over 30% of a member's total regular cash pay. In addition to being tax-exempt from Federal and State taxes, these allowances are also excluded from Social Security taxes.

Helpful Link: http://www.defenselink.mil/militarypay/pay/tax/01_allowances.html

Military Compensation Calculator: http://militarypay.defense.gov/pay/calc/index.html

4. Housing Allowances:

a. **Basic Allowance for Housing (BAH):** The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets and is payable when Government quarters are not provided. BAH is paid incident to assignments to a Permanent Duty Station (PDS) in the United States and is based not on actual expense, but on median rental costs, utilities, and renter's insurance. BAH rate calculations do not include mortgage costs. Members residing in family-type Government quarters are not entitled to BAH. Many AF installations are

privatizing their quarters, meaning that private contractors are taking over previously AFowned and operated family housing. Members in these privatized quarters are entitled to BAH and the rental agreement requires a rent amount equal to the BAH entitlement paid via allotment. The Leave and Earning Statement (LES) displays the BAH rate below the heading ENTITLEMENTS, listed as BAH. The PAY DATA portion of the LES shows the BAH type and BAH dependents, as well as other housing-related data.

Helpful Links: <u>http://www.defensetravel.dod.mil/site/bah.cfm</u> or <u>http://www.defensetravel.dod.mil/site/bahCalc.cfm</u>

b. **BAH Differential (BAH-DIFF):** This is the housing allowance amount for a member who is assigned to single-type quarters and who is authorized a basic allowance for housing solely by reason of the member's payment of child support. A member is not authorized BAH-DIFF if the child support payment is less than the member's applicable pay grade BAH-DIFF amount. BAH-Diff is published annually and is determined by increasing the previous year's table by the percentage growth of the military pay raise.

c. **BAH-Partial:** Members without dependents who are not authorized to receive full BAH or OHA and are residing in Government single-type quarters, are entitled to partial BAH if they meet certain conditions.

d. **Overseas Housing Allowance (OHA)** is a cost reimbursement based allowance to help defray housing costs incident to assignments to a PDS outside the United States. Members are reimbursed actual rental costs not to exceed the maximum OHA rate for each locality and grade. There are two types of allowances paid under OHA, Move-In Housing Allowance (MIHA) and monthly OHA including a utility/recurring maintenance allowance. The location MIHA (for those who qualify) is based on the average "move-in" costs for members. The monthly OHA is the rent, up to the rental allowance at a PDS, plus the utility/recurring maintenance allowance.

Helpful Link: http://www.defensetravel.dod.mil/site/ohaCalc.cfm

e. **Family Separation for Housing (FSH):** The purpose of FSH is to pay a member for added housing expenses resulting from enforced separation from dependents. It is not payable under any condition to a member permanently assigned to a duty station in Hawaii or to any duty station under permissive orders. FSH is payable to each member with dependents who is on permanent duty outside the United States or in Alaska who meets all of the required conditions. For additional guidance, consult Joint Federal Travel Regulation (JFTR) Vol 1, Chapter 10.

5. Station Allowances: Members may be authorized certain station allowances for themselves and their command-sponsored dependents when assigned OCONUS. They include Cost of Living Allowance and Temporary Living Allowance.

Helpful Link: http://www.defensetravel.dod.mil/site/allowances.cfm

6. CONUS COLA: The FY95 NDAA approved the CONUS Cost-of-living Allowance (CONUS COLA), to provide compensation for variations in non-housing costs in the continental United States. Members and authorized dependents may be entitled to CONUS

COLA when assigned or residing in a high-cost area. CONUS COLA should not be confused with BAH which considers median rental costs, rental insurance and utilities. CONUS COLA varies by pay grade, years of service (YOS), and whether or not the member has dependents. A list of current CONUS COLA locations is available at the following web site.

Helpful Link: http://www.defensetravel.dod.mil/site/conus.cfm

7. Basic Allowance for Subsistence (BAS) vs. Essential Station Messing (ESM): BAS is a non-taxable allowance used to offset the cost of the service member's meals. BAS is not intended to offset the costs of meals for family members. Because BAS is intended to provide meals for the service member, the amount is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. 2013 BAS rates for enlisted members is \$352.24 and for officers is \$242.60. A single rate of BAS applies to all officers. Enlisted members assigned to single-type government quarters at their permanent duty station are normally on the Essential Station Messing (ESM) program and are required to eat in the government dining facilities. Those on ESM will be charged a discounted meal rate for all meals made available, whether eaten or not, through payroll deduction. Additionally, these members are allowed to claim missed meals when a government meal is not reasonably available for consumption. Direct your questions regarding BAS to your local Comptroller Squadron and questions regarding EMS should be directed to the local Force Support Squadron.

Helpful Link: http://comptroller.defense.gov/fmr/current/07a/Volume_07a.pdf

8. Family Subsistence Supplemental Allowance (FSSA): The FSSA program increases the BAS of a service member to remove the member's household from eligibility under the United States Department of Agriculture (USDA) Food Stamp Program. The FSSA is a monthly entitlement paid in whole dollars, equal to the amount required to bring the member's household income to 130 percent of the Federal poverty line but not to exceed \$1,100 (all pay grades - effective October 1, 2010). All active duty members entitled to BAS may apply for FSSA. Please note that the below link is a RESTRICTED site, meaning this site has information pertinent to military personnel only. Only sites with a URL ending in ".mil" will be allowed access. For additional guidance, consult your local Comptroller Squadron.

Eligibility is based on the income for all members of the household and the number of people living in the household. The following table indicates the income limit for a given number of persons in a household. (For example, if you have 5 people living in your household then you must have income below \$2,927 per month (when living in the 48 states) to be eligible.)

	2013 USDA Gross Monthly Income Eligibility Standard					
	Monthly Income Limit					
H	Iousehold Size	Lower 48 States	Alaska or Overseas	Hawaii		
1		\$1,211	\$1,514	\$1,394		
2		\$1,640	\$2,050	\$1,887		

Household Size	Lower 48 States	Alaska or Overseas	Hawaii
3	\$2,069	\$2,586	\$2,379
4	\$2,498	\$3,123	\$2,872
5	\$2,927	\$3,659	\$3,365
6	\$3,356	\$4,195	\$3,858
7	\$3,785	\$4,731	\$4,351
8	\$4,214	\$5,268	\$4,844
Each Additional Member:	\$429	\$537	\$493

Helpful Link: https://www.dmdc.osd.mil/fssa/

9. Family Separation Allowance (FSA): The purpose of FSA is to compensate qualified members serving inside or outside the United States for added expenses incurred because of an enforced family separation. Members with dependents as well as members married to another member without nonactive dependents may be eligible for FSA. FSA has three different categories: Restricted Ship, and Temporary. Family Separation Allowance is paid at a rate of \$250 per month. Direct your questions to your local Comptroller Squadron.

a. Restricted (**FSA-R**): Members are eligible for FSA-R if transportation of dependents, including dependents acquired after effective date of orders, is not authorized at government expense and the dependents do not live in the vicinity of the member's permanent duty station.

b. Ship (**FSA-S**): Applies to members serving on ships away from the homeport continuously for more than 30 days.

c. Temporary (FSA-T): A member is eligible for FSA-T if TDY away from the permanent station continuously for more than 30 days and the member's dependents are not residing at or near the TDY station. This includes members required to perform a period of the TDY before reporting to their initial station of assignment.

Helpful Link: http://www.dfas.mil/militarymembers/payentitlements/fsa.html

10. Hardship Duty Pay (HDP): Hardship Duty Pay (HDP): Hardship duty pay is additional compensation paid to service members assigned to locations where living conditions are substantially below those conditions in the continental U.S. (CONUS). The following is a summary of HDP: <u>Hardship Duty Pay-Location</u>, <u>Hardship Duty Pay-Mission</u>, <u>Hardship Duty Pay-Tempo</u>

Helpful Links: <u>http://militarypay.defense.gov/Pay/hdp.html</u> and http://comptroller.defense.gov/fmr/current/07a/Volume_07a.pdf

11. Combat Zone Tax Exclusion (CTZE): Presidential Executive Order determines combat zones and the applicable dates. Wages earned in a month a member performs duties in, or in direct support of areas designated as, a combat zone are excluded from taxable income. This exclusion is unlimited for enlisted members and warrant officers. Commissioned officer pay is eligible for exclusion up to the amount of highest pay payable to

any enlisted member plus the amount of hostile fire/imminent danger pay. Reference the below links for more information or contact your local Comptroller Squadron.

Helpful Link: <u>http://www.irs.gov/publications/p3/index.html</u> and <u>http://www.irs.gov/uac/Military-Pay-Exclusion-%E2%80%94-Combat-Zone-Service</u> and <u>http://www.irs.gov/uac/Tax-Information-for-Members-of-the-U.S.-Armed-Forces</u>

12. Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP): Both are covered under Title 37 USC Section 310 and are used simultaneously; they are commonly referred to as IDP. IDP is a "threat based" pay meaning it is payable for any month the member performs duty in an IDP area (designated by USD P&R). These are areas where members are subject to threat of physical harm due to civil insurrection, civil war, terrorism, etc. HFP is an "event based" pay, meaning the Commander certifies that the member is exposed to an actual occurrence of hostile fire or an explosion of hostile mine, the member is entitled to HFP for the month in which the hostile fire happened. If member is hospitalized as a result of being injured or made ill in a designated area, he/she may be eligible to continue to receive IDP/HFP for a specified period of time. IDP/HFP is payable at a monthly rate of \$225. Contact your local Comptroller Squadron for more information. However, effective 31 December 2011, a change in the law required IDP to be paid on a prorated basis, based on the number of days you perform duty in one of the designated areas. For example, if you perform duty in an IDP area for 10 days in a month, you will only be paid IDP for 10 days. HFP continues to be paid on a monthly basis. In other words, if you meet the criteria on any day in the month, you'll be paid HFP for the entire month.

Also note below the special circumstances in which HFP, as well as IDP are prorated:

- You are subject to a total forfeiture of pay and allowances, or
- You are in an excess leave status, or
- Your entitlement to HFP/IDP is earned during the month you enter active duty, or
- Your entitlement to HFP/IDP is earned during the month you separate from service.

Helpful Link: <u>http://militarypay.defense.gov/Pay/hfp_idp.html</u>

13. Savings Deposit Program (SDP): SDP was established to provide members of the uniformed services serving in designated combat zone the opportunity to build their financial savings. If you are serving in an SDP-eligible combat zone, you can start your SDP account once you've been deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months, and you must be receiving Hostile Fire Pay. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you. A total of \$10,000 may be deposited during each deployment and will earn 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you've returned home or to your permanent duty station. Questions should be referred to the local Comptroller Squadron.

Helpful Link: <u>http://www.dfas.mil/dfas/militarymembers/payentitlements/sdp.html</u>

14. Travel Entitlements: Members may be eligible for a wide variety of travel entitlements for themselves and their authorized dependents when ordered to perform official travel for TDY and/or PCS. Members should seek counseling from their MPS, FSO, and TMO. The following are some of the many entitlements available:

Transportation, Per Diem and Reimbursable Expenses Temporary Lodging Expense and Household Goods Shipments Temporary and Non-Temporary Storage of Household Goods Privately-Owned Vehicle (POV) Shipment and Storage Reimbursement for Rental Car when POV Arrives Late Dislocation Allowance Partial Reimbursement of Pet Quarantine Fees Evacuation/Safe Haven Entitlements

Helpful Link: <u>https://www.my.af.mil/gcss-</u> af/USAF/ep/globalTab.do?channelPageId=sA1FBF31D23D21F6B0123ED377B730575

PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS

15. Retirement Pay: One of the most attractive incentives of a military career is the retirement system that provides a monthly retirement income for those who serve a minimum of twenty years. Your retirement represents a considerable value over your life expectancy. While many civilian employees must contribute to their retirement, yours is provided at no cost to you. Currently, there are three retirement plans in effect based upon your Date of Initial Entry to Uniformed Service (DIEUS) -- Final Pay, High-3, and Choice of High-3 or Redux with \$30K Career Status Bonus. A description of each to include, which one applies to you, follows in the table below. Useful information can be found at the following Web site:

Plan	Eligible (as determine d by DIEUS) (Note 1)	Retired Pay Formula (Notes 2, 3 & 4)	Cost-of-Living Adjustment (COLA) (Note 5)
Final Basic Pay	Entered service prior to 8 Sep 80	2.5% times the years of service times final basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)
High-3 (Note 6)	Entered service on or after 8 Sep 80 and before 1 Aug 86	2.5% times the years of service times the <i>average</i> of the highest36 months of basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)

Helpful Link: http://www.defenselink.mil/militarypay/retirement/index.html

	Entra 1	H ² 1 2 2 50/ (¹)	
High-3 Choice	Entered	High-3: 2.5% times the years of	High-3: Full inflation
	service on	service times the average of the	protection; COLA
	or after	highest 36 months of basic pay	based on Consumer
	1 Aug 86		Price Index (CPI)
OR		OR	OR
Redux/CSB Choice:		*Redux/CSB option: 2.5% times	*Redux/CSB option:
Instead of retiring under		the years of service, minus one	Partial inflation
High-3, members may		percentage point from the product	protection; COLA
choose to receive a		for each year less than 30 years,	based on Consumer
\$30,000 (Note 7) "Career		times the average of the highest	Price Index (CPI)
Status Bonus" at 15		36 months of basic pay. At age	minus 1 percent. At
years of service in		62, retired pay is recalculated	age 62, retired pay is
exchange for agreeing to		without deducting the one	adjusted to reflect full
serve to at least 20 years		percentage point for each year less	COLA since
of service and then		than 30, which allows it to catch	retirement. Partial
retiring under the less		up to what it would have been	COLA then resumes
generous Redux plan.		without the Redux penalty.	after age 62.

Note 1: Date initially entered uniformed service (DIEUS) refers to the fixed date the member was first enlisted, appointed, or inducted. This includes cadets at the Service Academies, students enrolled in a reserve component as part of the Services' senior ROTC programs or ROTC financial assistance programs, students in the Uniformed Services University of the Health Sciences, participants in the Armed Forces Health Professions Scholarship program, officer candidates attending Officer Training School, and members in the Delayed Entry Program.

Note 2: The maximum multiplier is 75 percent times basic pay.

Note 3: Members should be aware that the Uniformed Services Former Spouses Protection Act allows state courts to consider military retired pay as divisible property in divorce settlements. The law does not direct state courts to divide retired; it simply permits them to do so.

Note 4: Retired pay stops upon the death of the retiree unless he or she was enrolled in the Survivor Benefit Plan. See "Survivor Benefit Plan (SBP)" on page 3 for additional information on this program.

Note 5: COLA is applied annually to retired pay.

Note 6: High-3 is a reference to the average of the high three years or, more specifically, the high 36 months of basic pay as used in the formula.

Note 7. Effective 28 Dec 01, members may elect one of 5 options to receive the \$30K CSB: one lump sum payment of \$30k; two annual payments of \$15K; three annual payments of \$10K; four annual payments of \$7.5K; or five annual payments of \$6K.

16. Thrift Savings Plan (TSP): The TSP provides military members a 401(k)-like savings plan, which allows members to contribute pre-tax dollars thereby reducing current taxes, and to accumulate long-term, tax-deferred savings and earnings, which can supplement future retirement income. Participation is painless through payroll deduction, and account management is easy via worldwide web interface. The open seasons are eliminated and members can accomplish any action at any time. The Internal Revenue Code places an annual limit on elective deferrals, e.g., tax-deferred employee contributions to the TSP. For 2013, the elective deferral limit is \$17,500.

Helpful Link: http://www.tsp.gov/

17. Federal Long Term Care Insurance Program (FLTCIP): Members may be eligible to obtain coverage under FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage. The FLTCIP was designed specifically for its enrollees, who are Federal and U.S. Postal Service employees and annuitants, active and retired member of the uniformed services and their qualified relatives. It is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators and home caregivers are just a few of the features of this program. To apply or to gather more information, please visit the FLTCIP Website.

Helpful Link: https://www.ltcfeds.com/index.html

18. Death and Survivor Benefits:

a. Servicemember's Group Life Insurance (SGLI): SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, and members of the National Guard. Life insurance coverage is available in \$50,000 increments up to \$400,000 at a very low cost. If you elect to participate in SGLI and subsequently die on active duty, your survivors will be eligible for life insurance payments. Additionally, family member coverage of up to \$100,000 for the member's spouse (spouse coverage is limited to no more than the member's current coverage) and \$10,000 per child. There is an additional premium for spousal coverage based on the spouse's age, but coverage for children is free. You have the option to reduce or decline spouse coverage and the associated premium. If you have questions

Helpful Link: http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm

b. **Dependency and Indemnity Compensation (DIC):** DIC is a monthly benefit paid to eligible survivors of certain deceased veterans, which is nontaxable. The current monthly amount is \$1154 for the surviving spouse and an additional \$286 for each surviving dependent child under the age of 18. DIC is adjusted annually for inflation. Also, there are additional benefits under DIC in which dependents may qualify for based on his/her circumstances. The Department of Veterans Affairs determines who is eligible for DIC. This benefit is not automatic and requires a dependent to submit a completed application to the VA. For questions, please call the VA at 1-800-827-1000. Additional information can be found on the below reference link.

Helpful Link: http://www.vba.va.gov/bln/21/Rates/comp03b.htm

c. **Death Gratuity:** The death gratuity is a lump sum nontax able payment for beneficiaries of a member who dies on active duty, active duty for training, or inactive duty for training, or full-time National Guard duty. Its purpose is to help the survivors in their readjustment and to aid them in meeting immediate expenses incurred. Currently, the death gratuity is \$100,000, and payment is normally made within 24 hours of a member's death. Airmen may elect multiple beneficiaries to receive the benefit in increments of 10 percent and beneficiaries are no longer restricted to a spouse, child or blood relative. Changes to elections may be made to Airman's Record of Emergency Data on vMPF. For additional information contact your local Casualty Assistance Representative or log on to vMPF.

Helpful Link: http://militarypay.defense.gov/benefits/deathgratuity.html

d. **Survivor Benefit Plan (SBP):** The basic statutory provision for SBP is law: Chapter 73, Title 10, United States Code. SBP is designed to provide income for your family in the event of your death to help compensate for the loss of your income. It pays your eligible survivors an inflation-adjusted monthly income since your regular or retired pay stops when you die. The surviving spouse will get an annuity equal to the difference between the DIC payment and the maximum SBP payment that would be paid if you had been retired on the date of your death. If you are on active duty,

Helpful Link: http://www.defenselink.mil/militarypay/survivor/index.html

e. Other substantial benefits: Surviving dependents may be eligible to receive additional

benefits upon the death of a member. They include mortuary entitlements to reimburse the costs of burial, housing for 365 days, active duty transitional health and dental care for 3 years, commissary and exchange privileges, and various Veteran's Affairs and Social Security benefits. For more information contact your local Casualty Assistance Representative.

Helpful Link: <u>http://www.va.gov/</u>

PART III: SUPPORTING BENEFITS

19. Base Exchange: "We Go Where You Go" is the motto of AAFES. For more than 105 years, the exchange service has remained true to its commitment to Value, Service, and Support for the military customer and their families worldwide. Independent price surveys indicate that AAFES' customers save an average of 11% over the competition. AAFES helps in two principal ways. First is its guarantee to "meet or beat" any retailer's price on the same item (under \$5, no questions asked, or over \$5, within 30 days of the retailers advertisement). Second, profits are used to support the Services' morale, welfare, and recreation programs. AAFES now offers 24/7 conveniences through its new website.

Helpful Link: http://www.aafes.com/

20. Base Force Support Squadron Programs: Installation services programs provide conveniently located, low-cost, professionally managed activities and entertainment. Programs include the golf course, child development center, skills development center, auto skills, aero club, community centers, swimming pool, enlisted club, intramural sports, bowling center, library, chapel, youth center, outdoor recreation, and discounts on special events/off-base recreation areas through Information, Ticket and Tours and the base fitness center in conjunction with the SG-run health and wellness center. Contact your local Force Support Squadron for specific programs to your base.

Helpful Link: https://www.usafservices.com/

21. Child Care/Youth Programs: Child Development Centers (CDC) offer care for children 6 weeks-5 years of age. Air Force licensed Family Child Care (FCC) homes are also available at most installations and provide a variety of child care services to include nights and weekends. AF child care centers are certified by the Department of Defense and nationally accredited. Fees are based on total family income and cover 50 hours of care per week, meals, snacks, and infant formula. School Age Programs offer before and after childcare services as part of Youth Programs (YP). AF Youth centers are affiliated with the Boys & Girls Clubs of America and 4-H and offer a variety of character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation programs. Contact your installation CDC, FCC or YP for more information or see the below link.

Helpful Links: <u>https://www.usafservices.com/</u> or <u>http://www.afchildprograms.com/</u> or <u>http://afyouthprograms.com</u>

22. Commissary: The Defense Commissary Agency's vision statement is: "The Commissary Benefit--Cornerstone of Military Quality of Life. It is our goal to provide this premier quality of life benefit to our military efficiently and effectively." Items are sold at cost plus a 5% surcharge, which covers the construction of new commissaries and

modernization of existing stores. Customers save an average of 30%, approximately \$2,400 per year for a family of four, compared to commercial prices. Military members and retirees consistently indicate commissaries are one of the most important benefits.

Helpful Link: http://www.commissaries.com/

23. Commissioning Opportunities: There are several programs that allow enlisted Airmen to apply for a commission while on active duty. Below is a list of a few of these opportunities, but the list is not all inclusive. Interested individuals should contact their local Education Office for more information.

Nurse Enlisted Commissioning Program (NECP) AFROTC Airman Scholarship and Commissioning Program (ASCP) AFROTC Professional Officer Course Early Release Program (POC-ERP) Leaders Encouraging Airmen Development (LEAD) Scholarships for Outstanding Airmen to ROTC (SOAR)

Helpful Link:

http://static.e-publishing.af.mil/production/1/af_a1/publication/afi36-2013/afi36-2013.pdf

24. Education:

a. **Montgomery GI Bill (MGIB):** Individuals entering the Air Force after 1 Jul 85 are automatically enrolled in the MGIB, unless they disenroll in basic training. The MGIB requires a \$100 a month nontaxable pay reduction for the first full 12 months of active duty. The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty.

Helpful Link: http://www.gibill.va.gov/

b. Post-9/11 GI Bill: The Department of Veterans Affairs (VA) offers education benefits to all service members who served on or after 11 Sep 01. MGIB participants desiring to take advantage of the Post-9/11 GI Bill benefits will need to make an irrevocable conversion to the new program. Benefits are based on aggregate, honorable service and may include tuition, a monthly housing allowance, and annual books/supplies stipend. Tuition and fees paid by the VA will not exceed the most expensive in-State public institution of higher education. The monthly housing allowance will be equal to the BAH amount payable to a SSgt with dependents for the Zip code of the school. The book/supplies stipend will not exceed \$1000 per year. There are several stipulations to receiving the full tuition, BAH, and/or book stipend; therefore, members should review the criteria carefully. The Transferto-Dependent option, designed as a military retention tool, allows eligible active duty and Selected Reserve service members (as of 1 Aug 09) to transfer benefits to DEERS-registered dependents. Member must meet certain eligibility criteria in order to transfer the benefit. For example, some members may be required to obtain additional retainability by extending, reenlisting, or completing a specified period of time contract. For general guidance or counseling, please contact your local Education office. Questions regarding obtaining retainability should be directed to your Military Personnel Section (MPS). Transferability to dependents may be requested through vMPF.

Helpful Link: http://www.gibill.va.gov

c. **Tuition Assistance:** The Air Force currently pays 100% of tuition up to \$250 per credit hour (\$4,500 annually) in off-duty courses with accredited schools. The Air Force provides free CLEP/DANTES testing that could result in receiving college credit versus having to enroll in certain classes.

Helpful Link: Reference Link: https://www.my.af.mil/afvecprod

d. **Community College of the Air Force (CCAF):** Upon entering the Air Force, you were automatically enrolled into CCAF. CCAF is a federally-chartered degree- granting institution that serves the United States Air Force's enlisted total force. We partner with over 90 affiliated Air Force schools, 82 Education Service Offices located worldwide, and more than 1,500 civilian academic institutions to serve more than 320,000 active, guard, and reserve enlisted personnel, making CCAF the world's largest community college system. Its affiliated schools are located in 37 states, and 9 foreign locations. The Community College of the Air Force is the only college system solely for enlisted members. Our programs are designed to provide students with knowledge, skills and theoretical background for enhanced performance as technicians and noncommissioned officers. Many of the credits need to obtain your associate degree are obtain through BMT, Technical Training, career field skill level training, and PME.

Helpful Links: <u>http://www.au.af.mil/au/ccaf/index.asp or</u> <u>https://www.my.af.mil/afvecprod</u>

e. Air University Associate-To-Baccalaureate Cooperative (AU ABC): The Air University Associate-To-Baccalaureate Cooperative (AU-ABC) Program is an initiative between Air University and civilian higher education institutions to offer baccalaureate degree opportunities to every Air Force enlisted member. ABC points Airmen with associate in applied science degrees from the Community College of the Air Force (CCAF) to a collection of accredited "military friendly" colleges and universities to consider when completing a four-year degree. The program maximizes the application of military career education and training, and provides a multitude of online academic and support services for the enlisted member. AU ABC applies CCAF associate degree credit towards baccalaureate degrees and requires participants to complete no more than 60 semester hours after having earned an associate in applied science degree. AU ABC degree programs will be linked to one or more Air Force-relevant degree programs currently offered by CCAF. To participate, registrants must be serving in the active duty Air Force, Air Force Reserves or Air National Guard. Degree requirements, however, may be completed after a student retires or separates from the Air Force. The Air Force Virtual Education Center (AFVEC) serves as the gateway to AU ABC degree programs and associated student services such as online enrollment, tuition assistance processing, support services and access to distance learning instruction.

Helpful Link: https://www.my.af.mil/afvecprod

f. Scholarships & Grants: Many scholarships are available for both military members

and their families. Eagle Grants are also available for CCAF graduates who are pursuing a bachelor's degree. Grants range from \$250 to \$500 Many scholarships are available for both military members and their families. Grants are also available for CCAF graduates (Pitsenbarger Award) who are pursuing a bachelor's degree. Grants range from \$250 to \$500 and may be used in conjunction with Tuition Assistance. Many military-friendly organizations also offer scholarships for active duty, veterans, and family members. The below links are just a few examples. Contact your local Education Office for additional information.

Helpful Links: <u>https://my.afas.org/educationgrant/Login/FAQ.aspx or</u> <u>http://www.afa.org/aef/aid/scholars.asp or</u> <u>https://www.nrd.gov/education_and_training http://www.hqafsa.org/</u>

25. Airman and Family Readiness Center (A&FRC): The Air Force realizes there is a direct relationship between a member's ability to successfully accomplish the mission and the quality of life of their family. Because of this relationship, many programs are offered through the base A&FRC to promote a positive family and community environment. The A&FRC offers a Transition Assistance Program for those separating/retiring from the Air Force, an extensive Relocation Assistance Program that includes a Smooth Move program to prepare those who will PCS and a base newcomer's tour. The family services program offers a loan locker, which includes pots, pans, cribs, and other household items available for checkout to relocating members and their families. The volunteer resource office maintains a list of agencies accepting volunteers and a list of those wishing to volunteer. The family life program offers classes in parenting, couples communication, stress management, and a host of other family-related courses. The family readiness program prepares families for the stress of deployments, NEOs, and repatriations. Emergency financial assistance is available through the Air Force Aid office, and the Personal Financial Management Program offers information, education, and personal financial counseling on the full range of financial issues. A&FRCs are the first stop on base for information and referral services for all individual and family issue. Crossroads provides our military members and their families' access to a wide range of resources from information on 300+ DOD Installations to a spouse forum, secure and monitored teen forum, and spouse employment web-site with exclusive access to jobs for our AF Family members.

Helpful Link: http://www.afcrossroads.com

26. Legal Assistance: The base Legal Assistance Office assists members with preparing wills, powers of attorney, and notarial acts, and provides advice on domestic relations problems, contracts, civil law matters, and income tax assistance. For additional information contact your base legal office.

Helpful Links: http://www.afjag.af.mil or https://aflegalassistance.law.af.mil/lass/lass.html

27. Promotion Opportunity: The primary objective of our promotion system is to provide individuals rank commensurate with the responsibility and leadership requirements of the positions they hold. Our system is impartial, visible, and provides equal selection opportunity to all eligible. Airmen are promoted (fully qualified) through senior airman after meeting minimum eligibility requirements with approximately 15% of airman first class advanced to SrA six months prior to the fully qualified phase point through the SrA Below-the-Zone program. SrA through TSgt compete for promotion under the Weighted Airmen

Promotion System (WAPS) in their control air force specialty (CAFSC) held as of the cycle promotion eligibility cutoff date (PECD) and require a primary air force specialty (PAFSC) skill level commensurate with the higher grade. In addition to WAPS consideration, commanders at all levels can nominate SrA through TSgts for advancement under the Stripes for Exceptional Performers (STEP) program. Lastly, promotion to SMSgt and CMSgt consists of a two-phase process. Phase one is similar to WAPS consideration with a slight variance in weighted factors. Phase two consists of a central evaluation board process to evaluate an individual's potential to serve in the higher grade. The Air Force uses the combined total score of phase one and two to select individuals for promotion.

Helpful Link: https://gum-crm.csd.disa.mil/app/categories/p/8%2C10/c/656

28. Space Available Travel: Active duty members are eligible for travel aboard military aircraft worldwide while family members are eligible for space available travel outside the CONUS.

Helpful Link: http://www.military.com/Travel/TravelPrivileges/0,13396,,00.html

29. VA Home Loans: AF members may be eligible for home loans through the Veterans Administration.

Helpful Link: http://www.homeloans.va.gov/

30. Vocational Training Opportunity: AF members have training opportunities for both formal training associated with AFSC and various classes related to personal enhancement (PME, computer classes, management training, etc.).

31. Programs for documented personal difficulties: Emergency leave with priority on military aircraft, Humanitarian reassignment, Permissive reassignment, Exceptional Family Member Program (EFMP), Air Force Aid Society

Helpful Link: http://www.afas.org

PART IV: INTANGIBLE BENEFITS OF AN AIR FORCE CAREER

Honor serving your country

Proud military heritage and tradition

Member of a profession highly respected by the American public

A different and unique way of life--opportunities for personal growth and development

Continuous improvement in quality of life initiatives

Opportunities for leadership early in your career with resources and guidance

Interaction with working professionals around the world and the Air Force family

Fair, impartial treatment for all--equal opportunities for jobs, promotions, and recognition

PART V: DOD SELF-SERVICE (DS) LOGON AND EBENEFITS ACCESS FOR SERVICE MEMBERS

The Department of Defense (DOD) and Department of Veteran Affairs (VA) have actively been working toward a solution that would allow Service Members and Veterans access to their benefits-related information in a secure manner. The VA eBenefits web portal (www.ebenefits.va.gov) has been created for this purpose. The DoD/VA Joint Executive Council (JEC) approved proceeding with a plan that directs all Service members to obtain a DS Logon at accession. The DS Logon is a secure, self-service logon ID that allows beneficiaries affiliated with the DoD or the VA access to several websites using a single username and password. DS Logon will allow all Service members and Veterans secure access through eBenefits web portal to benefits information, specifically tailored to their needs, for the lifetime of their affiliation with DoD and VA. All newly accessed Active Duty and National Guard and Reserve members of the military services, in possession of a Common Access Card, shall be directed to obtain a DS Logon. DS Logon is currently available at the following sites:

Helpful Links:

- TRICARE Online (TOL) <u>https://www.tricareonline.com/</u>
- Beneficiary Web Enrollment (BWE)
 <u>http://www.military.com/benefits/tricare/tricare-beneficiary-web-enrollment.html</u>
- VA's eBenefits portal https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal