

A F S A

MAGAZINE

JANUARY/FEBRUARY 2015

THE OFFICIAL PUBLICATION OF THE AIR FORCE SERGEANTS ASSOCIATION | www.hqafsa.org

THE ENLISTED ALMANAC 2015

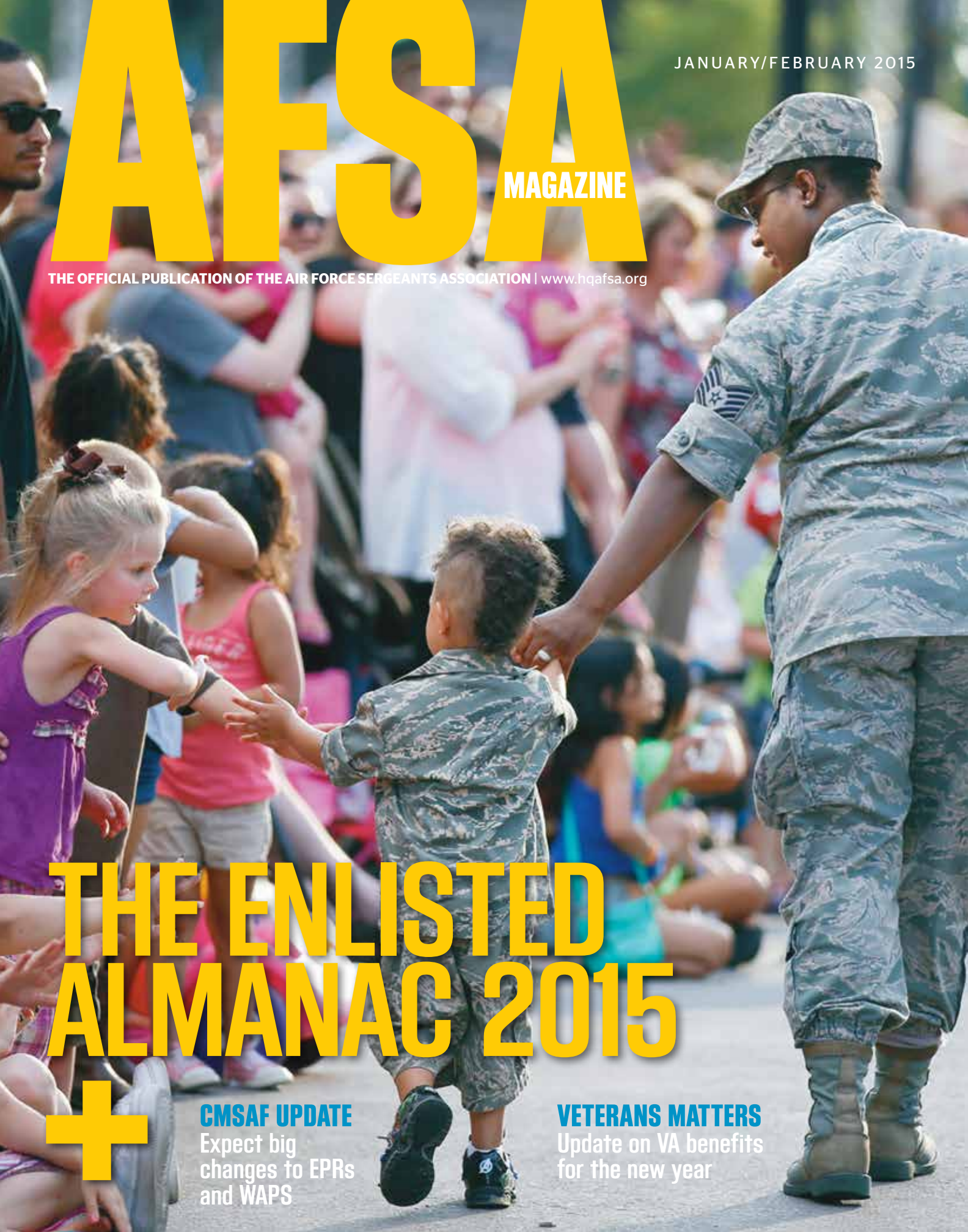


CMSAF UPDATE

Expect big changes to EPRs and WAPS

VETERANS MATTERS

Update on VA benefits for the new year





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Daniel Yeomans,
CMSgt, USAF Retired
AFSA International
President

LOOKING FORWARD TO AN EXCITING 2015!

Happy New Year from AFSA! We look forward to continuing to support all in our Air Force family as the “Voice of the Enlisted.” We hope that 2015 will be filled with happiness and prosperity for all.

We all make New Year’s resolutions. As International President, I offer a few 2015 resolutions for AFSA, using the AFSA four pillars, as we strive to serve you and our Air Force!

- **Membership:** We anticipate our numbers to continue growing in 2015. As you may be aware, we established a special membership rate of \$25 for five years. This rate applies to both new members and to those within six months of needing to renew an expiring membership!
- **Legislation:** Congress has many new faces as a result of the November 2014 elections. You can count on AFSA to continue to take the lead in advocating for all Airmen on Capitol Hill. We will fight long and hard for fair pay; educational, retirement, and health care benefits; and more. We had your back in 2014! We have it again in 2015!

- **Fraternity:** We are looking forward to a great PAC in 2015 in San Antonio. Expect some positive changes. We will make time to conduct business, provide great professional development opportunities, and have fun! In addition, we look forward to recognizing the best of the best who support AFSA and our Air Force.
- **Communications:** Change is in the winds! Our new website will continue to improve. Our weekly newsletter will reach more and provide you with valued updates. Our *AFSA Magazine* will better represent each of you! We will even strive to reinvent our AFSA App and make it better. Members will be able to access videos telling the AFSA story. Communications is the glue that holds every organization together. We are on an exciting journey!

Enjoy this year’s Almanac. And thank you all for your continued support—it does make a difference. God Bless you, your families, our Air Force, and our great country in 2015!

As always, feel free to contact me at President@hqafsa.org with your feedback.

Daniel C. Yeomans

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MEMBERSHIP

One year/\$25, two years/\$44, three years/\$64, life membership/call AFSA Headquarters for pricing. A subscription to the **AFSA Magazine** is included in membership dues. Non-member subscription rate is \$27 per year.

EDITORIAL STATEMENT

AFSA Magazine is the only magazine dedicated solely to serving the Total Air Force enlisted corps and their families. We are obliged to serve the interests and concerns of Air Force enlisted personnel and our members by striving to report timely and accurate information. The editors reserve the right to edit all submissions

but will never materially alter the author's viewpoint. The opinions expressed in this publication are not necessarily those of the Air Force Sergeants Association or its editors.

AFSA does not necessarily endorse products or services advertised in **AFSA Magazine**.

Produced in the United States of America.

AFSA

Founded in 1961 by four Air Force enlisted people, AFSA is a non-profit, tax-exempted organization representing the professional and quality-of-life concerns of the Total Air Force (active duty and components) enlisted members in active, retired, and veteran status, and their families, on Capitol Hill and in the Pentagon. Through its many programs and worldwide chapters, AFSA also reaches out to bases and communities to help those in need and to raise awareness of the sacrifices, concerns, and contributions of those who have worn or are wearing enlisted chevrons.

AMF

An AFSA affiliate, the Airmen Memorial Foundation (AMF) provides educational assistance to dependent children of the *Total Air Force* enlisted force. It is also an annual participant in the Combined Federal Campaign (CFC #10517).

AMM

An AFSA affiliate, the Airmen Memorial Museum (AMM), located in AFSA's Airmen Memorial Building, features rotating exhibits and stands as a tribute to those who have served. It is also an annual participant in the Combined Federal Campaign (CFC #10518).

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FRONT

BACK

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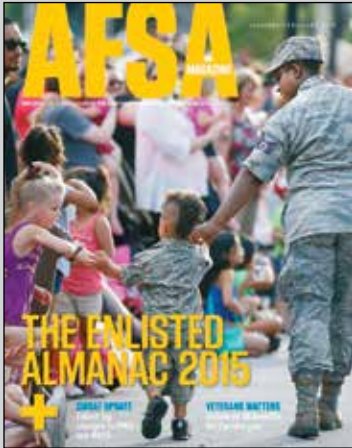
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THE STORY BEHIND THE COVER PHOTO

The photo on the cover of this issue of *AFSA Magazine* was provided by Tech Sgt. Ieaka Olmstead as part of a cover contest that AFSA conducted in November. She and her husband, Master Sgt. Michael Olmstead, are stationed at McConnell AFB, Kansas. In the photo, taken by local photographer Jaime Green of the *Wichita Eagle*, Ieaka and her 3-year-old son, Ghevin, take part in Wichita's annual "Riverfest" parade.

Ieaka and her family understand the challenges and joys of military life, which are sometimes doubled for military-to-military couples. Here's what she had to say about the photo:

"Our children often bear the brunt of our absences and often want to follow in our footsteps. My son loves being a 'soldier' and wearing his outfit whenever he can."

Thanks for sharing, Ieaka!

AFSA received many great photos and stories for its cover contest, and it was hard to pick just one, so we've added more throughout this Almanac edition of the magazine. The variety of pictures and memories shared offer a glimpse into the challenges, the joys, and the uniqueness of the military way of life. As you flip through the pages of the Almanac, look for more photos submitted by our members.

A special thank you to everyone who shared their photos and stories with us. Your experiences and that of members like you are what make our Association so special!

Darla J. Torres
Editor-in-Chief, *AFSA Magazine*

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ONWARD AND UPWARD

THE EVOLUTION OF ENLISTED PROMOTIONS AND EVALUATIONS

By Chief Master Sergeant of the Air Force James A. Cody

In the fall of 1967, our first Chief Master Sergeant of the Air Force Paul Airey sat down with senior Air Force leaders, as well as members of the Air Force Sergeants Association, to take a close look at enlisted promotions. They gathered feedback from Airmen, conducted studies, and presented new ideas to Congress with one goal in mind: develop a fair and equitable promotion system.

Promotions at the time were decentralized and relied on a system adopted from the Army. Local commanders held their own promotion boards and promoted to their own vacancies, meaning Airmen had different opportunities at different locations. Chief Airey knew the system wasn't equitable, and with support from Air Force senior leaders, AFSA, and Congress, he took action to give every enlisted Airman an equal opportunity for promotion. Two years later, the Weighted Airman Promotion System (WAPS) was born.

For 45 years, the system has remained, for the most part, unchanged. Annual performance evaluations are calculated alongside test scores and points for longevity and decorations to determine an Air Force-wide cutoff score for promotion to the next rank. It has been an equitable and reliable system, but as expectations of enlisted Airmen evolve, so must the system.



CMSAF James A. Cody greets Airmen during one of his many base visits.

In today's Air Force, we must promote our top performers first. Yet due to inflated performance reports and a system heavily weighted by test scores and longevity, that hasn't always been the case. Chief Airey recognized the need for change, as we do today.



CMSAF Cody speaks to Reserve Airmen during a visit to the 27th Aerial Port Squadron in Minneapolis, Minn.

ENLISTED PERFORMANCE REPORTS

A promotion system designed to promote our top performers must include a reliable means to document performance and discern amongst Airmen with the greatest potential for promotion. Today's enlisted performance reports are greatly inflated—more than 80 percent of Airmen receive the top rating—which essentially nullifies points for performance in WAPS. Over the coming year (two years for Reserve Components), we'll introduce updated EPRs that will clearly document performance and allow our Air Force to clearly discern amongst Airmen who have earned a promotion advantage.

For technical sergeants and below, the new reports will include separate portions for a performance assessment and

IN TODAY'S AIR FORCE, WE MUST PROMOTE OUR TOP PERFORMERS FIRST. YET DUE TO INFLATED PERFORMANCE REPORTS AND A SYSTEM HEAVILY WEIGHTED BY TEST SCORES AND LONGEVITY, THAT HASN'T ALWAYS BEEN THE CASE.

promotion recommendation, which in the past have been linked together with one rating. Every year, regardless of promotion eligibility, supervisors will need to honestly and accurately assess their Airmen's performance, based on established standards and expectations. Many Airmen will likely receive very strong performance assessments. Our Airmen consistently perform above standards; they excel at every turn and the assessments will likely reflect that reality. But even amongst a group of high-performing Airmen there are always those who should be promoted first. Commanders will now be able to identify those Airmen with the promotion recommendation.

Unlike the annual performance assessment, the promotion recommendation will only come into play when Airmen are eligible for promotion. Commanders will use the performance

assessment along with input from supervisors at all levels to determine which Airmen have the greatest potential for promotion and, therefore, should receive the highest promotion recommendation. Through forced distribution, commanders will give 5 percent of their promotion-eligible Airmen at each rank (SrA/SSgt/TSgt) the highest recommendation, *Promote Now*, and 15 percent the second highest recommendation, *Must Promote*. There is no limit on the other recommendations: *Promote*, *Not Ready Now*, and *Do Not Promote*.

For master sergeants and senior master sergeants, we'll use stratification to discern amongst promotion-eligible Airmen. Air Force policy will allow commanders to stratify the top 10 percent of their promotion-eligible MSgts and 20 percent of their promotion-eligible SMSgts. While stratification of our SNCOs is not new, this formalizes the policy and ensures the process is equal across the Air Force.

We will also introduce a performance report designed specifically for chief master sergeants. The report provides better clarity on the future direction and potential of the top 1 percent of our enlisted force. It captures a chief's overall performance and provides an opportunity for commanders to recommend chiefs for future roles like command chief, group and squadron superintendent, career field manager, etc.

Forced distribution and stratification ensure commanders can identify their highest-performing Airmen and give them the promotion advantage they've earned. To make this work, and to ensure the process is as fair as possible, we are also introducing static close-out dates that will be tied to promotion-eligibility cutoff dates. By rank, all Airmen will have their EPR close out on the same date. This allows commanders to consider the entire pool of their promotion-eligible Airmen at once and fairly decide

which Airmen have the highest potential for promotion.

The changes to the performance reports are significant. Commanders will now have the tools to truly provide their top-performing Airmen an advantage for promotion. It means feedback becomes even more important as Airmen pursue the next grade. They must know where they stand and how to improve.

We developed and released the Airman Comprehensive Assessment (ACA) with that need in mind. As its name implies, the form is very comprehensive. It facilitates a purposeful, meaningful conversation between supervisors and the Airmen they lead. It includes a self-assessment, a detailed evaluation of expected or current performance, and specific discussion areas and questions.

If our supervisors give honest and purposeful feedback, the ACA will drive performance. If Airmen know what their leaders expect of them, they will have a road map to



success and an opportunity to reach their goals. It's an absolute necessity if Airmen are to reach their full potential and capitalize on future promotion opportunities.

WEIGHTED AIRMAN PROMOTION SYSTEM

The new enlisted performance reports will ensure that our Air Force can truly document performance, discern amongst Airmen with the greatest potential for promotion, and give them an earned advantage for promotion. The reports put the emphasis where it should be: job performance. We are making every change with performance in mind, and that includes upcoming adjustments to the WAPS calculations.

Currently, the primary differentiator in WAPS is the combined test score. When put together, the tests are worth a maximum 200 points, compared to a maximum 135 points for performance. If we account for inflated performance reports, the 135 points essentially become null and void and the test scores

THE CHANGES TO THE PERFORMANCE REPORTS ARE SIGNIFICANT. COMMANDERS WILL NOW HAVE THE TOOLS TO TRULY PROVIDE THEIR TOP-PERFORMING AIRMEN AN ADVANTAGE FOR PROMOTION. IT MEANS FEEDBACK BECOMES EVEN MORE IMPORTANT AS AIRMEN PURSUE THE NEXT GRADE. THEY MUST KNOW WHERE THEY STAND AND HOW TO IMPROVE.

become even more critical. New performance reports will ensure points for performance are distributed fairly, but there is more we can do to put a greater emphasis on performance in WAPS.

The maximum promotion points from performance (captured in EPRs) will increase to 250 for promotion to SSgt, TSgt, and MSgt (Phase 1 only). This makes performance the largest and most significant score in the promotion calculation. Airmen who receive the highest promotion recommendation (*Promote Now*) will receive 250 points, those with the next highest (*Must Promote*) will receive 220 points, and those with the third highest (*Promote*) will receive 200 points. Airmen with the two promotion recommendations below a *Promote* (*Not Ready* and *Do Not Promote*) will receive 150 and 50 points, respectively. The points distribution clearly gives Airmen with the top promotion recommendation an advantage while ensuring that all

those with a top-three recommendation remain competitive.

It's also important to put greater emphasis on recent performance. We all improve over time and we should recognize that improvement by adjusting the weight of past performance. Therefore, we will only include up to the three most recent EPRs in the WAPS calculation, and only those reports closed out when an Airman is eligible for promotion to the next rank. If it's your first year testing for promotion, only your most recent EPR will count. The two most recent reports will count in your second year, and three in your third and following years.

As it is today, the most recent EPRs will count more towards your final score. If an Airman has been promotion-eligible for three or more years, the top EPR will be worth 50 percent, the middle worth 30 percent, and the bottom worth 20 percent. If an Airman has only two promotion-eligible EPRs, the top EPR



CMSAF Cody speaks to technical training students at Keesler AFB, Miss.

CMSAF Cody discusses the importance that Airmen of the 799th Security Forces Squadron and 99th Ground Combat Training Squadron from Creech AFB, Nev., play in remotely piloted aircraft operations.



CMSAF Cody takes his message to Airmen wherever they are—home stations, deployed locations, and conferences like this one.

will be worth 60 percent and the bottom worth 40 percent. If an Airman has only one promotion-eligible EPR, it will be worth 100 percent of the weighted EPR points.

For promotion to SMSgt and CMSgt, EPR points will be eliminated from the WAPS calculation. Points for performance will come through the evaluation board process, where two CMSgts and a colonel will use up to 10 years of EPRs to determine a board score for each Airman.

Promotion to MSgt will now be a two-phased process. The expectations and responsibilities of our MSgts have evolved drastically over the years. The two-phased promotion system is a result of that evolution. It brings greater uniformity to promotion to the SNCO ranks and ensures the top-performing

TSgts are promoted first, which is a necessity in today's Air Force. In the first phase, promotion-eligible TSgts will compete using the standard WAPS process. After calculating the score, the top 60 percent, by AFSC, will then move on to an evaluation board similar to the board for SMSgt and CMSgt. The board score will then replace the EPR points in the final WAPS calculation that will determine promotions.

Time in grade and time in service points will also be phased out over time. These points were initially included in WAPS to reward longevity. In 1970 our Air Force was at a different place. We were drafting young men into our Air Force, were in the height of a Cold War, and were twice the size as we are today. Those conditions no longer exist, and



neither does the need to reward longevity in a promotion system. While many would argue that time equals experience, it is not always true. Time contributes to experience, but it does not equal experience. If an Airman is truly more experienced than a fellow Airman, that experience should be clear in his or her performance and captured in a performance report. Over the next three years, we'll cut these points from the WAPS calculation by a third until they are completely eliminated. This doesn't mean we'll have fast burners at high levels of our enlisted ranks who aren't ready to lead; we'll have outstanding performers who have consistently demonstrated technical and professional excellence.

Finally, we're adding minimum test scores to the promotion system. If Airmen are taking both the skills knowledge test (SKT) and promotion fitness examination (PFE), they must achieve a minimum score of 40 on each test and a combined score of 90 or higher. If Airmen are only taking one test (PFE only or USAFSE), they must score a 45 or higher. As we ran the numbers, we found that in some cases Airmen with the highest promotion recommendation could all but fail the test and still be promoted. Those Airmen deserve the advantage they received based on their performance, but the tests must remain an important factor. We expect our Airmen to be knowledgeable on the test material and score to a certain level.

THE EVOLUTION

The evolution of the Enlisted Performance Reports and the Weighted Airman Promotion System include the most significant changes to either system in nearly 45 years. It is a complete and necessary shift in how we evaluate and promote Airmen. One thing that will not change is the number of Airmen we'll promote every year; we will always promote based on Air Force needs. Once the new system is in place, the numbers will not change ... but some of the names will. Our Air Force will be promoting our highest-performing Airmen first.

There are many moving parts to this evolution, and it can understandably be overwhelming. We need leaders to lead their teams through the next few years. We need leaders who will seek out accurate information and explain it to their Airmen. Our plan has been to incrementally release information



Airmen gather 'round to hear what CMSAF Cody has to say during one of his many unit visits.

THE EVOLUTION OF THE ENLISTED PERFORMANCE REPORTS AND THE WEIGHTED AIRMAN PROMOTION SYSTEM INCLUDE THE MOST SIGNIFICANT CHANGES TO EITHER SYSTEM IN NEARLY 45 YEARS. IT IS A COMPLETE AND NECESSARY SHIFT IN HOW WE EVALUATE AND PROMOTE AIRMEN.

so Airmen can digest one change at a time. Though the incremental release may frustrate some, it is necessary to ensure our Airmen understand, embrace, and communicate each step along the way. While commanders are responsible for ultimately endorsing reports, it is imperative that SNCOs keep the pulse of their organizations, monitor the performance of the system, and accurately advise commanders with integrity, excellence, and a service-first mentality. Leadership will be key; change is always a challenge, but we are relying on Airmen in the Air Force Sergeants Association and across our Air Force to face that leadership challenge head on.

In 1970, Chief Master Sergeant of the Air Force Paul Airey introduced a system that brought equability to promotions for every Airman. Forty-five years later, as our Air Force enters a new age where agility and innovation will be even more important to future success, that system is taking another step, an important step: Equability remains, and performance will be the primary factor. It's an exciting step in our Air Force history and an exciting time to be an American Airman.

Thank you, truly, for what you do. You continue to make us proud.

**THE
CHIEF MASTER
SERGEANTS OF
THE AIR FORCE**



The Chief Master Sergeant of the Air Force (CMSAF) represents the highest enlisted level of leadership and, as such, provides direction for the entire enlisted corps while representing its members' interests, as appropriate, to the American public and to all levels of government.

While employing unique talents, top-notch skills, and invaluable perspectives, the CMSAF serves as the personal advisor to the Chief of Staff and the Secretary of the Air Force. The CMSAF is responsible for representing the USAF enlisted personnel on all issues regarding the welfare, readiness, morale, and proper utilization and progress of the enlisted force.



1st CMSAF: 1967-1969
PAUL W. AIREY
(Deceased: March 11, 2009)



2nd CMSAF: 1969-1971
DONALD L. HARLOW
(Deceased: June 18, 1997)



7th CMSAF: 1981-1983
ARTHUR L. ANDREWS
(Deceased: Oct. 26, 1996)



8th CMSAF: 1983-1986
SAM E. PARISH



13th CMSAF: 1999-2002
FREDERICK J. "JIM" FINCH



14th CMSAF: 2002-2006
GERALD R. MURRAY



3rd CMSAF: 1971-1973
RICHARD D. KISLING
(Deceased: Nov. 3, 1985)



4th CMSAF: 1973-1977
THOMAS N. BARNES
(Deceased: March 17, 2003)



5th CMSAF: 1977-1979
ROBERT D. GAYLOR



6th CMSAF: 1979-1981
JAMES M. McCOY



9th CMSAF: 1986-1990
JAMES C. BINNICKER



10th CMSAF: 1990-1994
GARY R. PFINGSTON
(Deceased: June 23, 2007)



11th CMSAF: 1994-1996
DAVID J. CAMPANALE



12th CMSAF: 1996-1999
ERIC W. BENKEN



15th CMSAF: 2006-2009
RODNEY J. MCKINLEY



16th CMSAF: 2009-2013
JAMES A. ROY



17th CMSAF: 2013-Present
JAMES A. CODY

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ALLOWANCES

HOUSING ALLOWANCES

Housing allowances are based on a member's grade, dependency status, and location. The location determines whether the allowance is the Basic Allowance for Housing (BAH) or the Overseas Housing Allowance (OHA). BAH is based on a median cost and is paid independent of a member's actual housing cost. It is intended to cover rent, utilities, and renter's insurance for adequate housing in the U.S. An adjustment to BAH rates takes effect with the pay raise each year. BAH rates for an area may follow both the increases and decreases of average rental cost, but no individual's rate will decrease for the area he/she is receiving BAH. A uniformed service member stationed outside the U.S., including U.S. territories and possessions, not furnished government housing is eligible for Overseas Housing Allowance (OHA). OHA is reviewed at least once every six months to ensure rates accurately reflect average off-base housing costs.

BASIC ALLOWANCE FOR SUBSISTENCE (BAS)

BAS is meant to offset costs for a member's meals. This allowance is based in the historic origins of the military in which the military provided room and board (or rations) as part of a member's pay. This allowance is not intended to offset the costs of meals for family members. Beginning on Jan. 1, 2002, all enlisted members get full BAS, but pay for their meals (including those provided by the government). This is the culmination of the BAS Reform transition period.

Because BAS is intended to provide meals for the service member, its level is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. This is why the increase to BAS will not necessarily be the same percentage as that applied to the increase in the pay table, as annual pay raises are linked to the increase of private sector wages.

SPECIAL ALLOWANCES

Per Diem:

This allowance helps defray the cost of quarters, meals, and incidentals, such as tips to waiters and money for laundry and dry-cleaning. This daily allowance is paid to all members while on official government business away from their base of assignment. This type of per diem is non-taxable and is paid only when the member is in a temporary duty (TDY) status. The rates depend on the availability of government facilities, such as quarters and dining facilities. TDY per diem rates also depend on the TDY location.

Temporary Lodging Expense (TLE):

TLE is payable to members to help defray the added living expenses incurred while occupying temporary lodging in CONUS due to a PCS.

Family Separation Allowances (FSA):

It is DoD policy that FSA is authorized to compensate military members at a specified amount to compensate for additional expenses associated with enforced family separation due to execution of military orders.

If a members dependents cannot live with them at or near their permanent duty station, whether inside or outside the United States, the member may be entitled to FSA.

FSA provides compensation for added expenses incurred because of an enforced family separation under one of the following conditions:

- Transportation of dependents is not authorized at government expense, and the dependents do not live in the vicinity of the member's permanent duty station.
- Transportation of dependents is authorized at government expense, but the member has elected an

unaccompanied tour of duty because a dependent cannot accompany them to the permanent station due to certified medical reasons.

- Member is on duty aboard a ship, and the ship is away from the home port continuously for more than 30 days.
- Member is on temporary duty (TDY) (or temporary additional duty) away from the permanent station continuously for more than 30 days, and his/her dependents are not residing at or near the TDY station.

In addition, members may be entitled to FSA when dependents are evacuated from a danger area and they temporarily occupy government quarters at a safe haven area. A safe haven location may be anywhere in the world named in the evacuation order, or subsequent modification to that order, to which a dependent is directed to relocate on a temporary basis to await a decision by competent authority to either return to the OCONUS permanent duty station or proceed to a designated place. (Reference DoDFMR Vol. 7A chapter 27.)

FSA is payable at the rate of \$250 per month (pro-rated to \$8.33 per day for periods less than a month).

To apply for FSA, the member should submit a completed DD Form 1561, Statement to Substantiate Payment of Family Separation Allowance (FSA), to the servicing personnel office.

Outside the Continental United States (OCONUS) Station Allowances:

The purpose of overseas-station allowance is to help defray the higher-than-normal cost of living in overseas areas. Members may be authorized certain station allowances for themselves and their command-sponsored dependents when assigned OCONUS. These allowances include Cost-of-Living Allowance (COLA) and Temporary Living Allowance (TLA).

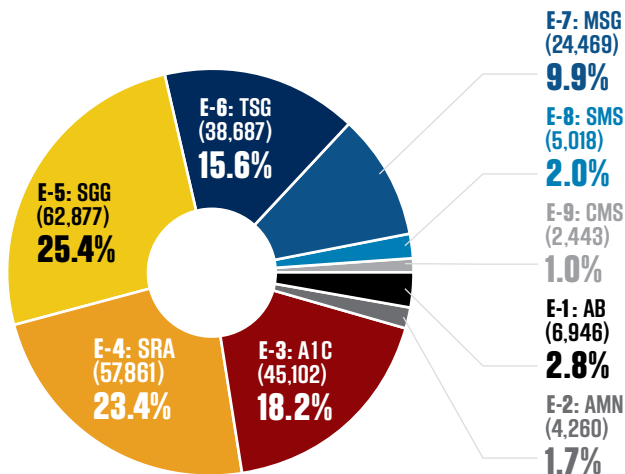
Cost-of-Living Allowance (COLA):

COLA compensates for a portion of excess costs for non-housing expenses incurred in areas that exceed costs in an average U.S. military location by more than 8 percent. The geographic duty location and ZIP Code of the duty location determine the qualification for CONUS or COLA allowances.

Temporary Lodging Allowance (TLA):

This allowance is given to members to help defray the added living expenses incurred while occupying temporary lodging. A member arriving or departing PCS at a location outside the CONUS may receive temporary lodging allowance for housing costs to help pay for the added expenses incurred as part of a permanent change-of-station (PCS) move in the continental United States or overseas.

AFAD ENLISTED PERSONNEL BY RANK (TOTAL NUMBER OF ACTIVE DUTY ENLISTED: 247,663) AS OF DEC. 8, 2014



SAVINGS AND INSURANCE BENEFITS

THRIFT SAVINGS PLAN FOR THE UNIFORMED SERVICES

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees and members of the uniformed services, including the Ready Reserve. It was established by Congress in the Federal Employees' Retirement System Act of 1986 and offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you (and your agency, if you are eligible to receive agency contributions) put into your account during your working years and the earnings accumulated over that time. Currently, members of the uniformed services do not receive matching contributions. However, the law that extended participation in the TSP to members of the uniformed services allows the secretary of each individual service to designate critical specialties as eligible for matching contributions under certain circumstances.

Individuals participate through payroll deduction, and Internet online account management is available. All contributions and earnings are the member's to keep, even if the member separates from the Uniformed Services before retirement. If a member separates from the uniformed services and becomes a Federal civil service employee covered by FERS, CSRS, or an equivalent plan, he/she may make a TSP contribution election immediately. TSP accounts for Federal

civil service employees are separate from those of members of the uniformed services. Individuals may combine the tax-deferred money in their uniformed services TSP account with their new Federal civil service TSP account or maintain two separate accounts. However, restrictions about how and when accounts can be combined apply. For example, individuals can only combine the money from the account related to their separation into their other account. Also, tax-exempt contributions (i.e., contributions untaxed as a result of the combat zone tax exclusion) in their uniformed services account may not be transferred to their Federal civilian account.

There are several TSP investment options available. Before Airmen make any investment decision, they are encouraged to read the Fund Information Sheets found on the TSP website carefully. These documents describe each of the investment funds in detail, their advantages, risks, and performance histories.

The Internal Revenue Code (I.R.C.) places limits on the dollar amount of contributions you can make to the TSP. The Internal Revenue Service (IRS) calculates them every year, and they can change annually. In 2015, that amount is \$18,000. Members are encouraged to refer to the Defense Finance and Accounting System (DFAS) website (www.dfas.mil) or talk to a TSP representative for information about uniformed services elements of pay. In addition, if members contribute tax-exempt dollars from combat zone pay, the contributions are subject to another Internal Revenue Code section (26 U.S.C. 415(c)), which limits contributions to the TSP and other qualified plans in 2015 to \$53,000. This includes tax-deferred, after-tax, and tax-exempt contributions to the TSP for the year.

In-service withdrawals: In-service withdrawals are withdrawals you make from your TSP account while you are still actively employed in federal service or as a member of the uniformed services. The TSP permits two types of in-service withdrawals: financial hardship and age-based. In-service withdrawals can have a serious impact (penalties, taxes, etc.) on your TSP account. Remember that the purpose of your account is to accumulate savings so that you will have income during retirement. If you withdraw money now, you'll have less money later. Some other considerations with in-service withdrawals:

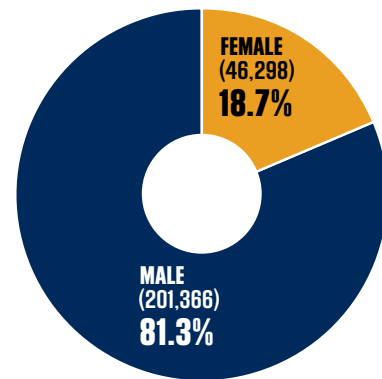
- You are subject to income taxes on your withdrawal except on any portion that consists of tax-exempt contributions, Roth contributions, or qualified Roth earnings. With a hardship withdrawal, you may be subject to the IRS 10 percent early withdrawal penalty tax.
- If you take a financial hardship withdrawal, you will not be able to make contributions to your account for six months. Also, if you are a FERS participant, you will not receive any agency matching contributions for six months. This lost opportunity could amount to a significant sum of money.

- Spouse's rights affect your in-service withdrawal. If you are a married FERS participant or a member of the uniformed services, your spouse must sign a consent waiver for your in-service withdrawal. If you are a married CSRS participant, the TSP must notify your spouse before the in-service withdrawal can be made. These rights apply even if you are legally separated from your spouse.

Be sure to read the booklet "In-Service Withdrawals" completely before you begin the application process.

When a member separates from military service, he/she may leave the money in the TSP or make a post-separation withdrawal.

AFAD ENLISTED PERSONNEL BY GENDER AS OF DEC. 8, 2014



Leave the money in the TSP: Although the member cannot continue to make contributions, he/she can continue to make interfund transfers. The money will continue to accrue earnings. The member must begin withdrawing from the TSP account no later than April 1st of the year following the year he/she turns age 70½ and is separated from service.

There are two types of post-separation withdrawals: 1) Partial withdrawal and 2) Full withdrawal. With a partial withdrawal, participants can take out \$1,000 or more, and leave the rest in the TSP account until they decide to withdraw it—this can only be done once. If individuals make an age-based in-service withdrawal, they are not eligible for a partial withdrawal. For full withdrawals, individuals can make a full withdrawal of their account using one or any combination of three withdrawal options:

- Receive a single payment. All or a portion of your account can be transferred to a traditional IRA, eligible employer plan (e.g., a 401(k) plan or your civilian TSP account), or a Roth IRA (if you are eligible);*
- Request a series of monthly payments based on a dollar amount or your life expectancy. All or a portion of certain

monthly payments can be transferred to a traditional IRA, eligible employer plan, or a Roth IRA (if you are eligible).^{*} (Note: Certain rules and restrictions apply to Roth IRAs. We strongly encourage you to consult a tax advisor regarding your eligibility for, and the tax consequences of, making a Roth transfer.)

- Request a TSP annuity. You must have a least \$3,500 in your account in order to purchase an annuity.

A “mixed withdrawal” allows members to combine any or all of the three withdrawal options. However, if members request a mixed withdrawal with an annuity, the percentage of the account used to purchase the annuity cannot equal a dollar amount of less than \$3,500.

**TSP tax-exempt contributions (i.e., contributions from pay earned in a combat zone) may be transferred to a traditional IRA, or transferred to certain eligible employer plans or a Roth IRA, but only if the financial institution or plan certifies that it accepts tax-exempt balances. Funds not accepted will be paid directly to the member. If the member transfer balances from the uniformed service TSP account to a civilian TSP account, the TSP will not accept tax-exempt money into the civilian account.*

CIVILIAN TSP PARTICIPANTS WHO ARE MEMBERS OF THE READY RESERVE

If a member is a civilian TSP participant with an outstanding TSP loan and is placed in non-pay status to perform military service, the member needs to make sure the agency provides the TSP with documentation to certify military status and suspend loan payments. Whereas the IRS Code allows the TSP to suspend loan payments for all participants placed in non-pay status for up to one year of non-pay, those placed in non-pay status to perform military service for more than one year are authorized suspension of loan payments for the entire period of military service. For more information about

the TSP for the Uniformed Services, check with a local TSP representative, or call the TSP Service Center toll-free at 1-877-968-3778. The booklet, “Summary of the Thrift Savings Plan for the Uniformed Services,” and TSP forms are available from the TSP website: www.tsp.gov.

SERVICEMEMBERS’ GROUP LIFE INSURANCE

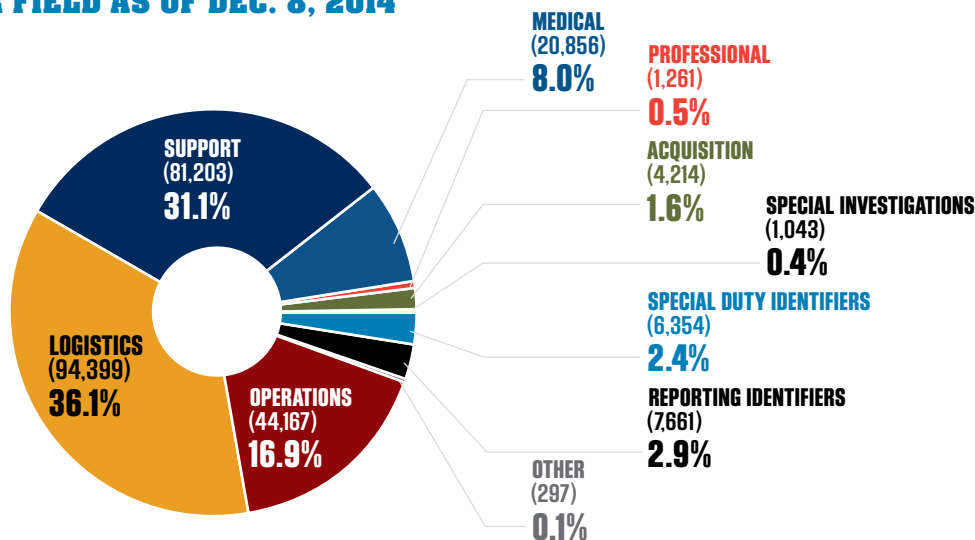
Air Force Active Duty, Guard, and Reserve members are eligible for Servicemembers’ Group Life Insurance (SGLI). SGLI is a program that provides low-cost term life insurance coverage to eligible service members. If eligible, you are automatically enrolled in the program and issued the maximum SGLI coverage of \$400,000. Service members can then make changes to their SGLI coverage. For example, service members can decline SGLI coverage, select a lesser amount than maximum coverage, designate beneficiaries, and/or make other changes.

ELIGIBILITY

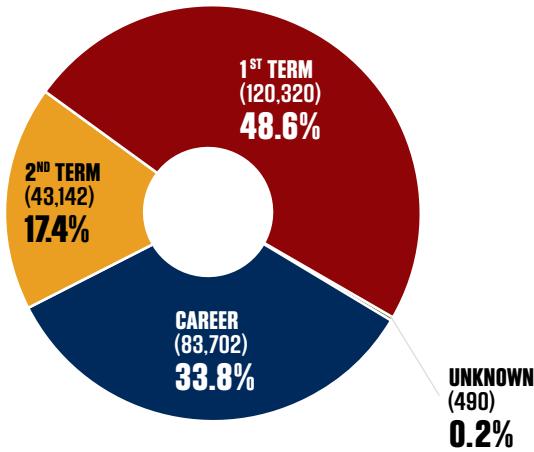
You are automatically insured under full-time SGLI if you are one of the following:

- Active duty member of the Army, Navy, Air Force, Marines, or Coast Guard;
- Commissioned member of the National Oceanic and Atmospheric Administration (NOAA) or the U.S. Public Health Service (USPHS);
- Cadet or midshipman of the U.S. military academies;
- Member, cadet, or midshipman of the Reserve Officers Training Corps (ROTC) engaged in authorized training and practice cruises;
- Member of the Ready Reserve or National Guard and are scheduled to perform at least 12 periods of inactive training per year; or
- Service member who volunteers for a mobilization category in the Individual Ready Reserve (IRR).

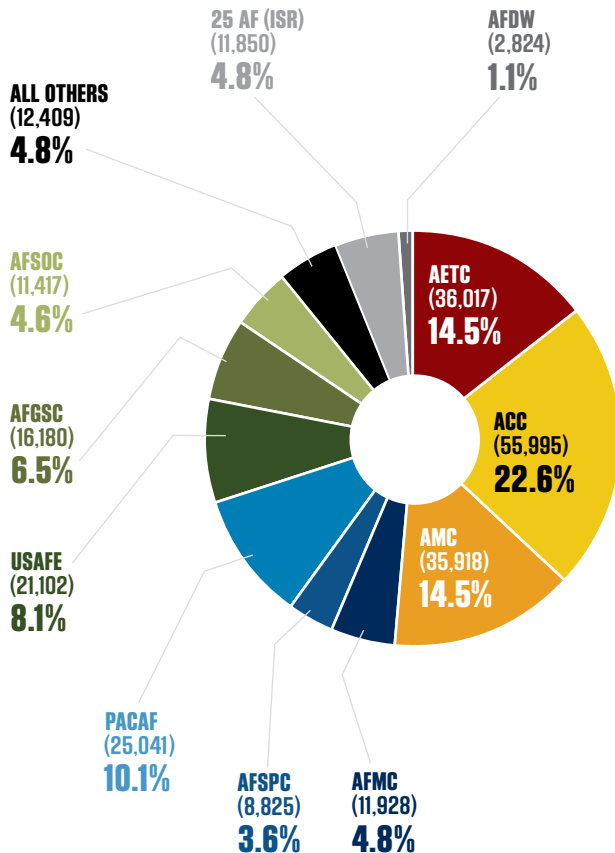
AFAD ENLISTED PERSONNEL BY CAREER FIELD AS OF DEC. 8, 2014



**AFAD ENLISTED PERSONNEL
BY CAREER STATUS
AS OF DEC. 8, 2014**



**AFAD ENLISTED PERSONNEL
BY MAJCOM AS OF DEC. 8, 2014**



COVERAGE

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. Covered members receive 120 days of free coverage from their date of separation. Coverage can be extended for up to two years if the service member is totally disabled at separation. Part-time coverage is also provided to Reserve members who do not qualify for full-time coverage (members covered part-time do not receive 120 days of free coverage).

If you are totally disabled at the time of separation (unable to work), you can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. At the end of the extension period, you automatically become eligible for VGLI, subject to premium payments.

COST/RATES

If you have SGLI coverage, you pay a monthly premium that is automatically deducted from your base pay. The current basic SGLI premium rate is about 7 cents per \$1,000 of insurance. The premium includes an additional \$1.00 per month for Traumatic Injury Protection coverage (TSGLI).

Converting SGLI to VGLI

You must apply to convert SGLI to VGLI within one year and 120 days from discharge. Veterans who submit their application within 240 days of discharge do not need to submit evidence of good health, while those who apply more than 240 days after discharge are required to answer questions about their health.

CONVERTING SGLI TO A COMMERCIAL POLICY

Service members covered under the SGLI program have the option to convert their SGLI coverage to an individual policy of insurance within 240 days from the date of separation from the military. Learning more about converting to a commercial policy is advisable.

MAKING CHANGES TO SGLI COVERAGE

If you qualify as eligible for SGLI, you are automatically enrolled and do not need to apply for coverage. However, to designate beneficiaries, or to reduce, decline, or restore SGLI coverage, you must complete and submit the SGLI form SGLV 8286, Servicemembers' Group Life Insurance Election and Certificate. Service members should contact their unit personnel office for any changes to Basic SGLI or Family SGLI coverage.

DEATH GRATUITY

The death gratuity helps the family defray immediate costs associated with the death of an active duty member. The designated beneficiary(s) receives a non-taxable gratuity of \$100,000, usually sent via electronic funds transfer (EFT)

within 72 hours of the member's death. If a member's death occurs while on active duty, the family is eligible to receive up to 365 days of quarters allowance or may be allowed to remain rent-free in government quarters for the same amount of time, or any combination of these two benefits. For more information concerning the death gratuity, contact the Air Force Personnel Center Casualty Affairs Office toll-free at (800) 433-0048 or the Department of Veterans Affairs toll-free at (800) 827-1000.

AFAD ENLISTED PERSONNEL BY EDUCATION STATUS AS OF DEC. 8, 2014

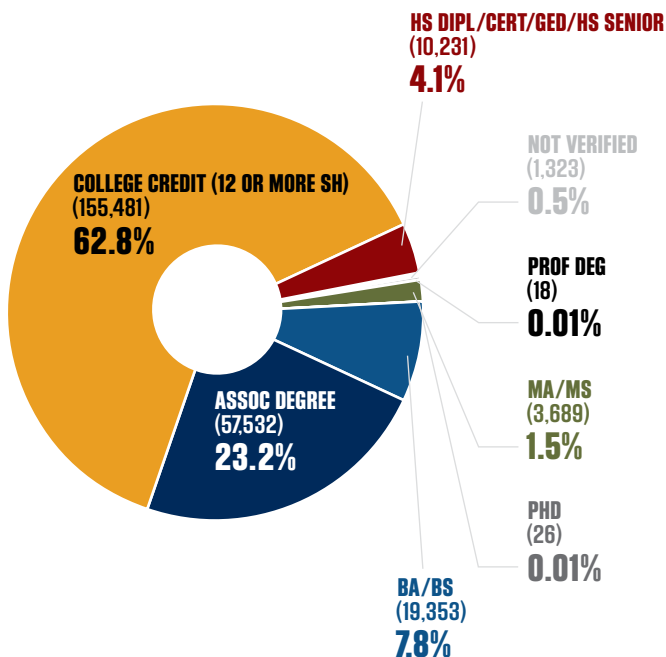


Photo submitted by Victoria Dyson. Dyson took this photo of Staff Sgt. Christopher Kench and his military working dog, Paul, while she was deployed to Ali Al Salem AB, Kuwait. "I photographed servicemen and -women in their duty uniforms and in their civilian clothes, incorporating something they love—something that made them feel unique. By the time I left my deployment, I had photographed over 50 personnel in various career fields and military services," said Dyson.

BASE ORGANIZATIONS

DEFENSE COMMISSARY AGENCY (DeCA)

The Defense Commissary Agency (DeCA), which is headquartered at Fort Lee, Va., operates a worldwide chain of commissaries providing groceries to military personnel, retirees, and their families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5 percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices—savings that amount to thousands of dollars annually when shopping

regularly at a commissary. A core military family support element and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country. Because of low military pay, the commissaries are considered to be very important to maintaining the quality of the lives of Airmen. Commissaries are consistently surveyed as the "No. 1" non-pay military benefit.



Photo submitted by Dan Kenemore. Kenemore's photo captures Tech Sgt. Alexander Ortiz taking part in a retreat ceremony.

BASE EXCHANGE (BX)

The BX is the Air Force's department store and is operated by the Army & Air Force Exchange Service (AAFES). AAFES operates more than 2,400 facilities worldwide in more than 26 countries, 50 states, and five U.S. territories. This includes 127 main stores, 167 Military Clothing facilities, over 650 specialty stores (gas stations, bookstores, Class Six, etc.), and 67 theaters. Plus, the Exchange has more than 2,100 quick-serve restaurants, such as Taco Bell, Burger King, and Subway. Concession operations overseen by the Exchange add nearly 3,300 more activities.

AAFES shelf prices provide customers an average 24 percent overall savings compared to the competition. Additionally, AAFES contributes a significant portion of its profits to base morale, welfare, and recreation (MWR) funds. Roughly two-thirds of AAFES' earnings are paid to Morale Welfare and Recreation (MWR) programs each year. Over the last 10 years, AAFES has contributed \$2.4 billion toward MWR activities.

CHILD DEVELOPMENT CENTERS (CDCs)

Child care facilities are located at many Air Force bases. Military members receive services for their children, including full-day child care, part-day preschool, and school-age programs. Many centers also provide a list of trained and privately licensed home day care providers who live on and off base. Call the local AF Services organization for more information.

AIRMAN AND FAMILY READINESS CENTERS

Now known as Military and Family Readiness Centers at some joint locations, these facilities provide services and activities focused on community readiness and personal and family preparedness. These include relocation services, employment counseling for family members, local area information, transition assistance, personal financial management, and Air Force Aid Society assistance. Many centers operate loan lockers to assist base newcomers whose household goods have not yet arrived.

EDUCATIONAL OPPORTUNITIES

PROFESSIONAL MILITARY EDUCATION (PME)

PME complements training, experience, and other educational programs to provide enlisted leaders a continuum of learning via progressive courses concentrated on developing Airmanship and war-fighting skills. PME courses provide professional education to Airmen at specific and critical career points and thus play a vital role in preparing them for increased challenges in supervision, leadership, and management roles to enhance mission readiness. Four levels of Air Force EPME are delivered through resident and distance learning (DL) courses to provide career-long learning opportunities to prepare enlisted members for positions of greater responsibility and to increase their commitment to the military profession. The Air Force continuum of PME is developed and administered by the Educational Programs Cadre (EPC) of the Thomas N. Barnes Center for Enlisted Education (BCEE) located at Maxwell-Gunter AFB, Alabama. Each PME program builds upon the philosophies, theories, and skills learned in previous enlisted PME programs and life experiences of the Airmen.

COLLEGE CREDITS BY EXAMINATION

Two programs to obtain college credits by examination are available to Airmen:

1. The Defense Activity for Nontraditional Education Support (DANTES) is a series of tests based on textbooks commonly used for a course of the same or similar subject. Subject matter for DANTES tests includes history, mathematics, business, law enforcement, social science, and natural science.
2. The College-Level Examination Program (CLEP) helps Airmen earn college-level credits in English, composition, history, natural science, social sciences, and humanities. Many major colleges and universities accept CLEP tests for credit based on minimum scores.

Consult your Air Force educational guidance counselor for advice on academic and vocational programs, testing services, financial aid, and Air Force and university programs.

OTHER EDUCATIONAL OPPORTUNITIES

COMMUNITY COLLEGE OF THE AIR FORCE

CCAF is the only degree-granting institution of higher learning dedicated exclusively to enlisted people. It offers college credits for Air Force specialties and grants 66 degrees in five general areas of study: logistics and resources, public and support services, allied health, electronics and telecommunications, and aircraft and missile maintenance. They partner with over 90 affiliated Air Force schools, 82 Education Service Offices located worldwide, and more than 1,500 civilian academic institutions to serve more than 320,000 active duty, Guard, and Reserve enlisted personnel, making CCAF the world's largest community college system. Since its inception in April 1977, CCAF has awarded more than 412,000 AAS degrees.

AIR FORCE EDUCATIONAL LEAVE OF ABSENCE PROGRAM

The Air Force Educational Leave of Absence (AFELA) program allows Air Force members on active duty to attend college, full time, up to two years in order to complete a degree program (i.e., bachelor's, master's, Ph.D.). In exchange, members must agree to extend their active duty commitment.

Individuals in this program receive base pay only; no allowances (i.e., BAS) or military tuition assistance is authorized during the leave time. Additionally, if living on base, Airmen will be charged rent during the time they are on AFELA.

This program is intended for career Air Force military personnel, and commanders must approve time away from duty.

EDUCATIONAL FINANCIAL ASSISTANCE

Some sources available for Airmen for educational financial assistance are the Veterans Educational Assistance Program (VEAP), Montgomery GI Bill (MGIB), and Tuition Assistance (TA) program.

VETERANS EDUCATIONAL ASSISTANCE PROGRAM (VEAP)

The Post-Vietnam Veterans' Educational Assistance Program (VEAP) is an education benefit for Veterans who paid into VEAP while they were in the service. Eligible veterans may be entitled to as much as 36 months of training. Eligibility usually ends 10 years after getting out of the service, but the time limit can be longer in certain cases.

To establish eligibility to VEAP, individuals must have first entered active duty after Dec. 31, 1976, and before July 1, 1985, *and* contributed to VEAP before April 1, 1987, *and* completed their first period of service, *and* been discharged under conditions other than dishonorable. Note: Members may be eligible for education benefits if they are still on active duty and may call 1-888-442-4551 for details about VEAP eligibility or to find out if they may switch to the Montgomery GI Bill.

MONTGOMERY GI BILL AND RELATED PROGRAMS

The Montgomery GI Bill (MGIB) program is for service members who first entered the service on or after July 1, 1985. Those currently in service may be eligible after two years of active duty; however, individuals should consult with the Education Services Office at their installation/base or call 1-888-442-4551 for information about their eligibility. This educational program, administered by the Department of Veterans Affairs, provides up to 36 months of educational benefits. The MGIB may be used for degree and certificate programs, some flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

THE POST-9/11 GI BILL

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after Sept. 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training, and tutorial assistance. All training

programs must be approved for GI Bill benefits.

This benefit provides up to 36 months of education benefits. Generally, benefits are payable for 15 years following your release from active duty. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents. Some of the benefits the Post-9/11 GI Bill will pay include:

- Full tuition and fees paid directly to public schools for in-state students. For those attending private or foreign schools, tuition and fees are capped at the national maximum rate. Students attending a private institution of higher learning in AZ, MI, NH, NY, PA, SC, or TX may be eligible for a higher tuition reimbursement rate. For those attending a more expensive private school or a public school as a non-resident out-of-state student, a program exists which may help to reimburse the difference. This program is called the “Yellow Ribbon Program,” and you should check with your institution of higher learning to see if they are participating organization.
- A monthly housing allowance (MHA).
- An annual books and supplies stipend.
- A one-time rural benefit payment.

Break (or interval) pay is no longer payable under the Post-9/11 GI Bill. Exceptions may occur during periods when school is closed as a result of an Executive Order by the President or an emergency (such as a natural disaster or strike). For example, if your fall term ends on Dec. 15 and your spring term begins Jan. 10, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

Members may visit www.GIBILL.VA.gov for up-to-date information on this and other education benefits.



Photo submitted by Whitney Jones. Jones, an Air Force spouse, and her four children, including her son, Samuel, who was just a year old at the time, shared a C-130 home with a group of Airmen returning from Afghanistan. “This sleepy fellow kept my little Sammy company the whole long trip back,” Jones recalled.

TUITION ASSISTANCE (TA)

To assist individuals in furthering their education, the Air Force provides a TA program (with some restrictions) to all eligible Air Force members. Effective Oct. 1, 2013, some requirements were added that members must follow. A supervisor’s approval must be obtained to ensure Airmen are not in upgrade training, going TDY, or attending PME during the term. Failing to meet Air Force standards will impact an Airman’s eligibility. TA requests from Airmen who have unfavorable information files, failed/overdue physical fitness testing, received referral performance reports, or are on a control roster will automatically be denied. The Air Force pays 100 percent of the cost of tuition and instructional fees at approved institutions, not to exceed \$250 per semester hour (or \$167 per quarter hour),

with an annual cap of \$4,500 as of Jan. 1, 2005. TA cannot be used to purchase textbooks unless the textbooks are included in the academic institution's published tuition.

CIVIL PROTECTION

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The SCRA provides protection to people entering or called to active duty military service. Its purpose is to enable service members to devote their entire energy to the defense needs of the Nation; and to provide for temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of service members during their military service.

REDUCED INTEREST RATES

Sometimes a service member's military obligation affects his/her ability to pay financial obligations, such as credit cards,

loans, and mortgages. The member could, under certain limited circumstances, have his or her interest rate capped at 6 percent for the duration of the military obligation. However, the service member must meet very specific requirements to qualify for the reduced interest rate:

- The loan must have started when the service member was *not* on any form of active duty service.
- The interest rate must be above 6 percent annually.
- Active duty service must materially affect the person's ability to repay the loan at the regular, pre-service rate. This usually means that the person made more money as a civilian than on active duty.
- The person must notify the lender and make a copy of the active duty orders available to the lender.

Members can access more information about SCRA by going online to <http://thomas.loc.gov> and typing in Public Law (108-189) or by contacting the local legal services office at their current duty station.

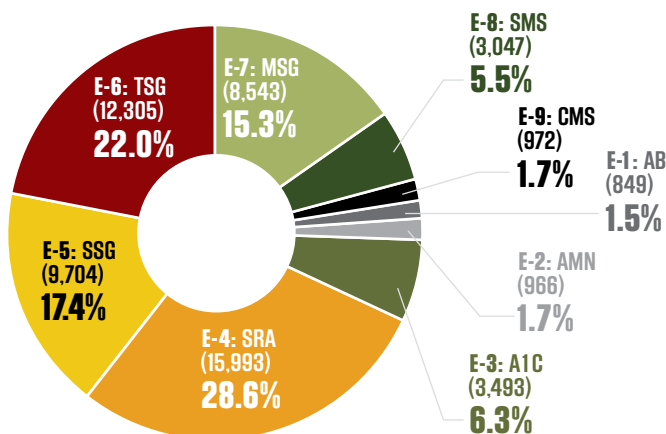


Photo submitted by Victoria Dyson. Inspired by the movie *Hercules*, starring Dwayne "The Rock" Johnson, which Dyson saw while deployed to Ali Al Salem AB, Kuwait, she took this and other photos as part of a photo series she calls "Portraits in Bravery." Pictured are Tech Sgt. Steven Harris (left) and Staff Sgt. Timothy Osterberg.

AIR FORCE RESERVE COMMAND

The mission of the Air Force Reserve Command (AFRC) is to provide combat-ready force to *fly, fight, and win*. The AFRC Vision states the command's focus clearly: "The Air Force Reserve will remain an integrated, flexible, and combat-ready force providing accessible and sustainable capabilities as an Air Force component supporting our national security." AFRC serves in missions such as fighter, bomber, airlift, aerial port operations, aerial refueling, rescue, special operations, aeromedical evacuation, aerial firefighting, weather reconnaissance, space operations, air-borne air control, flying training, and flight testing. It also fulfills two unique missions: Fixed-wing aerial spray missions to kill mosquitoes in the aftermath of natural disasters, and Hurricane Hunters who monitor hurricanes for the National Weather Service.

AFRC ENLISTED BY GRADE (TOTAL: 55,872) AS OF NOV. 24, 2014



AIR NATIONAL GUARD

ANG FEDERAL MISSION

The Air National Guard's federal mission is to maintain well-trained, well-equipped units available for prompt mobilization during war and provide assistance during national emergencies (such as natural disasters or civil disturbances). During peacetime, the combat-ready units and support units are assigned to most Air Force major commands to carry out missions compatible with training, mobilization readiness, humanitarian, and contingency operations such as Operation Enduring Freedom in Afghanistan. Air National Guard units may be activated in a number of ways as prescribed by public law. Most

of the laws may be found in Title 10 of the U.S. Code.

The Air National Guard provides almost half of the Air Force's tactical airlift support, combat communications functions, aeromedical evacuations, and aerial refueling. In addition, the Air National Guard has total responsibility for air defense of the entire United States.

ANG STATE MISSION

When Air National Guard units are not mobilized or under federal control, they report to the governor of their respective state, territory (Puerto Rico, Guam, Virgin Islands), or the commanding general of the District of Columbia National Guard. Each of the 54 National Guard organizations is supervised by the adjutant general of the state or territory. Under state law, the Air National Guard provides protection of life and property and preserves peace, order, and public safety. These missions are accomplished through emergency relief support during natural disasters such as floods, earthquakes, and forest fires; search and rescue operations; support to civil defense authorities; maintenance of vital public services; and counterdrug operations.

PAY

PARTICIPATION

Guard and Reserve members' pay is based on service during Unit Training Assemblies (UTAs) and for a 14-day (Reserve) or 15-day (Guard) annual training period, and is made at the rate of 1/30 of the monthly active duty rate for each day spent on active duty for training. Some Guard and Reserve members also receive special pay for flight duty or other special duties.

BONUSES

The FY 2006 NDAA changed certain special pays and bonuses for Reserve personnel. Due to space limitations, only the bonus amounts are given. Requirements for each bonus are provided under the noted section of Title 37 of the U.S. Code. Bonuses must be approved each year.

Non-Prior Service Enlistment: Section 308c authorizes bonuses for an enlistment for those who have not previously served in the Armed Forces. The Guard and Reserve currently pay bonuses up to \$20,000.

Prior Service Enlistment: Section 308i authorizes bonuses for members with less than 16 years time-in-service, up to \$7,500 for a three-year enlistment, up to \$6,000 for a consecutive three-year enlistment, and up to \$15,000 for a six-year enlistment.

Re-enlistment: Section 308b authorizes bonuses for members

with less than 20 years time-in-service up to \$15,000 for a three-year re-enlistment or a three-year voluntary extension. **Affiliation Bonus:** Section 308c authorizes a bonus for an enlisted member of an armed force who has completed less than 20 years of military service and agrees to serve in the reserve component after being discharged or released from active duty under honorable conditions. The amount of this bonus can be as high as \$20,000, but members should contact their personnel flight for details.

LOAN REPAYMENTS

Student loan repayments are available for qualified enlisted members of the Selected Reserve who sign a contractual agreement for a specified term of service in the Selected Reserve in a military specialty specified by the Secretary of Defense. Title 10, U.S. Code, Section 16301, grants this authorization, and the repayment is for a designated portion of any outstanding loan or loans secured after Oct. 1, 1975. Loans that qualify for repayment are the Stafford Loans, Perkins Loans, and William D. Ford Direct Loans. Currently, AFRC's only student loan program is the Health Professions Loan Repayment Program (LRP). Contact an AFRC recruiter for more information.

ALLOWANCES & SPECIAL TAX DEDUCTIONS

Members of the Guard and Reserve may be able to deduct certain expenses incurred during inactive duty drills. Expenses may be reimbursable when military training is in the same general local area as the member's primary employment and transportation is made directly between the civilian work place and the drill place, and vice versa. An overnight stay is not required for reimbursement. Also, when returning home before a drill, one-way expenses (not to exceed those from the place of work to the place of the drill) may be deducted. Transportation home from either the work or the drill location, if not required to stay overnight to perform military duties, is not deductible. Guard and Reserve members who are full-time students are not allowed this business-expense deduction.

When military training is not in the same general area as the member's primary employment, transportation to and from the drill location, including weekend drills, may be deductible if an overnight stay is not required. During



Photo by Patrick J. Cashin. "A member of the Air Force Heritage of America Band sings the national anthem in Bryant Park, New York City, during the U.S. Air Force's 67th birthday celebration," said Cashin of the photo.



Photo by Patrick J. Cashin. Airmen from Joint Base McGuire Dix Lakehurst celebrate the U.S. Air Force's 67th birthday in Bryant Park, New York City.

times that members are required to stay overnight, they may be able to deduct meal and lodging expenses that exceed the nontaxable allowances they receive, as well as round-trip transportation expenses that exceed any travel reimbursement they receive. Members can take an above-the-line tax deduction for non-reimbursed travel expenses incurred when duty or training takes place more than 100 miles from home, requiring an overnight stay. This deduction can be claimed whether or not the members itemize their tax returns.

In addition, any non-reimbursed amount paid by a member for tuition and textbooks for education that is undertaken primarily for maintaining or improving skills or meeting express requirements of the Air National Guard or Air Force Reserve is also tax deductible.

STATE BENEFITS

Some states offer special benefits to Guard and Reserve members. These vary from state to state but generally fall into these categories: state and local compensation for annual training, weekend drills, travel, and state active duty; additional allowances for per diem, subsistence, and uniforms; state income tax benefits covering Guard and/or Reserve income; education benefits; medical benefits; injury and death benefits; group health and life benefits; workers' compensation; and enlistment and re-enlistment benefits. Special automobile license plates are offered for Guard members in 44 states and in 15 states for Reserve members. For more information regarding state benefits for Reserve component members, contact the Air Reserve Personnel Contact Center at 1-800-525-0102.

ANG ENLISTED PERSONNEL BY GRADE AS OF NOV. 30, 2014

GRADE	COUNT	PERCENTAGE
AB	613	0.7%
AMN	387	0.4%
A1C	14,255	15.8%
SRA	16,198	18%
SSGT	18,643	20.7%
TSGT	18,702	20.7%
MSGT	14,989	16.6%
SMSGT	4,517	5%
CMSGT	1,907	2.1%
TOTAL	90,211	100%

MEDICAL CARE

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS offers coverage similar to TRICARE Standard and Extra. It is available worldwide to most Selected Reserve members (and their families) when not on active duty orders or covered under the Transitional Assistance Management Program (TAMP).

Guard and Reserve members may qualify to purchase TRS coverage if they are:

- Members of the Selected Reserve of the Ready Reserve
- Not eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program

TRS is only available when you are not eligible for any other non-premium-based TRICARE health coverage. Qualified members may purchase member-only or member-and-family coverage.

Benefits under this program include routine outpatient care (doctors' office visits); inpatient care (hospitalization); urgent and emergency care, including ambulance services; family health care, including preventive screenings and immunizations; maternity services; behavioral health care, including partial hospitalization and residential treatment; annual eye exams; laboratory and radiology services; durable medical equipment and supplies; and prescription drug coverage. To participate in TRS, Airmen and their family members must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). If not already registered, they should go to the nearest MPF – DEERS/RAPIDS location, call the Defense Manpower Data Center Support Office at 1-800-538-9552, or go to the website www.tricare.mil/DEERS to update information or register.

Detailed information about TRS including current rates and payment instructions can be found on the TRICARE website.

EDUCATION

Guard and Reserve members may be eligible for the Post-9/11 GI Bill, the Montgomery GI Bill-Active Duty, Montgomery GI Bill-Selected Reserve (MGIB-SR), and/or the Reserve Educational Assistance Program (REAP). Inclusive dates/periods of service, service obligations, etc., may apply. Additionally, some states offer special tuition rates at state colleges and universities for Air National Guard members. For more information on Guard and Reserve educational benefits, refer to VA pamphlet 22-90-3, MGIB-SR; VA pamphlet 22-05-1; Reserve Educational Assistance Program (REAP) Chapter 1607 Title 10, U.S. Code; or visit the VA website at www.va.gov.



Photo submitted by Mindi Anderson. Anderson's photo shows AFSA Member and Legislative Trustee Tech Sgt. Carlos Sanders presenting the AFSA wreath at an Idaho Veterans Day ceremony.

TUITION ASSISTANCE

Tuition assistance (TA) is available to participating Reserve and IMA students for both distance learning and on-campus courses. Members must be actively drilling and in good standing (pay and points) to be eligible for reimbursement. The program provides 100 percent tuition assistance up to \$250 per semester hour, or \$166 per quarter hour, not to exceed \$4,500 annually (fiscal year) per service member.

The member will be reimbursed after successful course completion. The program will be offered each fiscal year (defined as Oct. 1–Sept. 30) as long as funding is available. In addition, enrollments may be stopped when funds are depleted during a fiscal year, and then resumed when additional/new funding is made available.

Contact your servicing Wing Education & Training Office for more information.

COMMISSARY AND EXCHANGE

Full access to the Army and Air Force Exchange Service (AAFES) exchanges and the Defense Commissary Agency (DeCA) stores is available to Guard and Reserve members and their dependents with valid ID cards.

INSURANCE

Guard and Reserve members may be eligible for Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), Family Servicemembers' Group Life Insurance (FSGLI), and SGLI Traumatic Injury Protection

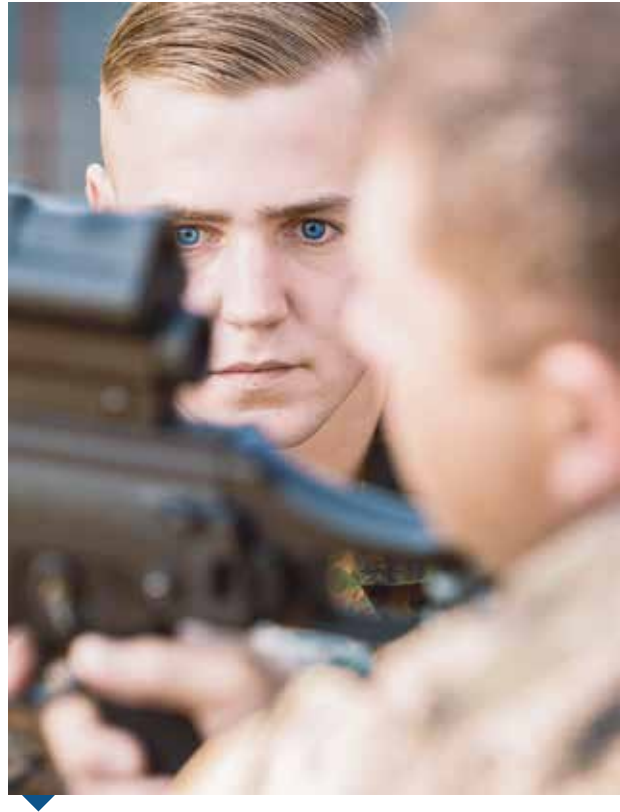


Photo submitted by Dan Kenemore. Kenemore took the photo during an international engagement working with the German Air Force NCO School.

(TSGLI). These insurance programs have different eligibility requirements; for more information, visit the VA website at www.va.gov or call 1-800-419-1473.

RETIREMENT PAY

Guard and Reserve members may qualify for assignment to the Retired Reserve and be eligible for retired pay at age 60 if they meet three basic criteria:

- Completion of 20 qualifying years of satisfactory federal service. A satisfactory retirement year is any retention/retirement year for which the member was credited with at least 50 retirement points. Retirement points are earned through active duty service, inactive duty training, and Extension Course Institute correspondence courses. Fifteen points are automatically awarded each year for Guard or Reserve membership.
- Performed the last six years of qualifying service in a Reserve component (reference P.L. 107-314).
- Not entitled to military retired pay under any other law.

The 2008 NDAA, Public Law 110-181, included a provision to reduce Guard and Reserve retirement age by three months

for each aggregate of 90 days performed on active duty in support of a contingency after the effective date of this law, Jan. 28, 2008.

Reserve retired pay is subject to federal income taxes. However, Reserve retired pay may or may not be subject to state income taxes depending on the laws of the state in which the retired reserve component member resides. Contact local state income tax offices for details.

SPACE-AVAILABLE TRAVEL

Some members of Guard and Reserve units who meet regularly for drills can travel on military aircraft on a space-available basis provided they have a valid ID card and an "Authentication of Reserve Status for Travel Eligibility" form (DD Form 1853). All military travelers must meet grooming standards (participants are no longer required to be in uniform). Members of the Reserve component who have qualified for retired pay at age 60 but are not yet 60 (gray-area retirees) are eligible for space-available travel. Gray-area retirees must present a Reserve ID card and notice of age-60 retirement eligibility upon checking in at the military air transportation desk. Wearing the uniform is not required. Travel in both categories is restricted to CONUS, Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, and American Samoa.

CIVIL AND JOB RIGHTS

SERVICEMEMBERS CIVIL RELIEF ACT

Under the Servicemembers Civil Relief Act, Guard and Reserve members must be released from their civilian jobs to meet their military duty obligation. Service members cannot be fired because they sought time off to attend military duty, nor can they be forced to take personal vacation time to perform military duty. Moreover, service members can perform voluntary military duty with the same rights. For detailed information, go online to <http://thomas.loc.gov> and type P.L. 108-189 or contact the local legal services office.

UNIFORMED SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, Guard and Reserve members on extended active duty have retention rights to their jobs or must be given an equivalent job when they return from military duty (limited to cumulative active duty of five years). They also retain all seniority, status, vacation, rate of pay, and other benefits they had when their military

duty began. However, employers are entitled to know their employees' military training schedule as far in advance as possible. Employers also have the right to verify duty performed and deny pay or opportunities to make up for time lost. DoD's Employer Support of the Guard and Reserve was established in 1972 to promote cooperation and understanding between Reserve Component Service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment. They are a great source of information and can be reached at 1-800-336-4590 or online at www.esgr.mil.

RESERVE SURVIVOR BENEFIT

The Reserve Component Survivor Benefit Plan (RCSBP) is quite similar to the Survivor Benefit Plan (SBP) that covers non-reserve components of the Armed Services. However, there are a number of differences in eligibility, coverage, and cost that reflect the unique nature of Reserve service. Once satisfying the required years of service to qualify for retired pay at age 60, Guard and Reserve members are eligible for RCSBP. Coverage may be chosen during the 90-day period (not three months) beginning the day the RCSBP package is received at the member's current mailing address.

Effective Jan. 1, 2001, Public Law 106-398 made two changes to RCSBP. First, spousal consent is required when making an election for option A or option B, children-only coverage, or if coverage is based on a reduced portion of retired pay. When a member becomes retirement eligible, his/her spouse must concur in writing with the member's RCSBP election before the RCSBP is submitted for processing. Second, if the member has a spouse and/or child eligible for the benefit at the time when the member was first eligible, automatic coverage of option C (immediate annuity) is provided if HQ_ARPC/DPSSE does not receive the member's RCSBP election postmarked prior to the 90th day after receipt of the RCSBP packet. For questions, contact Air Reserve Personnel Contact Center at 1-800-525-0102.

THRIFT SAVINGS PLAN

Guard and Reserve members are eligible to participate in the TSP. However, Reserve component members who are also federal employees cannot exceed the limits imposed by the IRS (\$18,000 for 2015) with their combined (military and federal) savings plan. For more information on TSP, visit its website at www.tsp.gov.



AFSA Member Andrew J. Kehl submitted this photo of what he calls the "Installation Guardian."



Photo submitted by Dwayne A. Pyle. This photo was taken in 2007 while Pyle was deployed to COB Speicher with the 732 Security Forces Detachment 6. "Our mission was to mentor and train the local Iraqi Police within the Tikrit Area. This picture was taken during a break between missions," Pyle said.



Photo submitted by Shonta Simes. Airman First Class Galina Schreiber has a little fun with Halloween as she serves up the Quarterly Birthday Meal Oct. 31, 2014, at Whiteman AFB, Mo.

COMMAND SENIOR ENLISTED LEADERS AND COMMAND CHIEF MASTER SERGEANTS

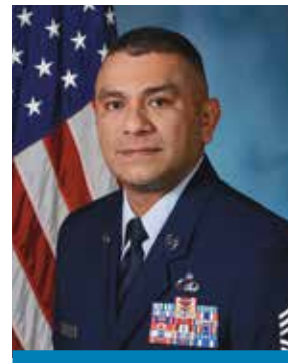
Major Air Commands are major subdivisions of the Air Force and are assigned major segments of the Air Force's overall mission.



CMSgt JAMES DAVIS
U.S. AIR FORCES IN EUROPE



CMSgt STEVE McDONALD
AIR COMBAT COMMAND



CMSgt GERARDO TAPIA
AIR EDUCATION AND TRAINING COMMAND



CMSgt TERRY B. WEST
AIR FORCE GLOBAL STRIKE COMMAND



CMSgt MICHAEL J. WARNER
AIR FORCE MATERIEL COMMAND



CMSgt CAMERON KIRKSEY
AIR FORCE RESERVE COMMAND



CMSgt DOUG McINTYRE
AIR FORCE SPACE COMMAND



CMSgt MATTHEW CARUSO
AIR FORCE SPECIAL
OPERATIONS COMMAND



CMSgt VICTORIA V. GAMBLE
AIR MOBILITY COMMAND



CMSgt HAROLD HUTCHINSON
PACIFIC AIR FORCES



CMSgt JAMES HOTALING
AIR NATIONAL GUARD
HEADQUARTERS



CMSgt MITCHELL BRUSH
HEADQUARTERS NATIONAL
GUARD BUREAU



CMSgt WALKER COTTINGHAM
AIR FORCE OFFICE OF
SPECIAL INVESTIGATIONS



CMSgt FARRELL D. THOMAS
AIR FORCE DISTRICT
OF WASHINGTON



CMSgt MAXWELL GRINDSTAFF
U.S. AIR FORCE ACADEMY



CMSgt TODD SMALL
NORTH ATLANTIC TREATY
ORGANIZATION



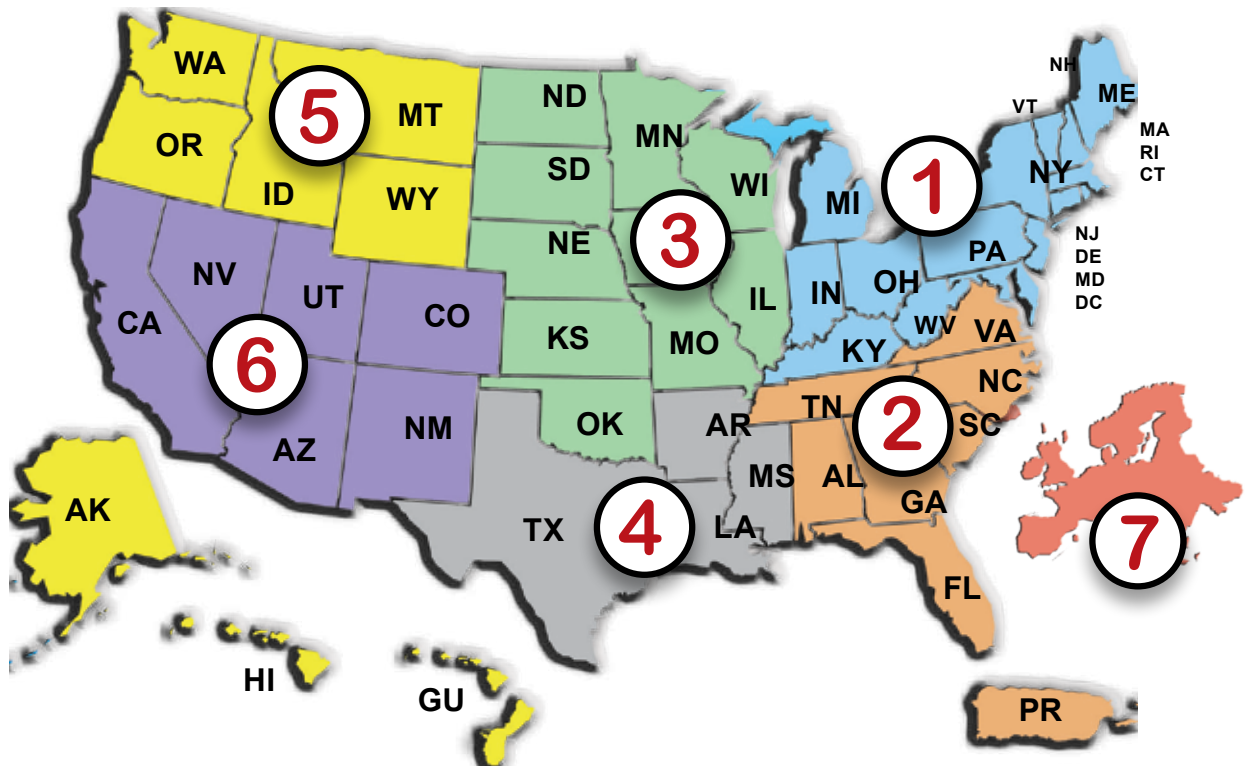
CMSgt CRAIG A. ADAMS
U.S. EUROPEAN
COMMAND



CMSgt WILLIAM TURNER
U.S. TRANSPORTATION
COMMAND



CMSgt RAMON COLON-LOPEZ
U.S. CENTRAL COMMAND



DIVISION 1

CONNECTICUT

F0182: Bradley/Hartford, CT

DELAWARE

F0201: Dover AFB, DE

INDIANA

F0762: Grissom ARB, IN/Chicago, IL

F0779: Fort Wayne, IN

KENTUCKY

F0482: Louisville, KY

MAINE

F0154: South China, ME

MARYLAND

F0102: JB Andrews AFB, MD

F0254: Fort Meade, MD

MASSACHUSETTS

F0109: Westover ARB, MA

F0616: L.G. Hanscom AFB, MA

MICHIGAN

F0768: Selfridge ANG Base, MI

NEW HAMPSHIRE

F1055: Portsmouth, NH

NEW JERSEY

F0211: McGuire AFB, NJ

F0258: Atlantic City, NJ

NEW YORK

F0171: East Meadow, NY

F0174: Rome, NY

F0177: Niagara Falls, NY

OHIO

F0751: Wright-Patterson AFB, OH

PENNSYLVANIA

F0265: Philadelphia, PA

DIVISION 2

ALABAMA

F0444: Maxwell AFB, AL

F0467: Birmingham, AL

NCR

F0300: The Pentagon

FLORIDA

F0527: Pinellas Park, FL

F0552: MacDill AFB, FL

F0553: Tyndall AFB, FL

F0554: Eglin AFB, FL

F0556: Orlando, FL

F0557: Patrick AFB, FL

F0559: Jacksonville, FL

F0564: Port Saint Lucie/Lake Worth, FL

F0567: Hurlburt Field, FL

GEORGIA

F0404: Robins AFB, GA

F0451: Albany, GA

F0452: Dobbins ARB, GA

F0455: Columbus, GA

F0460: Moody AFB, GA

F0480: Fort Gordon, GA

NORTH CAROLINA

F0363: Asheville, NC
F0365: Charlotte, NC
F0367: Pope AFB, NC
F0371: Seymour Johnson AFB, NC

PUERTO RICO

F0570: Muniz ANGB, PR

SOUTH CAROLINA

F0306: Charleston AFB, SC
F0373: Greenville, SC
F0376: Myrtle Beach, SC
F0377: Shaw AFB, SC

TENNESSEE

F0473: Nashville, TN
F0476: Clarksville, TN
F0477: Arnold AFB, TN
F0478: Chattanooga, TN
F0479: McGhee-Tyson ANGB, TN

VIRGINIA

F0358: Langley AFB, VA

DIVISION 3

ILLINOIS

F0872: Scott AFB, IL

KANSAS

F0972: McConnell AFB, KS

MINNESOTA

F0858: Minneapolis/St. Paul, MN

MISSOURI

F0804: Kansas City, MO
F0881: Whiteman AFB, MO

NEBRASKA

F0984: Offutt AFB, NE

NORTH DAKOTA

F0959: Minot AFB, ND
F0964: Grand Forks AFB, ND

OKLAHOMA

F0985: Tinker AFB, OK
F0988: Altus AFB, OK
F0990: Vance AFB, OK

SOUTH DAKOTA

F0951: Ellsworth AFB, SD

WISCONSIN

F0851: Milwaukee, WI

DIVISION 4

ARKANSAS

F0658: Little Rock AFB, AR

LOUISIANA

F0615: Barksdale AFB, LA

MISSISSIPPI

F0651: Columbus AFB, MS
F0652: Keesler AFB, MS

TEXAS

F1054: Sheppard AFB, TX
F1055: Fort Worth, TX
F1056: Dyess AFB, TX
F1062: Ellington ANGB, TX
F1066: Goodfellow AFB, TX
F1069: Laughlin AFB, TX
F1073: Dallas, TX
F1075: Randolph AFB, TX
F1076: Lackland AFB, TX
F1077: Joint Base San Antonio (Ft. Sam), TX

DIVISION 5

ALASKA

F1473: Elmendorf AFB, AK
F1474: Eielson AFB, AK

GUAM

F1560: Andersen AFB, Guam

HAWAII

F1550: Hickam AFB, HI

IDAHO

F1164: Mountain Home AFB, ID

JAPAN

F1551: Yokota AB, Japan
F1552: Misawa AB, Japan
F1553: Kadena AB, Japan

KOREA

F1554: Kunsan AB, Korea
F1556: Osan AB, Korea
F1557: Daegu AB, Korea

MONTANA

F1156: Malmstrom AFB, MT

OREGON

1451: Portland IAP AGS, OR

WASHINGTON

F1461: McChord AFB, WA
F1462: Fairchild AFB, WA

WYOMING

F1178: F.E. Warren AFB, WY

DIVISION 6

ARIZONA

F1260: Luke AFB, AZ
F1261: Davis-Monthan AFB, AZ

CALIFORNIA

F1311: Oxnard, CA
F1320: Travis AFB, CA
F1322: Sacramento, CA

F1328: Edwards AFB, CA
F1330: Los Angeles AFB, CA
F1356: Vandenberg AFB, CA
F1360: March ARB, CA
F1365: San Diego, CA
F1372: Beale AFB, CA
F1379: Moffett Field, CA

COLORADO

F1179: Buckley AFB, CO
F1180: USAF Academy, CO
F1181: Peterson AFB, CO
F1182: Shriever AFB, CO

NEVADA

F1252: Nellis AFB, NV
F1253: Creech AFB, NV

NEW MEXICO

F1201: Kirtland AFB, NM
F1255: Cannon AFB, NM
F1257: Holloman AFB, NM

UTAH

F1163: Hill AFB, UT

DIVISION 7 (EUROPE)

AZORES

F1653: Lajes, Portugal

BELGIUM

F1655: SHAPE/Brussels, Belgium

GERMANY

F1674: Ramstein AB, GE
F1678: Geilenkirchen NATO AB, GE
F1681: Spangdahlem AB, GE

ITALY

F1650: Ghedi AB, Italy
F1657: Aviano AB, Italy

NETHERLANDS

F1661: Volkel, NL

SPAIN

F1663: Rota Naval Station, Spain

TURKEY

F1660: Incirlik AB, Turkey

UNITED KINGDOM

F1665: RAF Alconbury, UK
F1668: Menwith Hill Station, UK
F1669: RAF Lakenheath, UK
F1670: RAF Mildenhall, UK
F1671: RAF Croughton, UK



AF MEDAL OF HONOR

The Air Force Medal of Honor is given in the name of Congress to officers and enlisted members who distinguished themselves by gallantry and intrepidity at the risk of their lives, above and beyond the call of duty, in action involving actual combat with an armed enemy of the United States.

AF MEDAL OF HONOR RECIPIENTS

RECIPIENT	RANK	YEAR
Maynard H. Smith	SSgt	1943
Forrest L. Vosler	TSgt	1943
Archibald Mathies	SSgt	1944
Henry E. Erwin	SSgt	1945
John L. Levitow	A1C	1969
William H. Pitsenbarger	A1C	2000
Richard L. Etchberger	CMSgt	2010

➔ To view other Air Force awards, rank insignia, decorations, ribbons, and occupational badges, search by relevant keywords at www.af.mil/news.

AF CROSS

The Air Force Cross is awarded for extraordinary heroism, not justifying the award of a Medal of Honor, to any person, who while serving with the U.S. Air Force while engaged in military operations involving conflict with an opposing foreign force, or while serving with friendly foreign forces engaged in conflict against an opposing armed force in which the United States is not a belligerent party.

AF CROSS RECIPIENTS

RECIPIENT	RANK	YEAR	RECIPIENT	RANK	YEAR
Arthur N. Black	A3C	1965	Theodore R. Hamlin	Sgt	1969
William A. Robinson	A1C	1965	Donald G. Smith	TSgt	1969
Eugene L. Clay	SSgt	1967	Leroy M. Wright	TSgt	1970
Duane D. Hackney	A2C	1967	Charles D. McGrath	Sgt	1972
Russell M. Hunt	Sgt	1967	Charles L. Shaub	SSgt	1972
Larry W. Maysey	Sgt	1967	Jon D. Harston	SSgt	1975
Victor R. Adams	TSgt	1968	Timothy A. Wilkinson	TSgt	1993
Nacey Kent, Jr.	Sgt	1968	John A. Chapman	TSgt	2002
Charles D. King	A1C	1968	Jason D. Cunningham	SrA	2002
Thomas A. Newman	Sgt	1968	Zachary J. Rhyner	SrA	2009
Dennis M. Richardson	Sgt	1968	Robert Gutierrez	SSgt	2011
Joel E. Talley	A1C	1968	Ivan Ruiz	MSgt	2014
Michael E. Fish	Sgt	1969			



RETIREEES

All retirees are Veterans, but not all Veterans are retirees. Retirees are Veterans who have completed at least 20 years of active duty service or 20 creditable years in a Reserve component in the Armed Services. There are circumstances such as a medical condition that allow/force a member to retire before completing 20 years of active service.

RETIREMENT PAY PLANS

Retirees fall into three categories for retirement pay: “Final Pay Plan,” “High-3 Plan,” and the “CSB/REDUX Plan.” Military retirees receive monthly checks as long as they live. In addition, they may receive annual cost-of-living adjustment (COLA) increases to help keep pace with inflation. Members of the Final Pay and High-3 Plans receive full COLAs based on the Consumer Price Index (CPI). For those retirees who elect the Career Status Bonus (CSB)/REDUX Plan, annual COLAs will be reduced by 1 percent below other military/federal retirees and annuitants. See table on Retiree Pay Plans for more information (page 38).

Retirees who begin to draw Social Security benefits do not lose any of their retired pay! Members can ask the Social Security Administration to give them a Personal Earnings and Benefit Estimate Statement that estimates Social Security benefits (including survivor benefits) and provides a year-by-year breakdown of earnings and taxes paid since 1957. To get a request form, call 1-800-772-1213.

Retired pay matters should be brought to the DFAS Retired and Annuity Pay Contact Center at 1-800-321-1080. Mailing addresses are as follows: For retirees, mail to U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130; for annuitants, mail to U.S. Military Annuity Pay, P.O. Box 7131, London, KY 40742-7131. You can get more information on the various retiree pay plans at the OSD Military Compensation site: www.defenselink.mil/militarypay/retirement/index.html.

75 PERCENT RETIRED PAY CAP LIFTED

The FY 2007 National Defense Authorization Act, Public Law 109-364, authorized retired pay greater than 75 percent of base pay for service in excess of 30 years. Effective Jan. 1, 2007, anyone retiring due to service in excess of 30 years of total active service will receive credit for service over 30 years. For example, a member who served 32 years will receive 80 percent of his/her retired pay base, and a member who has served 42 years will receive 105 percent of his/her retired pay base. In most cases, there is no longer a cap on the percentage multiplier to be utilized in the computation of retired pay.

There are two categories that have been excluded from

the lifting of the percentage cap. The first is for a member retired by reason of disability. Such members are still capped at 75 percent by law. A member with 30 or more years of service must be retired based on service, not disability, in order to have his/her retired pay computed using a percentage greater than 75 percent. The second area is for Army and Air Force enlisted members who have been cited for Extraordinary Heroism (EH). The laws that provide the additional 10 percent of retired pay for extraordinary heroism for Army and Air Force members contain language that limits their computations to not exceed 75 percent. The new law lifting the 75 percent cap did not change the EH language. Therefore, if their computation includes the additional 10 percent for the EH, they are limited to 75 percent. If the member has over 30 years of service, DFAS can compute his/her pay ignoring the EH, and then exceed the 75 percent. Note: The 10 percent EH increase in retired pay applies to retired pay for non-regular (Reserve) service in accordance with Public Law 107-314. The language can be found in 10 USC Sec. 12739.

RESERVE COMPONENT RETIREES

Reserve component retirees must accumulate 20 creditable years to be eligible for retirement. A creditable year is one in which you earn a minimum of 50 retirement points. Points are awarded for participation in active duty training periods, weekend drills, etc. To calculate retirement entitlement, Reserve members must add the total number of retirement points accumulated and divide that number by 360. That number is then multiplied by 2.5 percent. This is the percentage of active duty base pay the member is entitled to receive. Retirees who entered the service after Sept. 8, 1980, will use the High-3 Plan. The average will be computed using the grade at age 60 based on the basic pay for the last three years. Full retirement pay and benefits begin at age 60.

The 2008 National Defense Authorization Act (NDAA), Public Law 110-181, included a provision to reduce the Guard and Reserve retirement age by three months for each aggregate of 90 days performed on active duty in support of a contingency.

ALLOTMENTS AND PREFERENCES

Retirees can keep the allotments they had while on active duty. Under the “discretionary allotment policy,” retirees can start, stop, or change a maximum of six discretionary allotments. Discretionary allotments include, but are not limited to, payments of insurance premiums for health, auto, or life insurance; voluntary payments to dependents, former spouses, and relatives; deposits into a financial institution, mutual fund, or investment fund; payment of a car loan, mortgage, or rent; and payment of consumer credit. Savings bonds are considered to be non-discretionary and are not subject to the six-allotment limit.

DISABILITY, RETIREMENT, OR DISCHARGE

A service member qualifies for disability retirement or discharge because of a physical defect or condition that renders the member unfit for active duty. The Air Force Physical Disability Division determines a member's eligibility for disability. The examination treatment, hospitalization, or substandard performance of a member may result in a referral to a medical evaluation board. Medical professionals at the medical treatment facility (MTF) examine the facts and may or may not recommend a medical evaluation board to convene.

RETIREMENT VERSUS SEPARATION

Service members who incur physical or mental disabilities while serving on active duty are eligible for separation with severance pay or disability retirement, depending on the circumstances. Air Force members with 20 or more years of active duty service can retire, regardless of the percentage level of disability, if they are determined unfit for duty and removed from the military because of their physical disability.

Members with more than six months and less than 20 years of active duty service, who are rated by the military disability evaluation system at 20 percent disabled or lower, may be separated from the military service. They are most likely discharged with severance pay unless the condition existed prior to military service and was not permanently aggravated by their military service or if misconduct on their part was involved. If the disability is rated at or above 30 percent and other conditions are met, a member will be retired as disabled.

The 2008 NDAA also expanded eligibility for Combat-Related Special Compensation (CRSC) to include Medical Chapter 61, Temporary Early Retirement Act (TERA), and Temporary Disabled Retirement List (TDRL) retirees. These new eligible components for CRSC must provide documentation that shows a causal link between a current VA disability and a combat-related event. To apply, individuals must complete a DD Form 2860 with the required documentation attached. For more information, call the Total Force Service Center at 1-800-525-0102.

BASE FACILITY PRIVILEGES

Many base facilities and services are open for use by military retirees and their family members. The most common are clubs, base exchanges, and commissaries. Retired Reserve members who do not yet receive retired pay (also known as "gray-area retirees") may also use CONUS commissary facilities. Use of overseas facilities by retired military persons and their eligible dependents is normally limited and can be impacted by a Status of Forces Agreement (SOFA). In addition, a CONUS base commander has the authority to assess the availability and adequacy of military health care facilities for treatment and may limit retiree members' access. Retirees and dependents are required to show proper ID to use the base facilities.

LAST MOVE

The Air Force will move the household goods of recent retirees. Weight allowances, entitlements, and travel allowances are calculated in the same manner as a normal permanent change-of-station move. Retirees may select any place in the United States for their final military-funded move. The place chosen does not have to be their official home of record. Retirees are entitled to receive travel allowances to ship household goods to the chosen destination. The household goods can be shipped from the member's last duty station, any previous stateside duty station, storage, or any combination of the three. Any transportation management office (TMO) overseeing the shipment of household goods can explain the rules. In most instances, retirees have 12 months from the date of retirement to complete their final household goods shipment. In the case of temporarily storing household goods at government expense, the one-year limit also applies to retirees. The Air Force will pay for shipment of personal property to a storage site, storage costs, and final shipment to the chosen location.

CONCURRENT RETIREMENT AND DISABILITY PAY (CRDP)

CRDP allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation. This was prohibited until the CRDP program began on Jan. 1, 2004. The FY 2004 NDAA (Public Law 108-136) contained a 10-year plan to eliminate the dollar-for-dollar reduction of retired pay for those retirees with a 50 percent or higher VA disability rating. The FY 2005 NDAA (Public Law 108-375) eliminated the 10-year phase for those retirees who served at least 20 years and who had a VA disability rating of 100 percent. They began receiving full retirement pay and VA disability pay effective Jan. 1, 2005. The FY 2006 NDAA (Public Law 109-163) authorized career military retirees with service-connected disabilities rated as total by virtue of Individual Unemployability (IU) to begin receiving the full amount of CRDP on Oct. 1, 2008. More information on this program is available by calling the Total Force Service Center at 1-800-525-0102. Information on CRDP is also available online at www.dfas.mil.

COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

CRSC allows disabled military retirees who served at least 20 years to collect monthly tax-free payments. Although CRSC specifically addresses "combat-related" disabilities, retirees who developed disabilities from noncombat duty may also apply. Injuries due to training simulated war exercises, parachuting, and munitions demolition are all examples that may be compensated. Information on the program, eligibility requirements, and application forms are available online at www.afpc.af.mil/library/combat.asp. You may also call the Total Force Service Center toll-free at 1-800-525-0102 or the Air Force CRSC office at 210-565-1600. Individuals

without Internet access can visit their local military installation's military personnel flight (MPF) for assistance.

SURVIVOR BENEFIT PLAN (SBP)

When a retiree dies, retirement pay ends. To enable retirees to provide some financial security for their dependents when they die, the government makes this annuity program available to active, Reserve, and Guard members at retirement. However, the SBP's protection begins even before retirement. Military members are automatically covered by the SBP if they die on active duty, if their death is in the line of duty (LOD), regardless of the number of years of service they have accumulated. The survivor's SBP amount will be based on the retired pay the member would have been entitled to receive if he/she had been medically retired as totally disabled at the time of his/her LOD death. If the member's death is not ruled to be in the LOD, the survivor will not be eligible for SBP payments unless the member had at least 20 years of service on the date of death. In those cases, the survivor's SBP will be based upon the pay the member would have been entitled to receive if he/she had been retired for longevity/years-of-service on the date of death.

Prior to retirement, all members are required to receive counseling regarding the SBP and select the coverage option to be taken into retirement. Retiring members electing to participate in SBP must select a base amount and beneficiary category. The base amount determines the monthly cost and potential payment to the survivor. Beneficiary options include the spouse, children, former spouse, or in some cases, a person who has an "insurable interest" in the retiree's continuing life. For instance, a retiring service member can elect a base amount of retired pay and pay a monthly premium of 6.5 percent of that amount to cover the spouse. When the SBP-enrolled service member dies, beneficiary survivors receive 55 percent of the chosen base amount. Annuitants under the SBP program also receive cost-of-living adjustments the same as military retirees. Once a retiree enrolls for participation in SBP, he/she may opt out of the program only during the year following two full years of enrollment. If the covered spouse predeceases the military retiree, when DFAS receives notice (and a death certificate) that the spouse has died, SBP spouse coverage is suspended, and SBP costs will be stopped effective the first day of the month after the death of the spouse.

Beginning Oct. 1, 2008, a member who is at least 70 years of age and has made a minimum of 360 months of premium payments into either the SBP or the Retired Serviceman's Family Protection Plan (RSFPP) will have his/her monthly premium payments stopped while maintaining his/her current annuity coverage. This is often referred to as "Paid-up SBP." This "paid-up" feature also includes participants who are paying premiums under the Reserve Component SBP (RCSBP). No action is required by the member to initiate the termination of premiums. In the fall of 2008, DFAS



Photo submitted by Shane Ringer. Ringer's photo depicts an Airman at work during phase maintenance of an F-16 aircraft at Aviano AB, Italy.

began to notify members of their paid-up status and when premiums will be stopped.

Retiree Account Statements (RAS) have been modified to include a "premium counter." The purpose of the counter is to track the number of months of paid premiums credited to a retiree's account. The premium counter will automatically increase in each month that a full premium payment is made. Each time a retiree receives a RAS, it will display the current number of monthly premium payments toward paid-up status. This will help retirees monitor their eligibility status. A RAS is not issued monthly but is issued whenever a pay change occurs.

Contact an SBP counselor at the nearest FSS or the Total Force Service Center at 1-800-525-0102 for more information. As soon as possible after the death of a retiree, survivor(s) should call DFAS Retirement Pay at 1-800-321-1080, or obtain survivor assistance from an Air Force Casualty Services Assistance official at 1-877-353-6807.

DENTAL COVERAGE

The TRICARE Retiree Dental Program (TRDP) provides an affordable, voluntary dental plan for retirees, certain unremarried surviving spouses, and their family members. The TRDP is administered by Delta Dental Plan of California. For more information on the TRICARE Retiree Dental Program, go to the TRDP website at www.trdp.org or refer to the TRICARE section of this Almanac (page 50).

RETIREE PAY PLANS

THE FINAL PLAN	Applies to members who entered the military before Sept. 8, 1980. After 20 years of service, retirees receive 50 percent of their basic pay on the date of retirement, plus 2.5 percent for each additional year beyond 20 years.
THE HIGH-3 PLAN	Applies to members who entered the military between Sept. 8, 1980, and July 31, 1986. Also applies to members who entered after July 31, 1986, and who did not elect to receive the Career Status Bonus. After 20 years of service, retirees receive 50 percent based on the average of their basic pay during their highest 36 months of service, plus 2.5 percent for each additional year beyond 20.
THE CSB/REDUX PLAN	Applies to members who entered the military on or after Aug. 1, 1986. On their 15th anniversary of military service, members choose between two retirement plans: The High-3 Plan or the Career Status Bonus (CSB)/REDUX option. Under the CSB/REDUX option, members can receive a \$30,000 cash payment (before taxes) and opt for reduced pay upon retirement. The rates are 40 percent of High-3 averaged basic pay benefits upon retirement after 20 years of service, with 3.5 percent added for each additional year over 20 years of service. Members who select the CSB/REDUX Plan receive annual COLAs 1 percent less than those retirees selecting the regular High-3 Plan. For more information on the CSB/REDUX Plan, contact the Retired and Annuity Pay Contact Center at 1-800-321-1080.

ARMED FORCES RETIREMENT HOME

Persons who served as members of the Armed Forces, and at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer), are eligible to become residents of the Armed Forces Retirement Home if they:

- Are 60 years of age or over and were discharged or released from service in the Armed Forces under honorable conditions after 20 or more years of active service.
- Are persons who are determined under rules prescribed by the Chief Operating Officer to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the Armed Forces.
- Served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay; were discharged or released from service in the Armed Forces under honorable conditions; and are determined, under rules prescribed by the Chief Operating Officer, to be incapable of earning a livelihood because of injuries, disease, or disability.
- Served in a women's component of the Armed Forces before June 12, 1948, and are determined under rules prescribed by the Chief Operating Officer to be eligible for admission because of compelling personal circumstances.

Persons ineligible to be residents:

- A person who has been convicted of a felony or is not free of drug, alcohol, or psychiatric problems shall be ineligible to become a resident of the Retirement Home.

Married couples are welcome, but both must be eligible in their own right. At the time of admission, applicants must be able to live independently. As an example of this, they must be able to take care of their own personal needs, attend a central dining facility for meals and keep all medical appointments. If increased health care is needed after being admitted, assisted living and long-term care are available at both campuses. The AFRH maintains two campuses, one in Washington, DC, and one in Gulfport, MS. For more information, go to the AFRH website at www.afrh.gov, call 1-800-422-9988 (toll-free), or email us at admissions@afrh.gov. Mailing address is:

AFRH-Washington, PAO #584
 3700 N. Capitol St. NW
 Washington, DC 20011

VETERANS

Veterans who have honorable or general discharges from active duty service are eligible for numerous Department of Veterans Affairs benefits. Dishonorable or bad conduct discharges issued by general courts-martial render a person disqualified from obtaining benefits.

COMPENSATION AND PENSIONS

DISABILITY COMPENSATION

Disability compensation is a monetary benefit paid to Veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the Veteran must have been terminated through separation or discharge under conditions other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents and is paid monthly. These benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay, and separation incentive payments, known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives), also affects the amount of VA compensation paid. Go to www.benefits.va.gov/compensation and click on Benefit Rates to see the most current rates for disabled Veterans alone, and for those with dependents.

VA PENSIONS

Veterans with low incomes who are either permanently and totally disabled or age 65 and older may be eligible for monetary support if they have 90 days or more of active military service; with at least one day during a period of war. The 90-day active service requirement does not apply to Veterans with a service-connected disability justifying discharge from the military. (Some Veterans who entered active duty on or after Sept. 8, 1980, may have to meet a longer minimum period of active duty.) The Veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the Veteran's own willful misconduct. Payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

PROTECTED PENSION

Pension beneficiaries, who were receiving a VA pension on Dec. 31, 1978, and do not wish to elect the Improved Pension, will continue to receive the pension rate received on

that date. This rate generally continues as long as the beneficiary's income remains within established limits, or net worth does not bar payment, and the beneficiary does not lose any dependents. Beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for Veterans. VA must adjust rates for other reasons, such as a Veteran's hospitalization in a VA facility.

IMPROVED VETERANS PENSION

Congress establishes the maximum annual Improved Veterans Pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse, and dependent children. When a Veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the Veteran with rehabilitation services.

MEDAL OF HONOR PENSION

VA also administers a monthly entitlement, which is paid as a sole benefit or added to pension or compensation rates for Veterans who were awarded the Medal of Honor for distinguished military service. This is a special pension that does not deprive the Veteran of entitlement to any other pension or any other benefit, right, or privilege under any laws of the United States, and is not subject to any type of reduction.

AID AND ATTENDANCE AND HOUSEBOUND BENEFITS (SPECIAL MONTHLY PENSION)

Veterans and surviving spouses who are eligible for VA pensions may also be eligible for Aid and Attendance or Housebound benefits, which increase the maximum annual pension rate. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required in everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Veterans and surviving spouses who are ineligible for basic pension based on annual income may still be eligible for Aid and Attendance or Housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

They can apply for Aid and Attendance or Housebound benefits by writing to the nearest VA regional office. Include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for Aid and Attendance or Housebound type care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment; loss of

coordination; or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

VA also pays a special \$90 monthly rate to pension-eligible Veterans or surviving spouses with no dependents who receive Medicaid-covered nursing home care. These funds are available for the beneficiary's personal use and may not be used to offset the cost of his or her care.

DEATH PENSION

This pension, which is based on need, is available for surviving spouses and unmarried children of deceased Veterans with wartime service. Spouses must not have remarried, and children must be under age 18 or under age 23 if attending a VA-approved school. The death pension is not payable to those with estates large enough to provide maintenance. The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least 1 day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the Veteran died in service but not in the line of duty, the pension may be payable if the Veteran completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of the aid and attendance of another person, or permanently housebound.

For recipients of the Death Pension, the Improved Pension Program provides a monthly payment to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to the surviving spouse or dependent children. Medical expenses may be deducted from the income ceiling. Maximum rates for the Improved Death Pension are shown in the "Rates: Survivors Pension" link on the VA website at www.benefits.va.gov/pension.

INCARCERATED VETERANS

VA disability compensation and pension benefits are restricted if a Veteran is convicted of a felony and imprisoned for more than 60 days. The Veteran's dependents, however, may receive a portion of such benefits. Failure to notify VA of a Veteran's incarceration will cause the loss of all financial benefits until any overpayment is recovered.

EDUCATIONAL PROGRAMS

POST-9/11 GI BILL

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. Rates are based on where you live, attend school, and whether you are a full- or part-time student. For current information, visit www.gibill.va.gov/benefits/post_911_gibill/index.html.

MONTGOMERY GI BILL (ACTIVE DUTY)

The MGIB-Active Duty (MGIB-AD) program, which is under Chapter 30 of title 38 U.S. Code, provides up to 36 months of education benefits for those who served on active duty and did not decline enrollment in the program. The benefits may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, the benefits end 10 years from the date of the participant's last discharge or release from active duty. Under special circumstances, eligibility may be extended. If a participant is eligible based on two years of active duty service and four years in the Selected Reserve, he/she has 10 years from release from active duty or 10 years from the completion of the four-year Selected Reserve obligation to use the benefits, whichever is later. Under current rates (effective Oct. 1, 2013), participants may receive \$1,648 per month for 36 months if they were on active duty for three years or more. For further rate details, go to www.gibill.va.gov.

MONTGOMERY GI BILL (SELECTED RESERVE)

The MGIB-SR program (title 10, Chapter 1606) provides up to 36 months of education benefits to members of the Selected Reserve and the National Guard. The benefit covers the same programs and training as provided under the MGIB-AD program. Participants have 14 years to use their benefits. Effective Oct. 1, 2013, the full-time institutional monthly rate is \$362 for 36 months. For more information about the MGIB-SR, those eligible should contact their education services advisor.

VETERANS EDUCATIONAL ASSISTANCE PROGRAM (VEAP)

Veterans and some current military members made contributions from their military pay to participate in the VEAP. The program was for those who first entered active duty after Dec. 21, 1976, and before July 1, 1985, and contributed to

VEAP before April 1, 1987. The benefit may be used for approved degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency and refresher courses may be approved under certain circumstances.

The VEAP benefit is available for up to 36 months of benefit, depending on the number of monthly contributions. Participants have 10 years from their release from active duty to use the benefits. If the benefit is unused after the 10-year period, the participant's portion remaining in the fund will be automatically refunded. This program remains active for those Veterans or current military members who enrolled on or before June 30, 1985. After that date, VEAP was replaced by the Montgomery GI Bill. A participant's contribution is matched on a \$2 for \$1 basis by the federal government. For more information on VEAP, Veterans should contact the nearest VA office, call VA toll-free at 1-888-442-4551, or go online to www.gibill.va.gov.

SURVIVORS & DEPENDENT'S EDUCATIONAL ASSISTANCE (DEA)

The son, daughter, or spouse of certain military Veterans may be eligible for the DEA Program (Chapter 35 of title 38, U.S.C.). Eligibles must be dependents of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A Veteran who died from any cause while such service-connected disability was in existence.
- A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.
- A service member who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

The DEA offers up to 45 months of education benefits, which may be used for the same programs and training approved under the MGIB program. The full-time training rate is \$1,003 per month (effective Oct. 1, 2013). To receive benefits for attending school or job training, the son or daughter must be between ages 18 and 26. Marriage does not bar the son or daughter from this benefit. If the son or daughter serves in the Armed Forces, he/she may not receive this benefit while on active duty. To pursue training after military service, their discharge must not be under dishonorable conditions. VA can extend a participant's period of eligibility by the number of months and days equal to the time spent on active duty. However, the extension cannot go beyond the participant's 31st birthday.

VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E)

The VR&E program is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. VR&E assists

Veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. For Veterans with service-connected disabilities so severe that they cannot immediately consider work, VR&E offers services to improve their ability to live as independently as possible.

Services that may be provided by the VR&E VetSuccess Program include:

- Comprehensive rehabilitation evaluation to determine abilities, skills, and interests for employment.
- Vocational counseling and rehabilitation planning for employment services.
- Employment services such as job-training, job-seeking skills, résumé development, and other work readiness assistance.
- Post-secondary training at a college, vocational, technical, or business school.
- Supportive rehabilitation services including case management, counseling, and medical referrals.
- Independent living services for Veterans unable to work due to the severity of their disabilities.

Employment: The VR&E program provides individualized job seeking and placement services to assist eligible Veterans and Service members with their job search efforts. Job seeking assistance may include: creating a résumé and cover letter, participating in mock interviews, utilizing the Internet to search and apply for jobs, networking with potential employers, negotiating salary requirements, etc. Direct placement involves actively and personally intervening with employers on behalf of the Veteran or Service member.

An additional employment resource is the VetSuccess.gov website that serves as a one-stop site for Veteran and Service member employment needs. Veterans and Service members can browse job listings, post résumés, and apply for positions directly on the site. Employers can post jobs, view résumés, and receive job applications. VetSuccess.gov supports all Veterans and Service members seeking employment resources. The site currently connects over 225,000 Veterans and Service members with over 7,000 registered employers.

Services available to Veterans and Service members include:

- Easy-to-use Résumé Builder
- Job search features
- Employment assistance
- Create Veteran Profile
- Career Explorer Tool: labor market research
- Links to Military Skills Translators

VetSuccess on Campus (VSOC): The VR&E VetSuccess on Campus (VSOC) program is designed to assist Veterans as they make the transition to college life. Through the VSOC program, VR&E is strengthening partnerships with institutions of higher learning and creating opportunities to help

Veterans achieve success by providing outreach and transition services to the general Veteran population during their transition from military to college life.

The VSOC program provides:

- A VA Vocational Rehabilitation Counselor assigned to each VSOC school to provide vocational testing and career, academic, and readjustment counseling services.
- A VA Vet Center Outreach Coordinator, co-located on many campuses, to provide peer-to-peer counseling and referral services.

VetSuccess counselors ensure that Veterans receive the support and assistance needed to pursue their educational and employment goals. Because the VetSuccess counselors are easily accessible on campuses, they help resolve any problems that could potentially interfere with a Veteran's educational program, to include assisting with disability requirements. If needed, they can also provide referrals for health services through VA Medical Centers, Community-Based Outpatient Clinics, or Vet Centers.

Education and Career Counseling: The VR&E program also administers the Chapter 36 – Education and Career Counseling program. The services provided by the Chapter 36 program provide an opportunity for transitioning Service members and Veterans to get personalized counseling and support to guide their career paths, ensure the most effective use of their VA benefits, and achieve their goals. Services include assisting the Service member/Veteran with:

- Career Choice—understand the best career options based on interests and capabilities.
- Benefits Coaching—guidance on the effective use of VA

benefits and/or other resources to achieve education and career goals.

- Personalized Support—academic or adjustment counseling and personalized support to help remove any barriers to success.

Education and career counseling services may be provided to the following individuals:

- Transitioning Service members within six months of discharge from active duty.
- Veterans within one year following discharge from active duty.
- Any Service member or Veteran eligible for a VA education benefit.
- All current VA education beneficiaries.

Integrated Disability Evaluation System (IDES): VA signed a Memorandum of Understanding with DoD on Feb. 1, 2012, to assist Service members with earlier access to VR&E services. As part of this transformational initiative, VR&E provides counseling services to Service members transitioning through Integrated Disability Evaluation System (IDES) sites. At these sites, Service members will have a mandatory meeting with a VR&E counselor when referred to the Physical Evaluation Board. Service members receive services ranging from a comprehensive rehabilitation evaluation to determine abilities, skills, and interests for employment purposes, entry into training programs, case management and support to become job ready and employed.

For more information, visit the VR&E page on the VA website at www.vba.va.gov/bln/vre.

AMERICA'S PREVIOUS WARS (AS OF NOVEMBER 2014)*

* Source: United States Department of Veterans Affairs Fact Sheet

** The numbers in the third column, BATTLE DEATHS, are the total number of Veterans who died on the battlefield, not subsequent deaths in hospitals or later years.

WAR	SERVICE MEMBERS	**BATTLE DEATHS	LIVING VETS
American Revolution (1775–1783)	217,000	4,435	0
War of 1812 (1812–1815)	286,730	2,260	0
Indian Wars (approx. 1817–1898)	106,000	1,000	0
Mexican Wars (1846–1848)	78,718	1,733	0
Civil War Union (1861–1865)	2,213,363	140,414	0
Civil War Confederate (1861–1865)	1,050,000	74,524	0
Spanish-American War (1898–1902)	306,760	385	0
World War I (1917–1918)	4,734,991	53,402	0
World War II (1941–1945)	16,112,566	291,557	1,711,000
Korean War (1950–1953)	5,720,000	33,739	2,275,000
Vietnam War (1964–1975)	8,744,000	47,434	7,391,000
Desert Shield/Storm (1990–1991)	2,322,000	148	2,244,583

STUDENT WORK-STUDY ASSISTANCE PROGRAM

Any student receiving VA education benefits and attending school at the three-quarter or full-time rate is eligible for the Work-Study Assistance Program. Work-Study students may work at the school Veterans' office, VA regional office, VA medical facility, or at approved state employment offices. They may be paid at the state or federal minimum wage, whichever is greater. If you would like additional information on any of VA Education programs, please contact the nearest VA Regional Office, call VA's national toll-free number at 1-800-827-1000, or go to www.gibill.va.gov.

THE VA HOME LOAN PROGRAM

The mission of the VA Home Loan program is to maximize opportunities for Veterans and Service members to obtain, retain, and adapt homes in recognition of their service to the Nation. The four main features of the Home Loan program are guaranty backing of home mortgages, grant-funded housing adaptations for severely disabled Veterans and Service members, direct home loan funding for Native American Veterans living on Federal trust land, and foreclosure avoidance assistance to VA home loan borrowers who are in default.

VA GUARANTEED HOME LOANS

Home loan guarantees are issued to help eligible Service members, Veterans, Reservists, and certain unmarried surviving spouses obtain homes, condominiums, or manufactured homes; refinance an existing home loan; or install energy-efficient improvements. Borrowers must have suitable credit, sufficient income, and a valid Certificate of Eligibility (COE) to be eligible for a VA-guaranteed home loan. To obtain a COE, Veterans/Service members must meet certain service requirements (found at www.benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp).

The VA Home Loan benefit is reusable, and has no expiration date, but borrowers must certify they will occupy the home.

All Veterans, except those who are specified by law as exempt, are charged a VA funding fee when using the VA Home Loan program. The fee can either be paid in cash, or included in the loan. Currently, exemptions from the funding fee are provided for those Veterans and Service members receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and those who would be in receipt of compensation, but who were recalled to active duty or re-enlisted and are receiving active-duty pay

in lieu of compensation. Additionally, unmarried surviving spouses in receipt of Dependency and Indemnity Compensation are exempt from the funding fee. For all types of loans, the loan amount may include this funding fee. Funding fee rates are set in statute; current fee rates can be found at www.benefits.va.gov/HOMELOANS/purchaseco_loan_fee.asp.

Purchase Loans: Allows borrowers to purchase a home at a competitive interest rate, often without requiring a down payment. To be eligible, borrowers must meet established credit guidelines and have sufficient income to repay the loan. Borrowers must meet certain service requirements and have a valid Certificate of Eligibility (COE). More information about obtaining a COE can be found at www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp.

Cash Out (Regular) Refinance Loan: Allows homeowners to take cash out of their home equity to take care of concerns like paying off debt, funding school, or making home improvements. To be eligible, borrowers must meet established credit guidelines and have sufficient income to repay the loan. Borrowers must meet certain service requirements and have a valid Certificate of Eligibility (COE). More information about obtaining a COE can be found at www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp.

Interest Rate Reduction Refinance Loan (IRRRL): Also called the Streamline Refinance Loan, IRRRLs help borrowers obtain a lower interest rate by refinancing an existing VA loan. Borrowers can refinance both fixed and adjustable rate mortgages into another fixed-rate mortgage. VA does not require an appraisal or credit underwriting package from a borrower applying for an IRRRL, and IRRRLs may be done with no "cash out of pocket" from the borrower. Note that an IRRRL can be made only if the borrower has already used their eligibility for a VA loan on the property they intend to refinance, and the borrower may *not* receive cash from the loan proceeds.

VA Effective Loan Limits: VA does not set a cap on how much can be borrowed to finance a home. However, there are limits on the amount of liability VA can assume, which usually affects the amount of money an institution will lend. Due to secondary market requirements, lenders typically require that the VA guaranty, plus any downpayment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA's maximum guaranty amount is customarily referred to as an "effective loan limit." Loans for the effective loan limit or less are typically available to Veterans with no downpayment; loans for more than the effective loan limit generally require downpayments. VA's maximum guaranty amounts are established annually, and vary, depending on the size of the loan and the location of the property.

The Specially Adapted Housing (SAH) grant program: Provides grants to eligible service-connected disabled Veterans and Service members for the purpose of constructing or modifying a home to meet their unique housing needs. The goal of the

program is to provide a barrier-free living environment that affords a level of independent living that Veterans and Service members may not otherwise enjoy. The SAH program offers three different types of grants, depending on the Veteran/Service member's unique condition or living situation.

1. The Specially Adapted Housing (SAH) grant is generally used to create a wheelchair accessible home. In FY 2014, the SAH grant maximum amount is \$67,555.
2. The Special Home Adaptations (SHA) grant is generally used to assist Veterans with mobility throughout their homes. In FY 2014, the SHA grant maximum amount is \$13,511.
3. Temporary Residence Adaptation (TRA): Eligible Veterans and Service members who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or Service member adapt the family member's home to meet his or her special needs. TRA grant maximums are \$29,657 for SAH-eligible Veterans/Service members, and \$5,295 for SHA-eligible Veterans/Service members.

Maximum grant amounts for the three grant types [Specially Adapted Housing (SAH), Special Housing Adaptation (SHA), and Temporary Residence Adaptation (TRA)] are set in statute, and are indexed to the cost of construction, which means they can increase each FY as construction costs rise.

The Native American Direct Loan (NADL) Program: Helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on an existing NADL loan. In some cases, a non-Native American Veteran may be eligible for a NADL if s/he is married to a Native American who resides on Trust Land. Eligible Federal Trust Land includes tribal trust and allotted lands, Alaska Native corporations, and Pacific Island territories. The tribal organization must participate in the VA NADL program, and the borrower must meet certain service requirements and have a valid Certificate of Eligibility (COE).

Foreclosure Avoidance: VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to

GLOBAL WAR ON TERRORISM

UNITED STATES AIR FORCE
(ACTIVE, GUARD, AND RESERVE;
AS OF NOVEMBER 19, 2014)

OPERATION IRAQI FREEDOM

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	29	0	0	29
Non-Hostile Death	17	2	4	23
Wounded In Action	373	58	19	450
Total OIF Casualties	419	60	23	502

OPERATION ENDURING FREEDOM

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	51	2	1	54
Non-Hostile Death	40	2	3	45
Wounded In Action	421	59	20	500
Total OEF Casualties	512	63	24	599

OPERATION NEW DAWN

CASUALTIES TYPE	ACTIVE	ANG	USAFR	TOTALS
Hostile Death	0	0	0	0
Non-Hostile Death	4	0	0	4
Wounded In Action	1	1	0	2
Total OND Casualties	5	1	0	6

Source: Defense Manpower Data Center
Data, Analysis and Programs Division

avoid foreclosure. Servicers can offer loss mitigation options such as repayment plans, forbearances, or loan modifications, depending on a Veteran's specific situation. However, in cases where the servicer is unable to help the Veteran borrower, VA has loan technicians in eight Regional Loan Centers who take an active role in interceding with the mortgage servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call 1-877-827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help avoid foreclosure.

VETERANS' GROUP LIFE INSURANCE

Full-time Servicemembers' Group Life Insurance (SGLI) coverage may be converted to a 5-year, level-premium term plan policy known as the Veterans' Group Life Insurance (VGLI), which is renewable every 5 years for the life of the Veteran. Members may choose to be covered in \$10,000 increments for up to the maximum amount of SGLI obtained while in active duty service or in the Reserves. Members with full-time SGLI coverage are eligible for VGLI upon release from active duty or the Reserves. Members of the Individual Ready Reserve or the Inactive National Guard and Reserve are also eligible. In addition, a member who had part-time SGLI and who, while performing duty or traveling directly to or from duty, suffered an injury or disability rendering him/her uninsurable at standard premium rates is eligible for VGLI. If you have questions about Servicemembers' or Veterans' Group Life Insurance, you should contact the Office of Servicemembers' Group Life Insurance toll-free at 1-800-419-1473 or 973-548-5699 (overseas only).

DEATH BENEFITS

Eligible surviving spouses of deceased military Veterans who died on or after Jan. 1, 1993, can receive Dependency and Indemnity Compensation (DIC), at a monthly rate of \$1,215 (effective Dec. 1, 2013). The rates for children and parents may vary. If the Veteran died before Jan. 1, 1993, the amount varies depending on the deceased Veteran's pay grade. To view rates for the various eligibility categories, go to www.vba.va.gov.

To qualify, a recipient must be the survivor of a deceased Veteran whose death was the result of a service-connected illness or injury. When the Veteran's death is not service related, the survivor may still be eligible for the benefits if the Veteran was receiving VA disability compensation for a

"total" disability for the 10-year period preceding the Veteran's death or if the Veteran had continuously received compensation for a "total" disability for at least five continuous years following the release from active duty.

A survivor may be eligible if he/she was married to the Veteran for at least one year and the marriage is recognized as valid. If a child was born of the union, there is no time requirement. The survivor must have lived with the Veteran continuously until the Veteran's death. Death pensions may also be payable to the surviving spouse and children of wartime Veterans if they have limited income and their estates cannot provide adequate maintenance. Other death benefits include burial in a national cemetery, a government-provided headstone or marker, burial flag, and a Presidential Memorial Certificate. For application forms and information about DIC or other death benefits, Veterans or survivors should visit the nearest VA office or call toll-free at 1-800-827-1000.

VA MEDICAL CARE

VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, nursing homes, domiciliaries, readjustment counseling centers, and various other facilities.

VA health benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore health. VHA medical facilities provide a wide range of services including traditional hospital-based services such as surgery, critical care, mental health, orthopedics, pharmacy, radiology, and physical therapy. In addition, most medical facilities offer additional medical and surgical specialty services including audiology & speech pathology, dermatology, dental, geriatrics, neurology, oncology, podiatry, prosthetics, urology, and vision care. Some medical centers also offer advanced services such as organ transplants and plastic surgery.

ENROLLMENT

For most Veterans, entry into the VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, or at www.1010ez.med.va.gov/sec/vha/1010ez, or by calling toll-free 1-877-222-8387. Once enrolled, Veterans can receive health care at VA health care facilities anywhere in the country. The following three categories of Veterans are not required to enroll but are urged to do so to permit better planning of health resources:

- Veterans with a service-connected disability of 50 percent or more.
- Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty,

but which VA has not yet rated, within 12 months of discharge.

- Veterans seeking care for a service-connected disability only.

PRIORITY GROUPS

During enrollment, each Veteran is assigned a priority group. VA uses priority groups to balance demand for VA health care enrollment with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. A description of priority groups follows:

Priority Group 1:

- Veterans with VA Service-connected disabilities rated 50 percent or more.
- Veterans assigned a total disability rating for compensation based on unemployability.

Priority Group 2:

- Veterans with service-connected disabilities rated 30 to 40 percent disabling.

Priority Group 3:

- Veterans who are former POWs.
- Veterans awarded the Purple Heart Medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA Service-connected disabilities rated 10 or 20 percent.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation.”

Priority Group 4:

- Veterans receiving increased compensation or pension based on their need for regular Aid and Attendance or by reason of being permanently Housebound.
- Veterans determined by VA to be catastrophically disabled.

Priority Group 5:

- Nonservice-connected Veterans and non-compensable Service-connected Veterans rated 0 percent, whose annual income and/or net worth are not greater than VA financial thresholds.
- Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

Priority Group 6:

- Compensable 0 percent Service-connected Veterans.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975.
- Veterans who served in the Southwest Asia Theater of operations from Aug. 2, 1990, through Nov. 11, 1998.
- Veterans who served in a theater of combat operations

after Nov. 11, 1998, as follows:

- Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge.

Priority Group 7:

- Veterans with incomes below the geographic means test (GMT) income thresholds and who agree to pay the applicable copayment.

Priority Group 8:

- Veterans with gross household incomes above VA national income threshold and the geographically adjusted income threshold for their resident location and who agree to pay copays.

Veteran’s eligibility for enrollment: Noncompensable 0 percent service-connected and:

- Sub priority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/or placed in this sub priority due to changed eligibility status.
- Sub priority b: Enrolled on or after June 15, 2009, whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less.

Veterans eligible for enrollment: Nonservice-connected and:

- Sub priority c: Enrolled as Jan. 16, 2003, and who remained enrolled since that date and/ or placed in this sub priority due to changed eligibility status.
- Sub priority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less.
- Veterans not eligible for enrollment: Veterans not meeting the criteria above:
- Sub priority e: Noncompensable 0 percent service-connected.
- Sub priority g: Nonservice-connected.

Note: VA’s income thresholds can be located at www.va.gov/healthbenefits/cost/income_thresholds.asp.

ELIGIBILITY

Eligibility for most Veterans’ health care benefits is based solely on active military service in the Army, Navy, Air Force, Marines, or Coast Guard (or Merchant Marines during WW II), and discharged under other than dishonorable conditions. Returning service members, including Reservists and National Guard members who served on active duty in a theater of combat operations after Nov. 11, 1998, are eligible for free health care services for conditions potentially related to combat service for two years following separation from active duty. Additionally, Reservists and National Guard members

who were called to active duty by a Federal Executive Order may qualify for VA health care benefits. However, health care eligibility is not just for those who served in combat. Other groups may be eligible for some health benefits. For additional information, call VA toll-free at 1-800-827-1000.

TRAVEL COSTS

Certain Veterans may be reimbursed for travel costs to receive VA medical care. Reimbursement is paid at 41.5 cents per mile and is subject to a deductible of \$3 for each one-way trip and \$6 for a round trip; with a maximum deductible of \$18 per calendar month. Two exceptions to the deductible are travel for C&P exam and special modes of transportation, such as an ambulance or a specially equipped van. These deductibles may be waived when their imposition would cause a severe financial hardship.

Eligibility: Payments may be made to the following:

- Veterans rated 30 percent or more SC for travel relating to any condition.
- Veterans rated less than 30% for travel relating to their SC condition.
- Veterans receiving VA pension benefits for all conditions.
- Veterans with annual income below the maximum applicable annual rate of pension for all conditions.
- Veterans who can present clear evidence that they are unable to defray the cost of travel.
- Veterans traveling in relation to a Compensation and Pension (C&P) Examination.
- Certain Veterans in certain emergency situations.
- Certain non-Veterans when related to care of a Veteran (attendants & donors).
- Beneficiaries of other Federal Agencies (when authorized by that agency).
- Allied Beneficiaries (when authorized by appropriate foreign government agency).

VETERAN HEALTH REGISTRIES

Certain Veterans can participate in a VA health registry and receive free medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. VA maintains health registries to provide special health examinations and health-related information. To participate, contact the Environmental Health (EH) Coordinator at the nearest VA health care facility or visit www.publichealth.va.gov/exposures, where a directory of EH Coordinators is maintained.

Burn Pit Registry: VA's Airborne Hazards and Open Burn Pit Registry allows eligible Veterans and Service members to document their exposures and report health concerns through an online questionnaire. Eligible Veterans and Service members include those who served in:

- Operation Enduring Freedom/Operation Iraqi Freedom/Operation New Dawn Djibouti, Africa, on or after Sept. 11, 2001
- Operations Desert Shield or Desert Storm
- Southwest Asia theater of operations on or after August 2, 1990.

Gulf War Registry: For Veterans who served on active military duty in Southwest Asia during the Gulf War, which began in 1990 and continues to the present, including Operation Iraqi Freedom (OIF). The Gulf War registry was established after the first Gulf War to identify possible diseases resulting from U.S. military personnel service in certain areas of Southwest Asia. These diseases were endemic to the area or may have been due to hazardous exposures, including heavy metals. Furthermore, air pollutants, i.e., carbon monoxide sulfur oxides, hydrocarbons, particulate matter, and nitrogen oxides, singly or in combination, could have caused chronic health problems.

Depleted Uranium Registries: Depleted uranium is natural uranium leftover after most of the U-235 isotope has been removed, such as that used as fuel in nuclear power plants. DU possesses about 60 percent of the radioactivity of natural uranium; it is a radiation hazard primarily if internalized, such as in shrapnel, contaminated wounds, and inhalation. In addition to its radioactivity, DU has some chemical toxicity related to being a heavy metal (similar to lead). Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium exposure are eligible for a DU evaluation. VA maintains two registries for Veterans possibly exposed to depleted uranium. The first is for Veterans who served in the Gulf War, including Operation Iraqi Freedom. The second is for Veterans who served elsewhere, including Bosnia and Afghanistan.

Agent Orange Registry: For Veterans possibly exposed to dioxin or other toxic substances in herbicides used during the Vietnam War between 1962 and 1975, regardless of length of service; exposure on land in Vietnam, or on a ship operating on the inland waterways of Vietnam between Jan. 9, 1962, and May 7, 1975; service along the demilitarized zone in Korea between April 1, 1968, and Aug. 31, 1971; possible exposure on or near the perimeters of military bases in Thailand between Feb. 28, 1961, and May 7, 1975; or possible exposure due to herbicides tests and storage at military bases in the United States and locations in other countries. DoD has provided a list of locations and dates where herbicides, including Agent Orange, were used. This DoD list is available at <http://www.publichealth.va.gov/exposures/>. For those sites not listed, the Veteran should provide some proof of exposure to obtain a registry examination. Information is also available through VA's Special Issues Helpline at 1-800-749-8387.

Ionizing Radiation Registry: For Veterans possibly exposed to and who are concerned about possible adverse effects of their atomic exposure during the following activities: on-site participation in an atmospheric detonation of a nuclear device, whether or not the testing nation was the United States; occupation of Hiroshima or Nagasaki from Aug. 6, 1945, through July 1, 1946; or internment as a POW in Japan during World War II, which the Secretary of Veterans Affairs determines resulted in an opportunity for exposure to ionizing radiation comparable to that of Veterans involved in the occupation of Hiroshima or Nagasaki. In addition, VA regulations provide that “radiation-risk activity” refers to service at: Department of Energy gaseous diffusion plants at Paducah, Ky., Portsmouth, Ohio; or the K-25 area at Oak Ridge, Tenn., for at least 250 days before Feb. 1, 1992. If the Veteran was monitored for each of the 250 days using dosimetry badges to monitor radiation to external body parts or if the Veteran served for at least 250 days in a position that had exposures comparable to a job that was monitored using dosimetry badges in proximity to: Longshot, Milrow, or Cannikin underground nuclear tests at Amchitka Island, Alaska, before Jan. 1, 1974, or Veterans in receipt of nasopharyngeal (NP)—nose and throat — radium irradiation treatments while in the active military, naval, or air service.

READJUSTMENT COUNSELING

VA provides outreach and readjustment counseling services through 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

Eligibility: Veterans are eligible if they served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq, and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era, but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.

Services: Vet Center counselors provide individual, group, and family readjustment counseling to combat Veterans to assist them in making a successful transition from military to civilian life; to include treatment for post-traumatic stress disorder (PTSD); and help with any other military related problems that affect functioning within the family, work, school, or other areas of everyday life. Other psychosocial services include outreach, education, medical referral, homeless Veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers

also provide military sexual trauma counseling to Veterans of both genders and of any era of military service.

Bereavement Counseling: Bereavement Counseling is available to all family members including spouses, children, parents, and siblings of service members who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling 202-461-6530. Vet Center Combat Call Center (1-877-WAR-VETS) is an around-the-clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans. For additional information, contact the nearest Vet Center or visit: www.vetcenter.va.gov.

PROSTHETIC AND SENSORY AIDS

Veterans receiving VA care for any condition may receive VA prosthetic appliances, equipment, and services, such as home respiratory therapy, artificial limbs, orthopedic braces and therapeutic shoes, wheelchairs, powered mobility, crutches, canes, walkers, special aids, appliances, optical and electronic devices for visual impairment, and other durable medical equipment and supplies. Veterans who are approved for a guide or service dog may also receive service dog benefits including veterinary care and equipment.

VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to the following Veterans:

- a. Those with any compensable service-connected disability.
- b. Those who are former Prisoners of War (POWs).
- c. Those who were awarded a Purple Heart.
- d. Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.
- e. Those in receipt of an increased pension based on being permanently housebound and in need of regular aid and attendance.
- f. Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the Veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.
- g. Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living.

- h. Those who have vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment and to reduce the impact of dual sensory impairment (combined hearing loss and vision loss). NOTE: The term “severe” is to be interpreted as a vision and/or hearing loss that interferes with or restricts access to, involvement in, or active participation in health care services (e.g., communication or reading medication labels). The term is not to be interpreted to mean that a severe hearing or vision loss must exist to be eligible for hearing aids or eyeglasses.
- i. Those Veterans who have service-connected vision disabilities rated 0 percent or hearing disabilities rated 0 percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

Non-service-connected (NSC) Veterans are eligible for hearing aids or eyeglasses on the basis of medical need. All such Veterans (including Medal of Honor recipients who do not have entitling conditions or circumstances and catastrophically disabled Veterans) must receive a hearing evaluation by a state-licensed audiologist prior to determining eligibility for hearing aids or an appropriate evaluation by an optometrist or ophthalmologist prior to determining eligibility for eyeglasses to establish medical justification for provision of these devices. These Veterans must meet the following criteria for eligibility based on medical need:

- a. Be enrolled and receiving a vested level of care from the VA medical facility where they receive their health care; and
- b. Have hearing or vision loss that interferes with or restricts communication to the extent that it affects their active participation in the provision of health care services as determined by an audiologist or an eye care practitioner or provider.

For additional information, contact the prosthetic chief or representative at the nearest VA health care facility or go to www.prosthetics.va.gov.

CIVIL SERVICE EMPLOYMENT

Armed Forces Veterans are given some degree of preference when they seek federal employment. Veterans who served on active duty in the Armed Forces during specific

time periods or in military campaigns are entitled to preference over non-Veterans, both in federal hiring practices and in retention during reductions-in-force under title 5, Section 2108, of the United States Code. Eligible Veterans can claim a five-point preference or a 10-point (TP) compensable disability preference on their application for federal jobs. The Office of Personnel Management (OPM) administers entitlement to Veterans’ preference in employment under title 5, United States Code, and oversees other statutory employment requirements in titles 5 and 38 (Title 38, United States Code, also governs Veterans’ entitlement to benefits administered by the Department of Veterans Affairs). Comprehensive information on civil service employment for Veterans can be found on the OPM website at www.opm.gov.

VETERANS’ CLAIMS

Current law requires VA to assist claimants in substantiating their claims for benefits. The Secretary of Veteran Affairs (VA) must furnish all instructions and forms necessary when a request is made or intent is expressed by any person applying for Veterans’ benefits. The law also requires VA to notify the Veteran of any information or evidence needed in order to substantiate the claim.

VA also must make reasonable efforts to assist a claimant and obtain evidence and relevant records that the claimant identifies and authorizes the Secretary of Veterans Affairs to obtain, unless there is no reasonable possibility that assistance would aid in substantiating the claim.

For service-connected disability compensation claims, VA obtains existing service medical records and other relevant records pertaining to the claimant’s active military, naval, or air service if the records are maintained by a governmental entity and if the claimant provides sufficient information to locate them. VA also will provide a medical examination or obtain a medical opinion when such an examination or opinion is necessary to make a decision on the claim. Federal agencies furnish relevant records to the department at no cost to the claimant. Note: Legislation passed late in the second session of the 109th Congress allowed Veterans to seek legal expertise at their own expense to prepare appeal actions relating to a VA disability claim.

➔ **Before expending hard-earned dollars, AFSA encourages Veterans to seek out the assistance of a Veterans Service Officer (VSO) or Veterans Liaison. VSOs provide information and assistance in obtaining state and federal Veterans benefits at no charge to the Veteran. You can usually locate a VSO by calling your regional VA facility at 1-800-827-1000, or under the government office section of your local phone book.**

TRICARE

TRICARE is the Department of Defense health care program available to active duty service members and retirees of the seven uniformed services, their family members, survivors, and others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS). The uniformed services include the U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the Public Health Service, and the Commissioned Corps of the National Oceanic and Atmospheric Association.

TRICARE combines the health care resources of military treatment facilities (MTFs) with networks of civilian health care professionals. TRICARE is available worldwide and offers a variety of health plan, prescription, and dental options. To learn more about TRICARE's coverage, benefits, and special programs, go to www.tricare.mil.

ELIGIBILITY AND DEERS

To use TRICARE, you must be enrolled in DEERS and have a valid uniformed services identification (ID) card. All sponsors (active, Reserve, or retired) should ensure that their family status (marriage, death, divorce, new child, etc.) and residential address are current in DEERS at all times. Sponsors or registered family members may make address changes; however, only the sponsor can add or remove a family member from DEERS, and proper documents are required, e.g., a marriage certificate, a divorce decree, and/or a birth certificate. To verify or update DEERS, do one of the following:

- Call the Defense Manpower Data Center (DMDC) Support Office toll-free at 1-800-538-9552 (TTY/TDD 1-866-363-2883).
- Visit a local Uniformed Services Personnel Office (ID card office). You can locate an ID card office near you at: <https://www.dmdc.osd.mil/rsl/owa/home>.
- Update information at: <https://www.dmdc.osd.mil>.
- Fax address changes to 1-831-655-8317.
- Mail address changes to the Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.

MEDICARE ELIGIBILITY

Under Federal law, TRICARE beneficiaries eligible for premium-free Medicare Part A because of a disability, end-stage renal disease, or based on turning age 65 must have Medicare Part B coverage to remain TRICARE-eligible.*

You should enroll in Medicare Part B when first eligible to avoid the Medicare surcharge for late enrollment (10 percent for each 12-month period that you could have enrolled

in Part B but didn't). To learn more about Medicare Part B premiums, go to www.medicare.gov.

**The following beneficiaries are not required (but still encouraged) to have Medicare Part B: active duty service members, beneficiaries enrolled in the US Family Health Plan, and beneficiaries enrolled in TRICARE Reserve Select.*

TRICARE REGIONS

TRICARE is available worldwide and is managed in four separate regions, three in the United States and one overseas. The overseas region is divided into three geographic areas supported by TRICARE Area Offices (TAOs) and a single overseas contractor, International SOS.

HEALTH PLAN OPTIONS

TRICARE offers several health plan options and the availability for each varies depending on the beneficiary's category (i.e., active duty, retiree, family member, etc.) and where they live.

TRICARE PRIME

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. TRICARE Prime is available in areas near military treatment facilities or where managed care contractor has established TRICARE Prime networks. Some key features of this program are:

- You *must enroll* in this program.
- No charge for active duty service members or their families, but all other enrollees must pay an annual fee.
- Features fewer out-of-pocket costs than other options.
- Offers enhanced coverage of clinical preventive services and vision.
- Prime beneficiaries receive priority access for care at MTFs and have assigned Primary Care Managers (PCM).
- The Point-Of-Service (POS) option is available to receive care without a PCM referral, but can result in higher out-of-pocket costs.
- Emergent/urgent care rules apply.

TRICARE PRIME OVERSEAS

TRICARE Prime Overseas offers the TRICARE Prime benefit to active duty service members and their families who live in overseas Prime Service Areas. Most care is received at overseas MTFs, however, some overseas areas have established preferred provider networks in the surrounding areas. Contact the appropriate TRICARE Service Center for details about enrolling in TRICARE Prime Overseas.

TRICARE PROGRAM OPTIONS

Depending on your beneficiary category and location, you may be eligible for different program options. Use the chart below to determine your options. Additional program details are listed in this brochure. Your options may change if you move, if your sponsor

changes location or status, or if you have a life event such as getting married or becoming entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your regional contractor.

BENEFICIARY TYPES	PROGRAM OPTIONS ¹
Active duty service members <i>(includes Guard and Reserve members activated for more than 30 consecutive days)</i>	TRICARE Prime TRICARE Prime Remote TRICARE Active Duty Dental Program
Active duty family members (ADFM) <i>(includes family members of National Guard and Reserve members² activated for more than 30 consecutive days and certain survivors)</i>	TRICARE Prime TRICARE Prime Remote for Active Duty Family Members TRICARE Standard and TRICARE Extra TRICARE for Life (TFL) (ADFM must have Medicare Part A and Medicare Part B to participate in TFL.) ³ US Family Health Plan TRICARE Dental Program (TDP)
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others	TRICARE Prime TRICARE Standard and TRICARE Extra TFL (If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.) US Family Health Plan TRICARE Retiree Dental Program (TRDP)
National Guard and Reserve members² and their family members <i>(qualified, non-active duty members of the Selected Reserve of the Ready Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)</i>	TRICARE Reserve Select (members of the Selected Reserve) TRICARE Retired Reserve (members of the Retired Reserve who have not reached age 60) TDP TRDP

Notes:

1. Qualified adult-age dependents may purchase coverage through the TRICARE Young Adult (TYA) program. For more information on TYA, see the Program Descriptions and Enrollment Costs on the TRICARE website, www.tricare.mil.
2. The National Guard and Reserve includes the Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve, and U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit <http://ra.defense.gov>.
3. ADFMs who have Medicare Part A are not required to have Medicare Part B to remain eligible for TRICARE. To avoid a break in coverage, ADFMs must sign up for Medicare Part B before the sponsor's retirement date.

TRICARE PRIME REMOTE

TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members (TPRADFMs) provide active duty service members and their eligible family members with a TRICARE Prime-like option while they are assigned to remote duty stations in the United States. Key features of TRICARE Prime Remote include:

- Similar to TRICARE Prime.
- Receive most care from an assigned network primary care manager (PCM) who will provide referrals for specialty care. If a network PCM is not available, care is received from any TRICARE-authorized provider.
- Enhanced coverage for vision and clinical preventive services.
- Time and distance access standards for care.
- No claims to file (in most cases).
- Easy to transfer enrollment (portability) when moving to another location in your TRICARE region or to a new TRICARE region.
- Only available in TPR-designated ZIP code areas.

TRICARE PRIME REMOTE OVERSEAS

TRICARE Prime Remote Overseas offers the TRICARE Prime benefit to active duty service members and their families in designated remote overseas locations.

US FAMILY HEALTH PLAN

The US Family Health Plan is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. The US Family Health Plan is available to all beneficiaries except for active duty service members who reside in one of the six designated areas. The plan is even available to Medicare beneficiaries with or without Medicare Part B. To learn more about the US Family Health Plan and find out where it's offered, go to www.usfhp.com.

TRICARE STANDARD AND EXTRA

TRICARE Standard and Extra are fee-for-service options. When you use TRICARE Standard, you have more choice in providers as you can seek care from any TRICARE-authorized provider, but you will have higher out-of-pocket costs. Some of the key features of TRICARE Standard and Extra are:

- Enrollment is not required for TRICARE Standard and TRICARE Extra and there are no enrollment fees.
- You may use Standard and Extra interchangeably as often as you like.
- With TRICARE Extra, you choose hospitals and providers within the TRICARE network and enjoy discounted cost shares.
- With TRICARE Standard, you choose

TRICARE-authorized providers (non-network) and pay higher cost-shares.

- If you are using the TRICARE Extra option, your provider will submit claims on your behalf.

TRICARE RESERVE SELECT

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified Guard and Reserve members may purchase. TRS offers coverage similar to TRICARE Standard and Extra and is available (worldwide) to most Selected Reserve members (and families) when not on active duty orders or covered under the Transitional Assistance Management Program. To qualify, you must be a member of the Selected Reserve of the Ready Reserve, and you cannot be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program (as defined in Chapter 89 of Title 5 U.S.C) or currently covered under FEHB, either under your own eligibility or through a family member. In 2014, rates will be \$51.68 per month for member-only coverage and \$204.29 for member and family coverage.

TRICARE FOR LIFE (TFL)

TFL is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries worldwide, regardless of age, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer, minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible. If you use a Medicare provider, he or she will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

- For Medicare and TRICARE-covered services, Medicare pays first and TFL pays your remaining coinsurance for TRICARE-covered services.
- For services covered by TRICARE but not by Medicare, such as care received overseas, TFL pays first and Medicare pays nothing. You must pay the TRICARE fiscal year deductible and cost shares.
- For services covered by Medicare but not by TRICARE, such as chiropractic services, Medicare pays first and TFL pays nothing. You must pay the Medicare deductible and coinsurance.
- For services not covered by Medicare or TRICARE, such as cosmetic surgery, Medicare and TRICARE pay nothing and you must pay the entire bill.

Important note: You must have Medicare Part B to participate in TFL! For more information, visit www.tricare.mil/tfl, or contact the TFL contractor, Wisconsin Physicians Service at 1-866-773-0404 (TDD 1-866-773-0405) or visit its website.

TRICARE RETIRED RESERVE

TRICARE Retired Reserve (TRR) is a premium-based health plan that qualified retired Reserve members and survivors may purchase for themselves and their family members. TRR offers coverage similar to TRICARE Standard and Extra.

TRICARE YOUNG ADULT (TYA)

TYA is a premium-based program offering TRICARE medical and pharmacy coverage to eligible beneficiaries up to age 26. There are two coverage options: TYA Prime and TYA Standard.

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

- An unmarried, adult child of an eligible sponsor. Eligible sponsors include:
- Active duty service members.
- Retired service members.
- Activated Guard/Reserve members.
- Non-activated Guard/Reserve members using TRICARE Reserve Select.
- Retired Guard/Reserve members using TRICARE Retired Reserve.
- Those who are at least age 21 but not yet 26 years old.

Note: If you are enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50 percent of your financial support, your eligibility may not begin until age 23 or upon graduation, whichever comes first.

- Those not eligible to enroll in an employer-sponsored health plan based on your own employment.
- Those not otherwise eligible for TRICARE coverage.

Beneficiaries enroll in this program through their regional contractor; visit their websites for details.

DENTAL OPTIONS

TRICARE offers several dental options depending on the beneficiary's category.

ACTIVE DUTY DENTAL PROGRAM

Active duty service members (including activated Guard/Reserve members) receive most dental care at military dental treatment facilities. Civilian dental care is coordinated through the TRICARE Active Duty Dental Program, administered by United Concordia Companies, Inc. (United Concordia) in the following locations:

- United States
- U.S. Virgin Islands
- Guam
- Puerto Rico

- American Samoa
- Northern Mariana Islands

In all other overseas areas, host-nation dental care is coordinated through the overseas contractor, International SOS.

TRICARE DENTAL PROGRAM (TDP)

The TDP is a voluntary, premium-based dental insurance plan available worldwide to active duty family members, National Guard/Reserve members (not on active duty orders), and family members of National Guard/Reserve members (regardless of the sponsor's military status). The TDP provides comprehensive benefits to include diagnostic, preventive, restorative, endodontic, periodontic, oral surgery, and orthodontic services.

THE TRICARE RETIREE DENTAL PROGRAM (TRDP)

A voluntary, premium-based dental insurance plan available worldwide to retired service members (including retired National Guard/Reserve members), their families, and survivors. Administered by Delta Dental Plan of California, TRDP offers comprehensive benefits to include diagnostic, preventive, restorative, endodontic, periodontic, oral surgery, and orthodontic services.

TRICARE PHARMACY BENEFITS

TRICARE offers several ways for you to fill your prescriptions. Each option is available worldwide, but some may be limited outside of the United States.

- **Military Pharmacy** (Least expensive option with no out-of-pocket costs)
- **Home Delivery** (Safe and easy to use, and the least expensive when a military pharmacy is not available).
- **Network Pharmacy** (Fast and accessible with more than 57,000 network pharmacies in the United States and U.S. Territories)
- **Non-Network Pharmacy** (Most expensive option)

Important note: TRICARE has a uniform formulary—a standardized list of covered medications. For a complete list of medications, formulary status, and availability, go to www.pca.osd.mil/formulary_search.php?submenuheader=1.

MILITARY PHARMACY

A Military Treatment Facility (MTF) pharmacy offers the least expensive option for filling prescriptions. At an MTF pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most MTF pharmacies accept prescriptions written by both civilian and military providers,



The drummer of the Air Force Heritage of America Band ensemble 'Full Spectrum' entertains attendees of the USAF's 67th birthday celebration. Photo submitted by Patrick J. Cashin.

regardless of whether you are enrolled at the MTF. Non-formulary medications generally are not available at MTF pharmacies.

TRICARE HOME DELIVERY

TRICARE Pharmacy Home Delivery is your least expensive option when not using an MTF pharmacy. There is no cost for TRICARE Pharmacy Home Delivery for active duty service members. For all other beneficiaries, there is no cost to receive up to a 90-day supply of generic medications. Copayments apply for brand-name and non-formulary medications (up to a 90-day supply). Beginning Feb. 1, 2015, brand-name medications will cost you \$16 and non-formulary \$46 unless medical necessity has been established (ask your doctor). Home delivery is best suited for medications you take on a regular basis. Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, and assistance in renewing expired prescriptions.

Want to start saving money by making the switch to Home Delivery now? Call the Member Choice Center at 1-877-363-1433 or visit www.express-scripts.com/TRICARE and click on "Learn all about Home Delivery."

TRICARE RETAIL NETWORK PHARMACY

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You may fill prescriptions (one copayment for each 30-day supply) when you present your written prescription along with your uniformed services ID card to the pharmacist. Beginning Feb. 1, 2015, copays are as follows: Generic: \$8; brand name: \$20; and non-formulary, \$47 unless medical necessity has been established (ask your doctor). This option allows you to fill your prescriptions at network pharmacies without having to submit a claim. Plus you have access to a network of more than 56,000 retail pharmacies in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.

NON-NETWORK RETAIL PHARMACIES

At non-network retail pharmacies, you will pay full price for your medication and file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-network cost-shares, and TRICARE-required copayments. All deductibles must be met before any reimbursement can be made. This is, by far, your most expensive option.

LOCATING A PHARMACY

To locate a pharmacy near you, use the TRICARE pharmacy locator service at www.express-scripts.com/TRICARE/pharmacy or call Express Scripts toll-free at 1-877-363-1303.

SPECIAL PROGRAMS

TRICARE also offers several special programs that provide specific types of care for specific needs. Three programs are highlighted below. To learn about more TRICARE's special programs, visit its website at www.tricare.mil/Welcome/SpecialPrograms.aspx.

EXTENDED CARE HEALTH OPTION (ECHO)

The Extended Care Health Option (ECHO) supplements the basic TRICARE program by providing financial assistance for an integrated set of services and supplies. To use ECHO, qualified beneficiaries must:

- Be enrolled in the Exceptional Family Member Program (EFMP) through the sponsor's branch of service.
- Register through ECHO case managers in each TRICARE region.

ECHO is offered to the following beneficiaries who are diagnosed with moderate or severe mental retardation,

a serious physical disability, or an extraordinary physical or psychological condition:

- Active duty family members.
- Family members of activated National Guard/Reserve members.
- Family members who are covered under the Transitional Assistance Management Program.
- Children or spouses of former service members who are victims of abuse and qualify for the Transitional Compensation Program.

- Family members of deceased active duty sponsors while they are considered “transitional survivors.”

Note: Children may remain eligible for ECHO beyond the usual age limits in some circumstances. If you or your provider believes a qualifying condition exists, talk to a case manager or with your regional contractor to determine continued eligibility for ECHO benefits. Likewise, if you need assistance with ECHO benefits or would like to see if you qualify, please contact your regional contractor.

HEALTH CARE PROGRAMS CONTACT LIST

If you have questions about any of the information listed in this section, contact the appropriate contractor listed below or visit www.tricare.mil. For additional details about the Military Health System (MHS), visit the MHS Web site at www.health.mil.

TRICARE NORTH REGION

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
1-800-555-2605 (TRICARE Reserve Select)
www.hnfs.com

TRICARE SOUTH REGION

Humana Military, a division of Humana Government Business
1-800-444-5445 or 1-877-298-3408 (National Guard and Reserve)
1-877-249-9179 (Active duty programs)
Warrior Navigation and Assistance Program:
1-888-460-WNAP (1-888-446-9627)
www.humana-military.com

TRICARE WEST REGION

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhc-militarywest.com

TRICARE FOR LIFE

www.tricare.mil/tfl
Wisconsin Physicians Service
1-866-773-0404
1-866-773-0405 (TDD/TTY)
www.TRICARE4u.com

MILCONNECT WEBSITE—

UPDATE DEERS ONLINE
milconnect.dmdc.mil

DEERS INFORMATION

www.tricare.mil/deers

BENEFICIARY WEB-ENROLLMENT INFORMATION

www.tricare.mil/bwe

TRICARE PHARMACY PROGRAM

www.tricare.mil/pharmacy
Express Scripts, Inc.
1-877-363-1303

Member Choice Center (convert retail prescriptions to home delivery)
1-877-363-1433

www.express-scripts.com/TRICARE

TRICARE ACTIVE DUTY DENTAL PROGRAM

www.tricare.mil/addp
1-866-984-ADDP (1-866-984-2337)
www.addp-uccl.com

TRICARE DENTAL PROGRAM

www.tricare.mil/tdp

METLIFE

1-855-MET-TDP1 (1-855-638-8371) (stateside)
1-855-MET-TDP2 (1-855-638-8372) (overseas)
1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)
www.mybenefits.metlife.com/tricare

TRICARE RETIREE DENTAL PROGRAM

www.tricare.mil/trdp
Delta Dental of California
1-888-838-8737
www.trdp.org

U.S. FAMILY HEALTH PLAN

www.tricare.mil/usfhp
1-800-74-USFHP (1-800-748-7347)
www.usfhp.com

TRICARE WEBSITE

www.tricare.mil

MILITARY HEALTH SYSTEM WEBSITE

www.health.mil

METLIFE

1-855-MET-TDP1 (1-855-638-8371) (stateside)
1-855-MET-TDP2 (1-855-638-8372) (overseas)
1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)
www.mybenefits.metlife.com/tricare

TRICARE RETIREE DENTAL PROGRAM

www.tricare.mil/trdp
Delta Dental of California
1-888-838-8737
www.trdp.org

U.S. FAMILY HEALTH PLAN

www.tricare.mil/usfhp
1-800-74-USFHP (1-800-748-7347)
www.usfhp.com

TRICARE WEBSITE

www.tricare.mil

MILITARY HEALTH SYSTEM WEBSITE

www.health.mil

LEGISLATIVE

CONGRESSIONAL

U.S. Capitol Switchboard:
202-224-3121
Senate Majority Leader:
202-224-3542
Speaker of the House:
202-225-0600

SCHEDULES AND LEGISLATIVE AND EXECUTIVE ACTION

Senate Democrat Cloakroom:
202-224-8541
Senate Republican Cloakroom:
202-224-8601
House Democrat Cloakroom:
202-225-7400
House Republican Cloakroom:
202-225-2020
Bill Status: 202-225-1772
Library of Congress website:
thomas.loc.gov

WHITE HOUSE

White House Comment Line:
202-456-1111
www.whitehouse.gov

PAY

ACTIVE DUTY/GUARD/RESERVE

DFAS Denver Center Building 444
6760 East Irvington Place
Denver, CO 80279-6000
1-888-332-7411, option 2
www.dfas.mil

RETIRED

U.S. Military Retirement Pay
P.O. Box 7130, London, KY 40742-7130
1-888-332-7411, option 1
www.dfas.mil

SURVIVOR BENEFITS

DFAS-Annuitant Pay
PO Box 7131
London, KY 40742-7131
1-800-321-1080 or 216-522-5955
www.dfas.mil

PERSONNEL ISSUES

ACTIVE DUTY

Air Force Personnel Center
HQ AFPC
550 C Street West, Suite 50
JBSA-Randolph AFB, TX 78150
1-800-525-0102
www.afpc.af.mil

GUARD/RESERVE

HQ ARPC/DPTOCW (Contact Center)
18420 E Silver Creek Ave, Bldg 390
MS 68
Buckley AFB, CO 80011
1-800-525-0102
www.arpc.afrc.af.mil

RETIREE ACTIVITIES BRANCH

HQ AFPC/DPSIAR
550 C Street West, Suite 8
Randolph AFB, TX 78150-4713
1-800-525-0102 or 210-565-4663

CASUALTY ASSISTANCE

Air Force Personnel Center (AFPC)
HQ AFPC/DPFCS
550 C Street West, Suite 14
JBSA-Randolph AFB, TX 78150-4716
1-800-433-0048 or
210-565-3505 or
DSN: 665-3505
www.afpc.af.mil/library/casualty.asp

NATIONAL COMMITTEE FOR EMPLOYER SUPPORT OF THE GUARD AND RESERVE (ESGR)

4800 Mark Center Drive, Suite 03E25
Alexandria, VA 22350-1200
1-800-336-4590
www.esgr.org

ARLINGTON NATIONAL CEMETERY

General Information:
Arlington National Cemetery
Arlington, VA 22211
1-877-907-8585
www.arlingtoncemetery.mil

NATIONAL PERSONNEL RECORDS CENTER MILITARY PERSONNEL RECORDS MEDALS AND DECORATIONS

(Note: All requests must be submitted in writing)
NPRC/MPR
1 Archives Dr.
St. Louis, MO 63138
314-801-0800
www.archives.gov

USAF WORLDWIDE LOCATOR

HQAFPC/DPDXIDL
550 C Street West, Suite 50
JBSA-Randolph AFB, TX 78150-4752
210-565-2660 or
DSN: 665-2660
www.afpc.af.mil/library/airforcelocator.asp

SOCIAL SECURITY ADMINISTRATION

1-800-772-1213
www.ssa.gov

DEPARTMENT OF VETERANS AFFAIRS

www.va.gov
VA Benefits: 1-800-827-1000
VA Educational Benefits:
1-800-712-3000
VA Insurance Center:
1-800-669-8477
Debt Management Center:
1-800-827-0648
Hearing Impaired: 1-800-829-4833
CHAMPVA: 1-800-733-8387
Headstones/Markers:
1-800-697-6947
Direct Deposit Program:
1-800-827-1000
Special Health Issues (Gulf War, Agent Orange): 1-800-749-8387

DEFENSE HEALTH AGENCY REGIONAL CONTACT INFORMATION

TRICARE North – Health Net Federal Services
CT, DE, DC, IL, IN, KY, ME, MD, MA, MI, NH, NJ, NY, NC, OH, PA, RI, VT, VA, WV, WI (and some ZIP codes in IA, MO, AND TN)
1-877-874-2273
www.hnfs.net

TRICARE SOUTH – HUMANA MILITARY HEALTHCARE SERVICES

AL, AR, FL, GA, LA, MS, OK, SC, and TN (excluding 35 TN ZIP codes in the Fort Campbell, KY area), and Texas (excluding only the extreme south-western El Paso area)
1-800-444-5445
www.humana-military.com

TRICARE WEST – UNITED HEALTHCARE MILITARY & VETERANS

AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa zip codes that are in the Rock Island, IL area), KS, MN, MO (except the St. Louis area), MT, NE, NV, NM, ND, OR, SD, TX (the southwestern corner, including El Paso, only), UT, WA, AND WY:
1-888-874-9378
www.uhcilitarywest.com

TRICARE OVERSEAS

TRICARE EURASIA-AFRICA

www.tricare.mil/tma/eurasiaafrica
1-877-678-1207

TRICARE LATIN AMERICA & CANADA

www.tricare.mil/tma/tlac
1-877-451-8659

TRICARE PACIFIC

www.tricare.mil/tma/pacific/tao-pacific.aspx
1-888-777-8343

DENTAL PLANS

TRICARE ACTIVE DUTY FAMILY MEMBER PLAN – METLIFE

CONUS: 1-855-638-8371

OCONUS: 1-855-638-8372

www.tricare.mil/CoveredServices/Dental/TDP.aspx

TRICARE RETIREE DENTAL PLAN- DELTA DENTAL OF CALIFORNIA

1-888-838-8737

www.trdp.org/retirees/

ARMED FORCES RECREATION CENTERS

HALE KOA RESORT, HAWAII

2055 Kalia Road
Honolulu, HI 96815-1998
1-800-367-6027
www.halekoa.com

DRAGON HILL LODGE, SEOUL

011-82-2-7918-222
Fax: 011-82-2-790-1576
reservations@dhl.korea.army.mil

NEW SANNO HOTEL, TOKYO

011-81-3-3440-7871
room_rsv@thenewsanno.com

SHADES OF GREEN RESORT IN ORLANDO, FL

1950 W. Magnolia Palm Drive
Lake Buena Vista, FL 32830
407-824-3400
Fax: 407-824-3665
sales@shadesofgreen.org
www.shadesofgreen.org

EDELWEISS LODGE AND RESORT, GERMANY

Attn: Vacation Planning Center
Unit 24501
APO AE 09006
011-49-8821-9440
M-F 8 a.m. to 5 p.m. CET
vacation@edelweisslodgeandresort.com
www.edelweisslodgeandresort.com

COMMUNICATING WITH CONGRESS

Though the opportunity to communicate with Congress is often neglected, it is not only a right of citizenship; it is an expectation. Senators and Representatives are elected by the American public, meaning you. Their salaries come from the American taxpayer, meaning you. They are supposed to vote on issues based on the interests of their constituencies, meaning you. You give them their job and fund their paychecks—don't be afraid to check up on your "employees" and give them direction on how to do their job.

TIPS ON WRITING

The letter is the most popular choice of communication with a congressional office. If you decide to write a letter, this list of helpful suggestions will improve the effectiveness of the letter:

1. Your purpose for writing should be stated within the first paragraph. If your letter pertains to a specific piece of legislation, identify it accordingly, e.g., House bill: H. R. ____, Senate bill: S. ____.
2. Be courteous, to the point, and include key information, using examples to support your position.
3. Address only one issue in each letter; and, if possible, keep the letter to one page.

TERMS OF ADDRESS

When writing to the Chair of a Committee or the Speaker of the House, it is proper to address them as:

Dear Mr. Chairman or Madam Chairwoman:

Dear Mr. Speaker or Madam Speaker:

Otherwise, it would be proper to address them as:

Dear Senator:

Dear Representative:

MAILING ADDRESSES

To a Senator:

*The Honorable (full name)
(Rm.#) & (name of) Senate Office Building
United States Senate
Washington, DC 20510*

To a Representative:

*The Honorable (full name)
(Rm.#) & (name of) House Office Building
United States House of Representatives
Washington, DC 20515*

TIPS ON EMAILING

Generally, the same guidelines apply to email as writing letters to Congress. You may find and email your senators and representative directly from the AFSA website. Click on the tab for "CapWiz" and follow the directions.

TIPS ON TELEPHONING

To find your senators' and representative's phone numbers, you can go to their respective websites. Otherwise call the U.S. Capitol Switchboard at 1-202-224-3121 and ask for your senators' and/or representative's office. If you don't know their names, you will be asked for your postal ZIP code. Remember that you should provide the ZIP code for your home of record or where you are registered to vote. Telephone calls are usually taken by a staff member, not the member of Congress. Ask to speak with the aide who handles the issue about which you wish to comment.

After identifying yourself, tell the aide you would like to leave a brief message, such as: "Please tell Senator/Representative (Name) that I support/oppose (S. ___/H.R. ___)."

You will also want to state reasons for your support or opposition to the bill. Ask for your senators' or representative's position on the bill. You may also request a written response to your telephone call.

WILLIAM H. PITSENBARGER AWARD

- 1970 Sergeant John L. Levitow (Medal of Honor)
- 1971 Master Sergeant LeRoy M. Wright
- 1972 Staff Sergeant Charles L. Shaub
- 1973 Master Sergeant Charles D. McGrath
- 1974 Master Sergeant Francis S. Millen
Technical Sergeant Calvin J. Zenahlik
Mr. Michael Michaud (form U.S.A.F.)
- 1975 Technical Sergeant Charles D. Morrow
Technical Sergeant Rufus B. Russell
Staff Sergeant Michael D. Vogele
- 1976 Staff Sergeant Jon D. Harston
- 1977 Master Sergeant Lewis O. Brabham
- 1978 Staff Sergeant James T. Carter
- 1981 Staff Sergeant Peter Stankiewicz
- 1983 Master Sergeant Michael Pearson
Staff Sergeant Dwayne Adkins
- 1984 Staff Sergeant David A. Dowell
- 1985 Senior Airman Darrell King
- 1986 Staff Sergeant Guy M. Geary
- 1987 Senior Airman John A. Loomis
- 1988 Sergeant Darrell S. Mahan
- 1989 Airman John C. Mlcoch
- 1990 Airman Christopher E. Hatton
Airman Robert T. Polzin
- 1991 Staff Sergeant Brice J. Sabin
- 1992 Staff Sergeant Dale A. Hoyle
- 1993 Senior Airman Daniel W. Downey
- 1994 Technical Sergeant Timothy A. Wilkinson
- 1995 Staff Sergeant Gregory R. Hehir
- 1996 Airman Jason R. Aleshire
- 1997 Staff Sergeant Brian T. Clements
- 1998 Technical Sergeant James J. Morrison II
- 1999 Technical Sergeant Michael Windows
- 2000 Technical Sergeant Charles Fouch III
- 2001 Technical Sergeant Navid Garshasb
- 2002 Staff Sergeant Gabriel P. Brown
- 2003 Master Sergeant Dale P. Berryhill
- 2004 Master Sergeant Robert J. Colannino, Jr.
- 2005 Technical Sergeant Bradley T. Reilly
- 2006 Staff Sergeant Robert M. Payne
- 2007 Technical Sergeant David Keaton
- 2008 Master Sergeant Patrick Harding
- 2009 Staff Sergeant Joseph A. Byrne
- 2010 Staff Sergeant Patrick N. Thomas
- 2011 Staff Sergeant Kyle W. Klapperich
- 2012 Staff Sergeant Jordan Killam
- 2013 Senior Airman Tristan S. Windle

EXCELLENCE IN MILITARY LEADERSHIP AWARD

- 1994 General Ronald R. Fogleman
- 1995 General Billy J. Boles
- 1996 The Honorable William J. Perry
- 1997 General Lloyd Newton
- 1998 General Michael E. Ryan
- 1999 CMSAF Paul Airey
- 2000 General John P. Jumper
- 2001 General Richard B. Myers
- 2002 Dr. James G. Roche
- 2003 General Gregory S. Martin
- 2004 General T. Michael Moseley
- 2005 General Paul V. Hester
- 2006 General Ronald E. Keys
- 2007 General William R. Looney
- 2008 The Honorable Michael B. Donley
- 2009 General Norton A. Schwartz
- 2010 Lieutenant General Richard Y. Newton
- 2011 General Gary L. North
- 2012 General Philip M. Breedlove
- 2013 General Herbert J. "Hawk" Carlisle

L. MENDEL RIVERS AWARD

- 1972 Mr. Robert Chase, Actor, "Hogan's Heroes"
* Mr. James Sheldon, Director, USO Overseas Shows
- 1973 The Honorable John J. Ford
- 1974 Lieutenant General Felix M. Rogers, Commander, Air University
- 1975 Mr. Edward J. Daly, President, World Airways
- 1976 General David C. Jones, Chief of Staff, U.S. Air Force
* Senator Barry Goldwater
- 1977 Honorable James P. Goode Deputy, Assistant Secretary of Personal Policy, OSAF
* Lieutenant General Kenneth L. Tallman, Deputy Chief of Staff, U.S.A.F.
- 1978 Major General (Ret.) Harry J. Meade, Former U.S. Air Force Chief of Chaplains
* The Honorable William Nicholas
- 1979 Representative G.V. "Sonny" Montgomery
* General William G. Moore Jr., Commander, Military Airlift Command
- 1980 General Lew Allen, Jr., Chief of Staff, U.S. Air Force
* Lieutenant General Winfield W. Scott, Jr., United States Air Force

- 1981 Representative Marjorie Holt
- 1982 Lieutenant General Andrew P. Iosue, Deputy Chief of Staff, Manpower and Personal
- 1983 General Bennie L. Davis, Commander, Strategic Air Command
- 1984 General Wilbur L. Creech, Commander, Tactical Air Command
- 1985 General Charles A. Gabriel, Chief of Staff, U.S. Air Force
- 1986 General Charles L. Donnelly, Jr., Commander in Chief, U.S. Air Forces in Europe
- 1987 General Larry D. Welch, Chief of Staff, U.S. Air Force
- 1988 General John T. Chain, Jr., Commander in Chief, Strategic Air Command
- 1989 Representative Michael Bilirakis
- 1990 General Michael J. Dugan, Chief of Staff, U.S. Air Force
- 1991 General Merrill A. McPeak, Chief of Staff, U.S. Air Force
- 1992 Senator John McCain
- 1993 General John Michael Loh, Commander, Air Combat Command, U.S. Air Force
- 1995 Representative James P. Moran
- 1996 Representative Chet Edwards
- 1997 Representative Steve Buyer
- 1998 Representative Jim Gibbons
- 1999 Representative Ronnie Shows
- 2000 Representative Bob Filner
- 2001 Representative Michael Bilirakis
- 2002 Representative Adam Smith
- 2003 Representative Ike Skelton
- 2004 Representative Silvestre Reyes
- 2005 Senator Timothy Johnson
- 2006 Representative Jeff Miller
- 2007 Representative Stephanie Herseth-Sandin
- 2008 Senator Saxby Chambliss
- 2009 Representative Gus M. Bilirakis
- 2010 Senator Daniel K. Akaka
- 2011 Representative Joe Wilson
- 2012 Representative Tim Walz
- 2013 Representative Jeff Miller

AMERICANISM AWARD

- 1979 Senior Master Sergeant Francis S. Millen
* Master Sergeant Lewis O. Brabham
* Master Sergeant Leroy M. Wright
* Technical Sergeant Jon D. Harston

* Technical Sergeant Charles D. Morrow
 * Technical Sergeant Rufus B. Russell
 * Technical Sergeant Calvin J. Zenahlik
 * Staff Sergeant James T. Carter
 * Staff Sergeant Charles D. McGrath
 * Staff Sergeant Michael Michaud
 * Staff Sergeant Charles L. Shaub
 * Staff Sergeant Michael D. Vogele
 * Sergeant John L. Levitow
 * Miss Lori Cox
 * Mr. Wayne Newton
 1980 Master Sergeant Wayne L. Fisk
 * Mrs. Norma Goodman
 * Mr. Bob Hope
 1981 Master Sergeant (Ret.) Rhon Winkler
 1982 Senior Master Sergeant James M. Rankin
 1983 Air Force Communications Command
 1984 Twenty-third Air Force
 1985 The U.S. Air Force "Tops in Blue"
 1986 Mr. Max Cleland
 1987 Ms. Kate Smith (Posthumously awarded)
 * The U.S. Air Force "Tops in Blue"
 * The Adolph Coors Company
 1988 The U.S. Air Force Thunderbirds
 * William S. Phillips
 1989 Freedoms Foundation at Valley Forge
 1991 President George Herbert
 1992 Mr Michael Blake
 * Mr. Lee Arbon
 1993 Senator Bob Dole
 1994 Ms. Debbie Reynolds
 1995 Zachary and Elizabeth Fisher
 * Mr. Lee Greenwood
 1996 The U.S. Air Force "Tops in Blue"
 1997 Col. (Ret.) Gail Halvorsen
 1998 Team 177
 1999 Heather French
 2002 The Kuhlman Sisters
 * Wayne Newton
 2003 The Honorable Anthony J. Principi, Secretary of Veterans Affairs
 2004 Brigadier General Hazel Johnson-Brown (Ret.)
 2005 Ross Perot, Jr.
 2006 CMSAF James Binnicker (Ret.)
 2007 Phillip Driskill
 2008 The U.S. Air Force "Tops in Blue"
 2009 Andy Anderson
 * CMSAF Sam Parish (Ret.)
 2010 The United Service Organization (USO)
 2011 The Fisher House Foundation
 2012 Wreaths Across America
 2013 Patriot Guard Riders

AFSA MEMBER OF THE YEAR

1967 Master Sergeant Estel Lipham
 Chapter 100, Bolling AFB, DC
 1968 Senior Master Sergeant John P. Concannon
 Chapter 507, Colorado Springs, CO
 1969 Staff Sergeant Wayne Alberson
 Chapter 801, Yakota AB, Japan
 1970 Technical Sergeant Donald Smith
 Chapter 507, Colorado Springs, CO
 1971 Master Sergeant James Griffis
 Chapter 514, USAF Academy, CO
 1972 Senior Master Sergeant Kenneth Guilfoyle
 Chapter 513, Scott AFB, IL
 1973 Staff Sergeant Michael C. Warnick
 Chapter 608, Williams AFB, AZ
 1974 Chief Master Sergeant William M. Glass
 International Executive Council
 1975 Senior Master Sergeant Julius V. Jurek
 Chapter 108 Langley AFB, VA
 1976 Chief Master Sergeant Raymond J. Orłowski
 Chapter 619, McChord AFB, WA
 1977 Master Sergeant Gerald H. Smith
 Chapter 100, Bolling AFB, DC
 1978 Senior Master Sergeant Victor F. Bartholomew
 Chapter 1322, McClellan AFB, CA
 1979 Master Sergeant Charles R. Bryant
 Chapter 325, Fort Fisher, NC
 1980 Master Sergeant (Ret.) Charles Hornyak
 Chapter 527, Seminole, FL
 1981 Master Sergeant (Ret.) Harry J. Chambers
 Chapter 972, McConnell AFB, KS
 1982 Senior Master Sergeant (Ret.) Victor F. Bartholomew
 Chapter 972, McConnell AFB, KS
 1983 Mr. D. Ray Harris
 Chapter 1362, George AFB, CA
 1984 Mr. Roger R. Vermette
 Chapter 367, Pope AFB, NC
 1985 Mr. Chester A. Branscom
 Chapter 404, Robins AFB, GA
 1986 Mr. Terry L. Miller
 Chapter 367, Pope AFB, NC
 1987 Mr. William D. Rush
 Chapter 972, McConnell AFB, KS
 1988 Master Sergeant Christina E. Reece
 Chapter 1054, Sheppard AFB, TX
 1989 Technical Sergeant Joseph M. Vieth
 Chapter 1681, Spangdahlem AB, Germany
 1990 Master Sergeant (Ret.) Anthony C. Rollis
 Chapter 1379, Onizula AFB, CA
 1991 Mr. Milford W. Evertt
 Chapter 1322, McClellan AFB, CA
 1992 Staff Sergeant Alan R. Winzenried
 Chapter 1180, USAF Academy, CO
 1993 Senior Master Sergeant Larry S. Brooks
 Chapter 982, Lincoln, NE
 1994 Chief Master Sergeant James L. Torrence
 Chapter 211, McGuire AFB, NJ
 1995 Mr. Charles E. Turner
 Chapter 211, McGuire AFB, NJ
 1996 Master Sergeant Christopher P.Z. Stanley
 Chapter 751, Wright Patterson AFB, OH
 1997 Chief Master Sergeant (Ret.) Michael Carton
 Chapter 872, Scott AFB, IL
 1998 Staff Sergeant Angela L. Coyle
 Chapter 300, Pentagon
 1999 Staff Sergeant Lucinda Hock
 Chapter 984, Offutt AFB, NE
 2000 Coral A. Barrett
 Chapter 1076, Lackland AFB, TX
 2001 Linda L. Zutell
 Chapter 554, Englin AFB, FL
 2002 Paul K. Sharbutt Jr.
 Chapter 985, Tinker AFB, OK
 2003 Paul J. Hamel
 Chapter 984, Offutt AFB, NE
 2004 James E. Pepin
 Chapter 985, Tinker AFB, OK
 2005 Gregory Gallup
 Chapter 358, Langley AFB, VA
 2006 Rosemarie Recer
 Chapter 1473, Elmendorf AFB, AK
 2007 Andrea Shircliff
 Chapter 872, Scott AFB, IL
 2008 Technical Sergeant Ellis Franks
 Chapter 1669 Raf Lakenheath, UK
 2009 Master Sergeant Terry Turner
 Chapter 985, Tinker AFB, OK
 2010 Senior Master Sergeant Kevin Gunnip
 Chapter 1257, Holloman AFB, NM
 2011 Senior Master Sergeant Brain Saunders
 Chapter 358, Langley AFB, VA
 2012 Master Sergeant Nicholas Sinnott
 Chapter 1156 Malmstrom AFB, MT
 2013 Master Sergeant Chad R. Lee
 Chap 872, Scott AFB, IL

AUXILIARY MEMBER OF THE YEAR

- 1976 Patricia Ahlmark
Chapter A102, Andrews AFB, MD
- 1977 Martha Baxter
Chapter A984 Offutt AFB, NE
- 1978 Thelmad L. Cooke
Chapter A1322, North Highlands, CA
- 1979 Sondra Burns
Chapter A991, Tulsa, OK
- 1980 Maris S. Jarrett
Chapter A615, Barksdale AFB, LA
- 1981 Gloria Pinksaw
Chapter A804,
Richards-Gebaur AFB, MO
- 1982 Doris Buffam
Chapter A1320, Travis AFB, CA
- 1983 Ms. Elaine Warner
Chapter A951, Ellsworth AFB, SD
- 1984 Genevieve H. Kulas
Chapter A558, Lake Worth, FL
- 1985 Genevieve H. Kulas
Chapter A558, Lake Worth, FL
- 1986 Larene Paul
Chapter A1452, Medford, OR
- 1987 Elizabeth S. Scarberry
Chapter A452, Dobbins AFB, GA
- 1988 Thelma Hamrick
Chapter A527, Pinellas Park, FL
- 1989 Sue E. Neal
Chapter A553, Tyndall AFB, FL
- 1990 Helen S. Powell
Chapter A527, Pinellas Park, FL
- 1991 Annette B. Nelson
Chapter A527, Pinellas Park, FL
- 1992 Linda Patterson
Chapter A804,
Richards-Gebaur AFB, MO
- 1993 Trisha F. Crowe
Chapter A1322, McClellan AFB, CA

- 1994 Nancy Wheeler
Chapter A1322, McClellan AFB, CA
- 1995 Garnet J. Edore
Chapter A451, Albany, GA
- 1996 Patricia G. West
Chapter A985, Tinker AFB, OK
- 1997 Vivian Middleton
Chapter A473, Nashville, TN
- 1998 Vivian Middleton
Chapter A473, Nashville, TN
- 1999 Dorothy S. Tresslar
Chapter A451, Albany, GA
- 2000 Vivian Middleton
Chapter A473, Nashville, TN
- 2001 Carol L. Waldrop
Chapter A564, Port Saint Lucie, FL
- 2002 Vivian Middleton
Chapter A473, Nashville, TN
- 2003 Anna M. Bradford
Chapter A1252, Nellis AFB, NV
- 2004 Robbie P. Watson
Chapter A473, Nashville, TN
- 2005 Betty Thomason
Chapter A452, Dobbins AFB, GA
- 2006 Helen Free
Chapter A478, Chattanooga, TN
- 2007 Vivian Middleton
Chapter A473, Nashville, TN
- 2008 Josefa Garcia
Chapter A751 Wright-Patterson, OH
- 2009 Sylvia Andrews
Chapter A564, Port Saint Lucie, FL
- 2010 Amy L. Tobin
Chapter A751 Wright-Patterson, OH
- 2011 Carol L. Waldrop
Chapter A564, Port Saint Lucie, FL
- 2012 Adeline Davidson
Chapter 804, Kansas City, MO
- 2013 Chasitey A. Turner,
Chapter 1054, Sheppard AFB, TX

AIRMAN OF THE YEAR

- 1986 SrA John B. Benter, Division 10
- 1987 SrA Frank J. Joy, Jr., Division 15
- 1988 SSgt Richard A. Baldwin, Division 12
- 1989 SrA John D. Lilledahl, Division 5
- 1990 SSgt Justin D. Secrest, Division 8
- 1991 SrA Gregory Munson, Division 13
- 1992 SrA Eric P. Marcum, Division 11
- 1993 SrA Roberts E. Collins, Division 5
- 1994 SrA William A. Ward, Division 9
- 1995 A1C Frank J. Phinney, Division 3
- 1996 SrA Jim E. Andrews, Division 16
- 1997 SrA Gretchen Finke, Division 9
- 1998 SrA Jennifer P. Byers, Division 10
- 1999 SSgt Dorian Williams, Division 9
- 2000 SrA Andrew C. Sallowin, Division 11
- 2001 SSgt Christopher Johnson, Division 8
- 2002 SrA Stela S. Striligas, Division 5
- 2003 SrA Emily F. Cole, Division 1
- 2004 SSgt Yusef Sadd, Division 4
- 2005 SrA Polly-Jan Bobseine, Division 4
- 2006 SSgt Elizabeth Spradley, Division 12
- 2007 SrA Charity L. Estrada, Division 11
- 2008 SrA Brian J. Buhner, Division 2
- 2009 SSgt Zully Birkbeck, Division 12
- 2010 SrA Keegan R. Donnelly, Division 12
- 2011 SSgt Jesse Cornell, Division 14
- 2012 SrA Lucas Thompson, Division 16
- 2013 A1C Gregory L. Orlando, Division 1

NCO OF THE YEAR

- 2007 TSgt Earl I. Covell, Division 14
- 2008 SSgt Jason R. Anderson, Division 2
- 2009 TSgt Christopher Brown, Division 7
- 2010 TSgt Nina R. Anderson, Division 3
- 2011 TSgt Jefferey A. Ruben, Division 89
- 2012 TSgt Airica Harms-Colby, Division 610
- 2013 SSgt Thomas M. Forsthoefel, Division 4

*Multiple recipients during presentation year.

2015 DIVISION CONVENTION CONFERENCES

DIV	DATE	LOCATION	POC	POC EMAIL
1	March 19-21, 2015	Holiday Inn Dayton Fairborn 2800 President Drive, Fairborn, OH 45324	David McCoy	david.mccoy5@us.af.mil
2	April 16-19, 2015	Coco Beach, FL (Patrick AFB)	Frank Graziano	frank.graziano@us.af.mil
3	April 22-24, 2015	Deadwood, SD	Dale Lutzen	mgs2@cox.net
4	April 16-18, 2015	The Elegante Hotel & Suites 4250 Ridgemoon Drive, Abilene, TX 79606	James Crissinger	jwcrissinger@yahoo.com
5	August 14-15, 2015	San Antonio, TX	Cary Hatzinger	afsadiv5@gmail.com
6	April 12-14, 2015	Golden Nugget Resort & Casino Las Vegas, NV	Kerry Wright	kerrywrightpa@gmail.com
7	April 23-24, 2015	Spangdahlem AB, Germany	Daniel Guzman	daniel.guzman@us.af.mil

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And, with features like an additional \$1,000 Critical Illness CASH Benefit[†] paid directly to you in a lump sum to use as you see fit, choosing this plan seems sensible.



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- **\$1,000 Critical Illness CASH Benefit[†]** that is paid in addition to your full insurance benefit amount, if you're diagnosed with Cancer, or have a Heart Attack or Stroke.
- **Provides coverage up to age 85.** Many plans end at age 65 or 70.
- **Affordable group rates** specially negotiated for AFSA members.

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