

# Breakfast/Check-In 0700-0800

Pre-Deployment  
January 18th, 2020

## Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM

**Welcome**  
**220<sup>th</sup> MP Company**  
**1158<sup>th</sup> Space Support Company**  
**ARRST 24**  
**Service Members and Family**

Pre-Deployment  
January 18th, 2020

**Y R R P**



# National Anthem

## Opening Prayer

### Leadership Welcome

Pre-Deployment  
January 18th, 2020

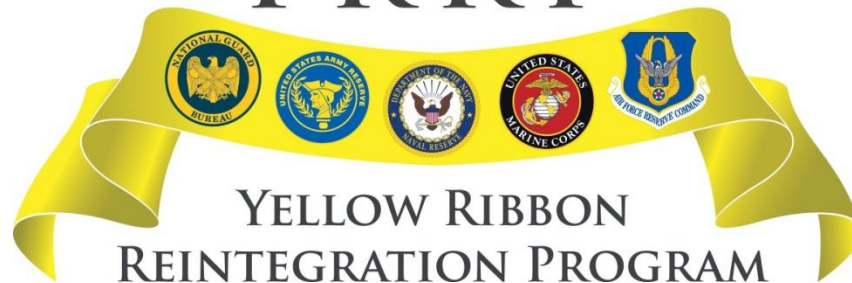
# Y R R P



# Parade of Stars

Pre-Deployment  
January 18th, 2020

## Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM

# Are You Ready-Being Prepared for Deployment

## Deanna Storer

Pre-Deployment  
January 18th, 2020

# Y R R P





# Are You Ready? Being Prepared for Deployment

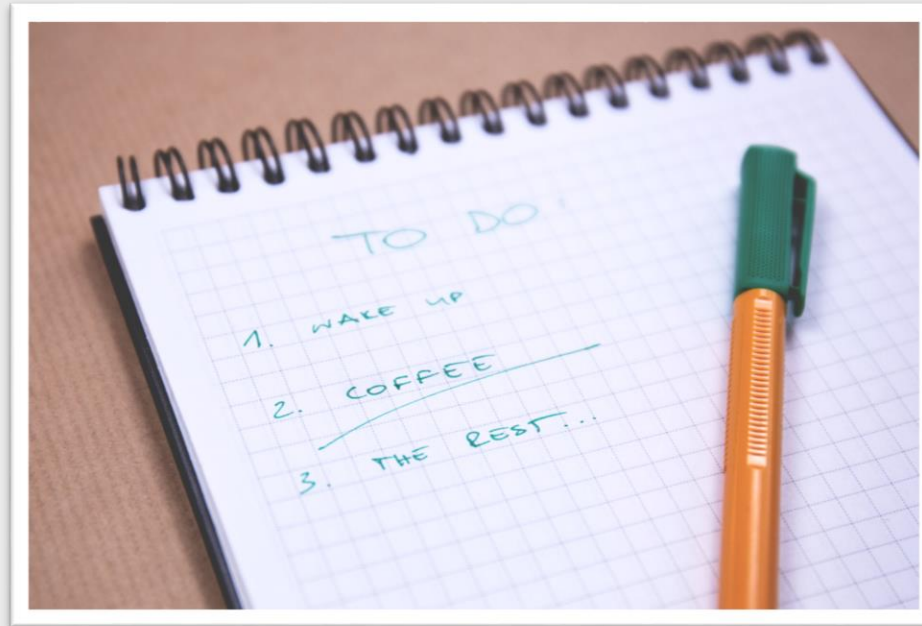
Deanna Storer

# Objectives

- Identify the legal, administrative, medical and dental, and financial matters that need to be completed prior to deployment.
- Identify the protections of civilian job rights and benefits under USERRA.
- Identify emergency preparedness and notification processes.
- Identify strategies for preparing children for a loved one's deployment.



# Get Organized





# Legal and Administrative Considerations

- Wills
- Power of Attorney
- SGLI
- DEERS/ID cards



# Medical and Dental Considerations

- Pre-DHA
- Choose a family member plan
- Review plan benefits
- Prescriptions
- Dental



# Financial Considerations

- SCRA
- Direct deposit and checking accounts
- Taxes
- LES
- SDP
- FSA
- Military Relief Aid Societies

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																													
ID	NAME (LAST, FIRST)	BOOK	SEC. NO.	EMPORE	PAY DATE	TYPE	SYC	ET	BRANCH	ACCOMMODATION	PERIOD COVERED																		
ENTITLEMENTS												DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type	Amount	Type	Amount	Type	Amount	Amnt	Fed																						
A	BASE PAY	2247.20	FEDERAL TAXES	88.40	DISCRETIONARY ALT	1621.00		YTD Ent																					
B	BA3	264.00	FICA/SSC SECURITY	132.00	TRICARE DENTAL	11.00		YTD Ded																					
C	BA4	1725.00	FICA/MEDICARE	32.50																									
D			SSA	27.00																									
E			JFR	5.00																									
F			FAMILY SGLI	5.00																									
G			TSP	112.37																									
H			MEMONTH-PAY	124.44																									
I																													
J																													
K																													
L																													
M																													
N																													
O																													
TOTAL												4266.70	1876.22	1532.90															
LEAVE		SP	End	Used	TO USE	ETS	BL	Lt	Lost	Lv	Paid	USDA/DA	FED	Wage Period	Wage YTD	MS	EX	Adst	Tax YTD										
		25.5	25.9	11	39.5	85.5	0	0	0	0	0	0	0	2134.93	13882.26	0	0	0	83.91										
FICA		Wage Period	Soo	Wage YTD	Soo	Tan	YTD	Med	Wage YTD	STAT	ST	Wage Period	Wage YTD	MG	EX	Tax YTD													
		2247.20	1482.00	89.84	4492.00	299.83	1345.00	0	0	0	0	0	0	0	0	0													
PAY		BAG	Type	BAG	Expn	19A	Ztg	Rent	Amnt	Share	Stat	JFR	Depns	2D	JFR	BAG	Type	Charity	YTD	TFC	PAC/ION								
		WAGEP		SPONSR		0861		00	0	0	0	0	0	0	0	0	0	0	0	0	0								
EMPH		Base	Pay Rate	Base	Pay Current	Spice	Pay Rate	Spice	Pay Current	Inc	Pay Current	Inc	Pay Current	Bank	Pay Rate	Bonus	Pay Current												
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
SAVINGS PLAN (TSP)		TSP YTD Deductions										726.14	Deferred		726.14	Exempt		00											
REMARKS:												YTD ENTITLE	27768.11	YTD DEDUCT	2237.92														
IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED.												BASE AIRMAN & FAMILY READINESS CTR FOR DETAILS.																	
LEAVE CARRYOVER INCREASED TO 75 DAYS FOR FY19. NO ACTION REQUIRED BY MEMBER. EDATE WILL BEGIN RESTORING AFTER 1 OCT 20.												IF YOU GAMBLE WITH SAFETY...YOU BET YOUR LIFE.																	
ARMY HAS ALLOWED MEMS TO BET A HARD COPY LES VIA LE MAIL. AF POLICY IS TO PROVIDE AN ELECTRONIC LES BY 1 OCT (SEP LES). AF WILL NO LONGER PRINT LES STATEMENTS IF AVAILABLE ON MYPAY. THANK YOU FOR YOUR SUPPORT.												ELECTIONS ARE COMING! UPDATE YOUR ADDRESS TO GET AN RESIDENTS ANALYT. REQUEST YOUR BALLOT FOR THE PRESIDENTIAL AND STATE ELECTIONS. SEE YOUR VOTING ASST. OFFICER OR WWW.PWAF.GOV.																	
IF YOUR SPOUSE WANTS INFO ABOUT THE MILITARY LIFESTYLE WE WOULD LIKE TO JOIN US FOR THE NEXT HEART LINK. SPOUSES ORIENTATION, LUNCH AND CHILD CARE ARE PROVIDED. CALL YOUR												TSP RATE CH3 SGLI 062701183 CHANGE GRADE 062701184 BHN BANGSD QH WOP, 28 6984 BANK: [REDACTED] ACCT# [REDACTED]																	



# Job Considerations

- USERRA
- Use support services
  - ESGR
  - MREIDL



# Prepare for Emergencies

- Plan
- Support system
- Phone lists
- Emergencies involving Service member



# Preparing Children

- Be truthful
- Share feelings
- Explore destination
- Communicate with teachers
- Mark time
- Positives



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# Are You Ready? Being Prepared for Deployment

Deanna Storer



# Family Programs

## Charlene Shields

Pre-Deployment  
January 18th, 2020

# Y R R P



# Colorado National Guard Family Program Information Brief





State Family Program Director

Charlene Shields

Office: 720-250-1190

Cell: 303-895-4784

Email:

[Charlene.m.shields.civ@mail.mil](mailto:Charlene.m.shields.civ@mail.mil)

# Military Family Relief Fund (MFRF)

To help with the loss of income due to deployment or have an emergency expense that occurs during a deployment.

- Service Member must be deployed 30 days or more.
- Colorado tax payer
- Applications are reviewed by a Board
- Not income-based
- Can take up to 30 days to process application
- Contact your Family Assistance Specialist

# Military Family Relief Fund (cont.)

- **Examples of items covered**
  - Loss of income either soldier or spouse (take-home pay)
  - Additional childcare expense
  - Major appliance repair
  - Deductibles, i.e., home or auto
  - Airfare (birth of a child)
- **Items not covered**
  - Vet bills
  - Expenses for rental property

# Military Family Relief Fund (cont.)

- **Required documentation**
  - Completed application (<https://co.ng.mil/Family/Foundation>)
  - Loss of income
    - 2 months pay statements (pre-deployment)
    - 2 LES's during deployment
  - Deployment orders
  - POA (if spouse is submitting paperwork)
  - LES



# Distribution of Information

# More Information?

Get Connected and Stay Connected

CONG Family Program Office Website

<https://co.ng.mil/Family>

Weekly Newsletter

<https://co.ng.mil/Family/Contact-Us>





State Family Program Director

Charlene Shields

Office: 720-250-1190

Cell: 303-895-4784

Email:

[Charlene.m.shields.civ@mail.mil](mailto:Charlene.m.shields.civ@mail.mil)



Questions

?

# Casualty Notification

## Chaplain Larson

Pre-Deployment  
January 18th, 2020

# Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM

The background features a large, faded logo of a building with a grid pattern and two stars, set within a yellow outline. The text "CASUALTY NOTIFICATION" is centered over this logo.

# **CASUALTY NOTIFICATION**

# MISSION OF CASUALTY OPERATIONS

*The mission of casualty operations is to record, report, verify, and process casualty information from unit-level to CMAOD, notify appropriate individuals, and provide casualty assistance to the next of kin (NOK).*

# **What is a Casualty?**

**Any person who is lost to an organization by reason of having been declared beleaguered, captured, deceased, diseased, detained, DUSTWUN, injured, ill, killed, missing, missing in action, or wounded.**

# CATEGORY / TYPE of Casualty

## CASUALTY CATEGORIES

- Killed in Action (KIA)
- Died of Wounds Received in Action (DWRIA)
- Wounded in Action (WIA)

## CASUALTY TYPE

- Hostile
- Non-hostile

FRATRICIDE / FRIENDLY FIRE

# REPORTABLE CASUALTIES

- **Active Duty military including mobilized Army Reserve and National Guard Soldier**
- **USAR/ARNG enroute to/from, or participating in Active Duty Training or Scheduled Inactive Duty Training (IDT), or at reserve residence when authorized**
- **Soldiers separated from the Army within 120 days**
- **DA Civilian employees OCONUS and CONUS TDY**
- **Army retirees**
- **Others as per AR 638-8 (DA Pam 638-8)**



# CASUALTY STATUS

- **DECEASED**
- **MISSING**
  - Beleaguered
  - Besieged
  - Captured
  - Detained
  - Interned
  - Missing
  - Missing in Action (MIA)
- **Duty Status Whereabouts Unknown / DUSTWUN**
- **Very Seriously ILL / Injured (VSI)**
- **Seriously ILL or Injured (SI)**
- **Incapacitating ILLNESS or Injury**
- **Not Seriously Injured (NSI)**

# CASUALTY NOTIFICATION



- In the event of a Soldier injury or illness, only primary next of kin will be notified and may be notified telephonically. All notified families will have ready access to information, as it becomes available.
- In all death and missing cases, the primary and secondary next of kin and any other person listed on the DD Form 93 (Record of Emergency Data) and SGLI will be notified.
- The notification will be made as a matter of highest priority.

# CASUALTY NOTIFICATION

- The person most closely related to the casualty is considered the primary next of kin for notification and assistance purposes. This is normally the spouse for married persons and the parents for unmarried Soldiers/individuals. The following order of precedence is used to identify the primary next of kin:
  - Spouse
  - Natural, adopted, step and illegitimate children
  - Parents
  - Persons standing in loco parentis
  - Persons granted legal custody of the individual by a court decree of statutory provision
  - Brothers or sisters, to include half-blood and those acquired through adoption
  - Grandparents

# SOLDIER'S RESPONSIBILITY

RECORD OF EMERGENCY DATA	
<b>PRIVACY ACT STATEMENT</b>	
<p><b>AUTHORITY:</b> 5 U.S.C. 552; 28 U.S.C. 1417; 44 U.S.C. 3401, 3402, 3405, 3406, 3407, 3408, 3409, 3410, 3411, 3412, 3413, 3414, 3415, 3416, 3417, 3418, 3419, 3420, 3421, 3422, 3423, 3424, 3425, 3426, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3437, 3438, 3439, 3440, 3441, 3442, 3443, 3444, 3445, 3446, 3447, 3448, 3449, 3450, 3451, 3452, 3453, 3454, 3455, 3456, 3457, 3458, 3459, 3460, 3461, 3462, 3463, 3464, 3465, 3466, 3467, 3468, 3469, 3470, 3471, 3472, 3473, 3474, 3475, 3476, 3477, 3478, 3479, 3480, 3481, 3482, 3483, 3484, 3485, 3486, 3487, 3488, 3489, 3490, 3491, 3492, 3493, 3494, 3495, 3496, 3497, 3498, 3499, 3500, 3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514, 3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529, 3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544, 3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634, 3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649, 3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664, 3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679, 3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694, 3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709, 3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724, 3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739, 3740, 3741, 3742, 3743, 3744, 3745, 3746, 3747, 3748, 3749, 3750, 3751, 3752, 3753, 3754, 3755, 3756, 3757, 3758, 3759, 3760, 3761, 3762, 3763, 3764, 3765, 3766, 3767, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3775, 3776, 3777, 3778, 3779, 3780, 3781, 3782, 3783, 3784, 3785, 3786, 3787, 3788, 3789, 3790, 3791, 3792, 3793, 3794, 3795, 3796, 3797, 3798, 3799, 3800, 3801, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 3813, 3814, 3815, 3816, 3817, 3818, 3819, 3820, 3821, 3822, 3823, 3824, 3825, 3826, 3827, 3828, 3829, 3830, 3831, 3832, 3833, 3834, 3835, 3836, 3837, 3838, 3839, 3840, 3841, 3842, 3843, 3844, 3845, 3846, 3847, 3848, 3849, 3850, 3851, 3852, 3853, 3854, 3855, 3856, 3857, 3858, 3859, 3860, 3861, 3862, 3863, 3864, 3865, 3866, 3867, 3868, 3869, 3870, 3871, 3872, 3873, 3874, 3875, 3876, 3877, 3878, 3879, 3880, 3881, 3882, 3883, 3884, 3885, 3886, 3887, 3888, 3889, 3890, 3891, 3892, 3893, 3894, 3895, 3896, 3897, 3898, 3899, 3900, 3901, 3902, 3903, 3904, 3905, 3906, 3907, 3908, 3909, 3910, 3911, 3912, 3913, 3914, 3915, 3916, 3917, 3918, 3919, 3920, 3921, 3922, 3923, 3924, 3925, 3926, 3927, 3928, 3929, 3930, 3931, 3932, 3933, 3934, 3935, 3936, 3937, 3938, 3939, 3940, 3941, 3942, 3943, 3944, 3945, 3946, 3947, 3948, 3949, 3950, 3951, 3952, 3953, 3954, 3955, 3956, 3957, 3958, 3959, 3960, 3961, 3962, 3963, 3964, 3965, 3966, 3967, 3968, 3969, 3970, 3971, 3972, 3973, 3974, 3975, 3976, 3977, 3978, 3979, 3980, 3981, 3982, 3983, 3984, 3985, 3986, 3987, 3988, 3989, 3990, 3991, 3992, 3993, 3994, 3995, 3996, 3997, 3998, 3999, 4000.</p>	
<b>INSTRUCTIONS TO SERVICE MEMBER</b>	
<b>INSTRUCTIONS TO CIVILIAN</b>	
<b>IMPORTANT:</b> This form is divided into two sections. Section 1 - Emergency Contact Information and Section 2 - Beneficiary Related Information. READ THE INSTRUCTIONS ON PAGES 3 AND 4 BEFORE COMPLETING THIS FORM.	
<b>SECTION 1 - EMERGENCY CONTACT INFORMATION</b>	
1. NAME (Last, First, Middle Initial)	2. SSN
3. SERVICE/CIVILIAN CATEGORY <input type="checkbox"/> ARMY <input type="checkbox"/> NAVY <input type="checkbox"/> MARINE CORPS <input type="checkbox"/> AIR FORCE <input type="checkbox"/> DIA <input type="checkbox"/> CIVILIAN <input type="checkbox"/> CONTRACTOR	4. REPORTING UNIT/ORGANIZATION
5. SPOUSE NAME (if applicable) (Last, First, Middle Initial)	6. ADDRESS (Include ZIP Code and Telephone Number)
<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	
7. CHILDREN a. NAME (Last, First, Middle Initial)	b. RELATIONSHIP c. DATE OF BIRTH (MM/DD/YYYY)
8. ADDRESS (Include ZIP Code and Telephone Number)	
9. FATHER NAME (Last, First, Middle Initial)	10. ADDRESS (Include ZIP Code and Telephone Number)
11. MOTHER NAME (Last, First, Middle Initial)	12. ADDRESS (Include ZIP Code and Telephone Number)
13. DO YOU NOTIFY DUE TO ILL HEALTH a. NOTIFY INSTEAD	
14. DESIGNATED PERSON(S) (Army only)	15. ADDRESS (Include ZIP Code and Telephone Number)
16. CONTRACTING AGENCY AND TELEPHONE NUMBER (Contractor only)	

SECTION 2 - BENEFICIARY RELATED INFORMATION			
17A. BENEFICIARY(IES) FOR DEATH GRATUITY (Army only)	18. RELATIONSHIP	19. ADDRESS (Include ZIP Code and Telephone Number)	20. PERCENTAGE
21. BENEFICIARY(IES) FOR UNEMPLOYMENT PAY/ALLOWANCES (Army only)	22. NAME AND RELATIONSHIP	23. ADDRESS (Include ZIP Code and Telephone Number)	24. PERCENTAGE
25. PERSON(S) DESIGNATED TO DIRECT DISPOSITION (DAOD) (Army only)	26. NAME AND RELATIONSHIP	27. ADDRESS (Include ZIP Code and Telephone Number)	
28. CONTRIBUTION REMARKS			
29. SIGNATURE OF SERVICE MEMBER/CIVILIAN (Include rank, rate, or grade if applicable)			
30. SIGNATURE OF WITNESS (Include rank, rate, or grade if applicable)		31. DATE SIGNED (MM/DD/YYYY)	

Enter Specific Desires here

- Ensure your paperwork is up-to-date
- DD Form 93 – Record of Emergency Data
- SGLV 8286 – Service Member Group Life Insurance (SGLI)
- TSP-3 – Designation of Beneficiary for Thrift Savings Plan (TSP)
- Updated DA Photo (regardless of rank)

# SOLDIER'S RESPONSIBILITY

- **Communicate with your family**

- Person Authorized to Direct Disposition (PADD)
- Additional insurance policies
- Wills, to include living wills
- Review U.S. Army Deployment Cycle Readiness: Soldier's and Family Member's Handbook with your family
- Make sure your family knows the unit's Family Readiness Group (FRG) and Family Assistance Specialist (FAS)



# DD Form 93

## • **Death Gratuity**

- \$100,000 tax-free
- Paid to the eligible Survivors:
- Provides financial support until long-term financial assistance is in place
- Soldiers may designate up to 10 individuals
- 10% increments (Spouse is notified if they are not receiving 100% of the DG)
- Paid within 72 hours when designated beneficiary is spouse or parent

## • **Unpaid Pay and Allowances (UPPA)**

- Unpaid partial month base pay
- Per diem
- Unpaid leave / bonuses
- Savings Deposit Program (Available to Soldiers serving in designated combat zones, up to \$10K can be deposited)

# Insurance

## **SGLI – SOES (on-line version)**

- Covers Service Member

## **TSGLI (must have SGLI)**

- Covers Service Member if severely injured

## **FSGLI (must have SGLI)**

- Covers Spouse and dependents (kids)

# SURVIVOR & CASUALTY ASSISTANCE

The Department of Defense services to the families:

- Assign Casual Assistance Officer
  - Understand all benefits
  - Transportation and burial expenses
  - Injury, mortuary and funeral honors assistance
  - Benefits and entitlements
  - Personal effects, records, reports and investigations
  - Legal matters and relocation assistance
  - Benevolent, philanthropic and federal agencies
  - Emotional and spiritual support





# BRINGING YOUR SOLDIER HOME FROM THEATER

## Dignified Transfer

- Soldier will be transported from theater to Port Mortuary located at Dover Air Force Base in Delaware
- Primary next of kin will be given the option to attend the dignified transfer at Dover Air Force Base
- Primary next of kin will be able to select two persons to travel with him/her (requests for additional persons can be requested)
- You will not be able to see your loved one while at Dover AFB
- Trip takes approximately 2 days
- Army pays for everything (airfare, lodging, meals, transportation)

# TRAVEL TO THE BESIDE OF A SOLDIER

- Up to three eligible Family members are permitted to be issued T&TOs to travel to the bedside of a Soldier who is classified as VSI, SI or not seriously injured/ill (NSI)
- Hospital staff must first complete a DA Form 2984, signed by the attending physician or hospital commander, requesting the Family's presence at the bedside
- CMAOC will not extend a T&TO to Family members to facilitate travel into the theater of operations
- Obtain Travel and Transportation Orders prior to traveling

# ADDITIONAL RESOURCES & LONG-TERM CARE



**American  
Red Cross**

- The Casualty Travel Assistance Program (CTAP)
  - Counseling, guidance, information, referrals and other social services
  - Emergency Communication Services
  - Financial assistance
- 



- Long term support for Survivors
  - Facilitates support groups
  - Provides free professional financial counselors
  - Investment education and estate planning
  - **Benefits Coordinator**
- 



- supports service members, their families and survivors with non-medical counseling worldwide
- deliver valuable face-to-face counseling services, briefings and presentations to the military community both on and off the installation

# **SURVIVOR SUPPORT ORGANIZATIONS**

- **Tragedy Assistance Program for Survivors (TAPS)**
- **American Gold Star Mothers**
- **The Society of Military Widows**
- **Veterans' Wives International Network, Inc.**
- **Gold Star Wives of America**
- **Gold Star Awareness, Inc.**
- **Folds of Honor** - scholarships for the children of fallen and disabled troops and Gold Star spouses
- **Children of Fallen Soldiers Relief Fund** - provides emotional, educational and financial assistance to families affected by a loss or severe disability and those who fall through the cracks or lie within the "gray area"

# BEREAVEMENT CAMPS & OTHER GROUPS FOR CHILDREN

- **Comfort Zone Camp** is a nonprofit bereavement camp that brings together children who have lost a parent, sibling or primary caregiver. The free camps, which are held year-round across the country, include confidence-building programs and support groups for ages 7-17.
- **The Dougy Center** provides a safe place for children, teens, young adults and their families to share their grieving experience through peer support groups, education and training.
- **The Moyer Foundation** provides comfort, hope and healing to children of military families and hosts a free weekend-long experience of traditional camp activities combined with grief education and emotional support at Camp Erin.
- **Good Grief Camps**, through the Tragedy Assistance Program for Survivors, pair young survivors with active duty-military and veteran mentors who understand the military and can help these young survivors through their journey of grief. The camps are offered at different locations throughout the United States.
- **Snowball Express** mission is to create hope and new memories for the children of deceased service members who died while serving our country since 9/11. In December, they bring children together from all over the world for an all-expenses-paid four-day gala filled with fun activities, such as sporting events, dances and amusement parks.

# QUESTIONS

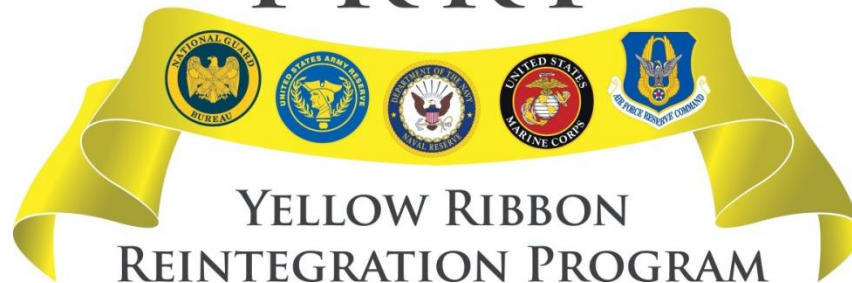
A large, faded background logo of a building with a globe in the center and stars on either side, all within a yellow-bordered shape.

**CONTACT INFORMATION:**  
**SFC PAULA DAVIE**  
**COARNG G1 Personnel Operation**  
**720-250-1328**  
**[paula.y.davie.mil@mail.mil](mailto:paula.y.davie.mil@mail.mil)**

# Red Cross

Pre-Deployment  
January 18th, 2020

## Y R R P



# American Red Cross of Fort Carson

[www.coloradoredcross.org](http://www.coloradoredcross.org)

Evans Army Community Hospital  
1650 Cochrane Circle, Room 1011  
Fort Carson, CO 80913  
719-526-7144

1675 Ellis Street  
Building 1217  
Fort Carson, CO 80913  
719-526-2311



**877-272-7337**

**[redcross.org/herocarenetwork](http://redcross.org/herocarenetwork)**



American Red Cross



# Our Services

Down the Street. Across the Country. Around the World.™



**Disaster  
Cycle  
Services**



**Biomedical**



**Health &  
Safety  
Services**



**International  
Services**



**Service to the  
Armed Forces**

# Emergency Communications

Red Cross Messages provide timely, confidential, factual, and verified reports on emergencies:

❖ Immediate Family

<b>Spouse</b>	<b>Parents / Step</b>	<b>Children / Step</b>
<b>Sibling / Step / Half</b>	<b>In Loco Parentis</b>	<b>Unique Situations</b>

<b>Life-Threatening Illness</b>	<b>Life-Threatening Injury</b>	<b>Death</b>
<b>Crimes</b>	<b>Incarceration</b>	<b>Suicide Intervention</b>
<b>Financial Assistance</b>	<b>Birth Notifications</b>	<b>Leave Extension</b>

<b>Full Name</b>	<b>Rank/Rating</b>	<b>Branch of Service</b>
<b>Social Security Number</b>	<b>Date of Birth</b>	<b>Military Address</b>



American Red Cross

Services

SAF Self Service - Red ... AmazonSmile: You sh... PCard Customer Login Ft. Carson MEDDAC T... Sabar

Sign In Sign Up Cart 0 (\$0.00) Español Fort Stewart, GA (31315)


WHAT WE DO RED CROSS STORES NEWS & EVENTS FIND YOUR LOCAL RED CROSS SHOP THE RED CROSS STORE

DONATE FUNDS DONATE BLOOD TRAINING & CERTIFICATION WAYS TO HELP GET ASSISTANCE search

Get Assistance  
Find Open Shelters  
Contact & Locate Loved Ones  
Recovering after a Disaster or Emergency  
Military Family Services  
Emergency Communication Services  
Financial Assistance  
Information and Referral Services  
Deployment Services  
Services for Veterans


Home > Get Assistance > Military Family Services > Emergency Communication Services

## Emergency Communication Services



**How to Contact the Red Cross for Assistance**

The American Red Cross Emergency Communications Center is available 7 days a week, 24 hours a day, 365 days a year, with two options for requesting assistance, online and by phone.

 **Submit a Request Online**

You can initiate a request for Red Cross emergency assistance for military members currently serving on active duty by using the online self-service tool. Using a computer, smart phone or tablet, you can start a request for services and track its progress from anywhere in the world.

**Get Immediate Assistance**

If your military family has an emergency need for communication, you can:

- Submit a request online >
- Call the American Red Cross at (877) 272-7337

How to Submit Online Request for Military Emerge...

[www.redcross.org/herocarenetwork](http://www.redcross.org/herocarenetwork)

Online submissions may only concern:

Death

Birth

Life-Threatening  
Illness / Injury

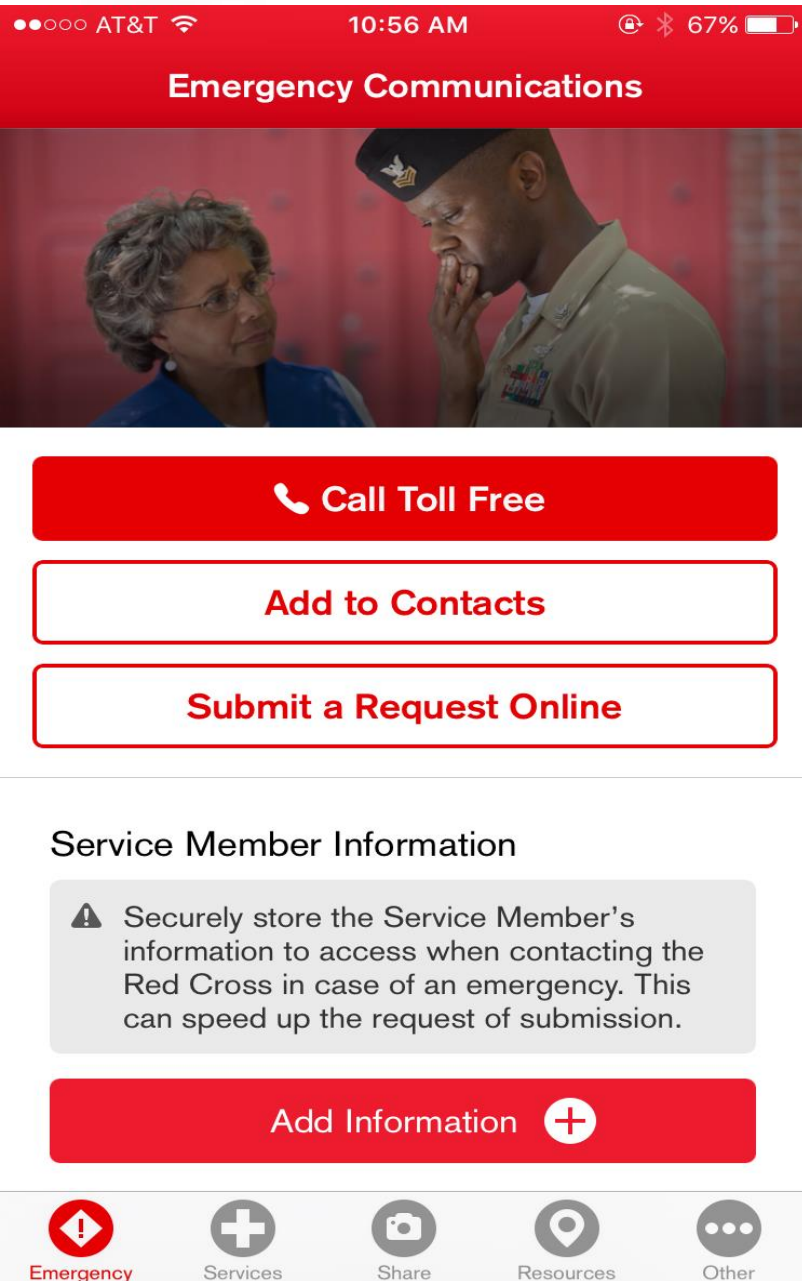
All other requests will direct individual to contact: **877-272-7337**

- ❖ After all required data is entered, a case record is generated and submitted to the Red Cross for verification and delivery.
- ❖ Status updates provided via the online application.
- ❖ Client will NOT hear telephonically from Red Cross until Red Cross conducts family follow-up or additional info is needed.



American Red Cross

# Hero Care Mobile App

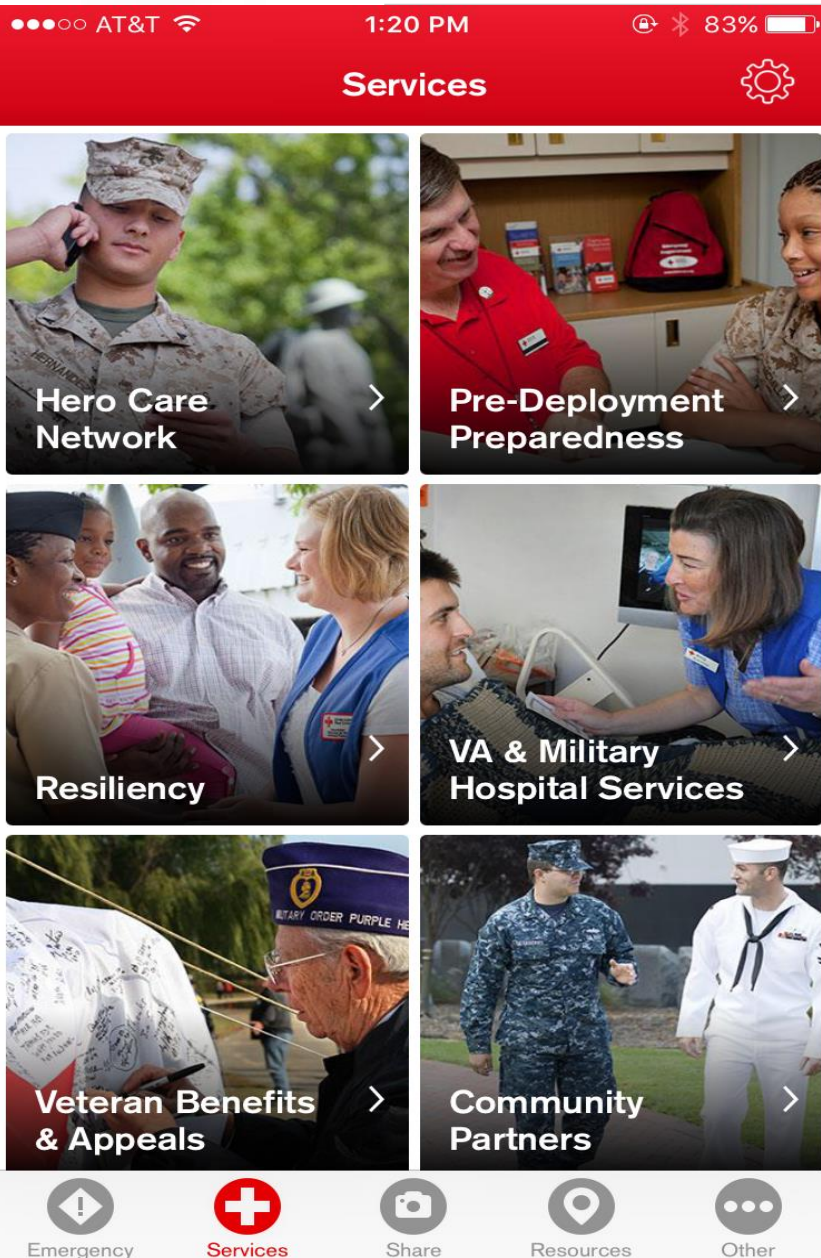


- Initiate emergency message
- Initiate financial assistance
- Securely store, retrieve and update service member's basic information needed to initiate an emergency message
- Available in iOS and Android
  - Search "American Red Cross"
  - FREE



American Red Cross

# Hero Care Mobile App



- Access Red Cross behavioral health assistance including free local workshops
- Find local resources and information, such as Tragedy Assistance Program for Survivors (TAPS), MilitaryOneSource or VA Benefits and Services
- Available in iOS and Android
  - Search “American Red Cross”
  - FREE



American Red Cross

# Reconnection Workshops



- Coping with Deployment
- Communicating Clearly
- Exploring Stress & Trauma
- Identifying Depression
- Relating to Children
- Working Through Anger
- Children's Workshop



# Military and Veteran Caregiver Network



[www.Milvetcaregivernetwork.org](http://www.Milvetcaregivernetwork.org)

**Mission:** to provide our nation's military and veteran caregivers with peer support to reduce their isolation and increase their senses of connectedness, engagement, hopefulness, wellness, as well as their knowledge and skills.

## Programs

- Online Peer Support Community
- Peer Mentor Support Program
- Peer Support Groups (Online & Community-Based)

## Services

- Resource Library
- Caregiver Master Calendar
- *WeCare* Magazine (E-zine)



American Red Cross



# Home Fire Campaign



**SOUND THE ALARM**

Save a Life

— Help Solve America's Biggest Disaster Threat —

*On average*

**7**

**people**

die every day from a home fire.

*On average*

**36**

**people**

suffer injuries as a result of home fires every day.

*Over*

**\$7 billion**

**in property damage**

occurs every year.



American Red Cross

# Volunteer

*"This is my Red Cross story. What will yours be?"*



- |                                      |                                    |
|--------------------------------------|------------------------------------|
| • Evans Army Community Hospital      | • Fort Carson Summer Youth Program |
| • Military Briefings                 | • Disaster Cycle Services          |
| • Dental Assistant Training Program  | • Home Fire Campaign               |
| • Medical Assistant Training Program | • Other                            |

Start your Red Cross story by visiting:

[www.coloradoredcross.org](http://www.coloradoredcross.org)



American Red Cross

Questions

**877-272-7337**



**[redcross.org/herocarenetwork](http://redcross.org/herocarenetwork)**

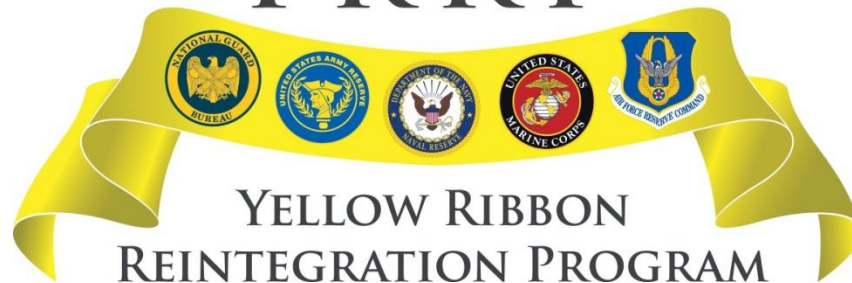


American Red Cross

**Break**  
**Visit Community Partners**  
**Single Soldiers and their Designated**  
**Individuals Break**  
**Visit Resources**  
**move to Room 203**

Pre-Deployment  
January 18th, 2020

**Y R R P**

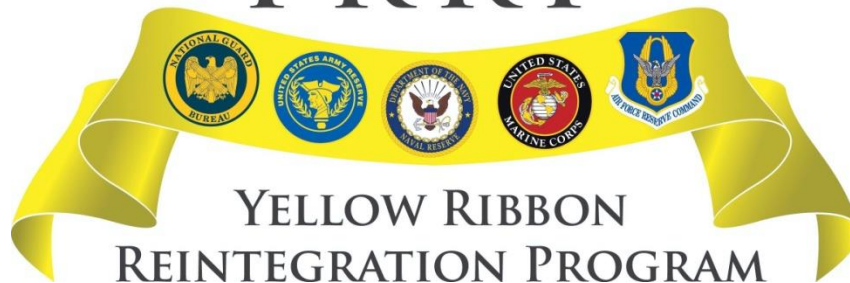


# TriCare

## Ken Williams

Pre-Deployment  
January 18th, 2020

### Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM



# TRICARE® Benefits/Programs for the National Guard and Reserve during Early Eligibility and Activation

Your Options for Care during Early Eligibility and Activation

January 2020

*TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.*

# TRICARE Benefits/Programs for the National Guard and Reserve during Early Eligibility and Activation

## Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

Other Important Information

For Information and Assistance



# Today's **AGENDA**

## **What Is TRICARE?**

TRICARE Eligibility

Medical Coverage

Other Important Information

For Information and Assistance



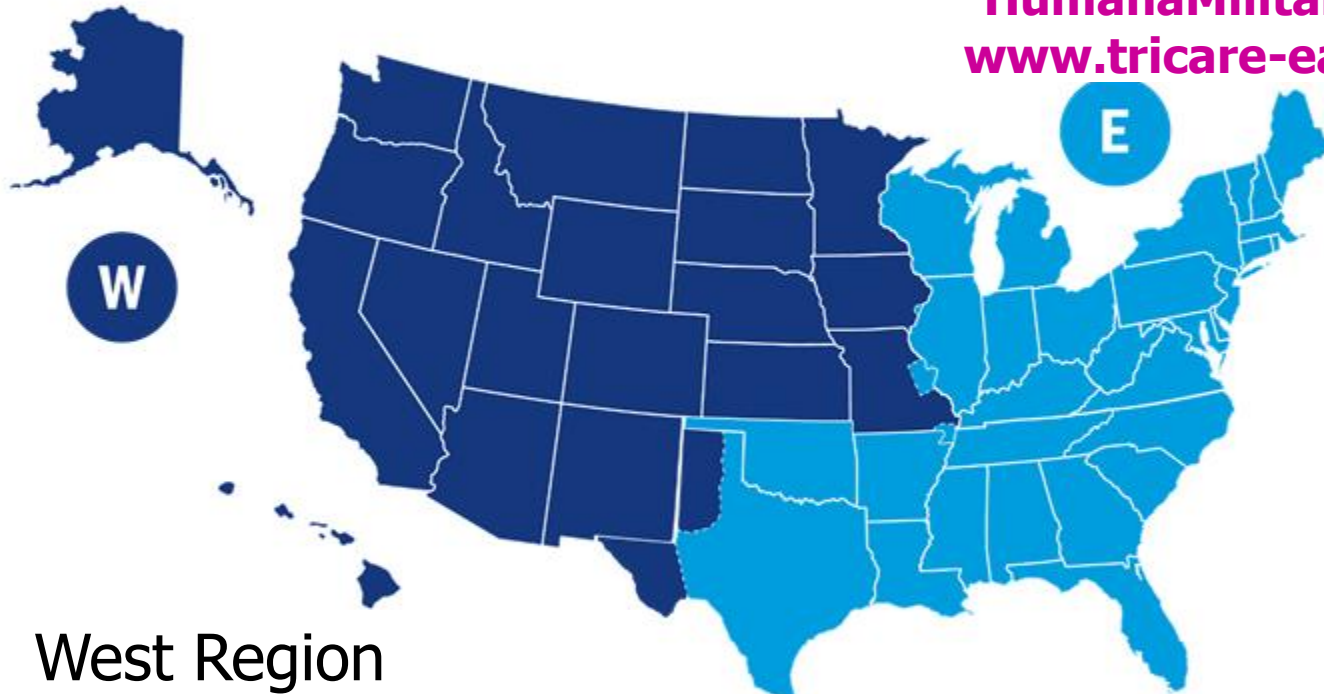
# What Is TRICARE?



- Uniformed services health care program
- Worldwide network
  - Military hospitals and clinics
  - Civilian health care providers



# TRICARE Stateside Regions



## East Region

Humana Military

1.800.444.5445

[HumanaMilitary.com](http://HumanaMilitary.com)

[www.tricare-east.com](http://www.tricare-east.com)

## West Region

Health Net Federal Services

1.844.866.9378

[www.tricare-west.com](http://www.tricare-west.com)

For information on changes on  
TRICARE visit:

[www.tricare.mil/changes](http://www.tricare.mil/changes)



# TRICARE Overseas Program

International SOS: [www.tricare-overseas.com](http://www.tricare-overseas.com)



## Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands

**1.877.451.8659**

## Eurasia-Africa

Africa, Europe and the Middle East

**1.877.678.1207**

**1.877.678.1208**

## Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea and Western Pacific remote countries

# Today's **AGENDA**

What Is TRICARE?

## **TRICARE Eligibility**

Medical Coverage

Other Important Information

For Information and Assistance

# Keep DEERS Information Up To Date



Being able to use **TRICARE** depends on keeping **DEERS** up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an **ID card office**. Find an office at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

**Note:** You must use this option to add family members in DEERS.



Log on to <https://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-800-336-4416**.

# Life Qualifying Events:

Effective Jan 1,2019

## Military Changes:



- Activating
- Deactivating
- Deploying
- Injured on Active Duty
- Moving
- Separating From Active Duty
- Retiring

## Family Changes:

- Getting Married / Divorced
- Having a baby or adopting
- Children go to College
- Children become Adults
- Becoming Medicare – Eligible
- Moving
- Death in Family
- Loss or gain of Other Health Insurance [OHI]

Learn more by visiting: [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents)

# 90 Day LQE Window

When life changes for you and your family,  
your TRICARE options may also change.

Depending on your eligibility, a QLE may allow you to:

Enroll in a new TRICARE plan

Change your coverage options.

If you want to enroll in or change your plan, you must:

Make the enrollment changes within 90 days following the QLE.

Pay any enrollment fees or premiums due during that period.

Learn more by visiting: [www.tricare.mil/lifeEvents](http://www.tricare.mil/lifeEvents)

# The Affordable Care Act

**TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).**



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.



# Line of Duty Care



- Limited to illnesses, injuries and diseases incurred or aggravated in the line of duty (LOD)
- Includes injuries sustained while traveling to and from a duty station
- Must have an LOD determination
- Care provided at military hospitals or clinics or coordinated by the Defense Health Agency—Great Lakes (DHA-GL)

- Care needed after orders expire
  - If a National Guard or Reserve member resides 50 miles or less of a military hospital or clinic, LOD determination requests go to the military hospital or clinic.
  - If a National Guard or Reserve member resides more than 50 miles from a military hospital or clinic, LOD requests go to the DHA-GL.
    - Find instructions and forms at [www.health.mil/greatlakes](http://www.health.mil/greatlakes) or call **1-888-647-6676**, option 2

**Note:** Authorized LOD care is limited to the specific injury, illness or disease that was incurred or aggravated while in a qualified duty status (for example, If your left arm was injured and an LOD determination was approved for that condition, care for a right knee issue is not authorized under the same LOD).

# Today's **AGENDA**

What Is TRICARE?

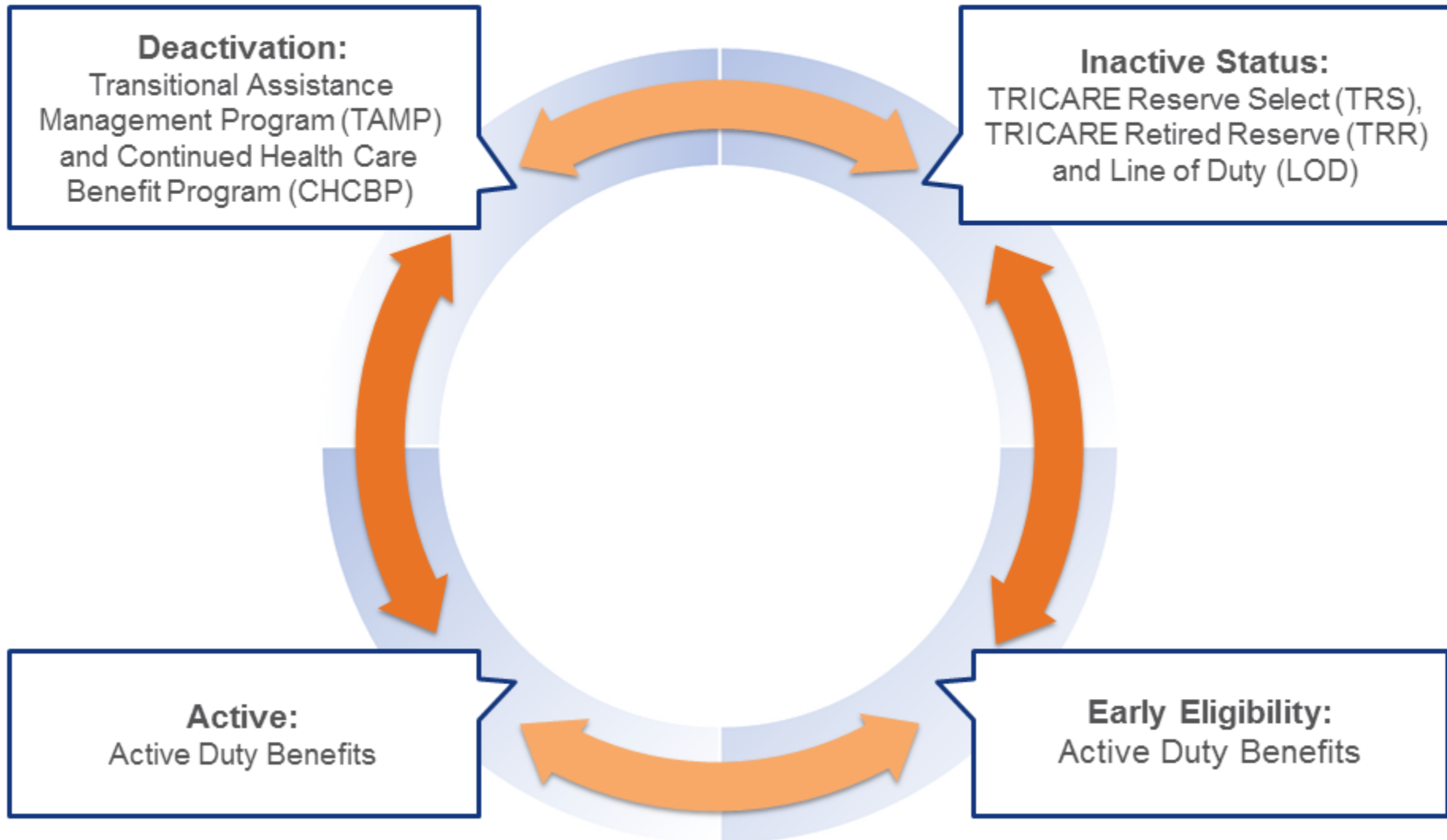
TRICARE Eligibility

## **Medical Coverage**

Other Important Information

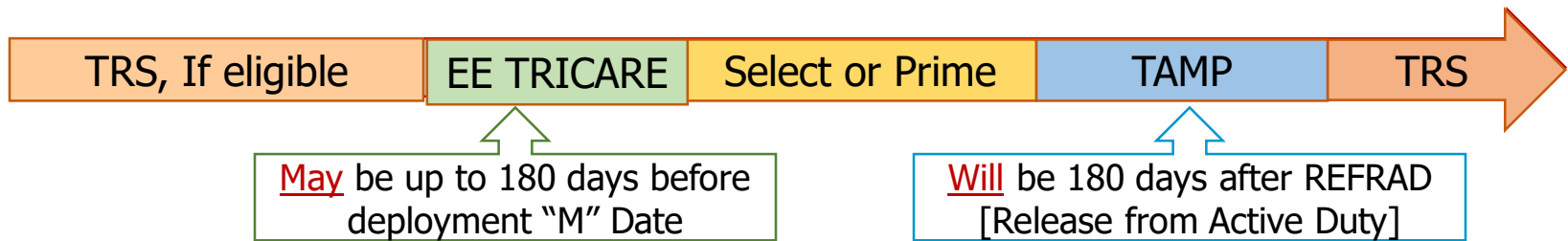
For Information and Assistance

# Coverage Lifecycle



# NG and Reserve TRICARE Timeline

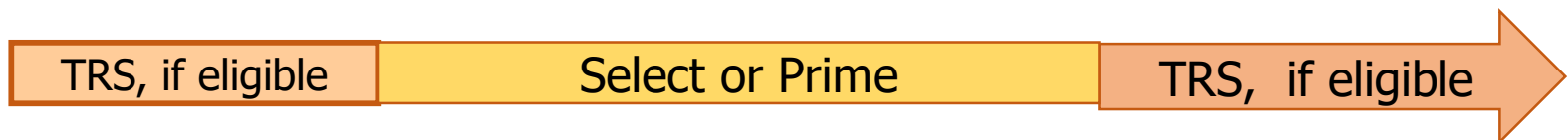
- Contingency or 12304b [Pre-Planned] orders [**Dec 12, 2017**]
  - Early Eligibility [EE] and TRICARE Assistance Management Program [TAMP] apply
- Greater than 30 days = Active Duty TRICARE benefits



Time Line

Join

- Not a Contingency nor a 12304b [Pre-Planned] orders
  - No Early Eligibility [EE] and No TRICARE Assistance Management Program [TAMP]
- Greater than 30 days = AD TRICARE benefits



# Beneficiary Categories: Group A and Group B

- ★ All beneficiaries fall into one of two categories based on when you or your sponsor entered the military. The groups pay different costs and fees.
  - ➔ **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A.
  - ➔ **Group B:** If your or your sponsor's initial enlistment or appointment occurs on or after Jan. 1, 2018, you are in Group B.
- All beneficiaries enrolled in premium-based plans are in Group B.

# Early Eligibility

- ★ Eligible up to 180 days before activation:
    - Delayed-effective-date active duty orders
      - More than 30 consecutive days
      - In support of a contingency operation
    - Service personnel office updates status in DEERS
  - Provides the active duty TRICARE benefit to you and your eligible family members
- ➔ If the orders are rescinded prior to the report date:
- Active duty TRICARE coverage ends
  - May qualify to purchase TRS
  - May wish to reinstate employer-sponsored health plan

**Note:** Eligibility ends on the “effective date” that orders are rescinded.

# Service Members: Early Eligibility/Active Duty Benefits



For National Guard and Reserve members, TRICARE benefits are the same as for any other ADSM.

- Routine and urgent care:
  - Visit a military hospital or clinic.
    - [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
  - Find a civilian TRICARE-authorized provider via your regional contractor when a military hospital or clinic is not available.
    - [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)

**Note:** National Guard and Reserve members in early eligibility status who seek urgent, specialty, or inpatient care outside of a military hospital or clinic must coordinate all requests with their regional contractor for prior authorization.



# Service Members: Early Eligibility/Active Duty Benefits

- ➔ Specialty care (prior authorization is required):
  - Contact your primary care manager (PCM) or regional contractor to coordinate specialty care prior authorizations.
- Emergency care: Call 911 or go to the nearest emergency room.
- Enrollment in TRICARE Prime may be required at your final duty station. Upon arrival, follow the command's guidance.

**Note:** Service members living near a military hospital or clinic may enroll in TRICARE Prime at the military hospital or clinic. Enrollment in TRICARE Prime Remote or with a civilian PCM is **not** authorized during the early eligibility period. For those deploying overseas, enrollment is not necessary.

# Family Members: Program Options

- TRICARE Prime:
  - Available in Prime Service Areas (PSAs) in the United States and areas near military hospitals or clinics overseas
  - If eligible, ADFMs automatically enrolled in Prime
- ➔ TRICARE Select:
  - Available worldwide
  - If TRICARE Prime is not available, ADFMs are automatically enrolled in TRICARE Select.
- TRICARE Prime Remote for Active Duty Family Members:
  - Available in remote locations
- TRICARE Young Adult (TYA):
  - Available worldwide
- US Family Health Plan (USFHP):
  - Available in six designated areas across the United States
  - TRICARE Prime option

# TRICARE Select

- ★ Freedom to choose providers
  - Referrals not required for most services
  - Yearly deductible and cost-shares apply
- ➔ Enrollment required
  - Some services require prior authorization
  - May have to file your own claims



# TRICARE Select: Getting Care

★ For TRICARE Select, find a network or TRICARE-authorized provider:

- Go to [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
- Call your regional contractor.
- Ask your provider's office if they accept TRICARE.
  - If not, invite the provider to become TRICARE-authorized.
  - Give the provider your regional contractor's phone number or send him or her to [www.tricare.mil/providers](http://www.tricare.mil/providers).

[www.tricare-west.com](http://www.tricare-west.com)

Beneficiary Portal

Network Provider Directory and  
Non-Network Provider Directory

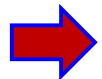


# 💰 TRICARE Select: Costs

- ★ The TRICARE Select yearly deductible is waived for National Guard and Reserve family members of sponsors called or ordered to active service for more than 30 days in support of a contingency operation.
- ~~The yearly deductible is based on the sponsor's pay grade:
  - **E-4 and below:** \$50 per individual or \$100 per family, Group A and Group B
  - **E-5 and above:** \$150 per individual or \$300 per family, Group A and Group B~~
- ➔ Catastrophic cap: \$1,000 per family for covered medical services, Group A and Group B
  - There is no cost for preventive services for Group A and Group B.
  - For the most up-to-date cost information, go to **[www.tricare.mil/costs](http://www.tricare.mil/costs)**.

Network Providers [IN]: Fixed Co-pays. Out Of Network [OON]: Cost Share is a percentage

# Family Members: Program Options

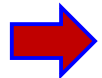


## TRICARE Prime:

- Available in Prime Service Areas (PSAs) in the United States and areas near military hospitals or clinics overseas
- If eligible, ADFMs automatically enrolled in Prime

- TRICARE Select:

- Available worldwide
- If TRICARE Prime is not available, ADFMs are automatically enrolled in TRICARE Select.



## TRICARE Prime Remote for Active Duty Family Members:

- Available in remote locations
- TRICARE Young Adult (TYA):
  - Available worldwide
- US Family Health Plan (USFHP):
  - Available in six designated areas across the United States
  - TRICARE Prime option

## Family Members: Program Options (continued)



### TRICARE Prime Remote for Active Duty Family Members (TPRADFM):

- Available in remote locations (if living and working more than 50 miles from the closest military hospital or clinic)
- Available to families of activated National Guard and Reserve members:



National Guard or Reserve member and family must reside together in a TRICARE Prime Remote ZIP code at the start of early eligibility or at activation, whichever is earlier

- TRICARE Plan Finder tool:  
[www.tricare.mil/plans/planfinder](http://www.tricare.mil/plans/planfinder)
- Eligible for TPRADFM only while remaining at that residence



# TRICARE Prime: Getting Care



- Affordable and comprehensive health care coverage.
- TRICARE network provider or primary care manager (PCM) delivers most routine care.
- PCM coordinates specialty care (referrals required).
- For emergencies, call 911 or go to the nearest emergency room.



# ① TRICARE Prime: Costs for ADSMs and ADFMs

- ➔ No enrollment fees, deductibles, or cost-shares
  - Pharmacy copayments apply when using retail pharmacies
  - Point-of-service (POS) option available for out-of-pocket costs
  - Catastrophic cap: \$1,000 per family for covered medical services

# TRICARE Prime and TRICARE Select Enrollment

Three ways to enroll:

- Enroll via the Beneficiary Web Enrollment (BWE) website at: [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe)



Call your regional contractor

- Fill out the TRICARE Prime or TRICARE Select enrollment form: [www.tricare.mil/forms](http://www.tricare.mil/forms)

The image shows a screenshot of the TRICARE Beneficiary Web Enrollment website and a TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form. The website screenshot includes a navigation menu with options like 'Home', 'Log On', 'BWE Links', 'Get Enrollment Types', 'Related Sites', 'TRICARE Online', 'Denial Programs', 'US Family Health Plan', and 'MyCurrent Portal'. The main content area features a 'WELCOME TO TRICARE'S BENEFICIARY WEB ENROLLMENT' message, a 'LOG ON INSTRUCTIONS' section with a numbered list, a 'BENEFICIARY ENROLLMENT NOTICE', and a 'PRIVACY ACT STATEMENT'. The form is titled 'TRICARE PRIME ENROLLMENT, DISENROLLMENT, AND PRIMARY CARE MANAGER (PCM) CHANGE FORM' and includes a 'PRIVACY ACT STATEMENT' and 'APPLICATION OPTIONS' section.

**Note:** BWE is not available in overseas locations.

TRICARE West Region: **1.844.866.9378**

[www.tricare-west.com](http://www.tricare-west.com)

# Family Members: Program Options

- TRICARE Prime:
  - Available in Prime Service Areas (PSAs) in the United States and areas near military hospitals or clinics overseas
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- TRICARE Young Adult (TYA):
  - Available worldwide
- ➔ US Family Health Plan (USFHP):
  - Available in six designated areas across the United States
  - TRICARE Prime option

# US Family Health Plan (USFHP)

[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp) 1.800.748.7374

## USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- ★ May not get care at military hospitals or clinics or use military pharmacies

Enrollment is necessary  
to be in USFHP  
(where locally available)

### Locally available locations:

John Hopkins Medicine  
Martin's Point Health Care  
Brighton Marine Health Center  
Saint Vincent Catholic Medical Centers  
Christus Health  
Pacific Medical Center [PACMED Clinics]

# Family Members: Program Options

- TRICARE Prime:
  - Available in Prime Service Areas (PSAs) in the United States and areas near military hospitals or clinics overseas
  - If eligible, ADFMs automatically enrolled in Prime
- TRICARE Select:
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  - Available in six designated areas across the United States
  - TRICARE Prime option

# TRICARE Young Adult (TYA)

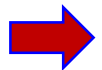
Calendar Year Premium Rates [Jan 1 – Dec 31, 2020] :

Select : 228.00 per month per child; Prime: \$376.00 per month per child



Available to qualified unmarried, adult-age dependents of TRICARE-eligible sponsors who are:

- At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support), but have not yet reached age 26
- Not eligible to enroll in an employer-sponsored health plan
- Not otherwise eligible for TRICARE program coverage
- Not a uniformed service sponsor (for example, a member of the Selected Reserve)



For TRICARE Young Adult (TYA) eligibility, cost, and enrollment information, and to download the *TRICARE Young Adult Application* (DD Form 2947), visit [www.tricare.mil/tya](http://www.tricare.mil/tya).



# Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

**TRICARE Pharmacy**

For Information and Assistance



# Pharmacy Options

## **Military Pharmacy**



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

---

## **TRICARE Pharmacy Home Delivery**



- Must use this option for some drugs
- Get up to a 90-day supply

---

## **TRICARE Retail Network Pharmacy**



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

---

## **Non-Network Pharmacy**



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply





# TRICARE Pharmacy Program

## TRICARE Pharmacy Program Costs [ Effective Jan 1, 2020 ]

Pharmacy Option [ Point-of-Service ]	Formulary Drugs		Non-Formulary Drugs *	Non-Covered
	Generic	Brand-Name		
<b>Military Pharmacy</b> (up to a 90-day supply)	\$0.00	\$0.00	Generally not available without medial necessity	Not Available
<b>TRICARE Pharmacy Home Delivery</b> (up to a 90-day supply)	\$10.00	\$29.00	\$60.00	Not Available
<b>TRICARE Retail Network Pharmacy</b> (up to a 90-day supply)	\$13.00 [For Each 30- day supply]	\$33.00 ** [For Each 30-day supply]	\$60.00 ** [ For each 30-day supply ]	Full Cost

*\*Some non-formulary drugs are only available through Home Delivery.*

Note: *Active Duty Service members (ADSMs) can get prescriptions filled from any pharmacy at no cost.*

\*\* For all beneficiaries except Active Duty Service Members [ADSM], select brand-name maintenance medication [taken for long-term conditions] **may only be filled twice** at retail and then must be filled via home delivery or military pharmacy.

# 💰 TRICARE Pharmacy Program

## TRICARE Pharmacy Program Costs [ Effective Jan 1, 2020 ]

Pharmacy Option [ Point-of-Service ]	Formulary Drugs		Nonformulary Drugs
	Generic	Brand-name	
Non-Network Pharmacy (up to a 30-day supply)	TRICARE Prime enrollees [Including USFHP and TYA – Prime]: 50% cost-share after meeting the point-of service deductible		<b>TRICARE Prime options:</b> 50% cost-share applies after POS deductible is met
	Generic formulary and brand-name formulary drugs: \$33.00 or 20% of total cost, whichever is more, after meeting the annual deductible.		Non-formulary drugs: \$60.00 or 20% of total cost, whichever is more, after meeting the annual deductible.

TRICARE Pharmacy Program: Express Scripts, Inc.

[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) or [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

1.877.363.1303

Today's  
**AGENDA**

TRICARE Eligibility: Updating DEERS

**TRICARE Dental Options**

**Active Duty Dental Program**

TRICARE Dental Program

TRICARE Retiree Dental Program

Overseas Dental Options

Other Important Benefit Information

For Information and Assistance



# Active Duty Dental Program

- ★ Active duty service members (ADSMs) must seek care at a military dental treatment facility (DTF) if within 50 miles.
- ➔ The Active Duty Dental Program (ADDP), administered by United Concordia<sup>®</sup>, is available to ADSMs who either:
  - Receive referrals from military DTFs to receive care from civilian dentists
  - Live and work in a remote location (more than 50 miles from a military DTF)
    - Appointment Control Number (ACN) required to make an appointment



# Getting Care Through ADDP

- **Non-remote** (within 50 miles of a DTF):  
Get a *Referral Request Confirmation* from a military dentist.

★ **Remote:** Fill out an *Appointment Control Number Request Form* to obtain an ACN. This form is available at [www.addp-ucci.com](http://www.addp-ucci.com).

- ➔ Three ways to make an appointment (must be with a network dentist):
- Have your military DTF make the appointment for you (non-remote only).
  - Contact an ADDP Dental Care Finder at **1-866-984-2337**.
  - Schedule the appointment yourself.



# Today's **AGENDA**

TRICARE Eligibility: Updating DEERS

## **TRICARE Dental Options**

Active Duty Dental Program

**TRICARE Dental Program**

TRICARE Retiree Dental Program

Overseas Dental Options

Other Important Benefit Information

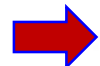
For Information and Assistance



# TRICARE Dental Program (TDP)

★ A voluntary, premium-based DoD dental program. The benefit is administered by United Concordia.

- Available to eligible:



- Active duty family members



- Selected Reserve and Individual Ready Reserve members and their families

- Transitional survivors

- Surviving family members

- Provided in both CONUS and OCONUS service areas



# TRICARE Dental Program (TDP) Monthly Premiums

Effective May 1, 2019

Sponsor Status	Sponsor-Only	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$11.54	\$30.00	N/A
Selected Reserve and Individual Ready Reserve (IRR) (Mobilization Only)	\$11.54	\$28.852	\$75.01	\$86.55
IRR (Non-Mobilization)	\$28.85	\$28.85	\$75.01	\$103.86





# 💰 TDP Covered Services and Cost-Shares

Type of Service	CONUS		OCONUS
	E1-E4	Other Pay Grades	Command-sponsored
Diagnostic	0%	0%	0%
Preventive (except sealants)	0%	0%	0%
Sealants (through age 18)	0%	0%	0%
Basic Restorative (fillings)	20%	20%	0%
Endodontic (root canals)	30%	40%	0%
Periodontic (gum treatment)	30%	40%	0%
Oral Surgery (wisdom teeth)	30%	40%	0%
Prosthetic (dentures/crowns)	50%	50%	50%
Implant Services	50%	50%	50%
Orthodontic	50%	50%	50%

- ★ Annual maximum: \$1,500/enrollee
- Orthodontic lifetime maximum: \$1,750/enrollee
- Accidental annual maximum: \$1,200/enrollee

For details on TDP covered services visit the United Concordia TDP website:

[www.uccitdp.com](http://www.uccitdp.com).

# Enrolling in TDP

- Three ways to enroll:
  - **Online:**
    - Visit [www.tricare.mil/bwe](http://www.tricare.mil/bwe) to access the Beneficiary Web Enrollment (BWE) portal.
  - **Mail the *TRICARE Dental Program Enrollment/Change Authorization* form and initial premium payment to:**
    - United Concordia TRICARE Dental Program
    - P.O. Box 645547
    - Pittsburgh, PA 15264
  - **Phone:**
    - CONUS: 1-844-653-4061
    - OCONUS: 1-844-653-4060/1-717-888-7400
    - TDD/TTY: 711
- To get an enrollment form, visit the BWE portal.



# TDP Payment Information

## Making Payments for TDP:

- The first month premium must be paid by personal check, cashier's check, traveler's check, money order or credit card.
- Ongoing premiums can be paid via payroll allotments. If payroll deduction is available, then this will be the method of payment.
- If payroll allotment is not available, monthly premiums may be paid by electronic funds transfer or recurring credit card payment.
- For detailed TDP cost information, visit **[www.tricare.mil/costs](http://www.tricare.mil/costs)**.

# Today's **AGENDA**

Preparing for Retirement

TRICARE Program Options

Federal Employees Dental and Vision  
Insurance Programs [FEDVIP]

For Information and Assistance



# Vision Options

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

- ★ Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- ➔ Eligible beneficiaries include those enrolled in or using:
  - TRICARE Prime, including USFHP
  - TRICARE Select
  - TRS
  - TRR
  - TFL

Visit [www.benefeds.com](http://www.benefeds.com) for eligibility, carrier, and enrollment information.

# Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

## **Other Important Information**

For Information and Assistance

# TRICARE and Other Health Insurance



Other health insurance (OHI) is considered your primary health insurance.

- For services covered by Medicare, OHI and TRICARE For Life, Medicare pays first, your OHI pays second and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
  - The billed amount, minus the payment from your OHI
  - The amount TRICARE would have paid without OHI
  - The OHI copayment or deductible



If you have OHI:

- Fill out a *TRICARE Other Health Insurance Questionnaire* at **[www.tricare.mil/forms](http://www.tricare.mil/forms)**.
- Follow the referral and authorization rules for your OHI.
- Tell your provider about your OHI and TRICARE.

# Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

Other Important Information

**For Information  
and Assistance**





## Stateside Regional Contractors

### **E** TRICARE East Region

Humana Military  
1-800-444-5445  
HumanaMilitary.com  
[www.tricare-east.com](http://www.tricare-east.com)

**W**

### TRICARE West Region

Health Net Federal Services, LLC  
1-844-866-WEST (1-844-866-9378)  
[www.tricare-west.com](http://www.tricare-west.com)

## TRICARE Pharmacy

Express-Scripts, Inc.  
1.877.363.1303  
[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

## TRICARE Dental Program [TDP]

United Concordia Companies Inc. [UCCI]  
1.844.653.4061 [CONUS]  
1.844.653.4060 [OCONUS]  
[www.tricare.mil/tdp](http://www.tricare.mil/tdp)

## TRICARE Active Duty Dental Program [ADDP]

United Concordia Companies Inc. [UCCI]  
1.866.984.2337 [ADDP]  
[www.tricare.mil/ADDP](http://www.tricare.mil/ADDP)



## Overseas Regional Contractor

### **O** TRICARE Overseas Program (TOP)

International SOS  
Government Services, Inc.  
[www.tricare-overseas.com](http://www.tricare-overseas.com)  
[www.tricare-overseas.com/contactus](http://www.tricare-overseas.com/contactus)

### TOP Regional Call Centers

#### *Eurasia-Africa*

+44-20-8762-8384 (overseas)  
1-877-678-1207 (stateside)

#### *Latin America and Canada*

+1-215-942-8393 (overseas)  
1-877-451-8659 (stateside)

#### *Pacific*

Singapore: +65-6339-2676 (overseas)  
1-877-678-1208 (stateside)  
Sydney: +61-2-9273-2710 (overseas)  
1-877-678-1209 (stateside)

## Additional Contacts

### TRICARE For Life

Wisconsin Physicians Service  
1-866-773-0404  
[www.TRICARE4u.com](http://www.TRICARE4u.com)

### US Family Health Plan

1-800-74-USFHP (1-800-748-7347)  
[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp)

### More Resources

#### TRICARE Website

[www.tricare.mil](http://www.tricare.mil)

#### Publications

[www.tricare.mil/publications](http://www.tricare.mil/publications)

### Connect with TRICARE Online



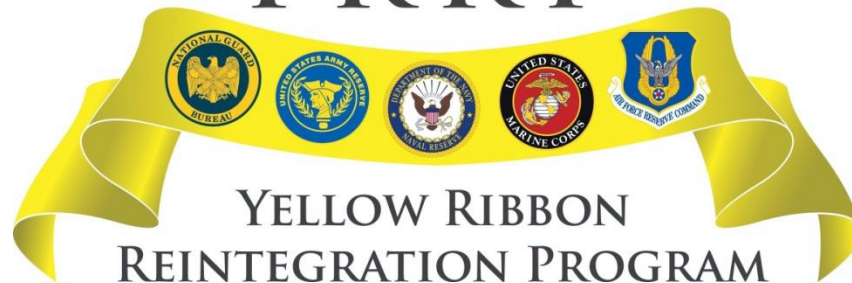
[www.tricare.mil/media](http://www.tricare.mil/media)

# Personal Financial Counseling

Josh Dunlop, CFP®

Pre-Deployment  
January 18th, 2020

## Y R R P





# Before You Take Off



*Financial Planning for Deployment*



# Agenda

- Important documents
- Deployment spending plan
- Communication plans
- Emergency plans
- Deployment preparation tools



# Pre-Deployment Questions to Consider



- Do I need to update any documents?
- Should I review my financial goals, spending plan, savings plan, investments and other benefits?
- What will happen to my home and my vehicle while I am away?
- How will I communicate with home while I am away?
- How will my family handle emergencies in my absence?

# Important Documents

## Create and/or update:

- Will
- Advanced medical directives
- Power of attorney (POA)
  - General
  - Specific/limited



### ADVANCE HEALTH CARE DIRECTIVE

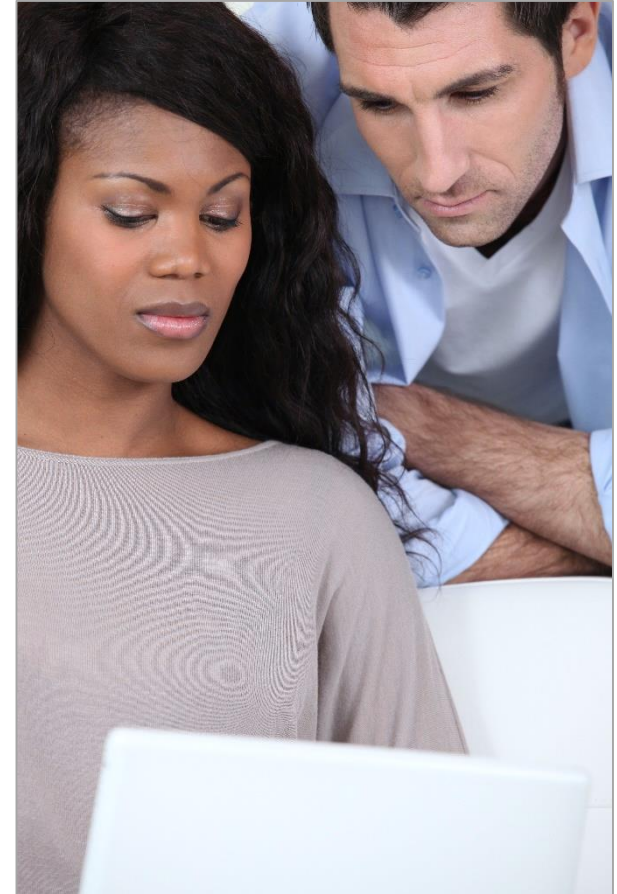
lets you name another individual as agent to make health care decisions for you if you are unable to make your own decisions, or if you want someone else to make decisions for you when you are still capable. You may also name an alternate agent to act if you are unable, or reasonably available to make decisions for you.

### Power of Attorney

signed \_\_\_\_\_  
by (me) \_\_\_\_\_  
of Security number) \_\_\_\_\_ residing at \_\_\_\_\_

# Emergency and Beneficiary Data

- DD Form 93
- SGLI beneficiaries
- TSP beneficiaries
- DEERS information
- ID cards and passports
- Spouse relocation info



# Family Care Plan: Who Should Have One?

- Single parents
- Dual military couples
- Individuals with custody or joint custody
- Individuals responsible for dependent family members

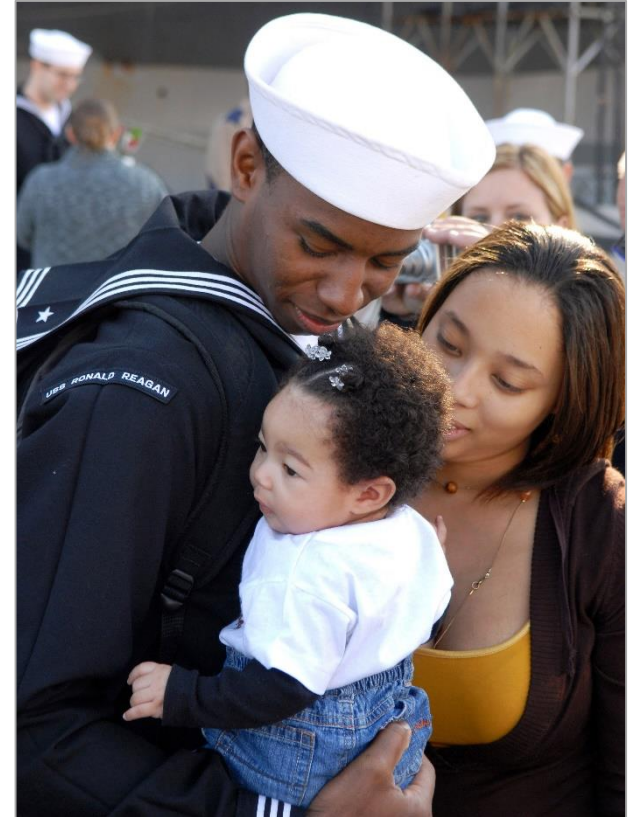




# Family Care Plan: Crucial Elements

## Family Care Plan

- Names and contact information
- Provisions for absences
- Financial arrangements
- Logistical arrangements
- Names of those not to be caregivers
- Designated responsible person



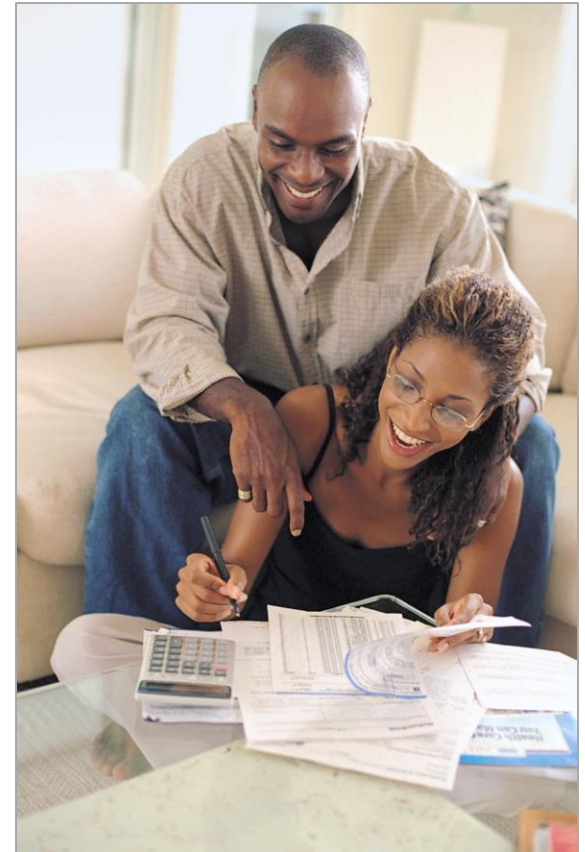
# USERRA Reemployment Protection

- Prohibits employers from discriminating against past and present members of the uniformed services
- Protects Guard and Reserve personnel who might have to miss work when recalled to active duty
- Applies to all employers regardless of size
- Service member must give notice to employer prior to deployment
- Does not cover independent contractors

# Deployment Spending Plan (DSP)

**A good spending plan brings peace of mind while you are away.**

- Set aside emergency cash
- Grow your savings account
- Plan for long-term goals
- Pay off debt



# DSP: Money In, Money Out

## Access LES with MyPay

- <https://mypay.dfas.mil>
- Direct deposit
- Allotments
- Bill paying/auto-bill
- Emergency saving



# DSP: Credit Protection

## Protect Your Identity

- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com)
- Place an “Active Duty” alert
- Freeze your credit

## Credit Bureaus:

### Equifax

- <http://www.equifax.com>
- 1-800-525-6285

### Experian

- <http://experian.com>
- 1-888-397-3742

### TransUnion

- <http://transunion.com>
- 1-800-888-4213



# How the SCRA Can Help!

## **Servicemembers Civil Relief Act (SCRA):**

- 6% cap on debts incurred before active duty
- Temporary stays of civil proceedings
  - Divorce
  - Child paternity and support
  - Foreclosure
  - Bankruptcy
- Ability to terminate a lease
- Limited eviction protection



# Taxes and Filing Extensions

## Filing Extensions

- Automatic 60-day filing extension
- Automatic 180-day combat zone extension
- Place 180-day freeze on IRS assessments by emailing [combatzone@IRS.gov](mailto:combatzone@IRS.gov)



# While You're Deployed: Vehicles

- Arrange for continued payments
- Renew registration, tags, inspection
- Notify insurance company and check on reduced rates
- Perform maintenance and repairs
- Locate a storage facility





# While You're Deployed: Real Estate

## Home or apartment

- Arrange for continued payments
- Set up scheduled maintenance or lawn care
- Check credit if subletting



# While You're Deployed: Keeping in Touch

## Communication tools:

- Video chat
- Social media
- Phone
- Email
- Snail mail
- Care packages



# While You're Deployed: Emergencies Back Home

## Develop a Support System

- Friends
- Family
- Community
- Red Cross
- Military relief organizations

## Discuss How to Handle:

- Car issues
- Home maintenance
- Finances

## Have on Hand:

- Up-to-date contact list
- Emergency funds

# Deployment Prep Tools

- Financial Planning for Deployment Checklist
- Servicemembers Civil Relief Act Checklist

## Financial Planning for Deployment

### Legal Considerations:

- Do you have a will?
- Is your Record of Emergency Data (RED) up-to-date with the correct beneficiary list?
- Is the correct beneficiary listed on your SGLI?
- Do you need to leave a power of attorney with anyone?
- Do you need to leave medical authorization with the person who is taking care of your dependent children?

# Information Sources

**Military OneSource**

- [www.militaryonesource.mil](http://www.militaryonesource.mil)

**Military Legal Assistance**

- [legalassistance.law.af.mil](http://legalassistance.law.af.mil)

**Military.com**

- [www.military.com](http://www.military.com)

**Defense Finance and Accounting Services**

- [www.dfas.mil](http://www.dfas.mil)

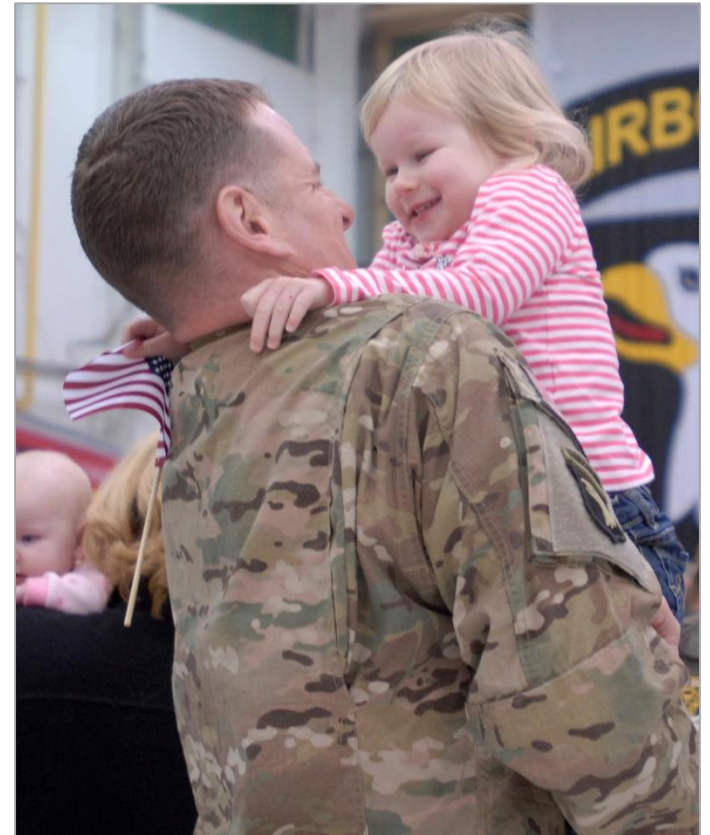
**Internal Revenue Service**

- [www.irs.gov](http://www.irs.gov)



# Summary

- Important documents
- Deployment spending plan
- Communication plans
- Emergency plans
- Deployment preparation tools



# Conclusion

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Questions?

Resources

Thank you!



# Personal Budget

Percentage of Income Spent

0%

Summary

TOTAL MONTHLY INCOME

\$0

TOTAL MONTHLY EXPENSES

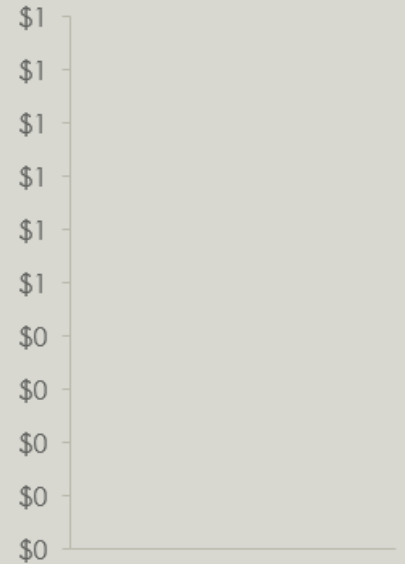
\$0

TOTAL MONTHLY SAVINGS

\$0

CASH BALANCE

\$0



Monthly Income

ITEM  AMOUNT


Monthly Expenses

ITEM  DUE DATE  AMOUNT


Monthly Savings

DATE  AMOUNT

[Date]	
[Date]	
[Date]	\$0.00



# Financial Planning for Deployment

## Legal Considerations:

- Do you have a will?
- Is your Record of Emergency Data (RED) up-to-date with the correct beneficiary list?
- Is the correct beneficiary listed on your SGLI?
- Do you need to leave a power of attorney with anyone?
- Do you need to leave medical authorization with the person who is taking care of your dependent children?

## Financial Planning:

- Do you have a written monthly spending plan or budget for the deployment? (Get a Financial Planning Worksheet from your PFC.)

### Does your budget include amounts for?:

- Long Distance Phone Calls
- Gift/Souvenir Purchases
- Savings for Vacation after Deployment

### Does your budget include amounts for possible income changes such as:

- Family Separation Allowance (FSA)
- Promotions while Deployed
- Do you have a savings plan to help you achieve your financial goals?
- Have you considered starting an IRA or other long-term investment programs to build wealth?

## Bills, Bills, Bills:

### Who will be paying your bills while you are deployed

- Are there any once-a-year expenses coming up while you are deployed? Who will pay them for you?
- How will you be making monthly payments to your creditors? Do they all have your correct address?

## Banking Decisions:

- Is your pay set up the way you want? (Direct Deposit to correct amount(s)? Any allotments or automatic check drafts?)
- If married, do you both understand clearly how finances are to be handled during deployment?
- If married have you considered establishing separate checking accounts?
- Have you considered joining a credit union?

## Emergency Plan:

- Do you have at least one month's pay saved in case of financial emergency?
- Have you considered signing a Power of Attorney for your spouse?
- Does your family know your complete official mailing address and social security number?
- Does your family know how to use Red Cross in case of an emergency?

## Vehicles:

- Do you have a safe place to store your vehicle and/or someone to take care of it for you?
- Are vehicle insurance, tags, and inspection sticker all current?
- Is all routine maintenance current – oil/filter change, etc.?
- Have you left the name of a trusted mechanic/garage with your family?
- Have you notified your insurance about your deployment so they can put the vehicle in an "off-road" status?

## Taxes:

- If you plan to do your taxes while deployed, do you have all the records you will need?
- If married, do you or your spouse have a Power of Attorney or Form 2848 signed by both of you?

# Break Visit Resources Spouses and Designated Individuals move to Room 215

Pre-Deployment  
January 18th, 2020

## Y R R P



# Breakouts (Pick one)

**Address Your Stress (RM 204)**  
**Helping Children Cope with  
Deployment (Room 209)**

Pre-Deployment  
January 18th, 2020

# Y R R P





# Address Your Stress

Deanna Storer

# Objectives

1. Identify when stress impacts your well-being.
2. Distinguish between real and perceived stress.
3. Apply strategies and techniques to address stress.



## ...the Themes for Today

1. Know yourself. Anticipate and accept inevitable changes.
2. Safeguard your relationships with the people you care for the most.
3. Plan to be Financially Secure.



# Stress



Jason Short

Response we have when life challenges seem greater than our ability to handle them



# Identifying Stress

1. What causes stress in your life? What makes you feel off balance?
2. How do you know you are stressed?
3. What do you do to cope/deal with stress?





# Cascade of Responses

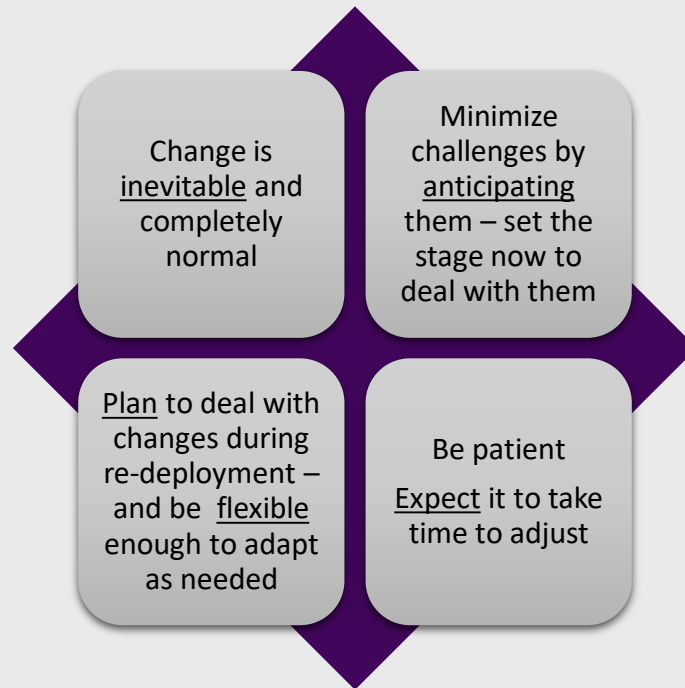


William  
Warby



# It'll Never Be The Same

*(but that's ok!)*



***It is not the strongest, the fastest or the most intelligent  
of the species that survives...***

***...It is the one that is most adaptable to change.***

***Charles Darwin***



# Real vs. Perceived Stressors

Real changes occur in the body and mind due to ***real or perceived demands*** that disrupt our balance.

Real	"I can't find my keys and I'm late"
Perceived	"My husband is 5 minutes late, what if he was in a bad car accident"



“I’ve worried about many things in my life. Most of them never happened.”

Mark Twain

What do you worry about, that really doesn’t matter?



## Real vs. Perceived Stressor Examples

- “My boss wants this report completed tomorrow. There is no way to do it.”
- “I don’t think my mother in law likes me.”
- “There is an official letter from the bank. What am I going to do? I must have overdrawn my checking account.”
- “I didn’t plan on the water heater breaking. How am I going to pay for it?”
- “The doctor hasn’t called. My test results must be bad.”



# Greatest Source of Stress



# ➤ Money

- Spending
- Saving
- Investing

78% living paycheck to paycheck

41% have zero \$ set aside for retirement

65% don't know if, or when, they'll get out of debt





# Financial Maturity

*“The discipline and judgment to effectively control spending and investing to achieve established goals and objectives which will result in financial security.”*



“Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it.”

Albert Einstein



*How do you “pay it”?*



## Cost of Credit Cards

- \$6,879
- 19.17%
- \$50
- \$6,669
- 12 years and 5 months



# Starbucks Example

Starbucks medium mocha/latte	\$4.25
Starbucks croissant	<u>\$2.75</u>
	\$7.00

$\$7 * 5 \text{ days/wk} = \$35/\text{wk}$

$\$35/\text{wk} * 50 \text{ wks/yr} = \$1750/\text{yr}$

$\$35/\text{wk for 30 yrs @ 8\% avg annual return} =$

**\$227,565**

**\$351,100**

**\$534,815**



# What Could You Save per Week?

1. Bottled water/soft drinks/energy drinks
2. Starbucks/Panera/Dunkin'...
3. Lunch at restaurants
4. Dinner at restaurants
5. Movies/refreshments
6. Premium TV channels
7. Snacks/candy
8. Books/Kindle
9. Music downloads
10. Unnecessary clothing items
11. Lottery tickets
12. Treats for the kids
13. Beer/drinks at a pub/sports bar
14. Subscriptions
15. ...not clipping coupons
16. ...not shopping sales
17. Bank fees
18. Customer rewards plans at stores
19. Buy gas at Costco/Sams
20. Credit card interest



## Example

1. Bottled water/soft drinks	\$12	11. Lottery tickets	\$5
2. Starbucks/Panera/Dunkin'...	\$21	12. Treats for the kids	\$5
3. Lunch at restaurants	\$36	13. Pub/sports bar drinks	\$27
4. Dinner at restaurants	\$50	14. Subscriptions	
5. Movies/refreshments		15. ...not clipping coupons	\$5
6. Premium TV channels	\$11	16. ...not shopping sales	\$10
7. Snacks/candy	\$10	17. Bank fees	
8. Books/Kindle		18. Customer rewards plans	
9. Music downloads	\$5	19. Buy gas at Costco/Sams	
10. Unnecessary clothing items	<u>        </u>	20. Credit card interest	<u>\$3</u>
	\$145		\$55

Total weekly savings = \$200



# Investing at 8% Average Annual Return in a Taxable Account\*

*Number of years invested*

*Amount invested per week*

	20	25	30	35	40
\$50	\$100,438	\$150,705	\$218,546	\$310,105	\$433,677
\$75	\$150,658	\$226,058	\$327,819	\$465,158	\$650,515
\$100	\$200,877	\$301,410	\$437,092	\$620,211	\$867,354
\$150	\$301,316	\$452,115	\$655,638	\$930,317	\$1,301,031
\$200	\$401,755	\$602,821	\$874,184	\$1,240,423	\$2,168,386
\$250	\$502,194	\$753,526	\$1,092,730	\$1,550,529	\$2,168,386

*\* Calculations assume a 25% tax rate*

<http://www.buyupside.com/calculators/recurringinvestmentcalculatordec07.htm>





# Investing at 8% Average Annual Return in a Non-Taxable Account

*Number of years invested*

	20	25	30	35	40
<b>\$50</b>	\$128,275	\$207,275	\$325,093	\$500,802	\$762,849
<b>\$75</b>	\$192,413	\$310,913	\$487,639	\$751,203	\$1,144,273
<b>\$100</b>	\$256,551	\$414,551	\$650,186	\$1,001,604	\$1,525,698
<b>\$150</b>	\$384,827	\$621,826	\$975,279	\$1,502,406	\$2,288,547
<b>\$200</b>	\$513,103	\$829,102	\$1,300,372	\$2,003,209	\$3,051,396
<b>\$250</b>	\$641,378	\$1,036,377	\$1,625,465	\$2,504,011	\$3,814,245

*Amount invested per week*

<http://www.buyupside.com/calculators/recurringinvestmentcalculatordec07.htm>



Some *stress* is actually good for us.



Too much stress – not so much.

## Determining “Bad” Stress Conditions

- ✓ Is the stressor relevant to my safety or well being, or that of someone I care for?
- ✓ Does the stressor prevent me from achieving my personal goals?
- ✓ Does the stressor impact my self-esteem, morals, values, or sense of identity?
- ✓ Is the stressor bigger than my ability to deal with it?



# Stress Assessment

Rate the following: 1 = Rarely 2 = Sometimes 3 = Frequently 4 = Always

1. I feel tired
  2. I have a negative attitude
  3. I feel like I'm being pulled in all directions
  4. I worry about problems or the future
  5. I can spot all the things others are doing wrong
  6. I need to be perfect at what I do
  7. I skip my exercise/workout sessions
  8. I often feel sad for no good reason
  9. I am very competitive and need to win to feel good
  10. I take on everyone else's problems
  11. I try to control others
  12. I can't do anything right
  13. I avoid risks or trying new things for fear of failure
  14. I let my work pile up
  15. I get headaches frequently
  16. I have too much to do and too little time to do it
  17. I over-react to situations
  18. I feel guilty if I relax and do nothing
  19. I talk very quickly
  20. I get angry easily
- TOTAL** \_\_\_\_\_



**60-80** Getting your stress under control could be a life-changing experience!

**50-59** You desperately need to work on reducing your stress, your relationships with family and friends might depend upon you doing so.

**40-49** There will likely be very noticeable benefits in you life if you work to control your stress level.

**30-39** You're doing well at managing your stress, but could tweak your approach a bit

**20-29** You're doing very well, and could teach this class!



# Your Precursors

- What are your signs that you're getting stressed?
- They're different for each of us



# Mary



# Analyze Your Stress

## ***Look for Patterns:***

1. When do I worry?
2. What is the focus of my worry?
3. Are there themes?
4. What is going on when I worry?
5. Who is around when I worry?
6. What do I get out of worrying?
7. What am I expecting to happen?
8. What is the evidence against what I am expecting?
9. What is the best/worst that can happen?
10. What might be an alternative view of the situation?
11. What is most likely to happen?
12. If someone I cared about had the same worry, what advice would I give them?





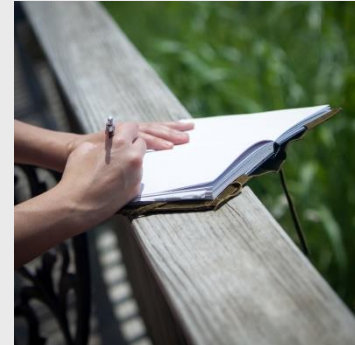
## Precursor Signs of Excessive Stress

- Feel tired
- Worry about the future
- Find things others are doing wrong
- Need to be perfect
- Skip workouts/exercise
- Feel sad
- Competitive/need to win
- Try to control others
- I can't do anything right
- Avoid risks for fear of failure
- Let work pile up
- Negative attitude
- Being pulled in many directions
- Over-react to situations
- Feel guilty if I relax
- Talk quickly, often don't listen
- Get frustrated easily
- Get excessively angry at inappropriate times
- Over-eating
- Hard to sleep
- Negative thinking
- Impulsive behaviors
- Lashing out, especially against loved ones
- Difficult to maintain focus
- Withdraw – tuning loved ones out
- Moody or sullen



# Healthy Stress Busting Strategies

- ✓ Journal about your stress and worry
- ✓ Limit worry to a specific time of day
- ✓ Postpone worry when you are busy
- ✓ Tolerate and understand uncertainty
- ✓ Focus on the present
- ✓ Alone time
- ✓ Do a physical activity/work out
- ✓ Play sports
  - ✓ Music
  - ✓ Volunteer
  - ✓ Hobbies
  - ✓ Get out in Nature
- ✓ Prayer/meditation
- ✓ Play with kids
- ✓ Talk to a friend
- ✓ Slow down your breathing
- ✓ Relax your body



## Stress Technique:

## Guided Imagery

*Imagination is more powerful than knowledge.*

Albert Einstein



# Guided Imagery Steps

1. Find a comfortable position.
2. Relax and concentrate on breathing.
3. Keep an open attitude.
4. Pick a visual theme (e.g. beach, forest).
5. Allow your mind to develop the image.
6. Use all of your senses.



## Stress Technique:

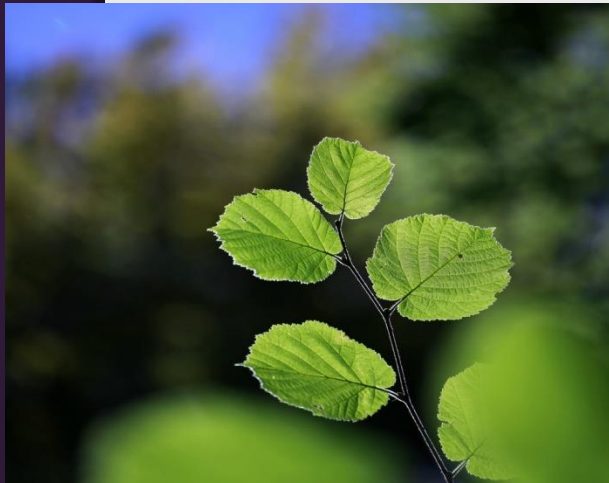
## Relaxation Breathing

*Feelings come and go like clouds in the windy sky. Conscious breathing is my anchor.*

Thich Nhat Hanh



# Relaxation Breathing Steps



1. Sit or lie down shoulders straight
2. Relax the stomach
3. Breathe in through the nose (See your stomach rise)
4. Breathe out through the nose (See your stomach fall)
5. Pause for a moment
6. Continue 15 – 20 minutes

# Review of Key Points

1. Stress is both real and subjective.
2. It has real impacts on bodily systems.
3. Each person has a distinct signals of increasing stress.
4. You can relax the body using a stress management techniques.
5. There are many free useful resources for stress management.



YRRP Website for Handouts:  
*Address Your Stress*  
<http://jko.iten.mil/yrrp/handouts.html>

## ....the Themes for Today

1. Know yourself. Anticipate and accept inevitable changes.
2. Safeguard your relationships with the people you care for the most.
3. Plan to be Financially Secure.





# ***Bill Cullen's Method***





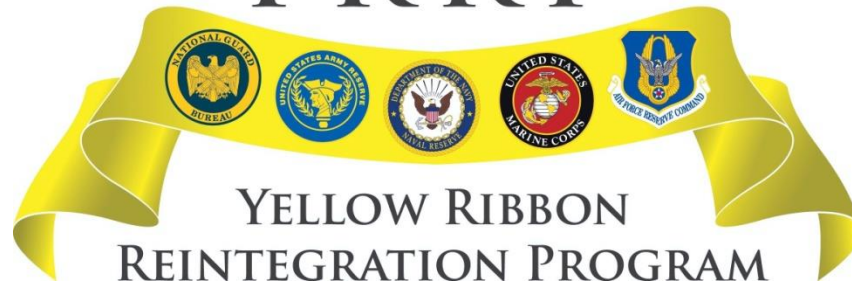
# Address Your Stress

Deanna Storer

**Lunch  
Pick-up youth  
Staff will take lunch to  
children**

Pre-Deployment  
January 18th, 2020

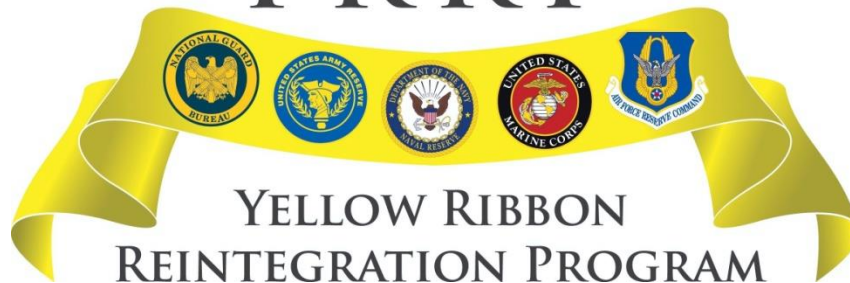
**Y R R P**



# *Admin Notes*

Pre-Deployment  
January 18th, 2020

## Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM

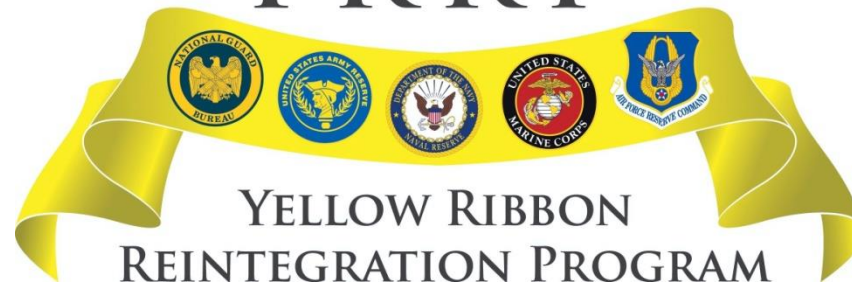
## Breakouts (Pick one)

**Emotional Cycle of Deployment: During Deployment  
(Room 204)**

**Helping Children Cope with Deployment (Room 203)**

Pre-Deployment  
January 18th, 2020

# Y R R P





# The Emotional Cycle of Deployment: Pre-Deployment

Deanna Storer

# Objectives

- Discuss the stages of the emotional cycle of deployment.
- Identify common characteristics of the pre-deployment stages and corresponding coping strategies.



# What's Really Important?...the Themes for Today

- 1. Know yourself. Anticipate and accept inevitable changes.**
- 2. *Safeguard your relationships* with the people you care for the most.**
- 3. Financial Literacy + Financial Maturity = Financial Security**

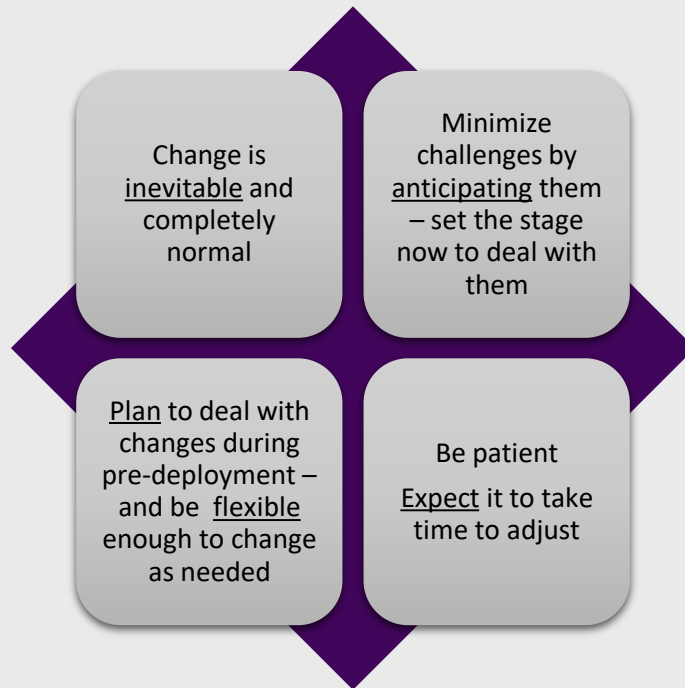




**“I just want things to be the way they were”**



# It'll Never Be The Same *(but that's ok!)*



***“It is not the strongest of the species that survives, nor the most intelligent. It is the one that is most adaptable to change.”***

***Charles Darwin***



# New Perspectives

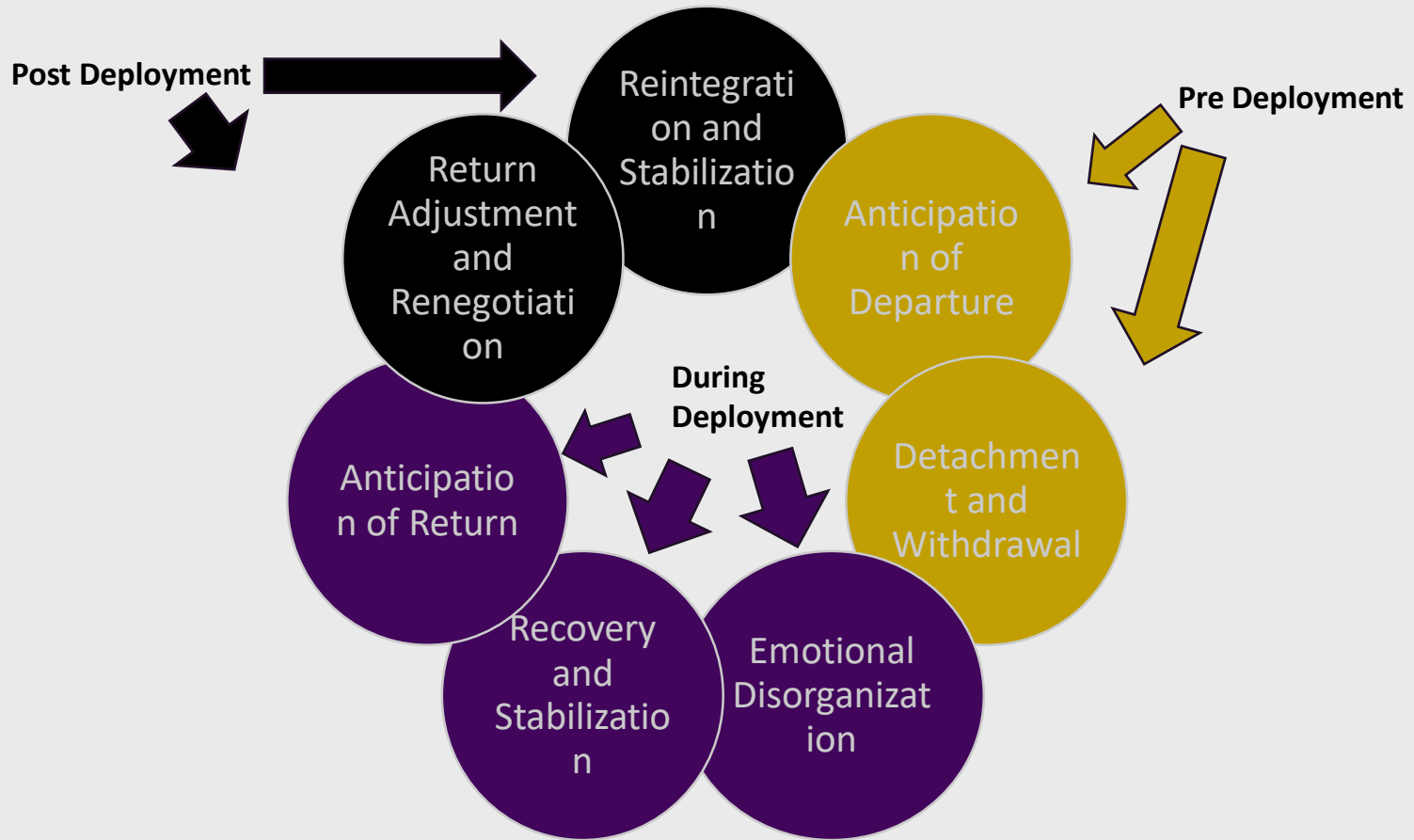
- Owen - Oregon
- Frank and Susan – outgrew their jobs
- Jill and Mark – Tucson



**Now is the time  
to prepare  
for the inevitable changes...**

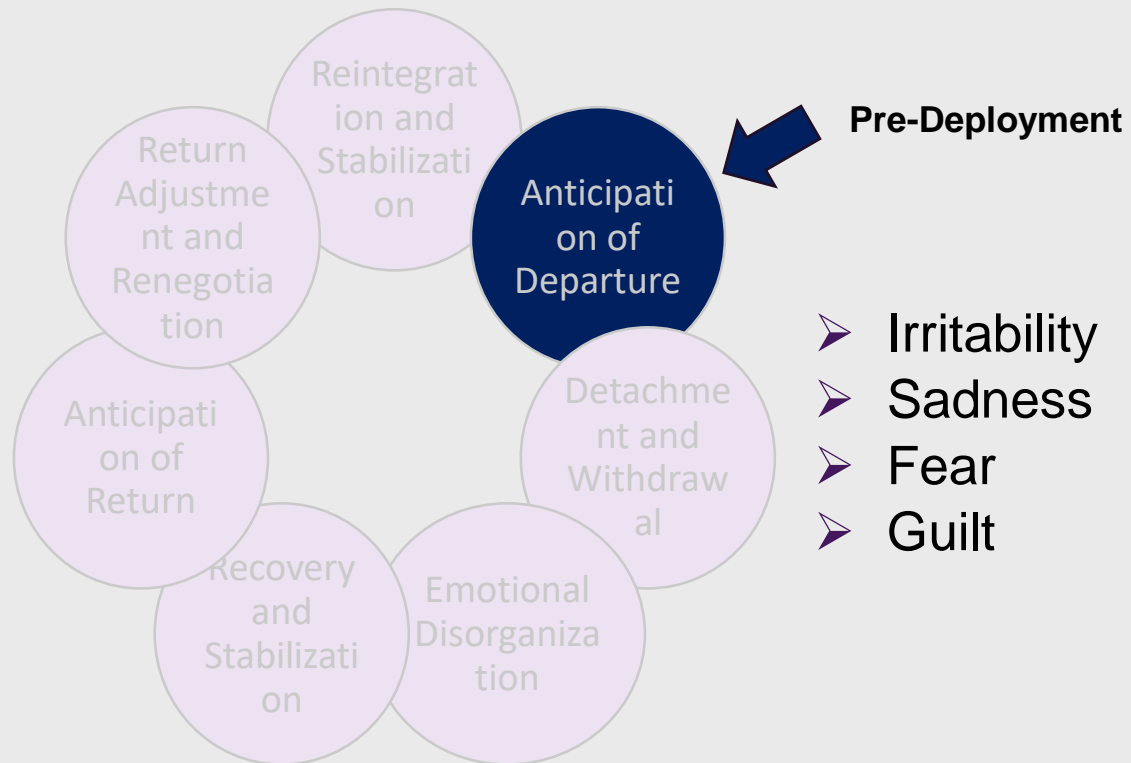


# The Emotional Cycle of Deployment



# Anticipation of Departure

- Denial
- Anticipation of loss
- Conflicting emotions
- Frequent disagreements
- Anger
- Resentment
- Restlessness
- Depression



# Scenario

- The Service Member, Joe, is working late to ready the unit. The spouse or significant other, Mary, is home and is dreading Joes' leaving.
- Mary is moody and depressed. There's friction between the two of them. Mary is a tight ball of stress, and hates herself for feeling this way.
- Both of them are at each other's throats even when they know in their hearts they should be cherishing each day left together.
- Joe's parents want to talk to him frequently but Joe is too busy. They feel left out and are getting their feelings hurt.

*Sound familiar? What are you feeling?*





# What's Going on?

- Conflicting emotions: denial and anticipation of the loss begin with deployment orders and continue until departure
- Conflicting demands for time and attention: pre-deployment checklists and spending quality time. How stressful is that?
- Stress can lead to mis-comms and arguments. Expect this - keep it in perspective – don't let it ruin quality time
  
- Find ways to reduce stress
- Organize the “to-do” list
- Schedule personal time with those you love



# What are you feeling?

- Angry
- Resentful
- Guilty
- Restless
- Irritable
- Disbelief
- Anxious
- Excited
- Confused
- Depressed
- Frustrated



# Anticipation of Departure

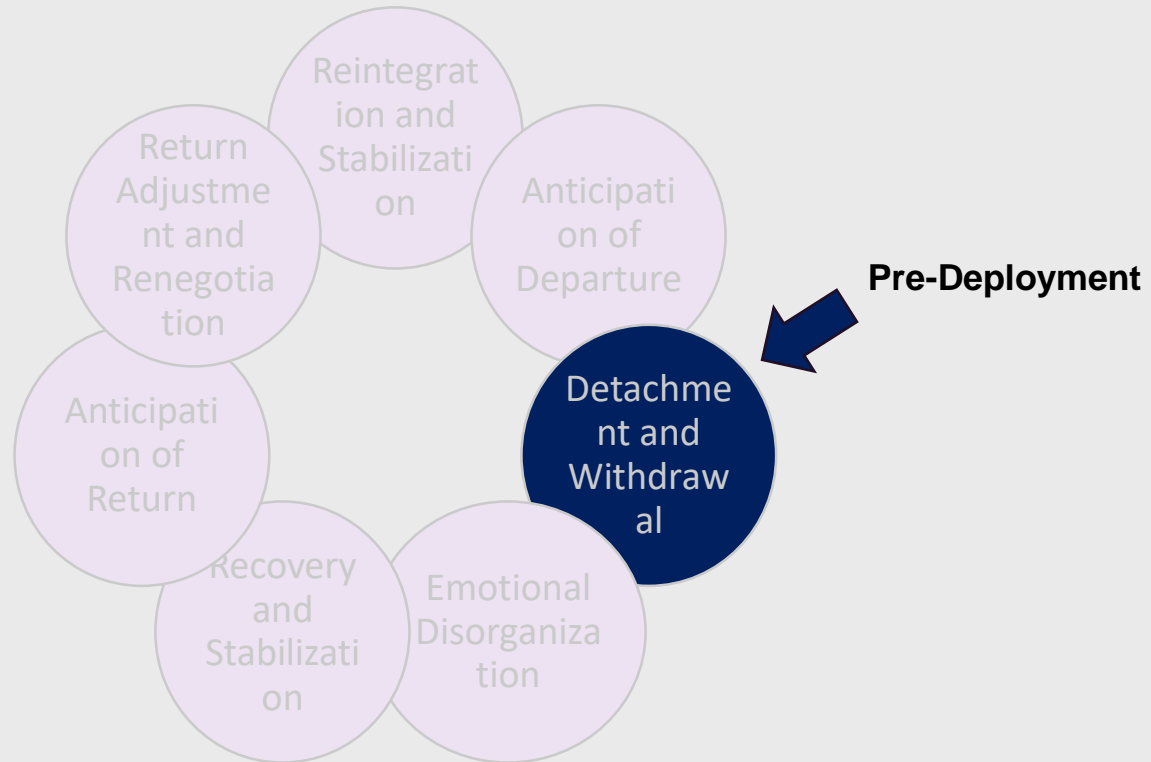
***How are you personally coping with all of this?***

***What are you doing now to make the departure easier?***



# Detachment and Withdrawal

- Emotional distance
- Increasing conflict
- Lack of energy
- Anxiety over the *what ifs*
- Sadness
- Despair
- Hopelessness
- Indecision



# Scenario

- A week before deployment: Joe and Mary's emotions are raw. Million things to do – no time nor energy to do them
- Arguments and raw emotions = no intimacy. They've distanced themselves from each other without knowing it
- Both want the final weeks to be perfect, but it doesn't happen
- **Mary: “If you have to go, go”; Joe: “Let's get on with it!”**
- Most difficult stage. Pulling away from friends/family while bonding with fellow Service Members
- Everyone puts up walls to protect themselves psychologically. Family members' thoughts turn to all the possibilities, what-if's, worries and fears
- Especially for kids, the “good-bye” is very important. Make it a memorable face-to-face good bye - reassures kids that they will be missed and remembered



# Detachment and Withdrawal

What's Going On ...	Feelings	Coping Strategies
<ul style="list-style-type: none"> <li>• Service Member is focused on preparing for mission and may distance self from family</li> <li>• Anger, arguments may occur as family prepares to protect themselves from “hurt” of separation</li> <li>• Communication may be difficult</li> <li>• Experience lack of energy; fatigue</li> <li>• Increased difficulty making decisions</li> <li>• In preparation for loss, family may begin to act like Service Member is already gone</li> <li>• Bickering continues – it’s easier to let someone go if you are not too happy with him/her!</li> <li>• Multiple deployments can result in need to repeatedly create distance; to feel “numb” and avoid emotional connection</li> <li>• Children: actual good-bye is important</li> </ul>	<ul style="list-style-type: none"> <li>• Sadness</li> <li>• Despair</li> <li>• Hopelessness</li> <li>• Numbness</li> <li>• Impatience</li> <li>• Fear of feeling ‘empty’</li> </ul>	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> </ul>



# Detachment and Withdrawal

- *What can you do now to safeguard your relationships?*
- *Instead of building walls to protect yourself, what can you do to reach out?*



# Coping

- Plan ahead
- What's important to the family?
- Share interests
- Acknowledge fears
  - They are especially real to kids!
- Set goals
  - Have a plan to achieve them
- Communications plan
- How will you handle major holidays, birthdays, emergencies?



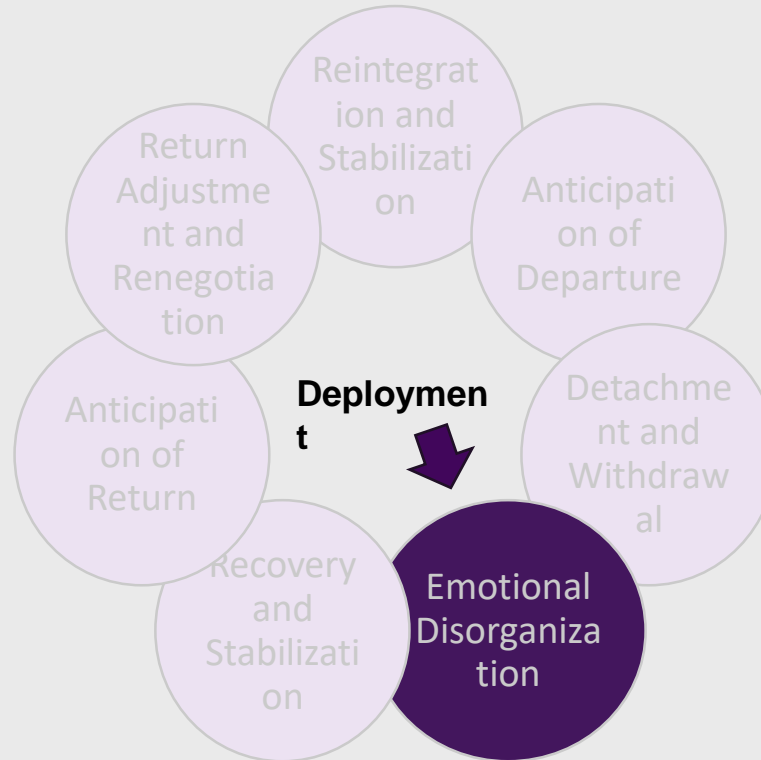


**“Mom, I want your whole face!”**



# Emotional Disorganization

- Sleep difficulty
- Relief
- Restless
- Confused
- Disorganized

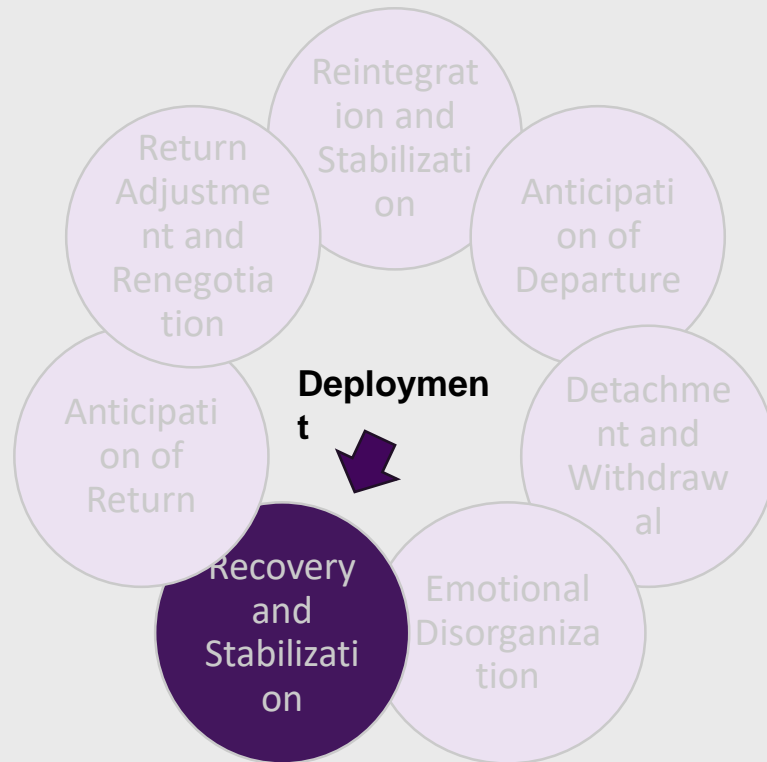


- Indecisive
- Irritable
- Anxious
- Preoccupied



# Recovery and Stabilization

- Routines set
- Stressed
- Mixed feelings of success and failure
- Mildly depressed or anxious

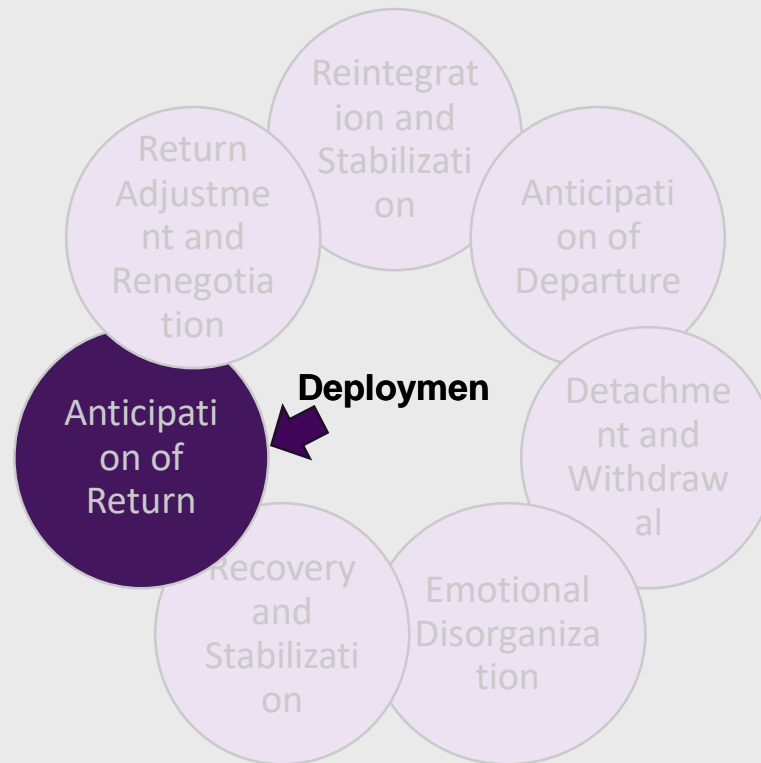


- Vulnerable
- In control
- Independent
- Confident

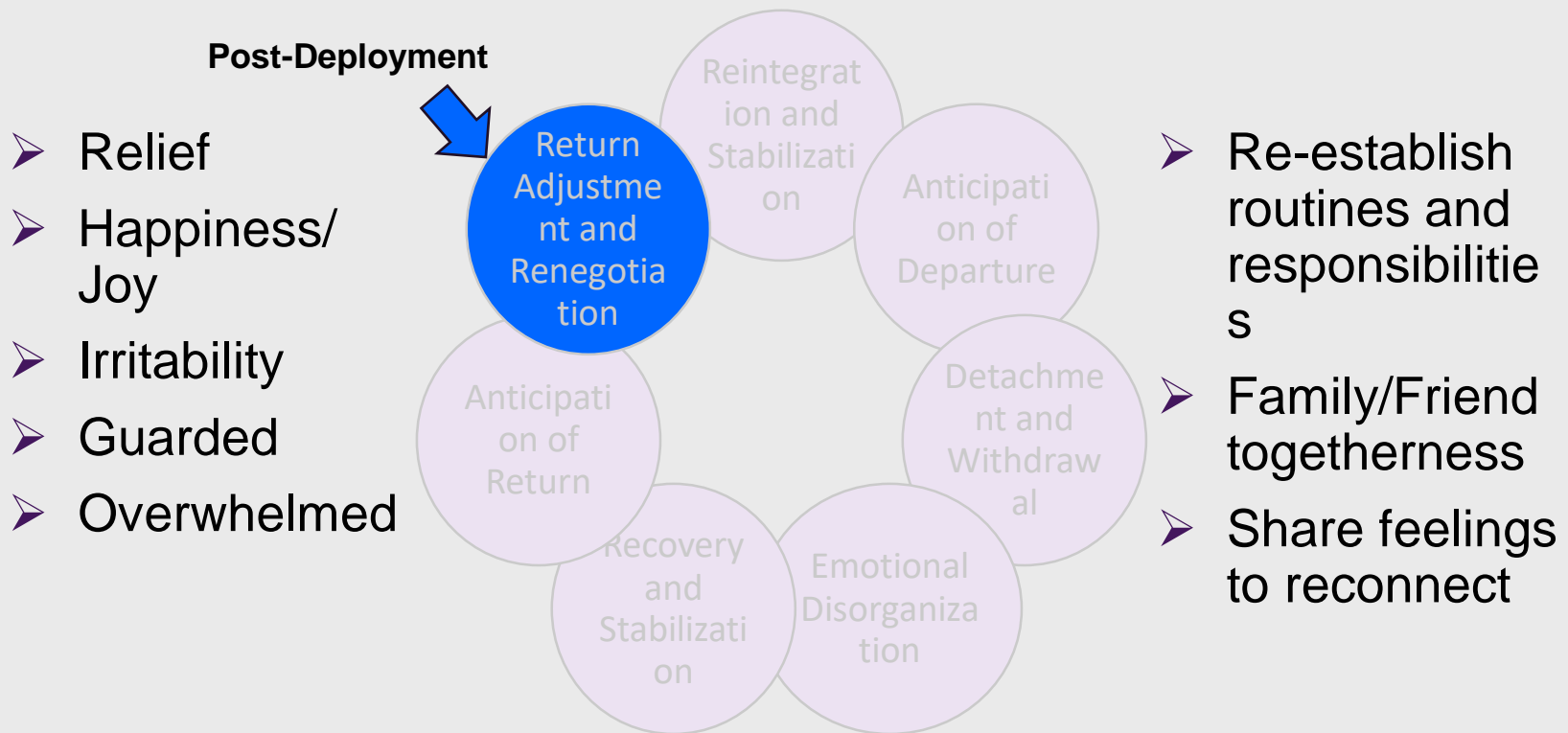


# Anticipation of Return

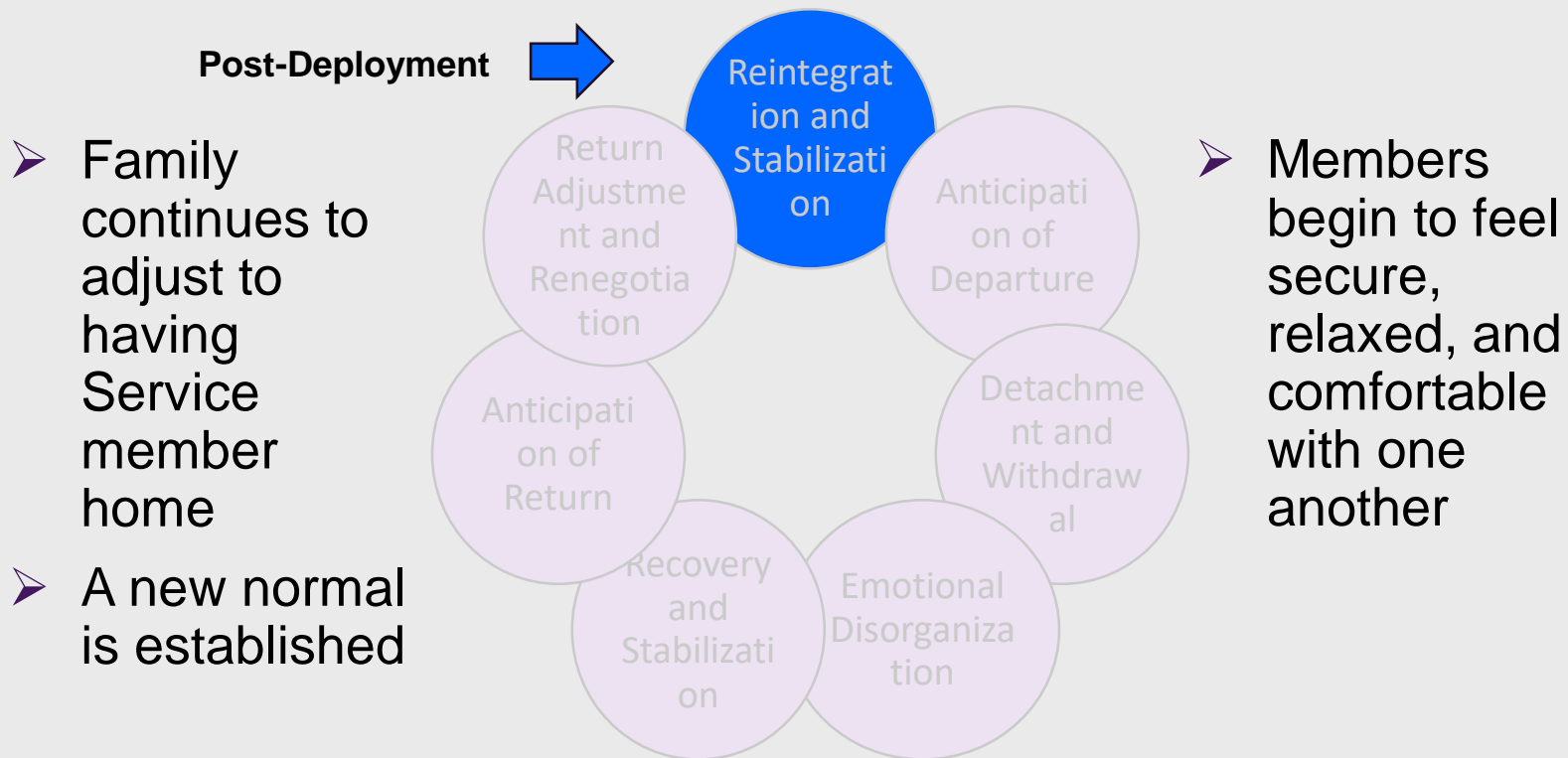
- Excitement
- Anticipation
- Apprehension
- Nervousness
- Restlessness
- Indecision
- Irritability



# Return Adjustment and Renegotiation



# Reintegration and Stabilization



# Understanding The Emotional Cycle of Deployment

## Benefits:

- a smoother overall deployment experience
- recognize your emotions, strong or intense, are normal
- plan ways to support the ones you care about
- try new positive coping strategies
- manage stress better
- openly share your feelings
- help children cope
- handle multiple deployments
- build resilience



# The Wheel of Life

**Health and Fitness**

**Work / Career**

**Fun and  
Recreation**

**Family and Home**

**Spiritual  
and Ethical**

**Money and  
Finances**

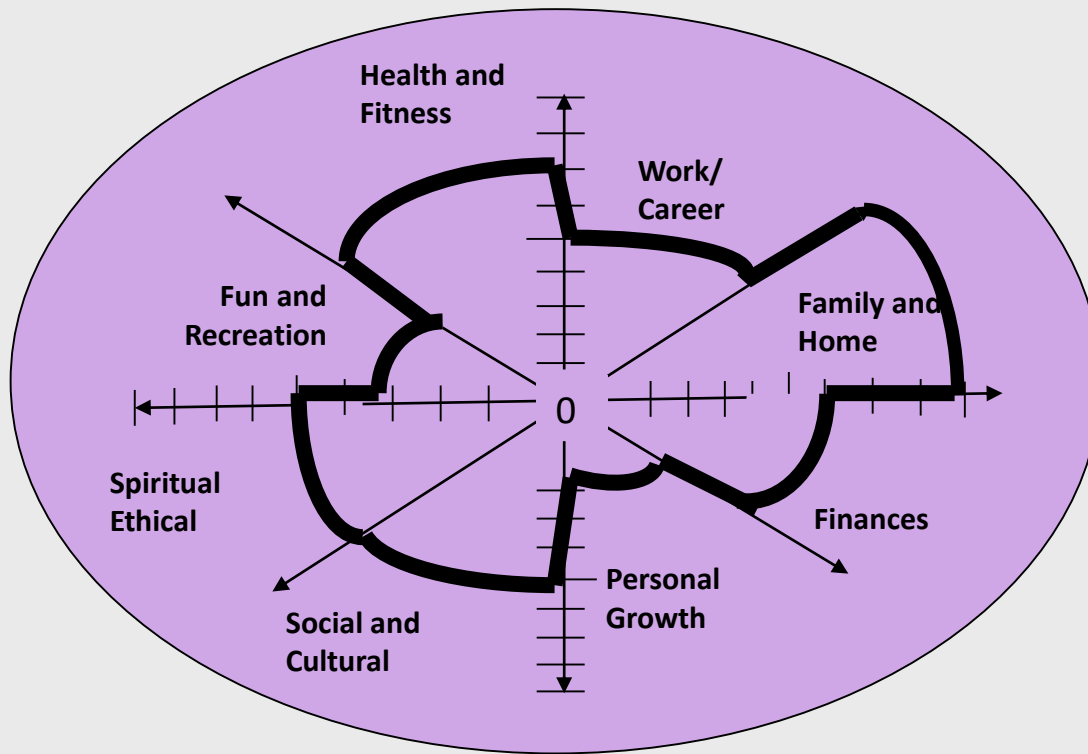
**Social and Cultural**

**Personal Growth**

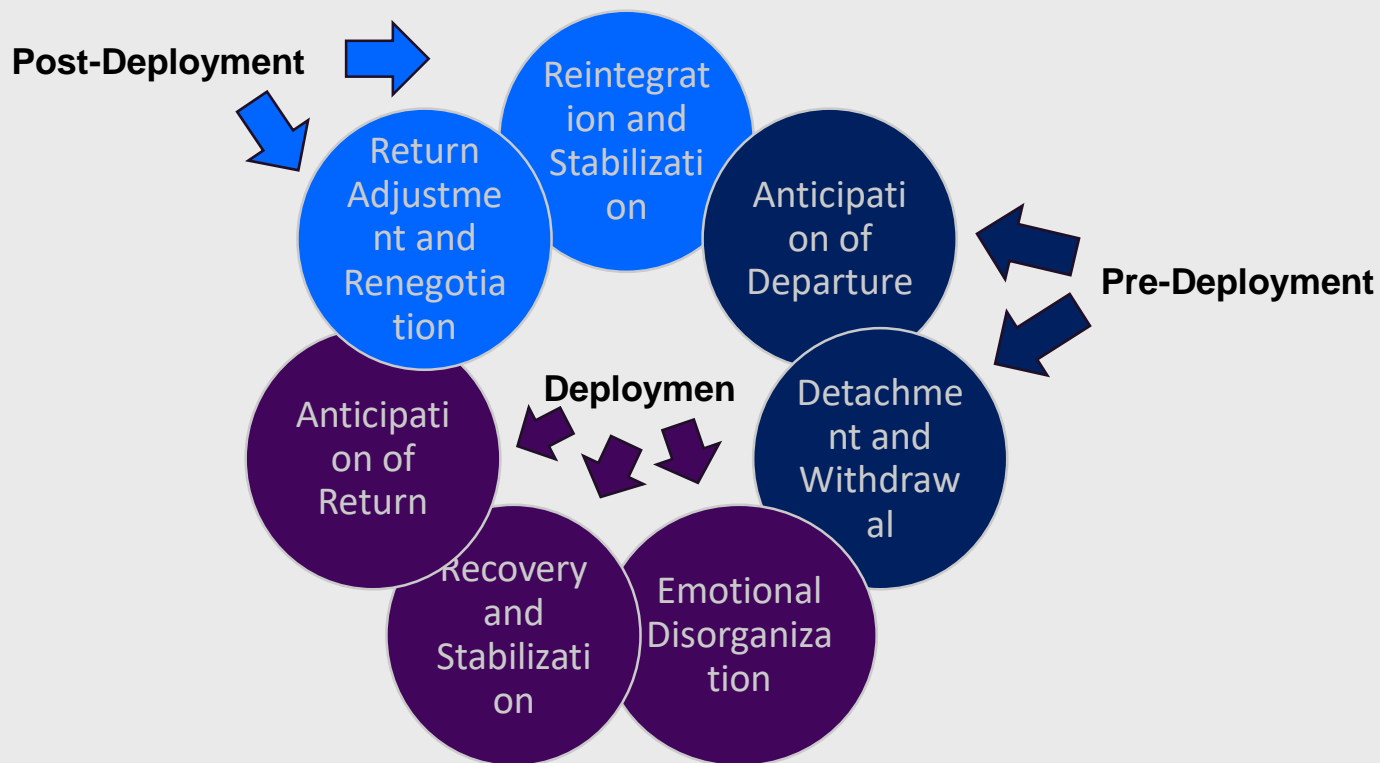




# Example Wheel



# Stages of the Emotional Cycle of Deployment



# Deployment Resources

- General/Specific: [www.militaryonesource.com](http://www.militaryonesource.com)
- Deployment information: <http://afterdeployment.dcoe.mil>
- Financial: [www.dfas.mil](http://www.dfas.mil)

YRRP website for handouts:  
*The Emotional Cycle of Deployment*  
[www.yellowribbon.mil/yrrp/handouts.html](http://www.yellowribbon.mil/yrrp/handouts.html)



# Objectives

- Discuss the stages of the emotional cycle of deployment.
- Identify common characteristics of the pre-deployment stages and corresponding coping strategies.





# The Emotional Cycle of Deployment: Pre-Deployment

Deanna Storer

“Seek not to hear or be heard;  
seek to understand and to be understood.”



# Your Front Porch

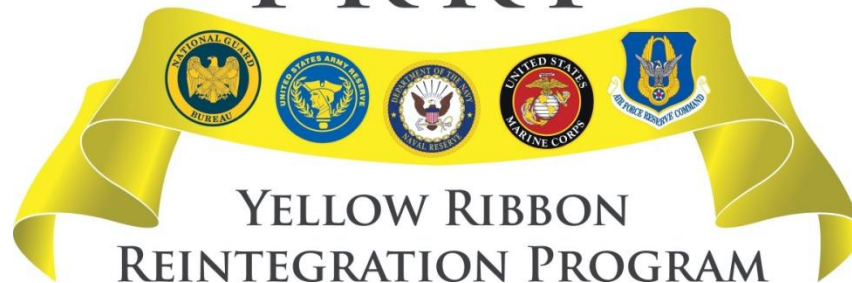


# Break

## Last Chance to Visit Resources

Pre-Deployment  
January 18th, 2020

# Y R R P





# Social Media

## Protect the mission, protect yourself

### Charlene Shields

Pre-Deployment  
January 18th, 2020

# Y R R P





# Social Media

Protect the mission, protect yourself

# COLORADO NATIONAL GUARD



**71% of online adults  
use facebook**

**1.5 Billion  
facebook users**



**U.S. 11th for  
amount of  
time spent on  
social media**

**73% of all  
online users  
are on social  
networks**



# Voice of the People



*Brian Solis, Engage: The Complete Guide for Brands and Businesses to Build, Cultivate, and Measure Success in the New Web*

**“Social media spark a revelation that we, the people, have a voice, and through the democratization of content and ideas we can once again unite around common passions, inspire movements, and ignite change.”**

*People unite for a common cause*

**COLORADO NATIONAL GUARD**



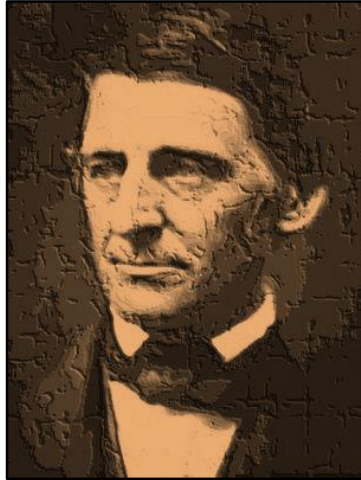
# **Organizational Benefits**

## **Community Outreach & Public Relations**

- Real-time information/feedback
- Offers public greater access to CONG
- Electronic method of asking questions and/or making suggestions
- Organizational transparency builds trust



# The Original TMI



*Ralph Waldo Emerson*

**“There are many things  
of which a wise man  
might wish to be  
ignorant.”**

# Loosened Judgment



This photo posted to the Instagram account belonging to Spc. Terry Harrison shows a dozen soldiers clowning around a casket draped in a flag at a National Guard training facility in Arkansas. The Wisconsin National Guard on Tuesday, Feb. 18, 2014, announced that it had suspended Harrison from honor guard duties after she apparently posted the photo.

# Defying Regulations

Pfc. Tariqka Sheffey posted the image to her Instagram account a photo/message of hiding in her car to avoid having to salute the flag at the 5 p.m. national anthem at Fort Carson, Colo.

This could cost her two years in jail.

*There is no eraser button.  
Once you post, it's  
available to the public.*







# Bad News Goes Viral



State Trooper in trouble over Facebook posts

# Unintended Consequences

- Memorial page/posts led to media queries
- Family hounded by media
- Media reports prior to official DOD release of casualties





# Legal Considerations

## First Amendment Protections for Government Employees

Garceth v. Ceballos, 547 U.S. 410 (2006)

- When a citizen enters government service, the citizen by necessity must accept certain limitation on his or her freedom.
- What you get to say as a government employee is not the same as a private citizen exercising the freedom of speech.
- As a government employee, you have a mission to protect your government employer.
- Therefore as a military member, you have a mission to protect your agency.



# Privacy Settings

- Facebook's privacy settings are limiting access settings and are NOT true privacy settings.
- You can limit the users who can view your profile, but you cannot create a private profile on any social media site. If you have one friend, that friend has the capability deciding who else gets to see what you post.

**KEY POINT:** Do not think what you post is truly private. What you post no longer belongs to you. It belongs to whomever you allow to see it.

# Flapping in the Wind



**RACE Search and Rescue**

**R.A.C.E.**  
Rapid Assistance to Community Emergency Response  
SEARCH & RESCUE TEAM

**Safety Tips**

Where Billy goes to school.

Parking Pass – Tells where you live.

Stick Family Sticker

John Tammy Billy Hanah Spike

Dad could be away

Billy goes to football after school

Small, non guard, Dog

**Are you giving free information to criminals?**

[www.OhioSAR.com](http://www.OhioSAR.com) [Facebook.com/SearchRescue](https://www.facebook.com/SearchRescue) @SAR\_RACE

- Public exposure of personal info
- Pieced with military license plate and sorting through trash provides a wealth of info



# Review

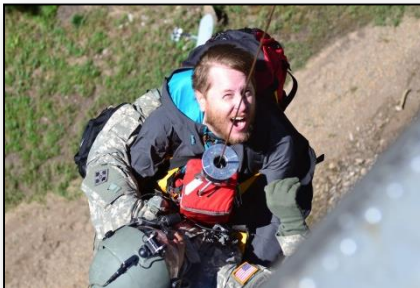
- What are three social networking sites?
- List two benefits of social media.
- What are two examples of where military / family members can go wrong with social media?





# America's Best Value

Always Ready



Always There

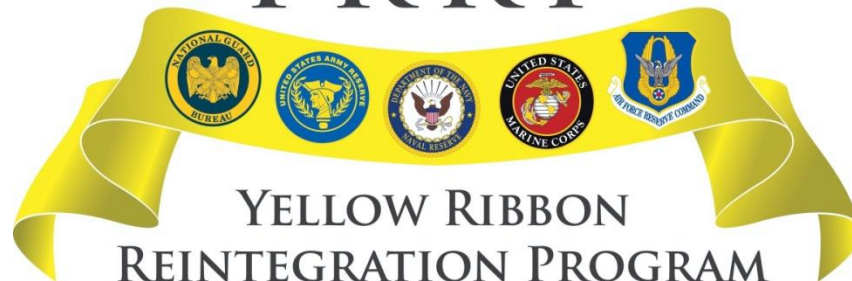
COLORADO NATIONAL GUARD

# Legal Readiness

## JAG

Pre-Deployment  
January 18th, 2020

### Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM





# LEGAL READINESS

**COLORADO ARMY NATIONAL GUARD**  
**OFFICE OF THE STAFF JUDGE ADVOCATE**

# Servicemembers Civil Relief Act

A federal law that gives all military members important rights as they enter active duty.

It covers rental agreements, credit cards, mortgages, civil judicial proceedings, car leases, student loans, income tax payments, etc.

Protection begins when you receive orders for active duty.

**DOES NOT INCLUDE CRIMINAL MATTERS!!**

# Interest Rate Reduction Extends One Year for Mortgages

- With respect to mortgages only, the 6 percent interest rate limitation for soldiers on deployment is extended to apply for up to 1 year after return from overseas deployment.

# Protection from Foreclosure

- During deployment and for one year following, Servicemembers are protected in the foreclosure of a home
  - creditors would have to get a court order to foreclose, and the action would be delayed or the payments would be modified

\* This protection period frequently changes, but is current through 12/31/2019

# Stay of Proceedings

- Servicemembers may be granted a Stay of Proceedings in civil actions, including related to mortgages, child custody, etc. for 90 days or more
  - Includes some actions after return from qualifying service

# Uniformed Services Employment and Reemployment Rights Act (USERRA)

Provides protections for Servicemembers in initial hiring and adverse employment actions by an employer if the actions relate even in part to the employee's military service.

Guard member must have a civilian job, must provide advance notice of military duty to the employer, and must report back to work in timely manner.

# Uniformed Services Employment and Reemployment Rights Act (USERRA)

Provides that a returning soldier may not be terminated, without cause, for 180 days after reemployment when the mobilization was 31 to 180 days; for mobilization exceeding 180 days, the protected period is 1 year.

# Uniformed Services Employment and Reemployment Rights Act (USERRA)

For employment information, check the Employer Support of the Guard and Reserve website at [www.esgr.org](http://www.esgr.org)

Enforcement Authorities Contact Information:

ESGR: 1-800-336-4590 or <http://www.esgr.com>

VETS: 1-866-487-2365 or <http://www.dol.gov/vets>

DOJ: 1-202-514-2000 or [AskDOJ@usdoj.gov](mailto:AskDOJ@usdoj.gov)



# Tax Matters for Deployed Soldiers

What is a Combat Zone (CZ)?

A CZ is an area that the President of the United States has designated by Executive Order as an area where US forces are engaged in combat.

# Tax Matters for Deployed Soldiers

What are the benefits of serving in a CZ?

- 1) IRC § 7508 – Providing a 180-day extension after departing the combat zone for filing, paying, and performing certain other tax related acts.

# Tax Matters for Deployed Soldiers

2) IRC § 112 – Allows Servicemembers to exclude from gross income compensation received during the months spent in a CZ/QHDA.

If a soldier spends any part of a month in the CZ/QHDA, compensation for that entire month falls under the rule.

# Tax Matters for Deployed Soldiers

The IRS website provides detailed tax information for members of the military, including those serving in a qualifying tax-exempt zone.

Go to

<https://www.irs.gov/individuals/military>

# Powers of Attorney

When does authority start?

- The POA can indicate when it starts
- If the POA doesn't specify a date, then it begins immediately

When does authority end?

- On the date indicated in the document
- When you die, become incompetent (if not durable), when a court invalidates the power
- When you revoke the power by signing and dating a statement and providing to agent
- When the agent ceases to serve, resigns, or dies

# Powers of Attorney

Will a POA work for everything?

- No, some things that are very personal such as marriage or execution of a will cannot be done by POA

Protecting yourself

- Give the minimum power necessary
- Have shortest effective period necessary
- Retrieve original and all copies from agent when revoked
- Give revocation document to anyone who your agent may work with (Banks, lenders, companies, and individuals)

# Powers of Attorney

What do I do with the POA?

- Give the original to the agent and tell the agent never to give the original to anyone else; if someone requires the POA on file then the agent may give them a copy (only show them the original)

# Last Will and Testament

How long are Wills valid?

- Until you revoke it by destroying it or execute a new one
- Can make simple changes with a codicil (changes or adds to a Will)
- Review your Will after major life events
- **Make sure your Will is in a safe place and your executor knows how to find it**



# THE LAUTENBERG AMENDMENT

&

# HOW IT AFFECTS SOLDIERS

# Lautenberg Amendment

- Refers to an addition to 18 U.S.C. § 922 (of the Federal Gun Control Act)
- Added misdemeanor crimes of domestic violence convictions
- If you have such a conviction you may not possess or receive firearms or ammunition

# Federal Firearms Laws

## 18 U.S.C. § 922(g) & (n)

- It is a **felony** crime for the following people **to possess, receive, or ship** a firearm or ammunition:
  - **Those convicted of** a crime punishable by imprisonment for a term exceeding one year (**felonies** usually qualify)
    - Persons under indictment for such a crime are prohibited from receiving firearms or ammunition
  - **Drug Users or Addicts**
  - Those **dishonorably discharged** from the military
  - Those subject to a **court order prohibiting harassing, stalking, or threatening** of an intimate partner or child of an intimate partner, or placing such persons in reasonable fear of bodily injury
  - Convicted of a **misdemeanor crime of domestic violence**

# Federal Firearms Laws

## 18 U.S.C. § 922(d)

- It is a **felony** crime to knowingly give a firearm or ammunition to someone prohibited by the statute from possessing/receiving/shipping them

# DoD's Definition of a Qualifying Domestic Violence Conviction

A qualifying domestic violence conviction is:

- either a felony or misdemeanor conviction
- involving the use or attempted use of physical force or the threatened use of a deadly weapon
- against a person with whom the soldier had a familial or family-like relationship (i.e., spouse, person with whom cohabitated like a spouse, person with whom a child is shared, child or step-child).

# Additional Guidance

\*The underlying conviction need not specifically state the crime involved domestic violence.

The underlying facts of the crime determine whether the Lautenberg Amendment applies.

Examples:

A misdemeanor conviction of crimes such as "assault", "battery", or "criminal threat" will apply under the Amendment, if the victim had a qualifying relationship with the defendant and there was a threat or use of force or a weapon was involved.

# Soldier's Obligations

Soldiers have an affirmative, continuing obligation to inform commanders that they have or suspect they have a qualifying domestic violence conviction.

DD Form 2760 shall be made available to all soldiers who come forward to report a conviction.

# Commander's Obligations

- If a commander has reason to believe that the soldier has a qualifying conviction, then the soldier shall be ordered to complete DD Form 2760.
- Soldiers should be notified that the information that is obtained in DD Form 2760 may not be used against them in violations of 18 USC § 922, prosecution under the UCMJ based on 18 USC § 922.



# Commander's Obligations Cont.

- Completed forms should be filed in the soldier's local military personnel file.
- Commanders are required to report soldiers with qualifying convictions as non-deployable/non-available in the USR.

# CONSEQUENCES

- Must turn-in all Government issued firearms and ammunition.
- Must be reassigned missions that do not place them into a supervisory, leadership, or property accountability position that would require them to have access to firearms.
- May not deploy on any mission that requires possession of firearms or ammunition and are not eligible for overseas assignment.

# CONSEQUENCES

- Not authorized to attend school where instruction with individual weapons or ammunition is part of the curriculum.
- Must be counseled that the inability to complete service schools may impact future promotions and their career.
- May only extend for up to one year max, if otherwise qualified.
- May not reenlist.
- “Oxygen Thief” and will probably be separated.

# FAMILY SUPPORT

## MANAGEMENT OF PERSONAL AFFAIRS:

*Per AR 608-99, Soldiers are required to manage their personal affairs in a manner that does not bring discredit upon themselves or the U. S. Army. This responsibility includes—*

(1) Maintaining reasonable contact with family members so that their financial needs and welfare **do not become official matters of concern** for the Army (see para 2-1).

# FAMILY SUPPORT

## MANAGEMENT OF PERSONAL AFFAIRS:

- (2) Conducting themselves in an honorable manner with regard to parental commitments and responsibilities.
- (3) Providing adequate financial support to family members.
- (4) Complying with all court orders.

# FAMILY SUPPORT

Personnel subject to the UCMJ who fail to comply with financial support requirements are subject to punishment under the UCMJ as well as to adverse administrative action and other adverse action

# FAMILY SUPPORT

## DOs and DON'Ts

- **DO** financially support your family.
- **Do NOT** fail to support your family
- **Do NOT** make your personal financial issues command issues

# (NOT SO) FAMOUS LAST WORDS

- Remember that your family serves, too! Thank them for their support of you.
- Remember to stay in contact with family while deployed. It'll help make your absence a little easier to deal with.
- Remember that while you're gone, your family has learned to live without you. They'll have to re-learn to live with you when you return.
- If you have trouble re-adjusting to life back home, get help, ask questions, tell your command.

**THANK YOU ALL FOR YOUR SERVICE!**



# JAG CONTACTS

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# THANKS FOR WATCHING!



## Any Questions?

# Staying Close While Apart

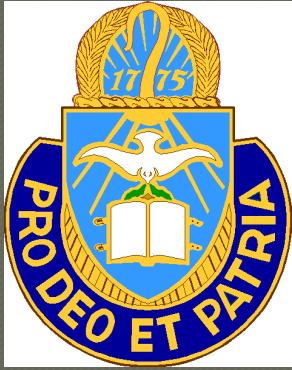
## Chaplain Larson

Pre-Deployment  
January 18th, 2020

# Y R R P



YELLOW RIBBON  
REINTEGRATION PROGRAM

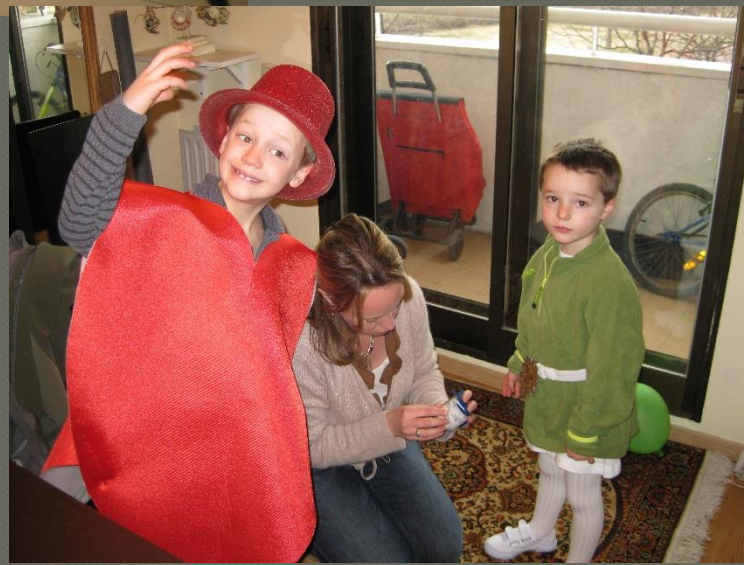


# Staying Close While Apart



Chaplain Larson  
720-456-5317

# Don't Miss It...



Keep smiling...



# Learning Objectives

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- Deployment Phases & Stages
- Managing Emotions
- Managing Expectations
- Learning Exercise

# The inevitable “D” word:

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- Deployment: *n.*
- 1. the assignment of military personnel to temporary, unaccompanied tours of duty
- 2. a FACT of military life



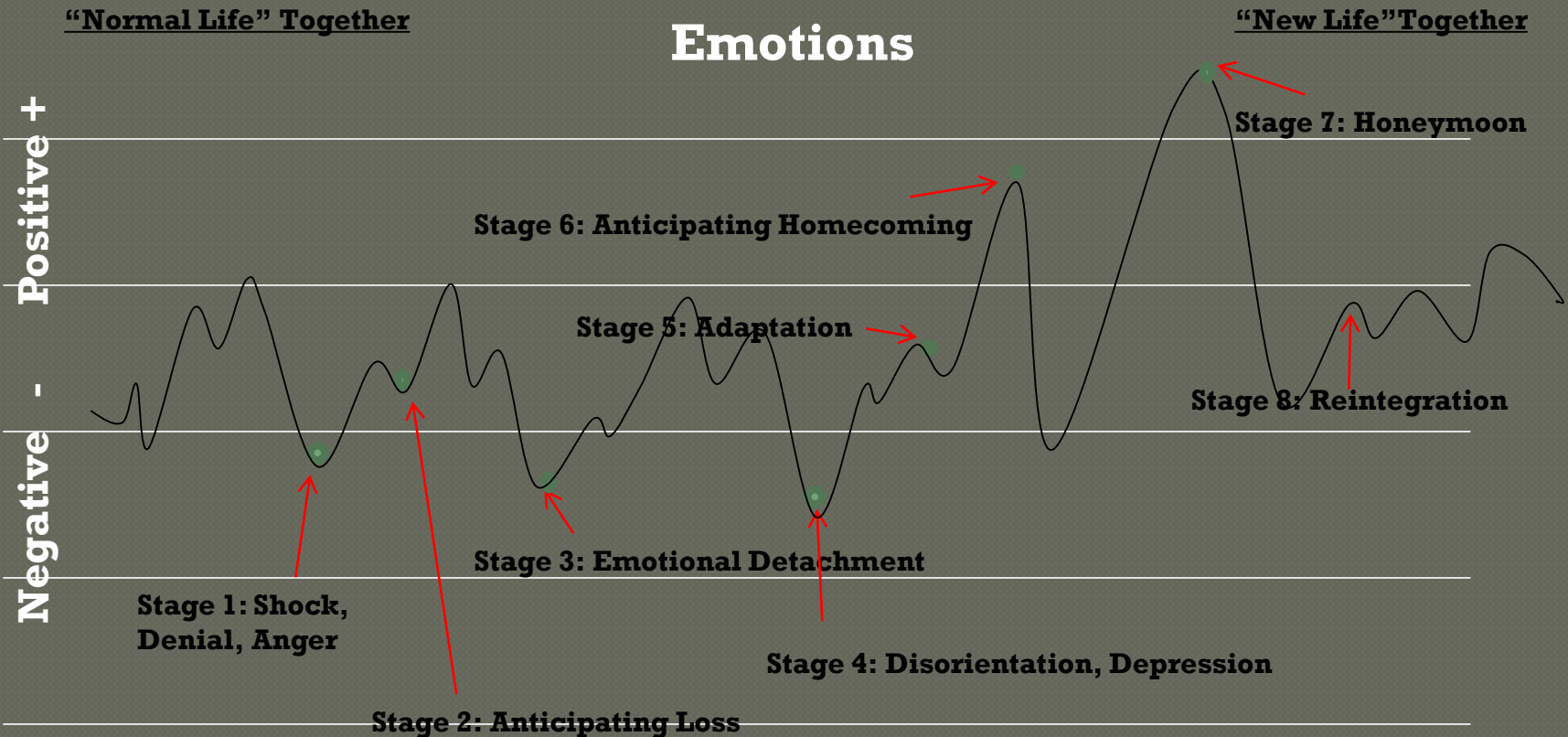


# Phases of Deployment:

- Phase 1: Pre-deployment/Preparation
- Phase 2: Deployment/Separation
- Phase 3: Post-Deployment/Homecoming



# Stages of Deployment:





# Manage Emotions:

## ◉ **Know – Have Right Thinking**

- *Head Knowledge – raise the ethic*

## ◉ **Be – Right Affections**

- *Heart Knowledge – choosing to affirm or deny*

## ◉ **Do – Right Actions**

- *Creating with purpose*





# Manage Emotions by Staying Connected:

- **Establish multiple means of communication**
  - **Snail-mail** (good old standby)
  - **E-mail** (available in country)
  - **Telephone** (direct, collect, etc.)
- **Communicate on a regular basis**
  - Calculate times zone difference
  - Have primary & alternate times





# Manage Emotions:

- ◉ **Speak kindly**
  - *Don't minimize pain, sorrow, anger, or grief*
- ◉ **Be courageous in your fears**
  - *Communicate what your feeling*
- ◉ **Confirm your connection**
  - *Let them know before, during, and after*
  - *Don't presume anything.*
- ◉ **Ask open ended questions**
  - *Head, Heart, Hands*



# Manage Emotions:

## ● Create a Support Network

- **In country:** *establish relationship with Chaplain, Doc, and members of your team*
- **At Home:** *family, friends, counselor, community of faith*



“A picture is worth a thousand words!”



- Voice calls/video chats over the internet.
- Great way to stay connected with you loved one!
- Find a way to video chat frequently

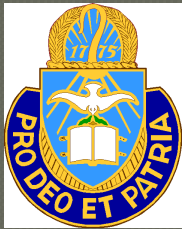




# Managing Expectations

- **Everyone will return home the same**
- **There will be no physical changes**
- **Financially we will be better off**
- **We will pick up where we left off**
- **I will have a job when I get back**
- **My kids will be fine**
- **My friends will always be there for me**
- **Someone will celebrate with me on my special days**





# Managing Expectations

## ● Plan:

- **Goals: physically fit, read #books, School**
- **How to celebrate special days**
- **Create appropriate social networks**
- **Events upon return: renewal of vows, special celebration, vacation**
- **Exercise your FAITH**
- **No faith community: establish a meaningful connection**

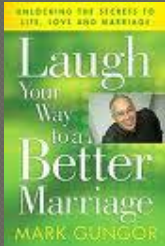


# Things to do:

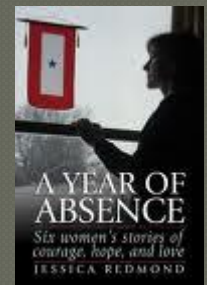
- **Don't put life on "hold"**
- **Keep working toward goals**
- **Send inexpensive "gifts"**
- **Use local support network**
- **Grow as a person**
- **Plan post-deployment reintegration (R&R)**
- **Remember why we serve....**

# Resources to help you on the journey...

See your Chaplain for information of how to get your own copy...



how to avoid falling for a JERK (or jerkette)



# Brainstorming Exercise:

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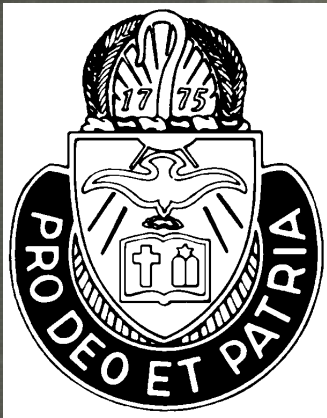
- ◉ Work as a group to establish a list of ideas for staying close while apart.
  - Marriage
  - Kids
  - Extended Family
  - Soldiers
- ◉ Prizes will be awarded for those willing to share a unique/creative idea.



# Learning Objectives

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- Deployment & the Phases
- Managing emotions
- Managing expectations
- Practice managing emotions and expectations



# Q & A

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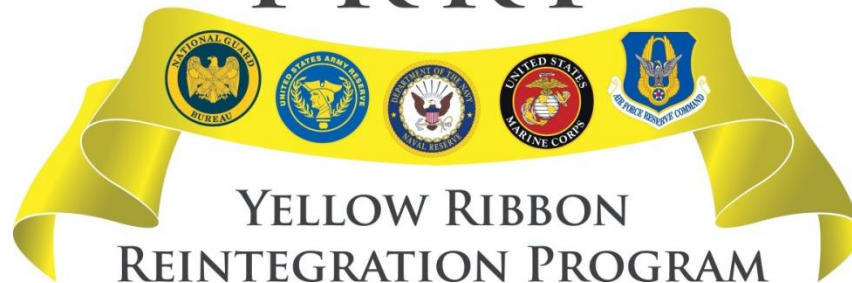
## Material compiled for this presentation :

- Previous presentations of CH (COL) Andy Meverden, State Chaplain: CONG, FTUS; CH (CPT) David Nagel, Aviation CH, Assistant FTUS
- CH (CPT) Darius Holland, 5/19 SFG (A)
- “*Surviving Deployment: A Guide for Military Families,*” Elva Resa Publishing, Saint Paul, MN. (2003) Karen M. Pavlicin .

# Evaluations/Closing Remarks

Pre-Deployment  
January 18th, 2020

## Y R R P



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