Objectives (Slide 2)

- Identify the legal, administrative, medical and dental, and financial matters that need to be completed prior to deployment
- Identify civilian job considerations pertinent to pre-deployment
- Identify emergency preparedness and notification processes
- Identify strategies for preparing children for a loved one's deployment

Get Organized (Slide 3)

- **Handout 1**: Deployment To-Do List *select Service-specific resources*

Legal and Administrative Considerations (Slide 4)

- Without a will, the state in which you live will make one for you
- A will, when properly drawn, allows you to distribute your money, property, and assets in almost any manner you choose to the individuals whom you want to receive your possessions
- A power of attorney is a legal way to allow one person to act on behalf of another
  - Two types
    - A general power of attorney authorizes a person to act on your behalf in most of your affairs
    - A special power of attorney authorizes a person to act on your behalf only during specific situations
  - Businesses are not legally bound to honor a power of attorney
- SGLI is a low-cost group life insurance that is available up to a maximum of $400,000 in $50,000 increments
- TSGLI provides short-term financial assistance to severely injured Service members and Veterans to assist them in their recovery from traumatic injuries incurred on or off duty
  - Every Service member who has SGLI has TSGLI
  - TSGLI coverage will pay a benefit of between $25,000 and $100,000 depending on the type of loss that resulted directly from the traumatic injury
- As of the effective date of the deployment orders, your SGLE coverage automatically increases to the maximum amount allowed by law
  - While deployed, the Department of Defense reimburses the premium up to the maximum $400,000 of SGLI coverage and TSGLI premium
- The beneficiary listed on SGLI needs to be current
- Need to verify DEERS enrollment so your family can take advantage of the TRICARE® benefits
  - Check ID expiration dates

Medical and Dental Considerations (Slide 5)

- Service members are required to complete the Pre-DHA within 120 days of the expected deployment date

- The Pre-DHA is an electronic form, which must be completed by the Service member and then reviewed and discussed in a face-to-face interview with a trained and credentialed healthcare provider
- When Service members are called to active duty for more than 30 consecutive days, they become eligible for active duty benefits and are automatically enrolled in TRICARE® Prime
  - Family is also covered as active duty family members
- If you are a National Guard and Reserve member and are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation, you are eligible for early TRICARE® medical and dental benefits
- Your effective date for coverage begins on the later date of either of these dates: (a) the date your orders were issued or (b) 90 days before you report to active duty
- Service members should be notified of their eligibility when orders are issued
  - Eligibility can be verified in DEERS
- Family members have 90 days from the date the Service member became eligible for active duty TRICARE® benefits to make any enrollment changes
- USERRA protections, which ensure an employer-sponsored health plan can be reinstated, do not go into effect until the member reports for active duty
- For prescriptions, add the pharmacy phone number to your important phone numbers list
- While on active duty, Service members get most of their dental care from military dental clinics
  - Family members can sign up for or continue voluntary dental care through the TRICARE® Dental Program

Financial Considerations (Slide 6)

- Because SCRA is not automatic, prior to deployment, Service members must contact the legal assistance office for information about SCRA and how it applies to the Service member and his or her family
- Regarding taxes
  - If you are in the military or naval services on duty outside of the United States and Puerto Rico (not in a combat zone) on the due date of your income tax return, you are allowed an automatic 2-month extension to file your income tax return
    - This automatic extension is not an extension of time to pay any tax owed by the regular due date of the return
  - If you are in a combat zone, the deadlines for filing your tax return, paying any tax you may owe, and filing a claim for refund are automatically extended by 180 days and the remaining time you had left to file your taxes when you entered the combat zone
  - Filing taxes generally requires a specific power of attorney

- SDP will pay 10% interest on monies up to $10,000 deposited during deployment and for 3 months after leaving theater
  - Any military finance office in theater can help Service members establish an account and assist in setting up the deposit method most convenient for the Service member
- FSA provides compensation for added expenses incurred because of an enforced family separation under one of the following conditions:
  - Transportation of dependents is not authorized at government expense, and the dependents do not live in the vicinity of your permanent duty station;
  - Transportation of dependents is authorized at government expense, but you have elected an unaccompanied tour of duty because a dependent cannot accompany you to the permanent station due to certified medical reasons;
  - You are on duty aboard a ship, and the ship is away from the homeport continuously for more than 30 days; or
  - You are on temporary duty (TDY) (or temporary additional duty) away from the permanent station continuously for more than 30 days, and your dependents are not residing at or near the TDY station
- FSA is payable at the rate of $250 per month (pro-rated to $8.33 per day for periods less than a month)
- To apply for FSA, you should submit a completed DD Form 1561, Statement to Substantiate Payment of FSA, to your servicing personnel office
- If you have an emergency or are short on funds, consider that each Service provides the benefit of interest-free loans and grants from Military Aid Societies

Job Considerations (Slide 7)

- USERRA is a federal law that is designed to ensure the following:
  - Persons who serve or have served in the Armed Forces, Reserves, National Guard, or other uniformed services are not disadvantaged in their civilian careers because of their service
  - Service members are promptly reemployed in their civilian jobs upon their return from duty
  - Service members are not discriminated against in employment based on past, present, or future military service
- You have responsibilities to fulfill in order to qualify for protection under USERRA
- Giving employer's notice and communicating with them will help ensure both the employer and Service member have reasonable expectations pertaining to absence for military service
- The Small Business Administration provides loans for small businesses impacted by your deployment called the Military Reservist Economic Injury Disaster Loan

Prepare for Emergencies (Slide 8)

- ☐ **Exercise 1**: Support Systems
- ☐ **Handout 1**: Deployment To-Do List *complete "My Support System"*
- ☐ It is difficult to make it through deployment alone; you need people whom you can trust, talk to, and depend on
- ☐ Create a list of important phone numbers prior to deployment
- ☐ In an emergency, inform your chain of command (USCG) or contact your Family Program/Family Readiness or Rear Detachment point of contact and they will help you find the resources
- ☐ In the event of a medical emergency, family members must go through the Red Cross to contact the Service member
  - ☐ Remember, the person who notifies you will know the Service member's name, rank, and unit
  - ☐ You should not give that information to anyone over the phone
  - ☐ If the person on the phone does not know that information, be suspicious and report the call

Prepare Children (Slide 9)

- ☐ Using a map or globe may help your child better understand where his or her loved one is going
- ☐ Make sure you alert the child's teachers
  - ☐ Using open communication with teachers can help you and your child's teacher support your child as he or she copes
- ☐ It can be helpful to use a tangible method to help young children mark time, such as making a paper chain and either adding or removing a link for each day
  - ☐ If a child writes something about the day on the link, you have a day-by-day record for the returning Service member
- ☐ There are positives that can come out of deployment for children
  - ☐ Families report greater closeness, independence, confidence, resilience, and pride

Review of Objectives (Slide 10)

- ☐ What are some legal and administrative matters that need to be completed prior to deployment?
- ☐ What are some medical and dental matters that need to be completed prior to deployment?
- ☐ What are some financial matters that need to be completed prior to deployment?
- ☐ What civilian job rights and benefits do you have under USERRA?
- ☐ What is your responsibility to your employer before you deploy?
- ☐ How can you be prepared for emergencies during deployment?
- ☐ What are some strategies for preparing children for a loved one's deployment?