A U.S. Coast Guard Life and Services Handbook

SEA LEGS

The Family Member's Guide to the U.S. Coast Guard

U.S. COAST

Welcome to the Coast Guard Family!

The following information has been compiled to help support a smooth transition into military life.

This edition of Sea Legs contains information that can assist active duty and Reserve Coast Guardsmen, their spouses, family members and friends. In using this publication, be sure to review the valuable resources of the Coast Guard and support organizations, which are listed throughout.

For specific information, Coast Guard families are encouraged to contact their servicing Health, Safety, and Work-Life (HSWL) Regional Practice or nearest Military Service Family Center. You may also contact your unit ombudsman.

Additional Work-Life information is available at:
http://www.uscg.mil/worklife

USCG HSWL Mobile app available in the Apple App store
just search for USCG HSWL or use this link:
https://itunes.apple.com/us/app/uscg-hswl/id669218420?mt=8.

The Android version is available through Google at
https://play.google.com/store/apps/details?id=com.ravensolutions.coastguard&hl=en

Coast Guard Forms and Policy mentioned in this document can be found at
http://www.uscg.mil/top/library/

We welcome your suggestions for improvements to this publication.
Contact **HQS-SMB-FamilySupportServices@uscg.mil**

Disclaimer: *The references in this publication are provided for the user's convenience. The United States Coast Guard does not control or guarantee the accuracy, relevance, timeliness or completeness of this information.*

U.S. COAST GUARD

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Welcome Aboard

From the Master Chief Petty Officer of the Coast Guard

If you're reading this, it's because you are someone with close personal ties to a member of the Coast Guard's active duty or Reserve force. And, that means you are an important part of our Coast Guard family.

The Coast Guard places a tremendous amount of responsibility on our members. The nation relies on cutters, boats and aircraft to conduct our maritime safety, security and stewardship missions in a complex environment, but it is our people who deliver these services to the public.

That's why our people are our number one priority. This includes the families of our service members — spouses, children, parents, etc.

The title of this reference is "Sea Legs." A ship's newest crewmember is said to spend the first few days at sea obtaining his/her "sea legs," adjusting to the pitch and roll of the ship and getting acclimated to the new surroundings. So, that's what "Sea Legs" was designed to do — offer advice and resources for challenging situations, give historical info on Coast Guard missions and operations and even explain some of the jargon we use — all to make your transition into Coast Guard life more manageable. I hope you find it useful.

I'll close by again saying — Welcome aboard!

Semper Paratus.

Steven W. Cantrell
Master Chief Petty Officer of the Coast Guard
12th Silver Ancient Mariner

Greetings & Congratulations!

As the proud spouse or family member of a United States Coast Guardsman, you are now part of the greater Coast Guard family. The Commandant recognizes the importance of parents and families in raising exceptional men and women who volunteer to protect and defend the Constitution, our country and citizens and thanks spouses and parents for their willingness to share their loved one with the Coast Guard.

People are the foundation of any organization. That's why Coast Guard leaders make people their number one priority. This includes the families of our service members.

This publication is a personal reference guide for today's Coast Guard family. If you are new to the service, Sea Legs will help you become acquainted with life in the Coast Guard and the many resources and benefits available to Coast Guard family members.

As a military service, the Coast Guard has its own symbols for identifying service members and what they do. It has its own vocabulary and even tells time differently. All this may look and sound strange at first, but soon you'll become comfortable with this new jargon — just as new sailors get their sea legs.

If you are new to the service, Sea Legs will help you become acquainted with life in the Coast Guard and the many benefits and resources available to you as family members. It is a personal reference guide for today's Coast Guard family. Having a comprehensive understanding of the Coast Guard lifestyle and available resources will make it much easier for you to support your Coast Guardsman in his or her chosen career.

Even if you are a veteran of Coast Guard life, Sea Legs offers advice on challenging situations — including times of family separation during deployment and travel. From planning your moves, receiving health care, managing your finances, to morale and recreation services, Sea Legs can answer many questions about Coast Guard life or point you in the direction to have them answered.

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About Us

The Coast Guard's motto is Semper Paratus — "Always Ready" — and since 1790, the Coast Guard has safeguarded our Nation's maritime interests around the world. The U.S. Coast Guard is one of the five armed forces of the United States and the only military organization within the Department of Homeland Security. The Coast Guard is an adaptable, responsive military force of maritime professionals whose broad legal authorities, capable assets, geographic diversity and expansive partnerships provide a persistent presence along our rivers, in the ports, littoral regions and on the high seas. Coast Guard presence and impact is local, regional, national and international. These attributes make the Coast Guard a unique instrument of maritime safety, security and environmental stewardship.

Honor, Respect, and Devotion To Duty

For every member of the Coast Guard, these core values are an integral part of their every day life and give true meaning to their role in support of our country.

Families who understand and are aware of the benefits and services available to Coast Guard families can prevent many challenges — especially during periods of family separation.

Family Readiness is tied to Mission Readiness

Family readiness is an essential element of mission readiness. The Coast Guard can respond quickly and effectively to many situations because Coast Guard personnel are well trained and ready to do their jobs.

Coast Guardsmen (men and women of the active duty, Reserve, civilian and Auxiliary supported by strong families) are the Service's most valuable resource. Mission success is made possible by the combined activities of Coast Guard operational and mission support personnel.

This teamwork is key to ensuring Coast Guard readiness, agility and operational excellence. We cannot succeed without the skilled contributions of a combined force of approximately 88,800 active duty, Reserve, Auxiliary and civilian personnel.

The Coast Guard

Today's Coast Guard, with over 38,000 men and women on active duty and over 8,500 civilian employees, is a unique force that carries out an array of civil and military responsibilities touching almost every facet of the U.S. maritime environment.

The Coast Guard Reserve

The Coast Guard Reserve, with over 7,500 reservists, provides the Coast Guard highly trained and well qualified a part-time personnel for active duty in times of war and national emergency and for augmentation of Coast Guard forces during natural or man-made disasters or accidents.

The Coast Guard Auxiliary

Roughly 30,000 strong, the men and women of the uniformed all-volunteer U.S. Coast Guard Auxiliary spend thousands of hours each year, often on their personal vessels and aircraft, helping to carry out Coast Guard missions. On some waterways, auxiliarists are the principal Coast Guard personnel serving the public. They are probably best known for their boating safety classes and courtesy vessel safety checks. However, since 1997 they have supported all Coast Guard missions except those involving military operations, law enforcement and intelligence. The Coast Guard Auxiliary is the only all-volunteer component within the Department of Homeland Security.

Workforce

Officer Collar Devices

Admiral (O-10)

Vice Admiral (O-9)

Rear Admiral (Upper Half) (O-8)

Rear Admiral (Lower Half) (O-7)

Captain (O-6)

Commander (O-5)

Lieutenant Commander (O-4)

Lieutenant (O-3)

Lieutenant Junior Grade (O-2)

Ensign (O-1)

Chief Warrant Officer 4 (CWO-4)

Chief Warrant Officer 3 (CWO-3)

Chief Warrant Officer 2 (CWO-2)

The Commandant

The Coast Guard Commandant is the highest ranking member of the organization. He or she is the only four-star admiral in the Coast Guard and is appointed for a four-year term by the President of the United States, upon confirmation by the Senate. Unlike the Commandant of the Marine Corps, the Coast Guard Commandant is not a member of the Joint Chiefs of Staff. He or she reports to the President, the Secretary of Homeland Security and the Secretary of Defense.

Master Chief Petty Officer of the Coast Guard

The Coast Guard's most senior enlisted member is the Master Chief Petty Officer of the Coast Guard (MCPOCG). As the senior enlisted member in the Coast Guard, the MCPOCG serves as the senior enlisted representative of the Coast Guard and primary enlisted advisor to the commandant. The MCPOCG must be a living example of the Coast Guard's core values of honor, respect, and devotion to duty. Individuals who are selected to serve in this prestigious position must possess the highest standards of professionalism and personal integrity. Responsibilities of the MCPOCG include advising the commandant on matters concerning the morale and welfare of active duty, Reserve and retired enlisted members and their families.

Officers

The Coast Guard officer corps is comprised of graduates from the United States Coast Guard Academy and Officer Candidate School, plus a number of direct commission programs. The officer corps provides leadership and professional development to all hands. The Coast Guard officer corps is largely involved in duties that provide direct or indirect leadership to day-to-day activities of the deployable, mobile or shore-based forces that execute our missions.

Chief Warrant Officers

Coast Guard Chief Warrant Officers (CWOs) are prior enlisted members who were selected to become specialized members of the officer corps. As such, they hold a unique organizational position and provide comprehensive knowledge and management in a technical specialty, such as marine inspection.

Officer Promotions

Coast Guard officers are graded on their performance regularly and after meeting time-in-grade requirements and continuing education requirements, promotion eligible candidates are reviewed and selected by a promotion board. The board selects those promoted in their selected pay-grade. The number promoted depends on actual and forecasted vacancies in each pay grade and on the maximum number of officers authorized by Congress.

Chief Petty Officer

In the Coast Guard, a chief petty officer carries unique responsibilities. With the exception of the U.S. Navy, no other armed force throughout the world neither carries the responsibilities nor grants the privileges to its senior enlisted personnel comparable to the privileges and responsibilities of a Coast Guard chief petty officer. The mission of the chief petty officer is to provide leadership to the enlisted force and advice to Coast Guard leadership to create mission-ready maritime forces. Some who reach senior enlisted leadership go on to become Command Master Chief Petty Officers and serve as the commanding officer's principal enlisted advisor on issues and policies concerning morale, welfare, job satisfaction, discipline, utilization and training. In this position, they report directly to the commanding officer.

Enlisted

Once Coast Guardsmen complete recruit training they leave as an E-2 (Seaman Apprentice, Airman Apprentice or Fireman Apprentice) or an E-3 (Seaman, Airman or Fireman). Their first assignment may be to a Coast Guard unit (ship, station, sector, etc.) or to a technical school ("A" school) to learn one of the Coast Guard's job specialties, commonly known as a "rating."

(A detailed explanation of all ratings available in the Coast Guard, including guides to the kinds of jobs rate-related training can lead to in the civilian world, can be viewed under the "Enlisted Opportunities" section at www.gocoastguard.com.

Enlisted Advancement

Members can advance as far as master chief petty officer in individual ratings. Advancement is competitive and only the best-qualified Coast Guardsmen are advanced. In order to be advanced, an enlisted Coast Guardsmen must obtain a recommendation from the commanding officer; complete performance qualification tasks; complete required rating course; successfully complete any required service schools; fulfill time in service and time in pay grade requirements; meet security requirements; be in the proper path of advancement for their rating; and/or, compete in service-wide examinations. After taking the exam, advancement depends on actual and forecasted vacancies in the rating and pay grade and on the maximum number of additional petty officers authorized for advancement.

Enlisted
Collar Devices

Master Chief Petty Officer of the Coast Guard (E-10)

Master Chief Petty Officer (E-9)

Senior Chief Petty Officer (E-8)

Chief Petty Officer (E-7)

Petty Officer First Class (E-6)

Petty Officer Second Class (E-5)

Petty Officer Third Class (E-4)

No Collar Device

Seaman/Fireman/Airman (E-3)

Seaman Apprentice (E-2)

Seaman Recruit (E-1)

New Spouse Checklist

Congratulations and welcome to the military family!

The military lifestyle can seem challenging, especially if you have no previous military experience. This is a list of the most urgent items to obtain after you are married so you can take advantage of your benefits and entitlements.

- [ ] Obtain an original copy of your marriage certificate from the city, town or county clerk's office where the wedding took place.
- [ ] Have your military spouse enroll you and your children in the Defense Enrollment Eligibility Reporting System (DEERS).
- [ ] Obtain a military ID card. You will need your marriage license, birth certificate, photo identification and Department of Defense Form 1172 (application form) to apply for an ID card.
- [ ] Establish power of attorney. This will allow you to conduct business on your spouse's behalf. The Base legal office will help you establish power of attorney.
- [ ] Select your medical insurance plan and complete necessary enrollment paperwork.
- [ ] Enroll in the dental insurance plan.
- [ ] Have your military spouse list you as a beneficiary on his or her Servicemembers' Group Life Insurance (SGLI) and enroll the family members in Family Servicemembers' Group Life Insurance (FSGLI).
- [ ] Determine whether you should change your state and federal income tax status to reflect your marital status. Check with the CG or DOD legal office to ensure you are doing what is right for your situation.
- [ ] Memorize your spouse's Social Security number. You will need it for all sorts of paperwork and forms. Until you memorize the number, you can always get it from the ID card.

The Beginning

The military lifestyle can seem challenging, especially if you have no previous military experience. This is a list of the most urgent items to obtain after you are married so you can take advantage of your benefits and entitlements.

Defense Enrollment Eligibility Reporting System (DEERS)

It is essential that service members update their Coast Guard service records when they gain or lose a family member. Encourage your Coast Guardsman to update DEERS enrollment forms and other important papers, such as the SGLI election form and the Designation of Basic Allowance for Housing (BAH) and Emergency Data form, immediately upon marriage, divorce, birth of a child or death of a family member.

Enrollment in DEERS requires presentation of documents to verify your identity and relationship to the service member. These documents may include original or certified copies of your Social Security card, government issued photo ID, birth certificate, adoption papers, marriage certificate, divorce certificate, legal court order or death certificate.

To update DEERS records, contact Defense Manpower Data Center Support Office (DMDC) at 1-800-538-9552. To update your address only in DEERS, visit https://www.dmdc.osd.mil/appj/dwp/index.jsp.

ID Cards

Every military family is issued a Uniformed Services Identification and Privilege Card (ID card). Proper registration in DEERS is required to receive military benefits. An ID card allows access to the base, commissary, exchange, military hospitals and clinics. This includes Department of Defense (DOD) facilities such as Army, Air Force, Marines and Navy bases. ID cards have an expiration date and should be renewed early to prevent loss of benefits.

Family members who qualify for ID:

- Wives or husbands (and some former spouses);
- Widows or widowers;
- Unmarried children ages 10-21;
- Unmarried children, 21-23, who are full-time college students;
- Mentally or physically disabled unmarried children over 21, not capable of supporting themselves;
- A Coast Guardsman's parents or spouse's parents (in certain circumstances); and/or,
- Children placed in the custody of a service member, either by a court for a period of at least 12 months or by a recognized adoption agency in anticipation of legal adoption by the service member.

Obtaining an ID card

All sponsors (active duty, Reserve or retired) are automatically registered in DEERS. However, the sponsor must enroll eligible family members. You will need to visit a Uniformed Services ID card facility with your sponsor. This facility may be located at or on the local Coast Guard base, the sector offices or any other Uniformed Services military base or facility. Contact the nearest Uniformed Services ID card issuing facility to learn what documents are required. You can find the nearest ID card office by visiting: www.dmdc.osd.mil/rsl. If your sponsor is unable to accompany you, he/she must arrange

to obtain all of the necessary documentation that will allow you to visit the ID card facility without him/her being present. Contact your command's Servicing Personnel Office (SPO) for additional information.

Legal Services

Basic legal services are available at no charge to active duty members and their families. The Coast Guard Legal Office can assist and advise you in matters such as wills, powers of attorney, tax codes, leases, contracts, creditors and consumer concerns. They may also provide notary public services. Legal services are also available to Coast Guard members and their dependents from Department of Defense (Army, Air Force, Navy, Marine Corps) legal offices.

If the military member is deployed it may sometimes be necessary for the spouse to have a power of attorney in order to resolve pay problems, financial or other personal issues (register vehicles, school registration, sign rental agreements, etc.).

To obtain additional information on Legal Assistance, open the "Legal Assistance Resources" tab at www.uscg.mil/hq/cg094/la/Legal_Assistance_Home.asp

While legal services are generally available for civil law issues, the legal offices will not represent you in court, nor can they represent a military member for cases against the Government. Additionally, for matters pertaining to Non-Judicial Punishment (NJP) and Courts Martial, a military Judge Advocate General's Corps (JAG) officer is generally appointed from another military branch as defense counsel when appropriate.

TRICARE

TRICARE is the military health care program serving active duty members, their families, retirees, survivors and certain former spouses worldwide.

As a major component of the Military Health System, TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies and suppliers to provide timely access to high-quality health care services while maintaining the capability to support military operations.

The program is available worldwide. It is managed jointly by the Defense Health Agency (DHA) and three TRICARE Regional Offices (TROs). It is divided into four regions: TRICARE North, South, West, and Overseas. Visit www.tricare.mil/ to find your region. Additional detailed information is available beginning on page 19.

If you are having any TRICARE-related problems, personnel are available to assist you at 1-800-9-HBA-HBA (1-800-942-2422).

TRICARE Dental Program (TDP)

Dental coverage is separate from TRICARE's medical coverage. The TDP is a voluntary dental program. The dental benefit is administered by MetLife and is available to eligible active duty family members and eligible National Guard and Reserve members and their family members. Additional information is available on page 25 and at www.tricare.mil/dental/.

Life Insurance and Other Benefits

Life insurance is available to Coast Guard members through Servicemembers' Group Life Insurance (SGLI). Full coverage, under SGLI, is $400,000 per member.

Servicemembers' Group Life Insurance (SGLI) Election form

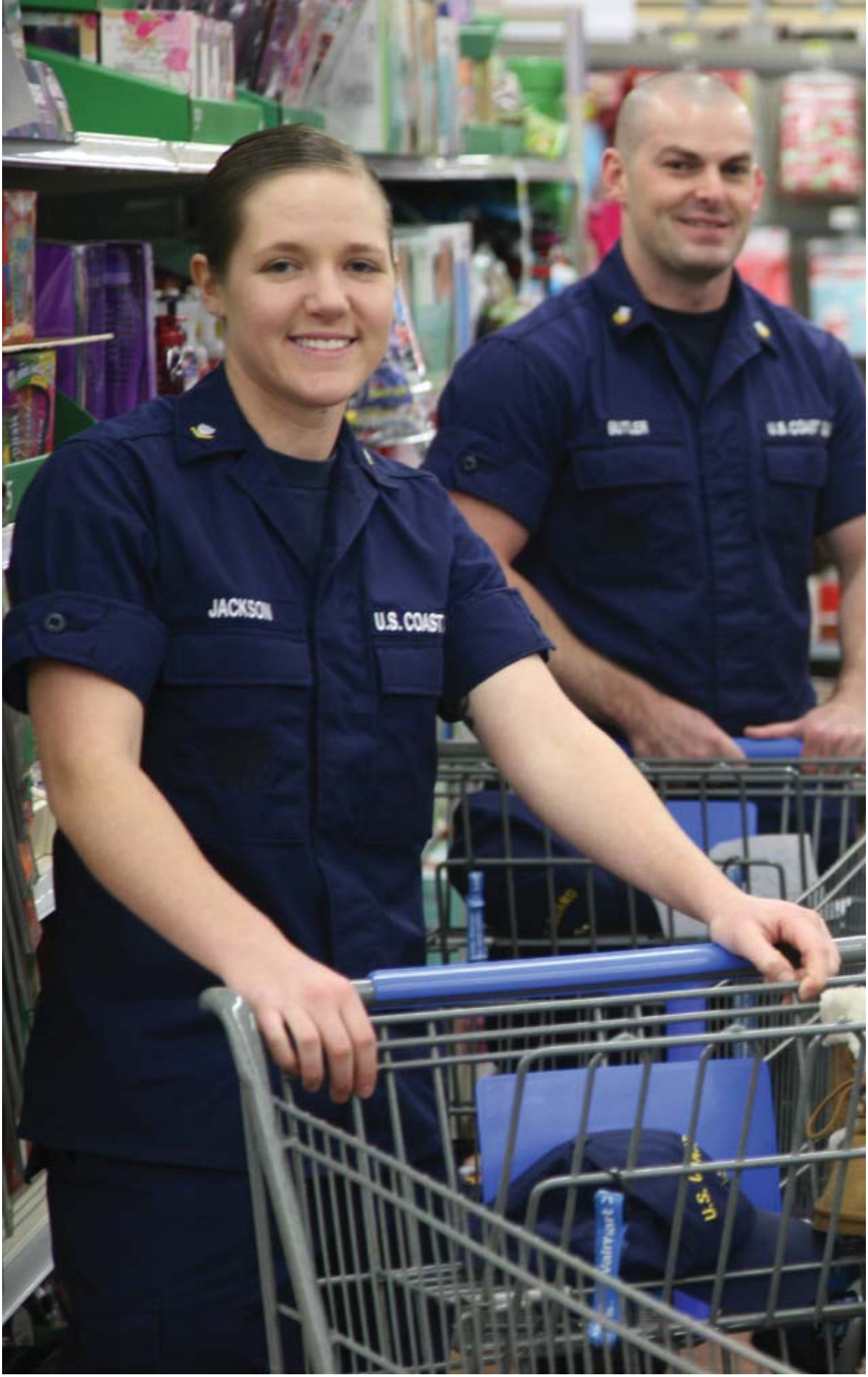
- Lists who will receive life insurance benefits in case of the member's death
- Needs to be completed (and updated when appropriate) in addition to the Designation of BAH and Emergency Data Form because SGLI is a veteran's benefit, not a Coast Guard benefit and a beneficiary must be named on the Veterans' Administration (VA) form.

Family SGLI

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of $100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has elected and $10,000 for dependent children. Spousal coverage is issued in increments of $10,000.

In order to be eligible for FSGLI, spouses and children must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Once registered in DEERS, spouses and children are automatically covered at maximum amount of coverage, unless the service member declines coverage by filing a SGLV-8286A (Family Coverage Election) form with their servicing personnel office.

Military members married to other military members are required to register their spouses in DEERS, as well. This allows for calculation of FSGLI premiums, as DEERS is the only official source of the spouse's personal information, such as date of birth.


JACKSON
U.S. COAST

Pay and Benefits

There are many benefits to serving in the Coast Guard, including some financial ones. Service members receive pay and benefits for the work and time sacrificed while serving their country.

Pay & Compensation

Coast Guard members and their families are entitled to pay, access to the base commissary and exchange, family assistance, health care, a generous leave policy, travel opportunities and if the Coast Guard becomes a career, retirement.

Basic Pay

Active duty members are paid twice a month. Paydays are the 1st and 15th of each month. If payday falls on a weekend, the money is usually deposited to the member's bank account on Friday. Always check to be sure the pay has been deposited to your account and find out the exact amount that was deposited before you write checks, withdraw money, etc.

There are many categories of pay, some are taxable and others are not — usually "pay" is taxable; all "allowances" are not. The active duty member should speak with his/her servicing Yeoman (YN) or Servicing Personnel Office (SPO) if they have any questions about their pay. However, the Servicing Personnel Officer cannot speak with a spouse concerning pay or other items not considered public information without a general power of attorney.

Service members are only responsible for state taxes to their state of legal residence, not the state in which they are stationed. However, civilian income is taxable in the state where it is earned.

Subsistence (Food Allowance)

All active duty personnel receive a tax-free food allowance each month, called Basic Allowance for Subsistence (BAS). It is intended for the member to offset costs for a member's meals and is not intended to offset the costs of meals for family members. The management of officer and enlisted BAS differs. Officers are authorized the officer BAS rate and are always expected to pay for government-provided meals. Enlisted members are authorized the enlisted BAS rate, but depending on their duty station assignment and government dining facility availability, can have the BAS amount adjusted to pay for government meals provided at the duty station at no cost to the member. At other duty locations, such as aboard a Coast Guard cutter, enlisted personnel are required to use the onboard dining facility or galley and are automatically charged the cost of the meals provided and therefore automatically forfeit BAS.

Housing Allowance

Coast Guard members on active duty entitled to Basic Military Pay may be authorized a monthly Basic Allowance for Housing (BAH) based on a member's pay grade, dependency status (with or without dependents) and duty station location. When authorized, BAH is paid in the continental United States, District of Columbia, Alaska and Hawaii. Outside of these locations, the housing allowance paid is called the Overseas Housing Allowance (OHA). BAH is paid to offset the cost of private sector housing when a member with or without dependents is not assigned to government-owned or leased housing. BAH is not designed to cover all expenses, as personal choices, such as education needs, commute time or spouse employment, may determine housing needs. In BAH payable locations, the cost of rental properties in each designated geographic location is surveyed annually to determine

the correct housing allowance to enable members to afford suitable rental housing within a reasonable distance of the member's duty location. By design, BAH does not consider mortgage costs should a member make a decision to buy a home. Check with your new unit's Servicing Personnel or Housing Office prior to making any housing commitments.

Clothing Maintenance Allowance

Enlisted military members are paid a monthly allowance for maintenance and replacement of required uniform items.

Disability Pay

Disability pay is available in the unfortunate event of serious illness or injury while on active duty. Disability payments are based on the degree of the disability, the member's basic pay and the member's years of service.

If a Coast Guardsman dies on active duty in the line of duty, the Casualty Assistance Calls Officer (CACO) will assist the family with arrangements and paperwork. The Coast Guard will provide the family with a death gratuity of $100,000 and any unpaid pay and allowances (including unused leave). Funeral expenses for burial and a burial flag will be arranged. Government-paid transportation of household goods and family members to any location will also be paid. Information on Social Security benefits are available from your nearest Social Security Administration office.

If enrolled, the qualified beneficiary (i.e., spouse, former spouse or minor child/children), of active duty members and certain reservists who die while on active duty, regardless of length of service, are eligible for Survivor Benefit Plan (SBP) coverage.

In the event of a death of an active duty member in the line of duty, the spouse and dependent child/children are eligible for continued medical care, commissary and exchange privileges, certain preferences in hiring for federal employment and up to a year of basic allowance for housing (BAH). Educational benefits are offered through the Veterans Administration. Widows or widowers may qualify for GI Bill home loan guarantees if the member's death was service related.

For more information, contact the Veterans Affairs office in your state or the local Veterans Administration office.

Benefits

There are substantial benefits that go along with military service. In comparison to civilian counterparts, it is unrealistic to count only the member's base pay as the total package. Other benefits include:

Commissary and Exchange

The commissary is the military version of a grocery store. You can buy the same goods you would find in a supermarket, but you pay less because the products are sold at cost plus a small surcharge that pays for operating the store. You do not have to pay sales tax on items purchased at the commissary. You may pay by credit card, check or cash.

The exchange is similar to a department store, but is operated by the military. Prices are competitive with civilian stores and you can normally pay by credit card, check or cash. Sales tax is not collected on items sold through the exchange. Base stores also honor coupons. The profits from Coast Guard Exchanges go into the Morale, Well-Being, and Recreation (MWR) fund for Coast Guard members and their families.

Military families can save between 10 and 30 percent using these stores, due to the service's volume buying and federal tax-free status. These stores are strictly for service personnel and family members, so a military ID must be shown to make purchases. There are strict rules regarding shopping privileges, but the one stressed most is do not buy for anyone who is not a military family member, unless it is a real gift.

Morale, Well-Being and Recreation (MWR)

Coast Guard MWR services support mission readiness, personnel retention and overall quality of life. Each unit's MWR varies according to the size of the unit, interests of the service members, geographical location and available activities and funding. Most units have a morale representative who can provide you with information. MWR provides discounted tickets for local attractions including concerts, plays, cultural events and local movies.

The Coast Guard and other military services maintain guest housing available for rent through the morale program. Additional information is available at www.uscg.mil/mwr and click on the "Coast Guard Lodging" tab. Reservations are required and most facilities do not allow pets.

Annual Leave

Vacation time is referred to as annual leave in the military. Every service member earns two-and-a-half days of annual leave every month totaling 30 days each year. Paternity and adoption leave may be authorized in accordance with current instruction or policy. Please see your Servicing Personnel Office for information.

Emergency Leave

Emergency leave can be granted for grave illnesses, serious injury or a death in the immediate family. Emergency leave comes out of a member's annual leave, but does not require the same advance notice that annual leave does. Emergency leave can be granted for up to 30 days.

If the service member is deployed and a family emergency arises, contact your command ombudsman, your Chaplain or the American Red Cross. They will notify the service member's command of the emergency. If the emergency requires the service member's

presence at home and if he/she does not have enough saved annual leave, the Commanding Officer may approve advance leave. This leave will be earned back as the member continues to serve.

Not all time off in the Coast Guard is charged to annual leave. Travel time between duty stations, house hunting during a PCS (permanent change of station) move and convalescent leave are examples of time off that is not charged to annual leave.

Liberty

Liberty refers to the time when a member is not on duty, such as weekends and holidays. Special liberty refers to time off during normal work hours that is not charged to leave. Special liberty may be awarded for especially hard work or outstanding job performance. Commanding officers may also grant special liberty to members who need to take care of pressing personal business.

Education

Coast Guardsmen are encouraged to continue their education and there are many programs available to help. In addition to on-going training for job skills, there are opportunities to work towards college degrees. Some classes can even be taken online. Every effort is made to allow members to continue their education regardless of deployments or reassignments. Some programs allow members to attend school full time while still receiving pay and benefits. The Coast Guard Tuition Assistance Program assists eligible personnel (active duty, Reserve and civilian employees) in their professional development by providing funding for off-duty voluntary education courses. The unit Educational Services Officer (ESO) can provide detailed information on these and other available programs that may be available to spouses including College Level Examination Program (CLEP) and Defense Activity for Non-Traditional Education Support (DANTES) testing.

There are programs available that may provide scholarships for military dependents. For further information on scholarships contact the Family Resource Specialist (FRS) at your Health, Safety, and Work-Life Regional Practice (HSWL RP) or visit www.uscg.mil/worklife/scholarship.asp.

Home Loans

The Department of Veterans Affairs offers home loans for qualified service members who wish to buy a home. These loans usually offer a lower interest rate and a lower down payment than commercial loans. Information on guaranteed home loans is available at your bank or credit union, veteran service offices and through real estate brokers. Please visit www.homeloans.va.gov for more information.

UNITED STATES COAST GUARD ETHOS

I AM A COAST GUARDSMAN.

I SERVE THE PEOPLE OF THE UNITED STATES.

I WILL PROTECT THEM.

I WILL DEFEND THEM.

I WILL SAVE THEM.

I AM THEIR SHIELD.

FOR THEM I AM SEMPER PARATUS.

I LIVE THE COAST GUARD CORE VALUES.

I AM PROUD TO BE A COAST GUARDSMAN.

WE ARE THE UNITED STATES COAST GUARD.

Homeland Security

Health Care

TRICARE is the military health care program serving active duty members, their families, retirees, survivors and certain former spouses worldwide.

As a major component of the Military Health System, TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies and suppliers to provide timely access to high-quality health care services while maintaining the capability to support military operations.

The program is available worldwide. It is managed jointly by the Defense Health Agency (DHA) and three TRICARE Regional Offices (TROs). It is broken down into four regions: TRICARE North, South, West, and Overseas. Visit www.tricare.mil/ to find your region.

If you are having any TRICARE-related problems, personnel are available to assist you at 1-800-9-HBA-HBA (1-800-942-2422).

Who is Eligible for TRICARE?

TRICARE is available to active duty members and retirees of the seven uniformed services (Army, Air Force, Coast Guard, the National Oceanic and Atmospheric Administration Commissioned Corps, Navy, Marine Corps and U.S. Public Health Service Commissioned Corps), their family members, survivors and others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS). TRICARE is also available to Reserve members and their families. Benefits will vary depending on the sponsor's military status.

TRICARE beneficiaries can be divided into two main categories: sponsors and dependents (or family members). Sponsors included active duty members, retired service members and Reserve members. Family members are dependent spouses and children who are registered in DEERS. Other eligible beneficiaries include Medal of Honor recipients and their family members, surviving family members and some former spouses.

Under Federal law, if you are eligible for Medicare Part A, you must have Medicare Part B to remain eligible for TRICARE (with a few exceptions).

What does TRICARE offer?

TRICARE offers its beneficiaries different options for health care coverage that best suits the needs of the individual. While active duty members are required to be enrolled in TRICARE Prime, family members may choose a different option, depending on circumstances such as where they live, health status and preference of health care providers. TRICARE programs for health care coverage are TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, TRICARE Prime Remote Overseas, TRICARE Standard and Extra, TRICARE Standard Overseas, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE For Life, TRICARE Young Adult and US Family Health Plan.

All of TRICARE's health plan options meet the requirements for minimum essential coverage under the Affordable Care Act.

TRICARE Prime

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. It is similar to a civilian Health Maintenance Organization (HMO). You must enroll to participate. TRICARE Prime is available in the United States in designated Prime Service Areas. Check your zip code on the TRICARE website to see if you live in a Prime Service Area.

TRICARE Prime provides comprehensive coverage including:

- Emergency Care
- Outpatient Visits
- Preventive Care (wellness exams, immunizations, etc.)
- Hospitalization
- Maternity Care
- Mental/Behavioral Health
- Prescriptions

When enrolled, you will also receive enhanced preventive care and vision benefits.

With TRICARE Prime you have an assigned primary care manager (PCM), either at a military hospital or clinic or from the TRICARE network, who provides and directs most of your care. Your PCM will refer you to a specialist for care that he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network and file claims on your behalf.

There are time and distance standards for care including wait times for urgent, routine and specialty care.

Active duty service members and their families have no out-of-pocket costs for any type of care as long as care is received from the PCM or with a referral. All other beneficiaries pay annual enrollment fees and network co-payments.

If you are an active duty member or an activated reservist, you must enroll in TRICARE Prime. All other eligible beneficiaries have the option to enroll or use TRICARE Standard and Extra. TRICARE Prime offers fewer out-of-pocket costs than TRICARE Standard and Extra, but less freedom of choice for providers as you must select a provider from the network.

TRICARE Prime Remote

TRICARE Prime Remote is a managed care option that provides the benefits of TRICARE Prime in designated remote locations. You must enroll to participate.
TRICARE Prime Remote is available to the following beneficiaries who live and work in designated remote locations:

- Active duty service members
- Active duty family members who live with TRICARE Prime Remote enrolled sponsors
- Activated Reserve members
- Family members of activated Reserve members who live with TRICARE Prime Remote enrolled sponsors.
- Surviving family members of deceased active duty members. TRICARE Prime Remote is not available to surviving spouses three years after the sponsor's death, but children may remain enrolled.

Once enrolled in TRICARE Prime Remote, you may select a PCM from the TRICARE network. If a network provider is not available, you may select any authorized, non-network provider as your PCM. All other TRICARE Prime rules and conditions apply.

TRICARE Prime Overseas

TRICARE Prime Overseas is a managed care option for active duty members and their command-sponsored family members living together in non-remote overseas locations. Enrollment is required to participate.

TRICARE Prime Overseas is available to the following beneficiaries:

- Active duty service members
- Command-sponsored active duty family members
- Activated Reserve members
- Command-sponsored family members of activated Reserve members

All other TRICARE Prime rules and conditions apply.

TRICARE Prime Overseas Remote

TRICARE Prime Overseas Remote is a managed care option in designated remote overseas locations for active duty members and their command-sponsored family members.

TRICARE Prime Overseas Remote is available to the following beneficiaries:

- Active duty service members
- Command-sponsored active duty family members
- Activated Reserve members
- Command-sponsored family members of activated Reserve members

The designated remote locations are:

- Eurasia-Africa
- Latin America and Canada
- Pacific

All other TRICARE Prime Overseas rules and conditions apply.

TRICARE Standard and Extra

TRICARE Standard and Extra is a fee-for-service plan available to all non-active duty beneficiaries throughout the United States. Enrollment is not required. Coverage is automatic as long as your information is current in DEERS.

TRICARE Standard and Extra enrollees may schedule appointments with any TRICARE authorized provider, network or non-network. You will never need pre-authorization for any type of care (routine, urgent or specialty) but you may need to have prior authorization from your regional contractor for some types of services.

If you visit a non-network provider, you are using the Standard option. You will pay more out of pocket (5%) and may have to file your own health care claim. If you visit a network provider, you are using the Extra option. You will pay less out of pocket and the provider will file health care claims on your behalf.

Costs vary based on the sponsor's military status. After you have met an annual deductible, you are responsible to pay a cost share (or percentage).

TRICARE Standard Overseas

TRICARE Standard Overseas provides comprehensive coverage in all overseas areas. The TRICARE Extra option is not available overseas. Enrollment is not required. Coverage is automatic as long as your information is current in DEERS. All other TRICARE Standard rules and conditions apply.

TRICARE Reserve Select

TRICARE Reserve Select is a premium-based plan that qualified Selected Reserve members in the Ready Reserve and their family can purchase. TRICARE Reserve Select is available to the Selected Reserve members of the Ready Reserve (and their families) who meet the following qualifications:

- Not on active duty orders
- Not covered under the Transitional Assistance Management Program (TAMP)
- Not eligible or enrolled in the Federal Employees Health Benefits (FEHB) Program, either under their own eligibility or through another family member.

TRICARE Reserve Select is very similar to the TRICARE Standard and Extra option. Since beneficiaries are required to pay premiums, failure to pay on time may result in dis-enrollment and possible enrollment lockout.

TRICARE Retired Reserve

TRICARE Retired Reserve is a premium-based plan that qualified retired Reserve members, their families and survivors can purchase.

TRICARE Retired Reserve is available to the following beneficiaries who are:

- Retired members of a Reserve component who are qualified for non-regular retirement under 10 USC, Chapter 1223
- Under the age of 60
- Not eligible for or enrolled in, the Federal Employees Health Benefits (FEHB) Program

All other TRICARE Reserve Select rules and conditions apply.

TRICARE For Life

TRICARE For Life offers secondary coverage to Medicare for all beneficiaries who have both Medicare Part A and B. TRICARE For Life is available worldwide. Medicare provides coverage in the U.S. and U.S. Territories. In all other overseas locations, TRICARE is the primary payer.

You may visit any authorized provider. Your provider will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to TRICARE For Life claims processor. TRICARE For Life then pays the provider directly for TRICARE-covered services. For services covered by both Medicare and TRICARE, Medicare pays first and TRICARE For Life pays your remaining coinsurance for TRICARE-covered services. For services covered by TRICARE but not by Medicare, TRICARE For Life pays first and Medicare pays nothing. You must pay the TRICARE fiscal year deductible and cost shares. For service covered by Medicare but not by TRICARE, Medicare pays first and TRICARE For Life pays nothing. You must pay the Medicare deductible and coinsurance. For services not covered by Medicare or TRICARE, Medicare and TRICARE pay nothing and you must pay the entire bill.

You do not pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income.

TRICARE Young Adult

TRICARE Young Adult is a plan that qualified adult children can purchase after eligibility for "regular" TRICARE coverage ends at age 21 (or 23 if enrolled in college).

You may qualify to purchase TRICARE Young Adult if you are:

- An unmarried, adult child of an eligible sponsor. Eligible sponsors include:
  - Active duty service members
  - Retired service members
  - Activated Reserve members
  - Non-activated Reserve members using TRICARE Reserve Select
  - Retired Reserve members using TRICARE Retired Reserve
- At least 21 years of age but not yet 26 years old
  - If enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50 percent of your financial support, your eligibility may not begin until age 23 or upon graduation, whichever comes first.
- Not eligible to enroll in an employer-sponsored health plan based on your own employment
- Not otherwise eligible for TRICARE coverage

TRICARE Young Adult provides medical and pharmacy benefits, but dental coverage is excluded. TRICARE Young Adult costs are based on three things:

- Prime or Standard options
- Your sponsor's military status
- Where the care is received

To participate you are required to pay monthly premiums and then your plan option and sponsor's military status determine what you pay out-of-pocket for care.

US Family Health Plan

The US Family Health Plan is an additional TRICARE Prime Option available through networks of community-based, not-for-profit health care systems in six areas throughout the United States.

The US Family Health Plan is available to the following beneficiaries who live in a designated US Family Health Plan area:

- Active duty family members
- Retired service members and their family (until Medicare eligible)
- Family members of activated Reserve members
- Non-activated Reserve members and their families who qualify for care under the Transitional Assistance Management Program
- Retired Reserve members (age 60 and receiving retired pay) and their families
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

The six designated US Family Health Plan Providers and their associated areas are:

- Johns Hopkins Medicine
  - Maryland
  - Washington, DC
  - Parts of Pennsylvania, Virginia, Delaware and West Virginia
- Martin's Point Health Care
  - Maine

    - New Hampshire
    - Vermont
    - Upstate and Western New York
    - Northern Tier of Pennsylvania
- Brighton Marine Health Center
    - Massachusetts, including Cape Cod
    - Rhode Island
    - Northern Connecticut
- St. Vincent Catholic Medical Centers
    - New York City
    - Long Island
    - Southern Connecticut
    - New Jersey
    - Philadelphia and area suburbs
- CHRISTUS Health
    - Southeast Texas
    - Southwest Louisiana
- Pacific Medical Centers (PACMED Clinics)
    - Puget Sound area of Washington state

Active duty family members pay no enrollment fees and no out-of-pocket costs for any type of care as long as care is received from the US Family Health Plan.

Special Programs

TRICARE offers supplemental programs tailored specifically to beneficiary health concerns or conditions. Some programs have specific eligibility requirements based on beneficiary category, plan or status. Some programs are for specific beneficiary populations while other offer services for specific health conditions. Some programs are limited to a certain number of participants or a certain geographic location. To find out if you are eligible and to learn, visit www.tricare.mil/Plans/SpecialPrograms.aspx.

TRICARE Pharmacy Benefit

TRICARE's pharmacy benefit is available to all eligible uniformed service members, retirees and family members, including beneficiaries age 65 and older. The TRICARE Pharmacy Program provides outpatient prescription drugs to more than 9.6 million individuals.

Express Scripts, Inc. (Express Scripts), who administers the TRICARE pharmacy benefit, provides home delivery, retail and specialty pharmacy services.

The TRICARE Pharmacy Program is designed to provide the medications you need, when you need them, in a safe, convenient and cost-effective manner. The program's three objectives are to:

- Provide a uniform, effective and efficient benefit: TRICARE provides with several pharmacy options. The TRICARE Pharmacy Program Handbook contains more information on:
    - Military treatment facility pharmacies
    - TRICARE Pharmacy Home Delivery
    - TRICARE retail network pharmacies
    - Non-network retail pharmacies

- Encourage TRICARE Pharmacy Home Delivery use: TRICARE Pharmacy Home Delivery is the least expensive option when not using a military treatment facility pharmacy. You can receive up to a 90-day supply of maintenance medications delivered directly to your home. The Member Choice Center is available at 1-877-363-1433 to help you switch prescriptions to the convenient, cost-effective home delivery option.
- Promote patient safety: All prescriptions dispensed through military treatment facilities, TRICARE Pharmacy Home Delivery and retail network pharmacies are rigorously checked for accuracy and against your TRICARE prescription history for potential drug interactions.

The TRICARE retail pharmacy network includes most of the major national chains, over 100 regional chains and more than 20,000 independent community pharmacies. If you are unsure if your current pharmacy is a TRICARE retail network pharmacy, please ask your pharmacist.

For more information, refer to this TRICARE Pharmacy Program Handbook. You can also visit http://www.tricare.mil/pharmacy or http://www.express-scripts.com/TRICARE/ or call 1-877-363-1303.

TRICARE Catastrophic Cap Benefit

The TRICARE catastrophic cap limits the amount of out-of-pocket expenses a family will have to pay for TRICARE-covered medical services. The catastrophic cap is $1,000 total for active duty families and $3,000 per family for all other beneficiaries. After the family meets the catastrophic cap, TRICARE will pay the beneficiaries' portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal/enrollment year.

TRICARE Dental Program/Retiree Dental Program

Active duty members are provided no cost dental care through their local Military Treatment Facility (MTF) or a civilian dental contract. United Concordia Companies is currently the contractor for the Active Duty Dental Plan (ADDP).

While eligible family members MAY be able to get dental care at a MTF, space is generally not available and family members must use civilian providers for their dental care. Payment for civilian dental care is the responsibility of the patient.

Delta Dental of California is the contractor for the TRICARE Retiree Dental Plan (TRDP). Enrollment in the TRDP is voluntary and all premium costs are paid by the enrollee.

The TRICARE Dental Program (TDP) is offered through MetLife. The TDP is a high quality, cost-effective dental care benefit for family members of all active duty Uniformed Service personnel plus Selected Reserve and Individual Ready Reserve (IRR) members and/or their families.

To be eligible for the TDP, the member must have at least 12 months remaining on his or her service commitment. When DEERS indicates less than 12 months remaining, United Concordia will validate the intent of those active duty, Selected Reserve or IRR members to continue their service commitment. An individual's eligibility will be verified through their DEERS enrollment at the time of dental treatment. The service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands.

COAST GUARD

Deployments & Coast Guard Ops

Deployment is a major facet of Coast Guard life. To conduct operational missions and to maintain the highest readiness standards possible, units and cutters deploy on a regular basis. Coast Guardsmen and their families need to discuss and plan for important financial and legal matters prior to deployments. Time away can be as short as a few days or as long as several months. This section includes a few things to consider when planning for a deployment.

Temporary Duty (TDY)

Coast Guard members who are required to travel for official purposes perform Temporary Duty (TDY). Some of the entitlements that may be authorized when TDY is required: transportation tickets; an allowance for mileage; and a daily allowance (per diem) to cover food, lodging and incidental expenses. The actual amount of the per diem depends upon the geographic location of the TDY.

Deployments

Preparing for deployment and reunion starts long before the ship gets underway. Discuss financial and household responsibilities before your loved one departs and make sure arrangements are made with other family members to share responsibilities during the deployment. Discuss your family's long-term needs and take steps to make sure those needs will be met while your spouse is away. Organize financial matters and have plans in case of emergencies. Patience, a sense of humor and good communications are vital for all family members. Be sure to attend the unit pre-deployment briefing if one is offered by your unit.

It helps to keep busy during deployments. It often helps to get involved in activities with other spouses through the spouses' club. Volunteer organizations, such as the American Red Cross and other groups in your local community, are always in need of volunteers. There are also many social media pages available for Coast Guard spouses and other loved ones. Check with your ombudsman to find one in your area.

Balancing Coast Guard and Family Commitments

The Coast Guard has policies on the operational tempo (OPTEMPO) and personnel tempo (PERSTEMPO) that limit time away from home port. With the increase in OPTEMPO in recent years, Coast Guardsmen and their families must maintain a state of constant preparedness. Whether in port or on shore duty, regular duties and watches sometimes require long hours on the job. When a Coast Guardsman is married, the obligation to the Coast Guard stays the same. This requires a balancing act between commitment to the Coast Guard and commitment to family. Good preparation, dedication and hard work are essential toward successfully merging the two lifestyles.

The CG SUPRT Program can assist in the resolution of personal problems and life challenges before having a negative impact on one's health, relationships with others or job performance. You can contact the program 24 hours a day, 365 days a year, by calling 1-855-CG-SUPRT (1-855-247-8778) or by going to the CG SUPRT website at www.CGSUPRT.com.

The Ombudsman

Your ombudsman is your link with the command. Selected by the commanding officer, the Coast Guard ombudsman is a volunteer who serves as the official liaison between the command and its families. The ombudsman:

- Works directly under the commanding officer's guidance;
- Is selected on the basis of his/her maturity, social skills, willingness to help and available time to serve;
- Receives Coast Guard ombudsman standardized formal training;
- Informs family members about the command's policies and wishes;
- Informs the command of the families' needs and concerns;
- Is friendly, approachable and is required by federal law to keep confidences;
- Serves as a source of important information and referral; and
- Is always ready to help in case of an emergency.

Your ombudsman is a very important resource to use while your Coast Guardsman is deployed. Your command has arranged for rapid communication between the ombudsman and the commanding officer in the event of family problems and emergencies. Make sure to have your unit ombudsman's contact information readily available at all times; post it on your refrigerator and carry it in your wallet. In addition, make sure your ombudsman has your contact information, in the event there is an emergency that requires evacuations or accountability of family members. You may also use the "Contact Your Ombudsman" section at www.cgombudsmanregistry.org or by downloading the Coast Guard Health, Safety and Work-Life (CG HSWL) app to your mobile device.

Spouses' Clubs

Spouses' clubs are a great way to meet other Coast Guard spouses and family members and to learn more about the Coast Guard lifestyle. These groups enhance family support by providing activities during deployment, mentoring new family members and assisting families in times of personal or unit crises. Spouses' clubs plan, coordinate and conduct social, informational, care-taking and morale-building activities. They may coordinate deployment farewells and homecomings and assist with welcoming new families. Membership in the spouses' club is typically comprised of spouses, parents, siblings, relatives and approved friends of military personnel. For more information about your local spouses' club, contact your command ombudsman or visit www.nationalcouncilofcoastguardspousesclubs.org/.

Family Care Plan

A Family Care Plan is required for Reserve members and ensures that dual military and/or single Coast Guardsmen with dependents have established adequate childcare arrangements for deployments, mobilizations, temporary duty or other periods during which the service member is unavailable. The designated guardian must be fully prepared physically and financially to assume this responsibility and become immersed in the deployment process. The guardian must have a power of attorney to act on behalf of the Coast Guardsman with respect to the children's medical care and Coast Guard support services. It is important for the guardian to know how to contact the command's ombudsman, the local Work-Life office, the legal office and the Chaplain. The Coast Guardsman should provide all of this information and more in the Family Care Plan.

Who should consider having a Family Care Plan?

- Coast Guardsmen with primary or shared physical custody of a minor child or children;
- Coast Guardsmen who are not married to the natural or adoptive parent of the minor child or children;
- Both service members of a married, dual military couple where one or both have primary or shared physical custody of a minor child or children; and
- Emergency-essential civilian and contractor personnel meeting the same parental status as active duty and Reserve personnel are also encouraged to develop a Family Care Plan.

Important Papers

Establish a safe place to file your important papers, including marriage certificate, birth certificates, Social Security cards, copy of DEERS enrollment and other Coast Guard records, passports, wills, power of attorney, insurance policies, tax returns, deeds and receipts/warranties for big-ticket items.

Always keep the originals of important documents. If you cannot locate the originals, certified copies may be obtained by writing to the county clerk or re-order the documents from the location or entity that originally issued them. There may be a charge for official copies, but fees are sometimes waived for military reasons. Regularly review your military paperwork to ensure information is current and correct.

Sending Items

It is very important for families to communicate during a deployment. You may send emails, letters, postcards, videos, photographs and newspaper clippings. Send items in a well-wrapped, sturdy container. Mail delivery may be sporadic and it is not unusual for mail to be returned to sender if mailed to the ship's home port. Always use the FPO address when available.

Email/Social Media Suggestions

Quick and easy, email/social media is great for staying in touch. Discuss email/social media expectations with your Coast Guardsman prior to deploying:

- Will internet be readily available?
- If so, how often will you send emails?

Email/social media is not a great way to communicate when you're angry or upset. If you really have a need to get your feelings off your chest, go ahead and write the email/social media post, but save it for 24 hours and reread it before you hit send.

Emails/social media posts are not confidential and may be seen by others. Never email/post sensitive information about ship locations or movements, as this may jeopardize the operational security of your Coast Guardsman's command.

Never use email/social media to pass along gossip and use caution when communicating news about other families within the command. A good approach is to let other families communicate their own news to their own Coast Guardsman.

Operational Security (OPSEC)

As a family member of the military community, you are a vital player. You play a crucial role in ensuring your loved one's safety. You accomplish this by protecting the information that you know. This is known in the military as operational security — or OPSEC.

OPSEC is centered in the idea that the accumulation of many sensitive or unclassified pieces of information could compromise security by revealing classified information. Thus, OPSEC is an analytic process used to deny adversaries pieces of information that, while unclassified, are still valuable. Effective OPSEC minimizes the risk that critical information might be inadvertently exposed.

Be alert, be careful and protect critical information. Avoid discussing command/personnel movements, port calls, Temporary Additional Duty (TAD) locations and Coast Guard activities. Do not discuss classified or sensitive information in public areas, such as the Coast Guard Exchange, commissary, restrooms, library, etc. Do not post sensitive information, such as ship movements, on the Internet or in your email. Predictable behavior, casual conversations, discarded documents and routine acquisitions are all indicators associated with planning processes or operations and indicators can give away valuable information about an organization's missions or activities.

Disaster Preparedness and Crisis Response

Many Coast Guard families live in coastal areas that are vulnerable to natural disasters. This makes keeping a file of important papers even more essential. Maintain an emergency kit containing items such as water, food, clothing, flashlights, etc. Families should also have a potential evacuation plan. Note, you and your family may not be together when a disaster strikes, it is crucial to formalize your plans and preparations to ensure an effective response. Essential preparations include:

- Be Informed – Know the potential threats that may affect your area and complete Emergency Contact Cards for each family member;
- Have a Plan – Create a Family Emergency Plan; and
- Make a Kit – Create an Emergency Supplies Kit.

For information about Ready Coast Guard, visit www.uscg.mil/worklife/ready.asp and download Family Emergency Plan and Emergency Contact Card forms for your family or family members within your command.

In Case of Emergency (ICE)

In Case of Emergency (ICE) is a program that enables first responders (paramedics, firefighters and police officers) to identify persons and contact their next of kin to obtain important medical information. In each family member's cell phone, store the word ICE in the address book. For that entry, enter the telephone number of the person you would want to be contacted "in case of an emergency."

Coast Guard Personal Accountability and Assessment System (CGPAAS)

Coast Guard Personal Accountability and Assessment System (CGPAAS) allows the Coast Guard to account, manage and monitor the recovery process for personnel and their families affected and/or scattered by a widespread catastrophic event.

CGPAAS allows Coast Guard sponsors to do the following:

- Report accounting status for themselves and their dependents;
- Temporarily update contact/location information; and
- View reference information.

All military and civilian members are required to use CGPAAS in the event an Order-To-Account (OTA) is given. Sponsors can account for themselves and dependents by logging into CGPAAS at https://cgpaas.uscg.mil. If unable to account via CGPAAS, military and civilian members should contact their supervisory chains via the phone-tree method to report their status and their dependents' status (if applicable).

Getting Reacquainted

No matter how long it may seem, the deployment will end one day and you'll be able to plan for a reunion with your loved one. After a long deployment, you may find the need to get reacquainted. Spend some time together. Be patient. Talk about things that may have occurred while they were gone. There may be a realization that you can run things by yourself and that you're good at it. That's healthy, because you both can bring new, individual strengths and abilities to your relationship that will make it stronger in the long run. However, sometimes adjusting to this new normal can have its challenges. If there are problems that seem difficult to work out, seek help at CG SUPRT, from your Chaplain or at your place of worship.

Family Support

The Coast Guard Work-Life Program supports our personnel and their families by providing programs and services that help them to manage the challenges of both work and personal life. Work-Life strategies, principles and programs enable Coast Guard personnel to achieve organizational effectiveness and sustain superior mission execution by helping to manage organizational, individual and family issues that distract them from their duties.

Work-Life programs and policies are managed by the Commandant (CG-111) staff at Coast Guard Headquarters (HQ) in Washington, DC (Office of Work-Life). Regional Work-Life field staff provides programs and services at units within their area of responsibility. They are located at Health, Safety and Work-Life Regional Practices (HSWL RP) service-wide, most of which reside at Coast Guard Bases. Work-Life personnel on the Health, Safety, and Work-Life Service Center (HSWL SC) staff support program implementation and provide a valuable link between HQ and HSWL RP Work-Life components. Details of these programs, points-of-contact for these staff and program policy documents can be obtained at the following link: www.uscg.mil/worklife or at www.uscg.mil under the "Family" icon.

To contact the Regional Work-Life Staff closest to you, call 1-800-872-4957 followed by the extension listed next to the following locations:

Alameda	(252)	**Ketchikan**	(317)	**San Pedro**	(311)
Boston	(301)	**Kodiak**	(563)	**Seattle**	(313)
(or dial 617-223-3485)		**Miami**	(307)	**St. Louis**	(302)
Cleveland	(309)	**New Orleans**	(308)	**Wash., DC**	(932)
Honolulu	(314)	**Portsmouth**	(305)		

Coast Guard Work-Life programs provide a wide variety of services, each of which is described below.

CG SUPRT Program

Everyone needs help from time to time. In today's fast-paced world, juggling work and your personal life and all the associated demands and pressures, can feel overwhelming. Fortunately, you have somewhere to turn to — CG SUPRT. The CG SUPRT Program helps you resolve personal problems and life challenges before they negatively impact your health, relationships or job performance. You can contact the program 24 hours a day, 365 days a year by dialing 855-CG SUPRT (855-247-8778) or
TTY: 855-444-8724, visiting www.CGSUPRT.com or by downloading the CG HSWL app to your mobile device.

CG SUPRT is available to all active duty members, civilian and nonappropriated fund employees, members of the Selected Reserve and their family members. CG SUPRT

provides health coaching, money coaching, professional counseling, education and referral services for a variety of issues such as:

- Marital and family problems,
- Alcohol and/or drug abuse,
- Depression and anxiety,
- Work-related concerns,
- Career transition issues,
- Personal growth and development,
- Legal and financial challenges, and
- Health improvement.

Counseling sessions are provided in-person, telephonically or by video. Other services are typically provided telephonically or online. CG SUPRT services are provided at no cost to those covered by the programs. If you need help beyond the services of CG SUPRT, a counselor will work with you to find additional resources that you can afford or that are covered by your health insurance benefits.

Health coaching is a valuable resource provided by CG SUPRT. You can partner with a health coach in a thought-provoking and creative process to promote healthy lifestyle change, including weight management, smoking cessation and stress management. With help from your coach, you will establish a vision, clear goals and action steps to achieve your health goal.

CG SUPRT upholds strict confidentiality standards. Participation in the program will be treated confidentially in accordance with all state and federal laws. Limitations on confidentiality are explained when services commence.

Explore the website for thousands of articles, tip sheets and checklists. There are also many self-search tools such as an elder care or childcare locator. You will also find many webcasts, audios and self-assessments.

Ombudsman Program

Since 1986, ombudsmen have served as a vital link between the Coast Guard commands and families. The Coast Guard ombudsman is a highly trained volunteer who is able to offer support and guidance to a unit's families and acts as an official liaison between the command and its families. The flexibility to evolve with the Coast Guard and to adapt to the uniqueness of each command is the source of strength that allows the Coast Guard Ombudsman Program to fulfill its mission of acting as a liaison between the command and the unit's families and better prepares families to meet emergency situations. Through their efforts, ombudsmen allow Coast Guard members to better achieve mission readiness by knowing their family members have an available resource when issues or emergency situations arise.

Trained ombudsmen disseminate information both up and down the chain of command, including official correspondence and command information, command climate issues and local quality of life improvement opportunities around the community. Ombudsmen also provide work-life and other resource referrals when needed and are instrumental in resolving family issues before they require extensive command attention. The Coast Guard Ombudsman Program is shaped largely by the commanding officer's perceived needs of his/her command. The ombudsman is appointed by and works under the guidance of the commanding officer, who determines the priorities of the program, the roles and relationship of those involved in it and the type and level of support it will receive. Family members can contact their ombudsmen at www.cgombudsmanregistry.org.

Child Care

The Coast Guard recognizes the impact of childcare on the Coast Guard mission and has several program options and resources available to assist families in need of quality childcare.

There are nine Coast Guard Child Development Centers (CDC) located throughout the Coast Guard. All centers provide care for children six weeks through five years old on a full-time, part-time and hourly basis. Each center is accredited by the National Association for the Education of Young Children (NAEYC) and provides for the developmental, social and educational well-being through a play based curriculum.

Also available for Coast Guard families is the In-Home Family Child Care (FCC) program. The FCC program is a network of independently operated childcare homes, licensed by either the state/Coast Guard, located in Coast Guard-owned/leased housing and supported by the local Coast Guard command. More information can be found at www.uscg.mil/worklife (select "Child Care").

The Child Care Subsidy Program was created to help Coast Guard families offset the high cost of childcare in off-base, state-licensed childcare programs. More information on the subsidy program can be obtained by going to www.uscg.mil/worklife and tab "Child Care" or by calling toll free 1-866-508-0371.

Additionally there is an information and referral program offered through the HSWL RP offices. Each office has resources available for families looking for local childcare options. HSWL Regional Practices can be found at www.uscg.mil/worklife and selecting "Work-Life Field Offices." In addition to the above options, the Coast Guard provides free information assistance regarding childcare matters through CGSUPRT (855-247-8778) and General Services Administration (GSA) (866-508-0371).

Adoption Reimbursement

This program is available to an active duty or Reserve Coast Guard service member who adopts a child or stepchild under 18 years of age. They may be reimbursed authorized adoption expenses up to $2,000 per adoptive child, but no more than $5,000 per calendar year. In the case of two married service members, only one member may claim expenses for each adopted child and the couple is limited to the $5,000 per calendar year maximum. Coast Guard active duty members and reservists must be on active duty for at least 180 consecutive days before applying for adoption reimbursement. For more information, contact the Family Resource Specialist (FRS) at your local HSWL RP.

Special Needs Program

The Coast Guard Special Needs Program was developed and implemented in 1984 to assist families with special needs and address their unique challenges. This program supports family members' special needs while empowering the active duty member to meet the mission requirements of the Coast Guard.

In concert with other military and civilian agencies, the Special Needs Program provides a comprehensive, multi-disciplinary approach assuring adequate medical, educational, psychological and community support services for family members with special needs are available. Information and referrals to community-based or military services are provided through the regional Health, Safety, and Work-Life (HSWL) staff before, during and after reassignment (job transfer). The Coast Guard carefully considers assignment locations for the active duty members enrolled in the Special Needs Program in order to ensure that necessary resources are available in the new duty station. These efforts allow the member to continue a Coast Guard career, meet mission requirements and fulfill his or her personal responsibilities.

Enrollment in the Coast Guard Special Needs Program is mandatory for all active duty and Reserve members on orders for 181 days or more who have dependent family members diagnosed with medical, psychological, physical or educational special needs. Additionally, enrollment in the program ensures early identification of families with special needs, maximizes provision of quality services to reduce family stress and undue hardship and minimizes costly and disruptive humanitarian reassignments or early return of family members from outside the continental United States. For more information, contact the Family Resource Specialist (FRS) at your local HSWL RP.

School Liaison Program

DoD School Liaison Officers (SLO) work in partnership with local schools, advise DoD service members and Coast Guard members of school-aged children on educational issues and needs and assist in solving education-related problems. Their goal is to help children succeed in an academic environment by:

- Providing education support information, referral and guidance.
- Assisting parents with locating points of contact in the schools and making referrals as appropriate.
- Maintaining resource materials.

Visit www.militaryk12partners.dodea.edu to learn more about school liaisons. Family Resource Specialists (FRS) and Child Development Services Specialists (CDSS) are also available at HSWL RPs to assist Coast Guard members and their families with school-related issues.

Relocation Assistance Program (RAP)

The Coast Guard has a mobile workforce, with nearly 30% transferring every year. Relocation involves moving individuals and families, not just transporting furniture and changing housing. The primary goal of RAP is to assist Coast Guard employees and their families through the relocation cycle. During the transfer process, the Coast Guard considers requirements for individual and family support resources. Completing a transfer includes connecting with resources and services in the new local community. Members transferring to new units are provided with relocation packages containing information about housing, schools, education, shopping, medical facilities, community services and spouse employment possibilities in the area. For assistance, contact your Transition and Relocation Manager (TRM) at the nearest HSWL RP.

Family Advocacy Program

The Family Advocacy Program is a congressionally mandated program designed to prevent incidents of child and intimate partner abuse within Coast Guard communities. The program is designed primarily for active duty members and their dependents but also provides limited support to intimate partners of active duty members who are not military dependents when involved in a domestic incident involving an active duty member.

The Coast Guard does not tolerate abusive behavior and therefore does not consider child and intimate partner abuse to be a private matter. However, it is now possible for a victim of domestic violence to request the "restricted report option" so he or she can receive services without initiating command and law enforcement notification. Family Advocacy Specialists are available at each HSWL RP to assist individuals, families and commands facing this problem.

Transition Assistance Program (TAP)

The Transition Assistance Program provides information and support to all separating and retiring members. Transition assistance services include preparing separating, retiring service members and their families with the skills, tools and self-confidence necessary to ensure successful reentry and effective transition into the nation's civilian work force. An integral aspect of this goal is to ensure that separating members are made aware of and

have access to, the numerous programs and services (military, government, nonprofit and commercial) available to assist them in the transition process. TAP is also intended to improve individual quality of life, enhance personal readiness, speed the attainment of career milestones and return ambassadors to the civilian community that supports the Coast Guard's recruiting efforts. The core of the program is the Transition, Goals, Plans and Success (TGPS) seminar.

The TGPS seminar lasts five days and provides relevant material on Reserve affiliation, extended medical and dental coverage, educational compensation, vocational benefits and relevant job search materials. Members are required to have Pre-Separation Counseling from their Servicing Personnel Office (SPO) or their command prior to attending a TGPS seminar and no later than 90 days before separation. The Transition and Relocation Manager at your HSWL RP can provide you with additional information about Transition Assistance and Pre-Separation Counseling. Visit www.uscg.mil/worklife/transition_assistance.asp for more information.

Sexual Assault Prevention and Response (SAPR) Program

Sexual assault is a crime. The Coast Guard is committed to ensuring victims of sexual assault are protected, treated with dignity and respect and provided appropriate ongoing support. The Coast Guard is also committed to ensuring that persons who commit crimes are held accountable.

The Coast Guard offers unrestricted and restricted reporting options to any service member and to civilian spouses sexually assaulted by their active duty spouse. Under unrestricted reporting, a member receives desired medical treatment and counseling and an official investigation of his/her allegation is conducted by trained investigators from the Coast Guard Investigative Service (CGIS). The member may report the allegation using

official reporting channels (e.g., duty watchstander, supervisor, chain of command). In addition to the immediate formal investigation, a full range of protections are provided to the victim.

Under restricted reporting, the member is allowed to confidentially report the details of his or her assault to specific categories of individuals and receive advocacy, medical treatment and/or counseling without triggering the official Coast Guard investigative process or notifying the command. For restricted reporting, the assault can be disclosed ONLY to a Sexual Assault Response Coordinator (SARC), an Employee Assistance Program Coordinator (EAPC) or Family Advocacy Specialist (FAS) at the servicing Work-Life Regional Practice, a Victim Advocate (VA) or a DoD or Coast Guard Health Care Provider (HCP).

Health Promotion Program

This program provides policy, evidence-based programs, education and direct services aimed at preventing injury and disease attributed to lifestyle imbalances and maintaining health. Core elements include tobacco cessation and avoidance, physical fitness, weight management, health risk appraisal, nutrition and stress management.

Health Promotion Program services are delivered by Regional Health Promotion Managers (HPM) at the HSWL RPs. HPMs are skilled health educators and fitness specialists who provide unit members and their families with training, resources and preventive screening tests. HPMs also train unit level Health Promotion Coordinators (UHPC) through a five-day course designed to provide the UHPC with skills needed to provide local health promotion support at their unit. Preventive screening services available at units include cholesterol testing, blood pressure checks, fitness assessments and body fat analysis.

Tobacco cessation support is available online and with telephonic counseling at www.youcanquit2.org. Active duty personnel may also obtain nicotine replacement medications (such as nicotine patches or Zyban) through most Coast Guard clinics. However, not all clinics stock all medications and it is best to schedule an appointment with your Primary Care Manager. Information on additional tobacco cessation resources is available through your regional Health Promotion Manager.

The Coast Guard Health Promotion Manual, Commandant Instruction M6200.1 (series) clarifies substance abuse and tobacco use policy for all Coast Guard military personnel. It also provides practical information on core program elements and identifies program responsibilities throughout the chain of command.

TRICARE now covers nicotine replacement therapy (NRT) products and other related medications to support efforts to quit tobacco use. These medications are now available at military pharmacies and through the TRICARE Pharmacy Home Delivery (where available), but not through TRICARE retail outlet locations (civilian pharmacies). Covered NRT medications are available to TRICARE eligible beneficiaries (18 years and older) with a written prescription from their provider. Medicare-eligible beneficiaries are not included in this program. For more information on how to obtain these medications, visit the TRICARE Web site at: www.tricare.mil/quittobacco or call the TRICARE pharmacy information line at 1-877-363-1303.

Health coaching and information on tobacco cessation is also available at no cost from the CG SUPRT Program at 1-855-CG-SUPRT (1-855-247-8778) or www.CGSUPRT.com.

Substance Abuse Prevention Program (SAPP)

The purpose of the SAPP is to inform commands about Coast Guard substance abuse policy, provide commands and individuals with substance abuse prevention training, provide substance abuse screenings, implement strategies to prevent alcohol misuse, and work to eliminate illegal drug use within the Coast Guard.

This program encourages responsible use of alcohol by members through accountability and responsibility. It is designed to reduce the abuse of alcohol or other drugs within the Coast Guard through prevention education, identification of members who are substance abusers, education for self-realization of their abuse and rehabilitation when needed.

Information on substance abuse is available at no cost from CG SUPRT at 1-855-CG-SUPRT (1-855-247-8778) or www.CGSUPRT.com.

ADDITIONAL FAMILY SUPPORT SERVICES

Casualty Assistance Calls Officer (CACO)

The Casualty Assistance Calls Officer is the Coast Guard representative who notifies you that a family member in the Coast Guard has died. The Coast Guard unit will assign you a CACO who is dedicated to personally assist you in applying for your benefits and answering your questions. Your CACO will provide you with as much information about the cause of death as it becomes available and that is allowed. The CACO will do his/her best to answer any questions you may have. Your CACO will also ensure that your immediate needs are being met during this difficult time. Your CACO will immediately arrange for any available Coast Guard assistance to help you make funeral or memorial arrangements.

Your CACO will help you prepare and submit any forms needed to claim your benefits from different government agencies.

Your CACO will continue to assist you until your claims are filed and settled or until any issues regarding those benefits are resolved to your satisfaction. You may, of course, release the CACO at any time that you feel that their assistance is no longer needed or desired.

Chaplains

Chaplains assist Coast Guard men and women and their families in being mission ready. They work to develop spiritually mature, moral and ethical individuals. They utilize innovation in the delivery of religious ministry and provide compassionate pastoral care.

Chaplains are an advocate for you. They have been granted by the courts "privileged communication," and are the only people who can grant you total confidentiality. They strive to achieve religious accommodation, care and advisement to strengthen faith and values. They do this through four "Core Capabilities:"

- PROVIDE: Based on their individual ecclesiastical endorsement, Chaplains meet faith group specific needs to members who seek services.
- FACILITATE: They provide religious ministry support to other faiths of authorized personnel.
- CARE: Chaplains strive to meet the basic human need; advocate for and promote the well-being of all personnel, via counseling and various teaching opportunities. When you need to talk, they are there to listen.
- ADVISE: Commanders routinely seek chaplains on matters related to faith and spiritual well-being, morale, morals and ethics to ensure the free exercise of religion. Chaplains serve as command liaison to civilian religious leaders, communities organizations and agencies.

To obtain information about Coast Guard Chaplain support, please go to the following site: www.uscg.mil/chaplain.

Navy Wounded Warrior – Safe Harbor

Serious illness or injury can strike a service member unexpectedly and navigating the recovery process can be emotionally and physically taxing. Navy Wounded Warrior (NWW) — Safe Harbor is standing by to help. NWW provides non-medical support to seriously wounded, ill and injured Sailors and Coast Guardsmen, as well as their families.

NWW allows service members to focus on their recovery, while its team of experts resolves non-medical problems and assists them with transition back to active duty or civilian life. Regional non-medical care providers, who are located in every region in the continental United States, as well as Hawaii, tailor support to each enrolled service member's specific needs.

Non-medical support can include addressing pay and personnel issues; helping secure Invitational Travel Orders; connecting families to lodging and housing adaptation resources; assisting with child care needs; accessing education and training benefits; providing adaptive athletic opportunities; linking families to respite care; and more.

Enrollment in NWW is available to service members wounded in combat, as well as to those diagnosed with a serious illness or injured in shipboard, training and liberty accidents. Enrollment lasts a lifetime.

The program has been proudly supporting Coast Guardsmen and their families since 2008, when the Navy and Coast Guard signed a Memorandum of Agreement to collaborate on wounded warrior care.

To learn about enrollment in NWW, call 855-NAVY WWP/628-9997; email navywoundedwarrior@navy.mil; or visit http://safeharbor.navylive.dodlive.mil. To access the latest news, check out NWW's Facebook page (www.facebook.com/navysafeharbor) or Twitter feed (@navysafeharbor).

Additional Resources

American Red Cross

The American Red Cross is a worldwide communications network available 24 hours a day, 365 days a year. It can place emergency messages to or from Coast Guard service members and their families. When regular communications break down, the Red Cross can also report on the welfare of individuals.

The American Red Cross works in partnership with the military aid societies, including the Coast Guard Mutual Assistance. This alliance helps to provide financial assistance for emergency travel that requires the presence of the service member or his or her family, burial of a loved one or with assistance that cannot wait until the next business day, such as food, temporary lodging, urgent medical needs or the minimum amount required to avoid eviction, utility shut off, etc.

In addition, the Red Cross collects, processes, distributes and ensures a safe blood supply. Contact the Red Cross at its local chapter listed in your phone directory for more information.

The American Red Cross
National Headquarters
2025 E Street N.W.
Washington, D.C. 20006
202-737-8300 or toll-free at 800-654-8364.
www.redcross.org

Coast Guard Mutual Assistance (CGMA)

CGMA rescues Coast Guard families in times of need by providing essential financial aid through interest-free loans, grants and financial counseling. CGMA is an independent non-profit charitable organization, established and operated by Coast Guard people for Coast Guard people.

Assistance Categories:

- Unexpected financial needs and personal loss
- Needs arising from pay, allotment and travel claim problems
- Emergency travel
- Essential vehicle repair
- Housing needs
- Education programs
- Baby supplies
- Adoption assistance
- Unanticipated medical bills
- Budget counseling and debt management

Help from CGMA offers a compassionate intervention to restore financial stability to those coping with a short-term financial crisis.

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7180
4200 Wilson Boulevard, Suite 610
Arlington, VA 20598-7180
800-881-2462
www.cgmahq.org

Fisher House

The Fisher House program is a unique private-public partnership that supports America's military in their time of need. The program recognizes the special sacrifices of our men and women in uniform and the hardships of military service by meeting a humanitarian need beyond that normally provided by the Departments of Defense and Veterans Affairs.

Because members of the military and their families are stationed worldwide and must often travel great distances for specialized medical care, Fisher House Foundation donates "comfort homes," built on the grounds of major military and VA medical centers. These homes enable family members to be close to a loved one at the most stressful times — during the hospitalization for an unexpected illness, disease or injury.

There is at least one Fisher House at every major military medical center to assist families in need and to ensure that they are provided with the comforts of home in a supportive environment. Annually, the Fisher House program serves more than 17,000 families and have made available over four million days of lodging to family members since the program originated in 1990. By law, there is no charge for any family to stay at a Fisher House operated by the Department of Veterans Affairs, and Fisher House Foundation uses donations to reimburse the individual Fisher Houses operated by the Army, Navy and Air Force. No family pays to stay at any Fisher House.

For more information on the Fisher House program, please visit their website at www.fisherhouse.org/

National Military Family Association

The National Military Family Association (NMFA) is dedicated to identifying and resolving issues that are of concern to military families. Issues include compensation, dental and health care, relocation and housing, Reserve benefits, childcare and education, retiree and family member benefits.

NMFA represents active duty, Reserve and retired personnel and their families from all the services, as well as the Public Health Service and the National Oceanic and Atmospheric Administration. NMFA is an independent, non-profit organization staffed by volunteers and financed by tax-deductible dues and donations.

National Military Family Association
3601 Eisenhower Avenue, Suite 425
Alexandria, VA 22304
800-260-0218
www.nmfa.org

Naval Services FamilyLine

Naval Services FamilyLine (NSFL) is a volunteer, non-profit organization dedicated to improving the quality of life for sea service families. All Navy, Marine Corps and Coast Guard spouses are automatically members. It is staffed by spouse volunteers and is financed solely through donations. NSFL was established in 1965 by a group of Navy wives who wanted to establish a channel of communication for all Navy spouses, officer and enlisted. NSFL has evolved into a comprehensive "think tank" for naval services family issues. It offers a continuum of education for Navy spouses at every milestone of their spouses' career through free publications, seminars and mentoring.

NSFL is here to help and to share lessons. They can answer questions about the military lifestyle via email or telephone; provide information and referrals to any family member; distribute booklets and brochures free of charge; and offer educational programs for sea service spouses. NSFL also has field representatives at bases around the world to

serve as local points of contact for NSFL. Most of NSFL's publications can be viewed or downloaded at http://nsfamilyline.org.

Naval Services FamilyLine
1043 Harwood Street, S.E., Building 154, Suite 100
Washington Navy Yard, D.C. 20374
202-433-2333, DSN 288, toll-free 877-673-7773
http://nsfamilyline.org email: info@nsfamilyline.org

Navy Wives Clubs of America, Inc.

The Navy Wives Clubs of America, Inc., (NWCA) is the country's only national federation of Navy, Marine Corps and Coast Guard enlisted spouses. Chartered in 1936, with a federal charter being granted in 1984, NWCA is governed by an annually elected National Board of Directors.

The purpose of NWCA is to promote a friendly, compassionate relationship among the spouses of Navy, Marine Corps and Coast Guard enlisted personnel, to provide welfare and educational projects for families among the military and civilian communities and to extend relief assistance to members in need, as well as other families of Navy, Marine Corps and Coast Guard personnel.

Membership is open to all spouses of enlisted sea service personnel serving on active duty, in the active or non-active Reserve, retired, honorably discharged or deceased. Associate membership is available to those who do not meet regular membership status.

NWCA is known for their National Scholarship Foundation that awards more than 40 scholarships a year to family member children of enlisted sea service personnel, as well as scholarships for family member spouses wishing to further their education. For more information on the NWCA, contact:

Navy Wives Clubs of America, Inc.
P.O. Box 54022
NSA Mid-South
Millington, TN 38054
www.navywivesclubsofamerica.org/

SkillPort

The Department of Homeland Security (DHS) contracted with SkillSoft, an on-line course provider, to provide unlimited access to Internet-based courseware. These courses are available without charge to all Coast Guard active duty, Reserve and civilian personnel along with their dependents.

The courses include 130 courses directly related to the Coast Guard's Leadership Competencies. Coast Guard Employees must access SkillPort through the CG Portal. SkillPort provides access to "Books 24x7"; a collection of hundreds of books in three general categories: Business Professional, IT Professional and Office Essentials.

SkillPort for Spouses and Dependents

The Coast Guard provides access to SkillPort for the spouse and dependents of Coast Guard active duty, Reserve and civilian personnel. This program was created to help spouses and dependents develop career skills that are in demand in all job markets. Training is available in information technology, financial services, human resources

and more. Spouse and dependents have access to all SkillPort resources after account approval and verification.

The Coast Guard members/employees must apply for an account on behalf of their spouses/dependents via CG Portal. After applying for an account, SkillPort administrators will verify your status in Direct Access before approval. Once administrators verify your status, login information will be emailed to you.

United Services Organization (USO)

The USO operates more than 130 centers around the world for military personnel and their families. USO programs and services include free Internet and email access, libraries and reading rooms, housing assistance, travel assistance, support groups, game rooms, nursery facilities and family crisis counseling. The USO operates airport centers, family and community centers and mobile canteens. Visit www.uso.org for a listing of USO centers in the United States and overseas.

USO World Headquarters
2111 Wilson Boulevard, Suite 1200
Arlington, VA 22201
703-908-6400
www.uso.org

TAPS

The Tragedy Assistance Program for Survivors (TAPS), a caring community of families who have suffered similar losses, is waiting to walk alongside the newly bereaved. TAPS is America's front-line resource for all who are grieving the death of a loved one serving in the Armed Forces. Since 1994, TAPS has provided comfort and care 24 hours a day, 7 days a week. Its comprehensive services include a national network of peer-based emotional support, casework assistance, crisis intervention and grief and trauma resources. To date, TAPS has assisted more than 25,000 surviving family members, casualty officers and caregivers. All services provided by TAPS are free of charge to surviving families and are made possible by the generosity of donors. Visit www.taps.org/ for more information.

COAST GUARD

Personal Finance

It is important for all Coast Guard members to develop a basic understanding of personal finances to build a secure future. How we handle our finances and the decisions we make about money will significantly impact our quality of life. We all want to be financially secured and enjoy the good things that life has to offer; yet most of us have little formal training in financial management to help us attain our goals successfully.

Please contact your Command Financial Specialist (CFS) or HSWL Regional Practice to find out what type of financial counseling is available in your area. You can also visit www.uscg.mil/worklife/financial.asp for additional information and resources. For example, the CG SUPRT Financial Wellness program can provide you one-on-one money coaching, webinars and much more. Visit www.CGSUPRT.com and click on "Personal Financial Management" under quick links.

Financial Planning

We all want enough money for everything we desire, but the reality is most of us have to watch our pennies. By establishing a sound financial plan and committing yourself to following it, you can achieve your goals.

The biggest step is to get started. Take the time to develop a financial plan that will provide security for your family in case you are faced with an emergency. You can have a secure financial future by budgeting your money, not overspending and investing wisely in opportunities, which will make your money grow.

The more money you save now, the more you will have in the future. Stretch your hard-earned dollars and get the most for your money by involving the entire family and showing them how much money is coming into the household and how it is being spent. They can help save for large item purchases like a television or a vacation.

Coast Guard policy states that service members are responsible for paying their debts in a timely manner. Incurring debts beyond their ability to pay is evidence of irresponsibility and may jeopardize the member's security clearance status, duty assignment and qualification for reenlistment or extension of enlistment. In more serious cases, indebtedness may become grounds for disciplinary action or other than honorable discharge.

Military Spouse Residency Relief Act (MSRRA)

MSRRA pertains to residency, taxes and voting. It allows a military spouse to retain the same place of residency that their service member has established so long as the military spouse has also established residency in the same state. You've probably lived in a number of interesting places during your service member's career and might like to claim residency in one of those places, but this law does not permit you to choose any state you desire for residency. Not all residency requirements are the same, so spouses will need to check the specifications for their particular state. Ways to establish residency may include voting, paying taxes, owning a home and registering a vehicle in that state.

MSRRA is complicated, but can be helpful once you understand its basic benefits. We recommend you seek assistance from a military legal assistance office to get information that pertains to your particular situation.

Thrift Savings Plan

The Thrift Savings Plan (TSP) is an excellent way to start saving and investing. A range of investment options are offered. Contributions to your TSP account yield tax benefits and savings; it is safe and offers flexible options for contributions and fund growth. A TSP account can be started with a monthly contribution as little as a 1% of your base pay or as much as TSP's monetary cap, which varies yearly. Your contribution and fund growth can be adjusted as your base pay increases. Visit www.tsp.gov for more information.

Military Saves

Military Saves is a social marketing campaign to persuade, motivate and encourage military families to save money every month and to convince leaders and organizations to be aggressive in promoting automatic savings. For more information, visit http://militarysaves.org/.

Credit

In today's economy, borrowing on credit can be a necessity. However, careless use of credit can make each purchase cost more over the long run, once interest charges are added. If possible, pay in cash to avoid high finance charges. Using credit unwisely is a dangerous trap. Be cautious. A website is available at www.annualcreditreport.com where consumers can request, view and print their free credit report. This is the only authorized website to request your free report. The report is also available by calling toll-free at 877-322-8228 or by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Leave and Earnings Statement

Each service member has access to an electronic copy of his or her Leave and Earnings Statement (LES) posted monthly to Direct Access. The LES contains a monthly accounting of your leave and earnings. Members should read their LES carefully each month. For more detailed information regarding your LES consult "You and Your LES". www.uscg.mil/ppc/eLes/default.asp. Some information included on the LES is as follows:

- Your name and leave status.
- Entitlements: How much you earn and type of pay received is listed in left column.
- Deductions: Items subtracted from your pay including taxes are listed in the right column.
- Take-home pay: Your total earnings minus your total deductions.
- Payments posted since last LES: Exact amounts of previous paychecks and advances.
- Forecast of future pay: How much to expect in your next two paychecks.
- Remarks: This section updates changes in leave and pay status.

For more information regarding Personal Financial Management (PFM) visit: www.uscg.mil/worklife/financial.asp or contact the designated PFM specialist at your HSWL Regional Practice.

Predatory Financial Services

Located near many U.S. military bases are questionable businesses that consumer advocates describe as being predatory. These businesses offer services such as payday loans, rent-to-own furniture, electronics and appliances, check cashing, pawn options and advance tax refunds. While the services offered may seem very attractive, they come at a high cost and often trap the consumer in an endless cycle of debt. Often times, service members are not equipped with the financial education to protect themselves against these predators. The issue has received so much attention that there is a division of the

Consumer Financial Protection Agency (www.consumerfinance.gov) aimed at curbing such practices directed toward military service members. It is important to the financial well-being of service members and their families to educate themselves on these practices and learn to avoid them.

Payday Lending

Payday lending (also called a "cash advance") is the practice of using a post-dated check or electronic checking account information as collateral for a short-term loan. To qualify, borrowers need only to provide personal identification, a checking account and income from a job or government benefits, such as Social Security or disability payments.

Research shows that the payday lending business model is designed to keep borrowers in debt — not to provide one-time assistance during a time of financial need. For more information and to keep from falling prey to the "debt traps" associated with payday lending, contact the designated PFM specialist at your HSWL Regional Practice.

Predatory Lending Legislation

Effective October 1, 2007, a federal regulation prohibits creditors from making payday loans, vehicle title loans and tax refund anticipation loans with annual percentage rates of more than 36 percent to active duty members and their dependents. The final rule regulates the terms of payday loans, vehicle title loans and tax refund anticipation loans when extended to active duty members and their dependents, known as "covered borrowers." These three types of loans have high interest rates, coupled with short payback terms.

Identity Theft

Identity theft is a crime in which an imposter obtains key pieces of your personal information, such as your Social Security number or driver's license number and uses it for their personal gain. For tools and resources to protect you from identity theft or help you if your identity has been stolen, visit www.idtheftcenter.org/.

If you think someone else is using your Social Security number, report the problem to the Social Security Administration at 800-772-1213. You can also check your earnings record by calling the above number or by making a request online at www.ssa.gov/myaccount/. Your base Legal Assistance office may also be able to help with ID theft and fraud cases if you are a victim of this crime.

Transfers

The Coast Guard requires frequent moves. The Relocation Assistance Program in the Office of Work-Life www.uscg.mil/worklife is available to help you with your move and provide you with information on your new home. Your sponsor at the new unit can help with location specific information.

e-Resume and Assignment Process

During the assignment process, a shopping list of available positions is published. Members utilize this list to construct their e-Resume. The e-Resume is a communication tool that allows members to express their assignment desires. When creating an e-Resume, members should consider professional growth opportunities, assignment priority, evaluations, past assignments, sea/shore ratio for rating and personal objectives. Members are encouraged to list as many positions as possible on their e-Resume, beginning with the positions they most desire. Ultimately, assignments are determined by considering multiple factors: The needs of the service, the needs of the unit and the needs/desires of the member. Once selected for a position, members will receive orders.

Housing

The Coast Guard is committed to ensuring Coast Guard members have access to adequate housing. Adequate housing is available through a number of avenues, including Coast Guard-owned housing, Department of Defense housing, housing in the community, public-private venture housing and leased housing. Assignment to Coast Guard-owned family and unaccompanied personnel housing (UPH) is mandatory when it is available and adequate. Assignment to leased housing is not mandatory. For outside the continental United States (OCONUS) locations where Coast Guard-owned family housing or UPH is not available, housing officers must refer members to DoD, Department of State (DoS) or other sponsoring agencies housing office. To ensure efficient use of Coast Guard-owned family housing and UPH, all members in receipt of Permanent Change of Station (PCS) orders will be required to submit an Application for Assignment to Military Housing, Form CG-5267, to their new unit's housing officer prior to receipt of final orders. This form is a requirement prior to making any housing arrangements at your new duty station. The housing office can advise you of your options and help you make the appropriate choices without conflicting with Coast Guard policy.

Additional housing information can be obtained at:

www.uscg.mil/hq/cg1/cg133/Housing/default.asp

www.uscg.mil/psc/psd/fs/Housing.asp

- **Coast Guard-Owned Housing**
  Members will be assigned to Coast Guard-owned family or unaccompanied personnel housing when it is available and adequate and when they are eligible based on dependent status and rank. Contact the housing office or your sponsor to determine if Coast Guard-owned housing is available at your new duty station.

- **Department of Defense Housing**
  In a limited number of overseas locations, you may be assigned to Department of Defense family and unaccompanied housing. Department of Defense housing offers security, community service and family support benefits not available to members living outside the gate. Contact the housing office or your sponsor at the new duty station to determine if Department of Defense housing is available at your new duty station.

- **Community-Based Housing**
  Most members are provided a housing allowance and are allowed to find a suitable home in the community. Members assigned to duty stations within the United States are provided a Basic Allowance for Housing (BAH) and members stationed outside of the United States are provided an Overseas Housing Allowance (OHA). Allowances vary based on a member's duty station, rank and dependency status and are designed to cover an average member's rent, utilities and renter's insurance. The housing office can help you find safe and adequate housing in the community..

  You must receive a release from mandatory assignment to Coast Guard housing before signing a lease. We recommend you review your lease with Coast Guard Legal Assistance prior to signing and have them explain anything you do not understand. Your lease should include a military clause that will allow you to terminate the lease without penalty if you receive PCS orders or leave active duty while the lease is in effect. The lease must clearly state who is responsible for payment of utilities and repairs. Complete a walk-through of the home before moving in to identify and document damages so you will not be held responsible when you move out.

- **Public-Private Venture Housing**
  Public-private venture housing is a business arrangement between the government and a private entity to operate and maintain housing for use by military personnel. Although the homes may be constructed on military bases and for the use of military personnel, public-private venture housing is community-based housing. Members living in public-private housing receive a housing allowance and rent a home directly from a private entity. Public-private venture housing is not government housing and the Coast Guard cannot require you to live in public-private venture housing. Nevertheless, it is an excellent option that offers many benefits to Coast Guard members and their families. The housing office can tell you if public-private venture housing is available at your new duty station.

- **Leased Housing**
  Unaccompanied members in pay grades E-1 through E-3 assigned to cutters are not eligible to receive housing allowances (BAH), but may be eligible to receive leased housing if unaccompanied personnel housing facilities are not available. Other members (typically junior members with large families or special needs) may be unable to find adequate affordable housing within their BAH. In these cases, the Coast Guard may acquire a lease on behalf of the member. Please contact the housing office to explore this option if you are unable to find adequate affordable housing within a reasonable commuting distance of your spouse's new duty station.

Personal Property Insurance

Your landlord's insurance policy and the Coast Guard will NOT cover your personal property. Therefore, whether you own your home, rent a home or live in base housing, you need insurance to cover your personal belongings in case of fire, theft, wind, water or other damages. Your housing allowance is calculated to cover a portion of your insurance costs.

Overseas Duty

An overseas tour can be an exciting and rewarding experience when service and family members are properly prepared for it. The more you know about your overseas duty station the fewer problems you will have during the transfer. The Coast Guard has many resources available to provide you with information on your overseas destination and to ensure your tour is an enjoyable one. If stationed in a foreign country, passports are a requirement. Ensure that you work with the command to receive up-to-date information.

Overseas Screening

The overseas screening process ensures that necessary support services are available at your new duty station and that all medical and educational needs can be met. Make sure that any medical or special support needs your family requires is addressed during the screening process. Problems that are not addressed can create unnecessary hardships and result in an early return.

Overseas screening requires direct involvement in the process, between you and your Coast Guardsman, his/her current commanding officer and the transferring medical treatment facility. The screening process should be done within 30 days after receipt of your Coast Guardsman's PCS orders.

Families are screened for:

- Family members enrolled in the Special Needs Program;
- Family advocacy needs;
- Substance abuse;
- Psychiatric disorders;
- Medical and dental conditions requiring ongoing care; and
- Pregnancy that could affect travel and assignment.

Additionally, service members are screened for:

- Financial stability and responsibility;
- Compliance with weight standards;
- Alcohol or substance abuse or dependency;
- Performance and conduct; and
- Medical Readiness.

Make sure that any required medical and support services are discussed during the screening process. Problems not addressed can create unnecessary hardships and result in an early return. Details regarding overseas screening can be obtained in COMDTINST M1000.8, Military Assignments and Authorized Absences.

Voting Overseas

The Voting Assistance Guide and your Command Voting Assistance Officer can assist with registering and requesting a ballot using the Federal Postcard Application (FPCA) Standard Form 76. Complete the FPCA and send it to your local voting jurisdiction. Specific information regarding registration and absentee ballot request form deadlines is located online at the Federal Voting Assistance Program (FVAP) Web site www.fvap.gov/, under "Select a State."

The best time to apply for an absentee ballot is more than 45 days before the election. In most states, ballots are mailed to voters 20 days before the election.

Military Installations

Military Installations is an automated relocation assistance tool that provides high-quality information and resources to help manage your move from one location to another. This tool contains referral information to help transferring service members and their families develop an accurate view about their new assignment. The website also contains a customized calendar that allows users to tailor the basic and enhanced three-month calendars to meet their specific needs. It also allows you to set up and store email notifications for tasks on the calendar. Military Installations is available at www.militaryinstallations.dod.mil.

Move.mil

Service members, civilians and their families have two options to manage a PCS move. First, you can visit your local installation transportation office or personal property shipping office to start the move process. Or, you can use the Defense Personal Property System, known as DPS, which can be accessed through www.move.mil/. This website is a one-stop shop where members can completely manage their move process. Members/family members using move.mil for the first time will find online training videos and presentations explaining how to navigate through the move process. Also, to help transportation officials gauge the overall success of DPS and to identify the best providers, customers are encouraged to fill out the DPS Customer Satisfaction Survey after delivery of their household goods. The survey is also available online at Move.mil.

Moving Checklist

12 Weeks (3 Months) before you move:

- [ ] Start Relocation Binder.
- [ ] Begin researching housing options.
- [ ] Find out about housing costs, various neighborhoods, school information, by contacting the ombudsman, Work-Life TRM or CG SUPRT.
- [ ] Inventory possessions and their value.
  Take photos/videos and put in Relocation Binder.
- [ ] Take care of necessary medical, dental or optical appointments. Obtain copies of your records.
- [ ] Sort through items to give away or sell.
- [ ] Remove all stickers from previous moves.
- [ ] Make a list of people and organizations that you need to notify about your move.

45 Days before you move:

- [ ] If you are in military housing give notice of the date, you intend to vacate quarters (45 days notice is the minimum).
- [ ] If you are applying for housing at the new station, fax a copy of your application for housing, copy of the orders and dependency verification form to the new housing officer.
- [ ] Contact insurance company regarding transient coverage during move.
- [ ] Complete change of address forms.

4 Weeks (30 Days) before you move:

- [ ] Set up "Family Records File" for legal, insurance, medical and financial paperwork.
- [ ] Check school schedules and enrollment requirements.
- [ ] Notify schools of your move and obtain records or procedures to transfer records.
- [ ] Ensure all dependents are in DEERS and ID Cards are current.
- [ ] Make arrangements with USPS for forwarding mail.

- [ ] Place names, phone numbers and requirements (such as deposits) for utility companies at the new location in your Relocation Binder.
- [ ] Begin sorting belongings that you will be taking with you.
- [ ] Send out your change of address cards.
- [ ] Notify current utility companies (gas, phone, water, electric, cable TV) of disconnect dates and a forwarding address.
- [ ] Make plans for where you will stay the final few days after furniture is gone.

Two Weeks before you move:

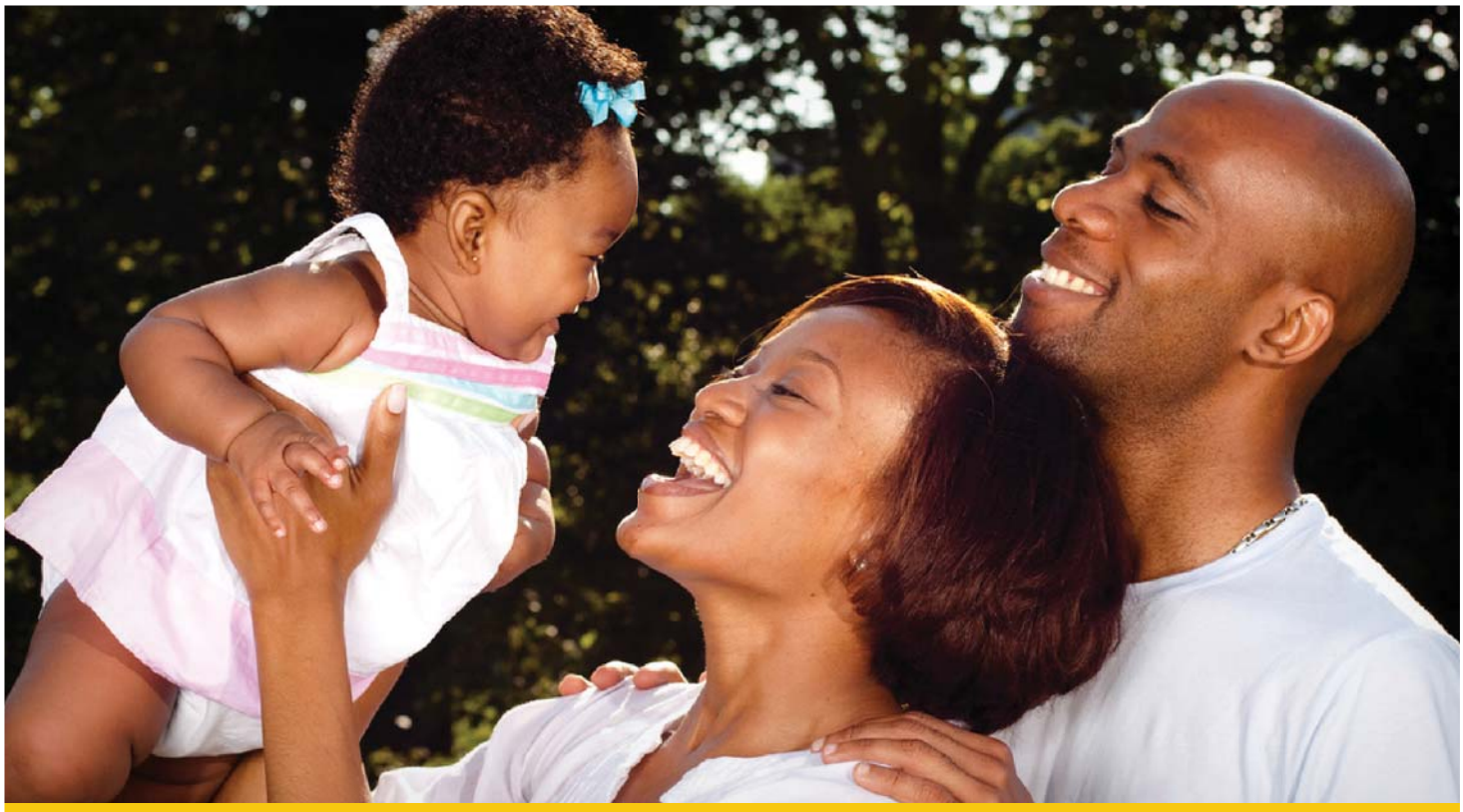
- [ ] Drain oil and gas from your power equipment.
- [ ] Verify schedules with the housing office and transportation office.
- [ ] Cancel deliveries and services such as newspaper and trash collection.
- [ ] Arrange for someone to watch children and pets on moving day.
- [ ] Use up perishable foods and start to give away freezer items that you will not be able to use before the move.
- [ ] Have your car serviced for the trip.
- [ ] Make any necessary arrangements for the moving van to park.

The Day Before:

- [ ] Pack your luggage and anything you are taking with you.
- [ ] Pick up drinks, snacks, etc., for your family and pets for moving day.

Moving Day:

- [ ] Get up early and be ready for the movers.
- [ ] Lock up your Family Records File, jewelry and other important valuables.
- [ ] Place the items you are taking with you in an off limits location to the packers and movers.
- [ ] Verify that the mover's inventory is detailed, complete and accurate. Don't accept any "miscellaneous" labels or entries (especially for valuable items). Be sure all electronic equipment, with their serial numbers, are listed on the inventory.
- [ ] Make sure the conditions of your household goods are accurately noted.
- [ ] Keep the number for the Transportation Office handy. Call if issues arise.
- [ ] Before the movers leave make a final walk through of the entire house.



BE YOUR BEST. KNOW YOUR RESOURCES.

[CG SUPRT]

We all strive to be our best. US Coast Guard now offers a free, new way to access support in real-time on:

- Family
- Sleep
- Elder Care
- Relationships
- Finances
- Bereavement
- And more...

V-COUNSELING

Talk live, with *privacy and convenience*, to a licensed counselor, *anywhere you have Internet access and a web camera*.

CG SUPRT

Call today! **(855) CG SUPRT** (247-8778)

Remember this call is free and confidential within the limits of the law!

Leaving the Service

To assist those members who do not choose to make the Coast Guard a career and for those retiring, the Coast Guard provides Transition and Relocation Managers (TRM) at our Health, Safety, and Work-Life Regional Practices (HSWL RP) to help make the process of transitioning to a new career easier.

Services include access to computerized job banks, resume-writing assistance, help with the interviewing process and more.

Transitioning from the Coast Guard

The core of the program is the Transition Goals, Plan, Success (TGPS) seminar. TGPS is the Coast Guard's transition program — redesigned to ensure that Coastguardsmen are better prepared to transition from military to civilian life.

The TGPS seminar is a five-day workshop for all separating service members made mandatory under the Veterans Opportunity to Work Act.

TGPS provides relevant material on Reserve affiliation, extended medical and dental coverage, educational compensation, vocational benefits and relevant job search materials. Members must receive Pre-Separation Counseling from a TRM, their SPO or their Command. The TRM at your HSWL RP can provide you with additional information about Transition Assistance and Pre-Separation Counseling.

Retirement

It is never too early to plan for retirement. To qualify for retirement, a member must serve for at least 20 years (exceptions may be made in disability cases). Retirement pay depends on the length of active duty service, pay grade and the retirement plan that is in place at the time a member enters the service. Members leaving active duty service are eligible to receive transition assistance.

A member who remains on active duty until retirement receives retired pay, commissary and exchange privileges, "space available" use of recreation and club facilities, a "Survivors Benefit Plan" (if elected), reduced-cost medical insurance, burial rights and more. Coast Guard members may contribute a portion of their basic and special pay to a tax-deferred retirement account called a Thrift Savings Plan (TSP) while on active duty. For more information visit: www.tsp.gov.

Coast Guard Retiree Services Program (RSP)

All retirees, including their family members and survivors, are entitled to certain rights, benefits and privileges and are subject to responsibilities arising from these entitlements. Retirees, as part of the total Coast Guard force, remain capable of making life-long contributions to Coast Guard missions.

To ensure their contributions continue, retirees must be kept apprised of changing programs, services and policies. The Coast Guard Retiree Services Program serves the Coast Guard military retirees and eligible surviving family members by keeping the lines of communication open to provide retiree information, retiree benefits advice and services. Additional information is available at www.uscg.mil/retiree.

Veteran's Affairs

The U.S. Department of Veterans Affairs (VA) provides patient care and federal benefits to veterans and their dependents.

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the VA. Some of these benefits may be utilized while on active duty. These benefits are codified in Title 38 of the United States Code. The booklet "Federal Benefits for Veterans, Dependents and Survivors" contains a summary of benefits effective Jan. 1, 2013. www.va.gov/opa/publications/benefits_book/benefits_introduction.asp

For additional information, regarding the U.S. Department of Veterans Affairs visit www.va.gov.

Departing the Service Checklist

2 Years Prior to Discharge

- [ ] Review Pre-Separation Counseling Checklist DD2648 and identify needs
- [ ] Attend a Transition Assistance Program Workshop
- [ ] Family should start evaluating plans
  - [ ] Decide if member plans to continue working, change careers or volunteer
  - [ ] Spouse career decisions
  - [ ] Post-retirement income requirements
  - [ ] Identify if supplement income is required
  - [ ] Family Needs and requirements (College, eldercare for family members)

12-24 Months Prior:

- [ ] Consider retirement location
- [ ] Research Survivor Benefit Program and insurances
- [ ] Consider spouse education and career decisions
- [ ] Update legal documents
- [ ] Identify medical/dental problems and arrange treatment
- [ ] 12 months prior member should schedule Pre-Separation Counseling fill out the Pre-Separation Checklist DD2648
- [ ] Review GI Bill and tuition assistance benefits
- [ ] Review GI Bill transferability requirements
- [ ] Arrange for household goods (HHG) transportation counseling

120-180 days prior to retirement

- [ ] Network with friends for employment opportunities
- [ ] Review and copy medical and dental records
- [ ] Schedule medical separation examination — be sure to list all injuries while on active duty for VA disability claims
- [ ] Assemble wardrobe for interviewing and career success
- [ ] Visit your SPO and determine leave allowances and if selling back leave
- [ ] Schedule appointments for household goods shipment and storage
- [ ] Schedule final checkups for family members
- [ ] Compare SGLI to VGLI and review other life insurance options

30-60 Days Prior to Retirement

- [ ] Complete Survivor Benefit Plan paperwork
- [ ] Review information about disability compensation benefits and program
- [ ] Choose transition health care options
- [ ] Arrange for inspection of government housing

USCGC JUNIPER
(WLB 201)
Newport, RI
"Leading The Way"

Protocol

The Coast Guard expects its members to display everyday good manners and appropriate military courtesies. Here is a brief look at the social expectations at common military ceremonies and social situations.

Introductions

Knowing when and how to introduce people is important. If you do not think people know each other, introduce them. If you are not sure of how to introduce people, just use common sense and do it in a way that is comfortable for those involved.

Some easy rules are:

- It is often helpful to make a brief comment about the person you are introducing while making the introduction.
- The name of the senior or the honored individual is given first. When introducing a woman and a man, the woman's name is given first, unless meeting the president or a senior Coast Guard member.
- Men always stand when being introduced, women may. A younger person should always stand when being introduced to an older or senior-ranked person.
- Introduce older to younger, using the older person's name first.
- Shaking hands when being introduced is a friendly gesture.
- Introduce yourself if no one is there to make introductions.

All ranks are introduced by complete title. For example, a Chaplain is called "Chaplain" and a doctor or dentist is "Doctor." The term "Captain" is used for the commanding officer of the ship. Refer to pages 6 and 7, to review officer rank and enlisted pay-grade information.

Social Attire

An invitation should state the form of dress expected for military and civilians attending. Sometimes, but not often, the meaning of the type of clothing may vary depending on the location. If you are unsure of the meaning of dress, do not hesitate to call the host and ask. civilian dress codes for the most common functions are listed below:

- Brunch, luncheon or tea: Dress, suit or skirt and blouse for women; suit or coat and tie, for men
- Cocktail party: Cocktail dress or evening suit for women; coat and tie for men
- Cookouts or picnics: Men and women wear slacks, jeans or shorts. Women also can wear a skirt or summer dress
- Casual dinner: Dress, slacks or skirt and blouse for women; open-neck shirts and no tie for men
- Informal dinner: Dress, skirt suit, pant suit or dressy dress for women; coat and tie or a suit, for men
- Formal dinner: Long or short formal dress for women; black tie for men
- Dining-in: Long or short formal dress for women; black tie for men
- Parade, change of command or retirement ceremonies: Dress or suit for women; suit or coat and tie, for men
- Receptions: Dresses or equivalent for women; suits for men.

Social functions do not require you to spend a lot on your clothes and a wardrobe becomes "new" all over again each time you move.

Flag Etiquette

Our nation's flag is to be respected, never defaced or scorned. There are appropriate ways to show respect in the presence of the flag. During the ceremony of hoisting or lowering the flag or when the flag is passing in a parade or in a review, everyone should face the flag and stand at attention with their right hands over their hearts. Military members who are present and in uniform should render the military salute. When not in uniform, a man should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the hand being over the heart. Otherwise, the right hand should be placed over the heart while standing at attention.

When driving a car on a military installation and "Colors" or "Retreat" (when the national flag is hoisted at eight o'clock in the morning or lowered at sunset), is sounded, stop the car and wait until the ceremony has been completed. If walking, stop, turn toward the flag and stand at attention with your right hand over your heart.

When the flag is displayed during the playing of the national anthem, all present, except those in uniform, should stand at attention facing the flag, with the right hand placed over the heart. A man not in uniform should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the right hand being over the heart. Persons in uniform stand and render the military salute at the first note of the anthem and hold their salute until the last note is played. When the flag is not displayed, those present should face the music and act in the same manner they would if the flag were displayed there.

Naval Services FamilyLine publishes "Social Customs and Traditions of the Sea Services" that provides additional details. This booklet and many others are available at www.nsfamilyline.org/.

Semper Paratus

From Aztec Shore to Arctic Zone,
To Europe and Far East,
The Flag is carried by our ships
In times of war and peace;
And never have we struck it yet
In spite of foemen's might,
Who cheered our crews and cheered again
For showing how to fight.

Chorus:

We're always ready for the call,
We place our trust in Thee.
Through surf and storm and howling gale,
High shall our purpose be.
"Semper Paratus" is our guide,
Our fame, our glory too.
To fight to save or fight and die,
Aye! Coast Guard we are for you!

Glossary

Coast Guard Terms

ABOARD - on or in a ship.

AFT - in, near or toward the stern of the ship.

AIRDALE - slang, a naval aviator.

ALLOTMENT - assignment of part of military pay directly to a person or bank.

ANCHOR - the hook used at the end of a chain and dropped to the sea bottom to hold a ship in one particular place.

ANCHORAGE - suitable place for ship to anchor; a designated area of a port or harbor.

ANCHOR'S AWEIGH - said of the anchor when just clear of the bottom.

AYE-AYE - term used to acknowledge receipt of a command or order from senior.

BELAY - to cancel an order; stop; firmly secure a line.

BELOW - below decks; below main deck.

BERTH - space assigned ship for anchoring or mooring.

BILLET - an individual's position in the ship's organization.

BOATSWAIN - refers to warrant officer or petty officer in charge of boats, rigging and ground tackle aboard ship.

BOOT - slang for recruit.

BOW - most forward part of a ship.

BRAVO ZULU or BZ! - Well done!

BRIDGE - Platform or area, from which ship is steered, navigated and conned.

BRIG - Military jail.

BROW - large gangplank leading from a ship to a pier, wharf or float; usually equipped with handrails.

BULKHEAD - one of the upright, crosswise partitions dividing a ship into compartments.

CAPTAIN - Rank of a senior officer, or title given to commanding officers of a cutter.

COLORS - National ensign; distinguishing flag flown to indicate a ship's nationality.

COMMISSARY - grocery store on base where service members and families can purchase food, beverages, etc., at prices usually lower than in civilian stores.

COMMISSION - to activate a ship or station; written order giving an officer rank and authority.

COMMISSIONING CEREMONIES - ceremonies during which a new ship is placed in service. It is customary to invite friends of officers and others interested to attend the ceremony, along with the sponsor who christened the ship.

COMPARTMENT - space enclosed by bulkheads, deck and overhead, same as a room in a building.

COURSE - direction steered by a ship or plane.

COURT MARTIAL - military court for trial of serious offenses,

CROW - (slang) eagle on petty officer's rating badge.

CRUISE - to sail with no definite destination; more commonly used to describe round trip.

DECK - a floor or platform extending from end to end of a ship.

DEERS - Defense Eligibility Enrollment Reporting System. The DEERS database lists everyone entitled to active duty and retired pay and his or her family members.

DEPLOY - tactical term used for dispersal of troops; also disposition of ships in battle formations.

DIVISION - in the organization of ship or plane groups, the unit between sections and squadrons; in shipboard organization, Sailors and officers grouped together for command purposes.

EAPC - Employee Assistance Program Coordinator

EMBARK - to go aboard ship preparatory to sailing.

ENLISTED EVALUATION - marks; written report of an enlisted service member's performance of duty.

ENSIGN - lowest ranking commissioned officer; or term used for flags used as an official identification.

EXCHANGE - department store run by the military.

EXECUTIVE OFFICER (XO) - regardless of rank, the officer second in command.

FANTAIL - main deck section in after part of flush-deck ship.

FATHOM - in measuring depth of water, six feet.

FLAG AT HALF-MAST - begun in times of mourning in old sailing days, indicated that grief was so great it was impossible to keep things shipshape. Half-masting of colors is the survival of days when slack appearance characterized mourning on shipboard.

FLAG OFFICER - Rear Admiral, Lower Half; Rear Admiral, Upper Half; Vice Admiral; and Admiral are flag officers.

FLEET - from Anglo-Saxon fleet. Organization of ships and aircraft under one commander.

FLIGHT DECK - deck of ship on which planes land, takeoff.

FORECASTLE - pronounced "fowk-sul." In the days of Columbus, ships were fitted with castle-like structures fore and aft. The structures have disappeared, but the term forecastle remains; refers to upper deck in forward part of ship. Abbreviated fo'c'sle.

FORWARD - toward the bow of a ship; opposite of aft.

FRAME - ribs of vessel.

GANGPLANK - see Brow.

GANGWAY - open in bulwarks or rail of ship to give entrance; order to stand aside and get out of the way.

GENERAL QUARTERS - battle stations for all hands.

GEOGRAPHIC BACHELOR - Refers to a member who moves to a new duty station unaccompanied by choice, also geo-bach.

HASH MARK - slang, service stripe worn on uniform of enlisted personnel. Each stripe denotes four years of service.

HEAD - nautical term for rest room, washroom or toilet.

HEEL - to list over.

HOLIDAY ROUTINE - followed aboard ship on authorized holidays and Sundays.

HONORS - ceremonies conducted in honor of a visiting dignitary.

HSWL RP - Health, Safety and Work-Life Regional Practice

HSWL SC - Health, Safety and Work-Life Service Center

KNOCK OFF - stop work; cease what is being done.

KNOT - measure speed for ships and aircraft,

LADDER - in a ship, corresponds to stairs in a building.

LEAVE - paid vacation earned at the rate of two-and-a-half days per month of active duty.

LIBERTY - authorized absence of individual from place of duty, not chargeable as leave. No period of liberty shall exceed a total of 96 hours.

LOOKOUT - seaman assigned to watch and report any objects of interest; lookouts are "the eyes of the ship."

MAST - captain's mast or merely mast, derived from the fact that in early sailing days the usual setting for this type of naval justice was on the weather deck near ship's mainmast. Currently, means type of hearing with commanding officer presiding in which any punishment administered is nonjudicial in nature and is an alternative to court martial.

MESS - meal; a place or group of officers and crew who eat together as in 'the Chief's Mess'.

Military Time - The easiest way to remember military or Coast Guard time is for any time prior to 10:00 a.m. simply add a zero before the hour, example: nine o'clock in the morning would be spoken as "zero nine hundred" and written as 0900. For any time after 12:00 noon, simply add twelve to the time.

MUSTER - to assemble crew; roll call.

OMBUDSMAN - spouse of a member of the command who is appointed by the Commanding Officer to serve as official liaison between the Command and family members.

PASSAGEWAY - corridor or hallway on ship.

PLAN OF THE DAY - schedule of day's routine and events ordered by Executive Officer; published daily aboard ship or at shore activity.

PORT - left side of ship looking forward.

QUARTERDECK - part of main deck reserved for honors and ceremonies; the station of the OOD in port.

QUARTERS - living spaces assigned to personnel aboard ship; government-owned housing assigned to personnel at shore stations; assembly of personnel for drill, inspection or meeting.

RANK - grade or official standing of commissioned and warrant officers.

RATE - grade or official standing of enlisted personnel; identifies pay grade or level of advancement.

RATING - job classification with the Coast Guard, such as Electronics Technician (ET).

SCUTTLEBUTT - a drinking fountain in Coast Guard is called scuttlebutt. A scuttlebutt in old days was a cask that had openings in the side, fitted with a spigot; also rumor, from the fact that Sailors used to congregate at the scuttlebutt or cask of water to gossip or report on day's activities - sometimes true, sometimes not.

SEA BAG - large canvas bag for stowing gear and clothing.

SEA DUTY - assignment to ship whose primary mission is accomplished while underway.

SELECTED RESERVE (SELRES) - Coast Guard Reservists who are required to participate in active duty training periods and annual training and are paid for this duty.

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI) - life insurance coverage up to $400,000 that can be elected by the service member.

SHAKEDOWN CRUISE - cruise of newly commissioned ship to test machinery and equipment and train crew as a working unit.

SHORT TIMER - one whose enlistment or tour of duty is almost completed.

SICK BAY - ship's hospital or dispensary.

SIDEBOYS - impeccably uniformed crewmembers who participate in honors ceremonies on the quarterdeck.

SKIPPER - meaning captain.

SPONSOR - This term can be used in two ways. 1) The active duty member from whom you are a dependent; 2) someone assigned to assist you when you PCS.

STARBOARD - right side of ship looking forward.

STERN - aft part of ship.

STOW - to put gear in its proper place.

SWAB - rope or yarn mop used for cleaning.

TOPSIDE - upper level or above decks.

TURN TO - an order to begin work.

UNIFORM - standardized dress worn by members of the armed forces. See www.uscg.mil/sealegs.

UNDERWAY - a military vessel that is not presently moored to a pier or at anchor.

WARDROOM - a compartment aboard ship near officers' stateroom used as officers' mess room.

WATCH - period of duty, usually of four hours' duration. The day at sea has long been divided into watches which are now called: midwatch (midnight to 4 a.m.); morning watch (4 to 8 a.m.); forenoon watch (8 a.m. to noon); afternoon watch (noon to 4 p.m.); first dog watch (4 to 6

Coast Guard Acronyms and Abbreviations

"A" SCHOOL - School where enlisted members go to receive basic technical training for their rating.

ASAP - As Soon As Possible

AT - Annual Training

AWOL - Absent Without Leave

BAH - Basic Allowance for Housing

BAS - Basic Allowance for Subsistence

"C" SCHOOL - School member attends to receive advanced technical training

CACO - Casualty Assistance Calls Officer

CAPTAIN'S MAST - Non-judicial punishment used as an alternative to a court-martial

CFS - Command Financial Specialist

CG PORTAL - Coast Guard intranet site accessible to the military member

CGSUPRT - Coast Guard Support Program (formerly the Employee Assistance Program)

CGRF-MC - Coast Guard Reserve Force - Master Chief

CGMA - Coast Guard Mutual Assistance

CMC - Command Master Chief

CO - Commanding Officer

COLA - Cost of Living Allowance

CONUS - Continental United States

COSE - Career Options & Skills Evaluation. Set up through the Work-Life office

CPO - Chief Petty Officer

CWO - Chief Warrant Officer

DEERS - Defense Eligibility Enrollment Reporting System

DEPENDENT - A legal term used for a person receiving all or a portion of their necessary financial support from the active duty member

DIRECT ACCESS - The Coast Guard computerized Human Capital Management System

DHS - Department of Homeland Security: Parent agency of the Coast Guard

DLA - Dislocation Allowance is an allowance to help offset the costs included during a PCS move

DOD - Department of Defense

EAOS - End of Active Obligated Service

EAP - Employee Assistance Program

EAPC - Employee Assistance Program Coordinator

EER - Enlisted Employee Review

EFMP - DoD Exceptional Family Member Program; the Coast Guard Special Needs program

ESO - Educational Services Officer

ETA - Estimated Time of Arrival

ETD - Estimated Time of Departure

FAS - Family Advocacy Specialist

FOT - Force Optimization and Training

FRS - Family Resource Specialist

FSA - Family Separation Allowance

FSGLI - Family Servicemembers' Group Life Insurance

GSA - General Services Administration

HBA - Health Benefits Advisor: An individual who has received additional training on TRICARE who is available to answer questions and assist with TRICARE problems

HHG - Household goods: Your furniture and personal belongings

HPM - Health Promotion Manager

LES - Leave and Earning Statement. Military members can view this online via Direct Access

MCPOCG - Master Chief Petty Officer of the Coast Guard

MetLife - Metropolitan Life Insurance Company. The contractor who currently provides optional dental insurance for military family members.

MTF - Military Treatment Facility: A military base where members and dependents receive medical care.

MWR - Morale, Well-Being & Recreation

OCONUS - Outside of the continental United States (e.g., Alaska, Hawaii, Guam, etc.)

OCS - Officer Candidate School

OER - Officer Evaluation Report: The written report of an officer's performance of duty.

OIC - Officer In Charge

OOD - Officer of the Deck/Officer of the Day

PCS - Permanent Change of Station

PPC - Pay & Personnel Center

PPM - Personally Procured Move, also known as "do it yourself" (DITY) move

PSC - Personnel Service Center

POC - Point of Contact

PSU - Port Security Unit

SBP - Survivor Benefit Program. An optional program that a retiring member can elect and pay premiums to ensure a portion of their retired pay will continue to be paid to the designated beneficiary when the retiree passes away.

SEAP - Spouse Employment Assistance Program

SGLI - Servicemembers' Group Life Insurance

SITREP - Situation Report

SPO - Servicing Personnel Office

TAD - Temporary Additional Duty

TAP - Transition Assistance Program. A program offered through Work-Life for military members who are separating or retiring that covers resumes, job search benefits, etc.

TDY - Temporary Duty

TGPS - Transition Goals, Plan, Success plan

TLA - Temporary Lodging Allowance

TLE - Temporary Lodging Expense

TO - Transportation Office

TRDP - TRICARE Retiree Dental Plan. Delta Dental of California is the contractor who currently provides optional dental insurance for retirees. Enrollment in the program is voluntary and all premium costs are paid by the enrollee.

TRICARE - The medical insurance provided to military members and their families.

TRM - Transition and Relocation Manager. Member of the Work-Life staff who assists with relocation issues and/or issues for members leaving the service.

TSC - TRICARE Service Center. Customer service office for TRICARE.

TSP - Thrift Saving Plan: A retirement plan in which members may elect to participate.

UA - Unauthorized Absence

UCCI - United Concordia Companies, Inc. The contractor who currently provide dental care for active duty and Select Reserve members

UCMJ - Uniform Code of Military Justice: The penal code of the military which applies to all service members regardless of rank or branch of service.

UPH - Unaccompanied Personnel Housing

VA - Department of Veterans Affairs

VGLI - Veteran's Group Life Insurance

XO - Executive Officer

XPO - Executive Petty Officer

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